

## Mortgage Brokering and Debt Structuring Advice

Cashel House arranges all range of home, commercial, investment and business loans. Our unrestricted credit and financial services licenses and international corporate finance experience enables the broadest of debt sourcing opportunities.

We source residential finance from over 40 Australian bank's and 100's of non-bank institutions including private debt providers.

Debt Product Type (6 June 2019)		Variable Rate	1 Yr Fixed Rate	3 Yr Fixed Rate	5 Yr Fixed Rate
<b>Home and Investment Lending</b>					
Owner Occupied Home Loans*	Principle & Interest	3.55%	3.44%	3.39%	3.79%
	Interest Only	3.84%	3.69%	3.69%	4.09%
Investment Home Loans	Principle & Interest	3.74%	3.84%	3.65%	3.99%
	Interest Only	4.09%	3.93%	3.69%	3.99%
SMSF Loans				) 5.29% to 6.65%	
Non-Resident Home Loans (depending on size and borrower)				) 3.6% to 12%	
Automotive Loans				) 4.5% to 5.79%	
Personal Loans and Credit Cards				) 9.9% to 25%	
<b>Commercial and Business Lending</b>					
Commercial Property Loans (Bank)		) 4.25% to 12%			
Commercial Property Loans (Private Lenders)		) 7.75% to 15% (depending on timing and security provided)			
Construction Finance Loans (Bank sourced)		) 6% to 8% with LVR of less than 60% (and TDC of less than 70%)			
Construction Finance Loans (Private Lenders)		) 10% to 12% with LVR of less than 70%			
Mezzanine Loans (Private Lenders)		) 12.5% to 25%+ depending on real estate or cash flow backing.			
Business Loans		) 4.5% to 25%+ (depending on business)			

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).<sup>1</sup>

<sup>1</sup> 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):

- |                             |                                    |
|-----------------------------|------------------------------------|
| J Personal Finance          | J Business Loans                   |
| J Car and Equipment Loans   | J Invoice Finance                  |
| J Margin Loans              | J Acquisition Finance              |
| J Residential Home Loans    | J Structured Finance Products      |
| J Commercial Property Loans | J Mezzanine and Subordinated Loans |
| J Development Financing     | J Unsecured Loans                  |
| Overdraft Facilities        | J 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):

- |                           |                      |
|---------------------------|----------------------|
| J ANZ                     | J Bank of Queensland |
| J Commonwealth Bank       | J ING Bank           |
| J National Australia Bank | J Bendigo Bank       |
| J Westpac                 | J Macquarie Bank     |
| J Bank of Melbourne       | J Suncorp            |
| J HSBC                    | J Pepper             |

### Investment Bank and Alternative Financiers

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

- |                  |              |
|------------------|--------------|
| J Assetline      | J Challenger |
| J JP Morgan      | J Oak Tree   |
| J Morgan Stanley | J Och Ziff   |
| J UOB            | J Gresham    |
| J Credit Suisse  | J Fortress   |

### Next Steps

1. Go to [www.cashelhg.com](http://www.cashelhg.com)
2. Select [Learn More](#)
3. Complete [Debt Needs Analysis](#)

## Cashel House – Mortgage Brokering and Debt Structuring Advice

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