

Mortgage Brokering and Debt Structuring Advice

Cashel House arranges all types of home, commercial, personal and business loans. Unlike a mortgage broker, we are licensed to provide financial advice on ownership structuring and asset protection.

We source residential finance from over 40 Australian bank and non-bank institutions together with private debt from superannuation funds, fixed income investors and special situation groups for real estate developers and businesses.

Debt Product Type (5 February 2019)		Variable Rate	1 Yr Fixed Rate	3 Yr Fixed Rate	5 Yr Fixed Rate
Home and Investment Lending					
Owner Occupied Home Loans*	Principle & Interest	3.49%	3.49%	3.64%	3.99%
	Interest Only	3.79%	3.79%	3.94%	4.19%
Investment Home Loans	Principle & Interest	3.87%	3.99%	3.99%	4.29%
	Interest Only	3.95%	4.09%	4.06%	4.49%
Construction Home Loans		) 3.69% to 4.34%			
Low Document Loans		) 4.67% to 5.45%			
Non-Resident Home Loans		) 3.6% to 12% (depending on size and borrower)			
Automotive Loans		) 4.5% to 5.79%			
Personal Loans		) 9.9% to 25%			
Credit Cards		) 14.9% to 32%			
Commercial and Business Lending					
Commercial Property Loans		) 4.25% to 12%			
Construction Finance Loans		) 5% to 15% (depending on leverage and pre-sales)			
No Document Loans		) 7.99% to 15% (depending on timing and security provided)			
Business Loans		) 4.5% to 25%+ (depending on business)			
Mezzanine Loans		) 12.5% to 25%+			

Terms and Conditions apply, rates will vary based on the particulars of each scenario, the level of gearing and the credit history of the applicant. *Based on \$800,000 and a Loan to Value Ratio of less than 70%.

Unfortunately, the average home loan in Melbourne and Sydney is 4.54%. On a \$1m loan over 30 years, that's an additional cost of \$185,779 compared to a Cashel House arranged interest rate of 3.65% (or below).¹

¹ Source: RBA. The Distribution of Mortgage Rates, March 2018 adjusted for recent major bank rate rises on principle and interest repayments.

Debt Requires Ongoing Review

Debt is not a set and forget exercise, especially in changing market conditions. Cashel House works with clients to review debt arrangements to optimise the features, flexibility, term and pricing of your loan.

Outcome Focused

Cashel House differs from a banking institution in that we are driven to deliver an outcome for clients, not to sell products. We have decades of experience within some of the very institutions who may be lending to you. Cashel House works with clients in the context of their total wealth protection and generation goals to arrange, structure and negotiate debt from multiple sources.

Selecting the Right Product

Cashel House works with clients to finance various requirements, using different products (such as):

- | | |
|--|---|
| <input type="checkbox"/> Personal Finance | <input type="checkbox"/> Business Loans |
| <input type="checkbox"/> Car and Equipment Loans | <input type="checkbox"/> Invoice Finance |
| <input type="checkbox"/> Margin Loans | <input type="checkbox"/> Acquisition Finance |
| <input type="checkbox"/> Residential Home Loans | <input type="checkbox"/> Structured Finance Products |
| <input type="checkbox"/> Commercial Property Loans | <input type="checkbox"/> Mezzanine and Subordinated Loans |
| <input type="checkbox"/> Development Financing | <input type="checkbox"/> Unsecured Loans |
| <input type="checkbox"/> Overdraft Facilities | <input type="checkbox"/> Private Loans |

Why Cashel House?

Cashel House is a privately owned multi-family office providing financial advice and credit assistance with no

bank alignment. We are uniquely positioned to work for your best interest.

Structuring the Right Outcome

Interest rates are only one element of what the right debt package may include. Cashel House works with clients to structure debt facilities to consider recourse to the borrower, tax treatment, flexibility and repayment options. Combining this with our family office offering, enables Cashel House to provide a holistic approach to wealth protection and generation.

