

Allott Capital  
**2024**

# Secured Business Loan

Effective November 2024 For  
authorised broker only

**Secure | Simple | Smart**

► **Get The Funds You Need**

 [allottcapital.com.au](https://allottcapital.com.au)





## 3 Month Term

We specialise in delivering swift and adaptable **3 month** loan solutions, allowing you to focus on your core business. Our simplified lending services empower you to seize the future.

### Business Simple

Residential		Commercial		Land		
LVR	House/Townhouse ≤ \$3m	Units ≤ \$3m	LVR	≤ \$3m	LVR	≤ \$3m
≤ 50%	7.75%	7.75%	≤ 50%	8.75%	≤ 50%	8.75%
≤ 55%	7.95%	7.95%	≤ 55%	8.95%	≤ 55%	8.95%
≤ 60%	8.15%	8.15%	≤ 60%	9.15%	≤ 60%	9.15%
≤ 65%	8.35%	8.35%	≤ 65%	9.35%		
≤ 70%	8.55%	8.55%				
≤ 75%	8.75%					

#### Key Features

- Interest only loan repayment
- Credit impairment considered
- Loan repayment arrears considered
- Unlimited cash out
- Unlimited debt consolidation
- No commission clawbacks
- No requirements for income documents
- No postcode restrictions
- ACN with no minimum period
- Risk Fee may be applied subject to assessment

#### Loading

≤ \$5m	0.50%
> \$5m	Pricing

#### Fees

Establishment	Residential	1.65%
	Commercial	2.20%
	Land	2.20%
Line Fee		0.10%
Valuation Fee		At Cost
Legal Fee		At Cost
Discharge Fee		\$880



## 6 Month Term

We specialise in providing fast and intelligent **6 month** loan solutions, enabling you to concentrate on your core business tasks. Our streamlined lending services empower you to shape your future.

### Business Smart

Residential			Commercial		Land	
LVR	House/Townhouse ≤ \$3m	Units ≤ \$3m	LVR	≤ \$3m	LVR	≤ \$3m
≤ 50%	7.95%	7.95%	≤ 50%	8.95%	≤ 50%	9.95%
≤ 55%	8.15%	8.15%	≤ 55%	9.15%	≤ 55%	10.15%
≤ 60%	8.35%	8.35%	≤ 60%	9.35%	≤ 60%	10.35%
≤ 65%	8.55%	8.55%	≤ 65%	9.55%		
≤ 70%	8.75%	8.75%				
≤ 75%	8.95%					

#### Key Features

- Interest only loan repayment
- Credit impairment considered
- Loan repayment arrears considered
- Unlimited cash out
- Unlimited debt consolidation
- No commission clawbacks
- No requirements for income documents
- No postcode restrictions
- ACN with no minimum period
- Risk Fee may be applied subject to assessment

#### Loading

≤ \$5m	0.50%
> \$5m	Pricing

#### Fees

	Residential	1.95%
Establishment	Commercial	2.20%
	Land	2.20%
Line Fee		0.10%
Valuation Fee		At Cost
Legal Fee		At Cost
Discharge Fee		\$880



# 12 Month Term

We provide adaptable **12 month** loan solutions to support small and medium-sized enterprises in regaining stability. Our flexible loan terms and exceptional lending services empower you to shape your future.

## Business Flexible

Residential		Commercial		Land		
LVR	House/Townhouse ≤ \$3m	Units ≤ \$3m	LVR	≤ \$3m	LVR	≤ \$3m
≤ 50%	8.95%	8.95%	≤ 50%	9.95%	≤ 50%	10.15%
≤ 55%	9.15%	9.15%	≤ 55%	10.15%	≤ 55%	10.35%
≤ 60%	9.35%	9.35%	≤ 60%	10.35%	≤ 60%	10.55%
≤ 65%	9.55%	9.55%	≤ 65%	10.55%		
≤ 70%	9.75%	9.75%				
≤ 75%	9.95%					

### Key Features

- Interest only loan repayment
- Credit impairment considered
- Loan repayment arrears considered
- Unlimited cash out
- Unlimited debt consolidation
- No commission clawbacks
- No requirements for income documents
- No postcode restrictions
- ACN with no minimum period
- Risk Fee may be applied subject to assessment

### Loading

≤ \$5m	0.50%
> \$5m	Pricing

### Fees

Establishment	Residential	2.20%
	Commercial	2.20%
	Land	2.20%
Line Fee		0.10%
Valuation Fee		At Cost
Legal Fee		At Cost
Discharge Fee		\$880



## 24 Month Term

We understand that historical tax returns may not fully reflect your client's future potential. Therefore, we offer **24 month** low documentation loan solutions specifically designed for growing small and medium-sized enterprises.

