



**A+ RATES**

**100 bps  
DISCOUNT**  
for deals over \$300k+  
Rates start at  
**5.99%**

**MyAngle**

My Angle checks the credit score & notifies you instantly if the deal qualifies for our A+ rate.

**7.49%**

4+ year ABN registration

2+ year GST registration

Up to 10 yr Asset Age EOT

Primary & Secondary Assets

YOM <5 Years for Secondary assets.

All A+ deals have these requirements...

☐ **Company, Trust or Partnership**  
Excludes Sole Traders

☐ **550+ credit score**  
Corporate

☐ **600+ credit score**  
Individuals (not Sole Traders)

☐ **Property backed**

Experience **priority assessment** if your deal qualifies for the A+ rate.

**6.99%**

8+ year ABN registration

4+ year GST registration

New Assets (2022+ YoM)

Primary assets only

Business continuity not considered for 6.99% rate.

No Private Sale Loading or Commission Loading up to 8%

## Rate Card

For 2+ year ABN & 1+ Year GST Registration



Property Owner



Non-property Owner

10 years (EOT)

15 years (EOT)

20 years (EOT)



**Primary assets**



**7.99%**

**9.75%**

**10.75%**



**10.05%**

**11.05%**

**16.75%**



**Secondary assets**



**10.45%**

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—



**11.25%**

—

—



**Tertiary assets**



**12.95%**

—

—



**16.95%**

—

—

## More rates



**Start-Up  
<2y ABN**



**12.95%**



**16.95%**



**≥2y ABN,  
<1y/No GST**









**11.95%**



**16.95%**

# Low Doc guidelines

 Check out our popular product features!


Applicant Exposure	< 100k	> 100k - 250k
ABN	2+ years	2+ years
GST Registration	 Not essential	1+ years
Credit Score <small>Veda 1:1</small>	550+ Corporate & Individual	550+ Corporate 600+ Individual
Property Status	 <b>Property backed</b> <small>We accept spousal property!</small> Non-Property Owner	 <b>Property backed</b> <small>We accept spousal property!</small>
Asset Types <small>(max finance amount)</small>	<div>Primary 100k</div> <div>Motor Vehicles 100k</div> <div>Secondary 100k</div> <div>Tertiary 50k</div>	<div>Primary 250k</div> <div>Motor Vehicles 150k</div> <div>Secondary 250K</div>
Credit References	Not Essential	Asset Finance Credit Reference or Mortgage Statements
Max EOT <small>Asset age at End of Term</small>	 <b>Primary assets</b> → 20 yrs Secondary Assets → 10 yrs Tertiary Assets → 10 yrs	 <b>Primary assets</b> → 20 yrs Secondary Assets → 10 yrs Tertiary assets not applicable.

## Qualifying for Full Doc Assessment

Applicants that do not qualify for low doc can be assessed with 6 months bank statements or financials:

- ☐ 500 - 600 credit score
- ☐ Exceeds max finance amounts
- ☐ >100k deals with no credit reference
- ☐ >100k deals with no property backing
- ☐ Borders & mid-term refinance
- ☐ **ABN <2 Years**  
Primary assets only, must be in business >3 months, have 2 years industry experience, 20% deposit, & assessed via bank statements

## Not Accepted

- Financial defaults on credit files (paid/unpaid), except for telco or utilities (paid up to \$2,500).
- Applicants with credit scores <500.
- Taxi & uber drivers.
- Assets used for dry hire.
- Non-accepted assets. Visit our asset search engine on  **MyHub**

# More credit details...

## Total Exposure

- Credit score determines total exposure:
  - 500 = <\$150,000
  - 550 = <\$250,000
  - 650 = >\$250,000
- Large ticket deals over \$500,000+ have credit score flexibility. Credit scores <650 can be considered with financial assessment. Speak to your BDM to determine if your customer profile qualifies.
- Existing Angle Customers qualify for up to 400,000 low doc exposure. Qualifying criteria below:
  - Credit score of 600+
  - 3 Years ABN & GST registered
  - Asset backed – spousal property accepted
  - Minimum 12 months on book with good account conduct
  - Comparable credit reference
  - Excludes sole traders & tertiary assets

## Full Doc Options

- Bank Statements via Broker Flow – 6 months trading accounts (within last 7 days of submission date). Satisfactory bank account conduct in relation to dishonours, running balances and overdrawn incidents.
- 2 years accountant prepared financial statements. Interim financials also accepted for FY24.
- Commitment schedule required on all full doc applications.
- ATO portal link to be completed for loans over \$250,000.

## Credit Reference Definitions

- Asset finance Credit Reference: Loan running 6 months+, 50%+ of finance amount & no missed repayments.
- Mortgage Statements: Loan running 6+ months & no missed repayments. Must be in applicants name, spouses mortgage statements not accepted.

## Credit File

- Working Capital and recent similar asset lender enquiries may require further information which could include 6 months bank statements.
- Credit files <12 months can not be considered.

## Account Conduct With Angle

- For multiple low doc deals, please ensure your applicants first loan has been running with Angle for 6 months with good account conduct.
- If your applicant's loan has been running for less than <6 months & they would like to be considered for a second low doc loan, please speak to your BDM.

## Property Ownership

- Non-property owners require a 20% deposit.
- Spousal property is accepted as asset backed. Marriage certificate, Medicare card or joint utility bill required to support evidence of relationship.
- Residential / Commercial Property in borrower name is accepted as asset backed.
- Rates notice for proof of property ownership (within the last 3 months or alongside a recent utility bill).

## Business & Asset Purpose

- Commentary is required confirming nature of the business and how the asset will be utilised within the business. If the asset being purchased does not align to the business or business purpose, an accountant's letter may be requested.

# More details...

## Loan Structure

Deal Type	Standard Terms	Primary Assets	Primary MV	Balloon Refinance
Terms	36 ~ 60 Months	36 ~ 72*	36 ~ 84*	12+ Months

\* 0.5% rate loading applicable for terms over 60 months. Customer must be property backed to qualify.

Loan Term	36 Months	48 Months	60 Months	72 Months	84 Months
Max. Balloon	40%	40%	30%	–	–

## Settlement Details

- All approval conditions to be provided prior to document generation.
- Request for contracts via our Loan Portal.
- Documents sent via DocuSign & prepared by Angle.
- Private sales – Verimoto/Redbook/Olasio/Broker Inspection.
- Private sales must have current and active registration.

- Tax Invoice – Noting year, make, model, VIN/serial & odometer/hours.
- Unaccredited suppliers – please supply a current bank statement for accreditation.
- Certificate of Currency for assets >\$100K.
- Satisfactory PPSR (to be conducted by Angle Finance).
- All existing PPSR encumbrances on used cars, must be removed prior to settlement

## Angle Finance Fees

- Establishment Fee (Dealer Sale) – \$540 direct debit at settlement.
- Establishment Fee (Private Sale) – \$700 direct debit at settlement.
- Account Keeping Fee \$4.95 monthly or \$1 weekly.

## Brokerage

- Up to 8% (incl GST).
- Originations fee up to \$1,400 (incl GST) – capitalised within loan.

# BDM Contacts

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