Domestic Banking Alternatives

Cashel House can source debt products from over 40 domestic providers. This includes (but not limited to):

- | | |
|--|---|
| <input type="checkbox"/> ANZ | <input type="checkbox"/> Bank of Queensland |
| <input type="checkbox"/> Commonwealth Bank | <input type="checkbox"/> ING Bank |
| <input type="checkbox"/> National Australia Bank | <input type="checkbox"/> Bendigo Bank |
| <input type="checkbox"/> Westpac | <input type="checkbox"/> Macquarie Bank |
| <input type="checkbox"/> Bank of Melbourne | <input type="checkbox"/> Suncorp |
| <input type="checkbox"/> HSBC | <input type="checkbox"/> Pepper |

Investment Bank and Alternative Financiers

Cashel House works with a range of non-bank domestic and international financiers that include (but not limited to):

- | | |
|---|--|
| <input type="checkbox"/> Assetline | <input type="checkbox"/> Columbus Capital |
| <input type="checkbox"/> JP Morgan | <input type="checkbox"/> Peer-to-Peer Financiers |
| <input type="checkbox"/> Morgan Stanley | <input type="checkbox"/> Liberty |
| <input type="checkbox"/> UOB | <input type="checkbox"/> Gresham |
| <input type="checkbox"/> Credit Suisse | <input type="checkbox"/> Fortress |

Next Steps

1. Go to www.cashelhg.com
2. Select **LEARN MORE**
3. Register for **Cashel Family Office** or **Cashel Super**

Cashel House – Mortgage Brokering and Debt Structuring Advice

Angus Mason	Chief Executive Officer	(03) 9209 9000	amason@cashelhg.com
Aaron Brown	Associate Credit Advisor	(03) 9209 9000	abrown@cashelhg.com

Melbourne Level 38, 55 Collins Street, Melbourne, VIC 3000 **phone** +61 3 9209 9000 **fax** +61 3 8677 9903

Sydney Level 24, 68 Pitt Street, Sydney, NSW 2000 **phone** +61 2 8274 6700 **fax** +61 2 8274 6701

Disclaimers

IMPORTANT NOTICE: This document has been prepared by Cashel Family Office Pty Ltd (ABN 41 138 358 933, Corporate Authorised Representative Number 427289) (CFO) of Cashel Financial Services Pty Ltd (ABN 23 106 177 093, Australian Financial Services Licence Number 306 803) (CFS). CFS is a Corporate Authorised Representative of Connective Credit Services Pty Ltd. CFO and CFS are part of the Cashel House Group Pty Ltd ABN 30 006 726 129 group of companies (Cashel House), which also comprises, amongst other entities, Cashel Corporate Finance Pty Ltd ABN 87 131 324 608. Please read the following before making any investment decision about any financial product mentioned in this document.

Disclosure at the date of publication: CFO, CFS, companies within the Cashel House, and each of their associated entities, directors, agents, employees, authorised representatives and associates (Cashel Entities) may have a material interest in, and may earn brokerage or receive commissions or other benefits or advantages from, any securities or financial products referred to in this document or as a result of a transaction involving securities or financial products of the companies mentioned herein. Cashel Entities may hold shares in the securities mentioned in this document and therefore may benefit from any increase in the price of those securities as a result of the distribution of this document. Further, Cashel Entities may have acted as manager or co-manager of a public offering of any such securities in the past two years. Cashel Entities may provide or may have provided corporate finance to the companies referred to in this document.

WARNINGS: This document is intended to provide background information only and does not purport to make any recommendation upon which the reader may reasonably rely on without further and more specific advice. To the extent that this document contains advice it is limited to general advice only and has been prepared without taking into account the readers objectives, financial situation or needs. The reader should therefore carefully consider whether it is personally appropriate in light of his or her financial circumstances or seek further advice from a financial adviser before following the advice. Past performance is not a reliable indicator of future performance, and no representation or warranty, express or implied, is made regarding future performance.

DISCLAIMERS: This document is for the exclusive use of the person to whom it is provided by CFO and must not be used or relied upon by any other person. This document may contain information or statements of fact, that have been obtain from, and are based upon, sources CFO believes to be reliable, no representation, warranty or undertaking is given or made in relation to the accuracy of the information which maybe incomplete or condensed. The Cashel Entities assume no obligation to update this document or correct any inaccuracy which may become apparent after it is given. If any advice in this document relates to the acquisition or possible acquisition of a particular financial product, you should obtain a copy of and consider the product disclosure statement, prospectus or other document for that financial product before making any decision. Save for any statutory liability that cannot be excluded, the Cashel Entities accept no liability whatsoever for any loss or damage of any kind caused by any error in, inaccuracy, or omission from, this document or arising out of the use of all or part of these materials. This document is published for information purposes and is not to be construed as a solicitation or an offer to buy or sell securities or related financial products. Any interest rates and fees quoted in this document are subject to change.