### Business Pro

Residential			Commercial		Land	
LVR	House/Townhouse ≤ \$3m	Units ≤ \$3m	LVR	≤ \$3m	LVR	≤ \$3m
≤ 50%	9.15%	9.15%	≤ 50%	10.15%	≤ 50%	10.35%
≤ 55%	9.35%	9.35%	≤ 55%	10.35%	≤ 55%	10.55%
≤ 60%	9.55%	9.55%	≤ 60%	10.55%	≤ 60%	10.75%
≤ 65%	9.75%	9.75%	≤ 65%	10.75%		
≤ 70%	9.95%	9.95%				
≤ 75%	10.15%					

#### Key Features

- Interest only loan repayment
- Credit impairment considered
- Loan repayment arrears considered
- Unlimited cash out
- Unlimited debt consolidation
- No commission clawbacks
- No requirements for income documents
- No postcode restrictions
- ACN with no minimum period
- Risk Fee may be applied subject to assessment

#### Loading

≤ \$5m	0.50%
> \$5m	Pricing

#### Fees

Establishment	Residential	2.20%
	Commercial	2.20%
	Land	2.20%
Line Fee		0.10%
Valuation Fee		At Cost
Legal Fee		At Cost
Discharge Fee		\$880



## 36 Month Term

We provide outstanding **36 month** loan solutions, allowing you to concentrate on your business. Our exceptional lending services empower you to shape your future.

### Business Plus

Residential			Commercial		Land	
LVR	House/Townhouse ≤ \$3m	Units ≤ \$3m	LVR	≤ \$3m	LVR	≤ \$3m
≤ 50%	9.35%	9.35%	≤ 50%	10.35%	≤ 50%	10.55%
≤ 55%	9.55%	9.55%	≤ 55%	10.55%	≤ 55%	10.75%
≤ 60%	9.75%	9.75%	≤ 60%	10.75%	≤ 60%	10.95%
≤ 65%	9.95%	9.95%	≤ 65%	10.95%		
≤ 70%	10.15%	10.15%				
≤ 75%	10.35%					

#### Key Features

- Interest only loan repayment
- Credit impairment considered
- Loan repayment arrears considered
- Unlimited cash out
- Unlimited debt consolidation
- No commission clawbacks
- No requirements for income documents
- No postcode restrictions
- ACN with no minimum period
- Risk Fee may be applied subject to assessment

#### Loading

≤ \$5m	0.50%
> \$5m	Pricing

#### Fees

Establishment	Residential	2.20%
	Commercial	2.20%
	Land	2.20%
Line Fee		0.10%
Valuation Fee		At Cost
Legal Fee		At Cost
Discharge Fee		\$880





# 10 Year Term

A flexible **10 year** loan solution designed for businesses that fulfill the Business Basics criteria and can provide accountant certified income verification.

## Business X

Residential			Commercial		Land	
LVR	House/Townhouse ≤ \$3m	Units ≤ \$3m	LVR	≤ \$3m	LVR	≤ \$3m
≤ 50%	9.75%	9.75%	≤ 50%	10.75%	≤ 50%	10.95%
≤ 55%	9.95%	9.95%	≤ 55%	10.95%	≤ 55%	11.15%
≤ 60%	10.15%	10.15%	≤ 60%	11.15%	≤ 60%	11.35%
≤ 65%	10.35%	10.35%	≤ 65%	11.35%		
≤ 70%	10.55%	10.55%				
≤ 75%	10.75%					

### Key Features

- Interest only for 3 years
- Credit impairment considered
- Loan repayment arrears considered
- Unlimited cash out
- Unlimited debt consolidation
- No commission clawbacks
- Low requirements for income documents
- No postcode restrictions
- ACN with no minimum period
- Risk Fee may be applied subject to assessment

### Loading

≤ \$5m	0.50%
> \$5m	Pricing

### Fees

Establishment	Residential	2.75%
	Commercial	2.75%
	Land	2.75%
Line Fee		0.10%
Valuation Fee		At Cost
Legal Fee		At Cost
Discharge Fee		\$880



## 30 Year Term

We provide a **30 year** loan solution tailored for businesses that meet the Business Basics criteria and can present income verification certified by an accountant .

### Business Max

Residential			Commercial		Land	
LVR	House/Townhouse ≤ \$3m	Units ≤ \$3m	LVR	≤ \$3m	LVR	≤ \$3m
≤ 50%	9.95%	9.95%	≤ 50%	10.95%	≤ 50%	11.15%
≤ 55%	10.15%	10.15%	≤ 55%	11.15%	≤ 55%	11.35%
≤ 60%	10.35%	10.35%	≤ 60%	11.35%	≤ 60%	11.55%
≤ 65%	10.55%	10.55%	≤ 65%	11.55%		
≤ 70%	10.75%	10.75%				
≤ 75%	10.95%					

#### Key Features

- Interest only for 3 years
- Credit impairment considered
- Loan repayment arrears considered
- Unlimited cash out
- Unlimited debt consolidation
- No commission clawbacks
- Low requirements for income documents
- No postcode restrictions
- ACN with no minimum period
- Risk Fee may be applied subject to assessment

#### Loading

≤ \$5m	0.50%
> \$5m	Pricing

#### Fees

Establishment	Residential	3.30%
	Commercial	3.30%
	Land	3.30%
Line Fee		0.10%
Valuation Fee		At Cost
Legal Fee		At Cost
Discharge Fee		\$880