



More rates













Low Doc **()** guidelines Check out our popular product features! > 100k - 250k **Applicant Exposure** < 100k **ABN** 2+ years 2+ years **GST Registration** Not essential 1+ years **Credit Score** 550+ 600+ 550+ Veda 1:1 Individual Corporate & Individual Corporate **Property backed** We accept spousal property **Property backed Property Status** We accept spousal property Non-Property Owner Primary 100k Motor Vehicles 100k Primary 250k Motor Vehicles 150k **Asset Types** (max finance amount) Secondary 250K Secondary 100k **Tertiary** 50k Asset Finance Credit Reference or **Credit References Not Essential Mortgage Statements** Primary assets → 20 yrs Primary assets → 20 yrs Max EOT Secondary Assets • 10 yrs Secondary Assets • 10 yrs Tertiary Assets 🝑 10 yrs



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 My Hub



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 then <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).

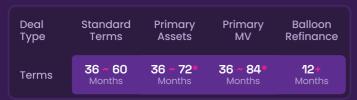
Business & Asset Purpose

 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



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

Loan	36	48	60	72	84
Term	Months	Months	Months	Months	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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