



**LOAN  
PRODUCT  
GUIDE**

**Effective Date**




Feb 2025

(For accredited broker use only)

**ARC**  
CAPITAL GROUP



# ARC Capital Group Product Map

	 <b>BUSINESS BRIDGE</b>	 <b>BUSINESS SMART</b>	 <b>BUSINESS PLUS</b>
Suitable for	Quick, short-term funding solution	Fast and Flexible Solution to support business owners	Unlock the future potential
Loan Size	from \$250,000 to \$3 million	from \$250,000 to \$5 million	up to \$30 million
Term	up to 6 months	up to 3 years	up to 1 year
LVR	up to 70%	up to 75%	up to 70%
Rates	8.80% Fixed rate	From 8.99% p.a	From 9.60% p.a

**Business Bridge:** Designed for business owners seeking quick, short-term funding, it delivers unmatched speed and flexibility to seize immediate opportunities and achieve your business goals with ease.

### KEY FEATURES:

- **No Upfront Application Fee**
- Self-declared income
- Interest only repayments
- Minimum loan term: 3 months
- Fully flexible, repay loan with 30 days' notice

INTEREST RATES* - HOUSE/TOWNHOUSE	
\$250K - \$3M	
LVR up to 70%	8.80%

### KEY RESTRICTIONS:

- Risk fee may be required (refer to risk fee section)
- Notice period on early repayment: 30 days
- Renew option available (Subject to good repayment history)

INTEREST RATES* - UNIT	
\$250K - \$3M	
LVR up to 65%	8.80%

	MIN	MAX
Loan Size	\$250,000	\$3 million
Loan Term	6 months	

FEES & CHARGES	
Application Fee (payable at settlement)	\$1,980
Establishment Fee	1.98%
Commercial Line Fee	0.10% p.m
Valuation and Legal Costs	At Cost incurred
Discharge Fee	n/a

### Credit Policy

- Company rating C3 and above
- Guarantor Personal Credit Score minimum 550
- Guarantor aged below 65

First mortgage lending solution designed to support business owners. **Business Smart** offers a fast and flexible solution to help you achieve your business objectives.

## KEY FEATURES:

- **No Upfront Application Fee**
- Self-declared income
- Interest only repayments
- No locked-in contract
- Fully flexible, repay loan with 30 days' notice

## KEY RESTRICTIONS:

- Risk fee may be required (refer to risk fee section)
- Notice period on early repayment: 30 days
- Loans from \$3M-\$5M are available in selected areas

INTEREST RATES* - HOUSE/TOWNHOUSE	
<b>\$250K - \$3M</b>	
LVR below 60%	8.99%
LVR 60% up to 75%	9.60%
<b>\$3-5M</b>	
LVR below 60%	9.55%

INTEREST RATES* - COMMERCIAL LEASED	
<b>\$250K - \$3M</b>	
LVR below 50%	9.75%
LVR 50% up to 65%	10.40%
<b>\$3-5M</b>	
LVR below 55%	10.15%

INTEREST RATES* - UNIT	
<b>\$250K - \$3M</b>	
LVR below 50%	8.99%
LVR 50% up to 65%	9.60%
<b>\$3-5M</b>	
LVR below 55%	9.55%

INTEREST RATES* - COMMERCIAL VACANT	
<b>\$250K - \$3M</b>	
LVR below 50%	10.00%
LVR 50% up to 60%	10.70%
<b>\$3-5M</b>	
LVR below 50%	10.45%

	MIN	MAX
Loan Size	\$250,000	\$5 million
Loan Term	3 Years	

FEES & CHARGES	
Application Fee (payable at settlement)	\$1,980
Establishment Fee	1.98%
Commercial Line Fee	0.10% p.m
Valuation and Legal Costs	At Cost incurred
Discharge Fee	n/a

**Business Ultimate** enhances the Business Smart Product, offering a complete second mortgage solution for short-term and long-term business needs. It provides borrowers with a flexible financing solution to effectively meet their diverse requirements

### KEY FEATURES:

- Self-declared income
- Interest only repayments
- Minimum loan term: 3 months
- Prepayment Require\*
- Fully flexible, repay loan with 30 days' notice

### KEY RESTRICTIONS:

- Only available when 1st mortgage approved by ARC Capital
- Risk fee may be required (subject to approval)
- Notice period on early repayment: 30 days
- Clear exit strategy

#### INTEREST RATES\* - HOUSE/TOWNHOUSE

##### \$30K - \$250K

Second Mortgage Offer	6 Months	12 Months
1st mortgage + 2nd mortgage <=75%	18%	20%
1st mortgage + 2nd mortgage 75% - 80%	24%	36%

#### INTEREST RATES\* - UNIT

##### \$30K - \$250K

Second Mortgage Offer	6 Months	12 Months
1st mortgage + 2nd mortgage <=75%	18%	20%
1st mortgage + 2nd mortgage 75% - 80%	24%	36%

#### MIN

#### MAX

Loan Size	\$30,000	\$250,000
Loan Term	12 months	

#### FEES & CHARGES

Application Fee	\$1,980
Establishment Fee	1.98%
Commercial Line Fee	Nil
Valuation and Legal Costs	At Cost Incurred
Discharge Fee	n/a

\*Available in selected areas in NSW, QLD, VIC, ACT and SA

**Business Plus** offers self-certified income solutions to unlock your future potential. Solution for active property developers and growing SMEs.

### KEY FEATURES:

- Self- declared income
- Interest only repayments
- Loan term 1 year and renewal options available subject to approval
- Minimum term 3 months

### KEY RESTRICTIONS:

- Risk fee may be required (subject to approval)
- Notice period on early repayment: 30 days

PROPERTY TYPE	LOCATION	FACILITY LIMIT	LVR	RATE	LINE FEE
Residential House/Townhouse/Unit	NSW	\$5m to \$30m	70%	From 9.6%	Nil
	VIC and QLD	\$5m to \$10m	70%		
Commercial Property	NSW, VIC and QLD	\$5m to \$20m	65%		
Development Land with DA	NSW, VIC and QLD	\$5m to \$10m	60%	From 9.6%	Nil
Development Land No DA	NSW Prime Location			From 10.8%	

### Additional notes:

This product is for capital cities and approved non-capital cities in NSW, VIC and QLD only (subject to approval)

FEES & CHARGES	
Application Fee	From \$11,000
Establishment Fee	From 2.5%
Valuation and Legal Costs	At Cost Incurred
Discharge Fee	n/a

# Additional Lending Policies

**Applications must clearly demonstrate a commercial financial benefit to the applicant(s), and all Guarantors are required to obtain both independent legal and financial advice.**

**Responsible Lending:** ARC Capital Group is committed to responsible lending. We recognize the importance of working with our valued distribution partners to ensure we all play our part in conducting business in an ethical and responsible manner.

**ARC Capital Group will only lend to:** companies registered with the Australian Securities and Investments Commission.

**ARC Capital Group will not lend on:**

- Leasehold properties (ACT accepted)
- Contaminated sites
- Heritage listed properties (exceptions apply)
- Applications where the National Consumer Credit Protection Act applies

**Maximum Exposure Limits:**

- The maximum exposure per applicant for Business Smart products is \$5 million (subject to approval)
- The maximum exposure per applicant for Business Plus is \$30 million (subject to approval)

**Units:**

- Maximum exposure per building is 10 units
- Minimum unit sizes are: 50 sqm for 1 bedroom units and 70 sqm for 2 bedroom units (internal)

**Early Repayment:** early repayment can be made with 30 days' notice, subject to minimum loan terms as outlined in this Product Guide.

**Monthly Repayments:** all monthly repayments are due on the 1st of each month in advance, Direct debit forms will be provided in relevant loan documentation, or payments can otherwise be made to account details that will be provided at settlement.

**Valuations:** all credit approvals are issued subject to an independent valuation report that must be engaged by us from our panel of acceptable values. Existing client instructed valuations cannot be utilized.

**Refinances:** we will refinance bank, non-bank, private, non-conforming and solicitor loans.

**Unlimited Cash Out:** subject to credit approval we will provide unlimited cash out for stated purposes, including consolidation of business debts, ATO debts and working capital.

**Application Fee:** application fee is payable at settlement. Upon unconditional approval of the application, the fee will be charged at the time of settlement.

**Business Bridge** renew option: Following the initial 6-month loan term, this product offers the flexibility to extend for an additional 3 or 6 months, subject to a review of your repayment history. A renewal fee applies: 0.99% for a 3-month extension and 1.65% for a 6-month extension."

# Risk Fee

The following outlines risk fees for all products and are subject to final underwriting approval. Where a risk fee is applicable, the greater of % below or minimum fee \$1,980 will apply

	Residential	Commercial
Up to 75%	0.25%	0.5%
LVR 75% to 80%	0.50%	1.00%

## Risk Fee Applicable in the following condition

- Guarantor is over 65 years old.
- Existing loan facility is in arrears.
- Current company credit rating is D3 and below
- ARC Capital Ultimate Pty Ltd is involved as a 2nd mortgagee in the application.
- Presence of ATO debts or other cash flow lending tied to multiple debt consolidations.



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