

SME Lending for Brokers One-Pager

AFSL 477879 | ACL 473016 | AFCA 43178

Contact Information

Heather Zhang +61 411 062 338
Email heatherzhang@n1holdings.com.au
John Lau +61 488 886 555
Email johnlau@n1holdings.com.au
www.n1holdings.com.au

Business Overview

N1 (ASX:N1H) is positioned as a direct lender in the Australian SMEs sector, the largest employer group of Australia. N1H provides property-backed short-term, business purpose fast funding solutions to asset rich SME owners and sophisticated investors who need adaptive lending structure.

Market Opportunities

Over 2.5mil Australian SMEs, potential \$20bil SME lending demand, with 1 in 5 of SME owners needs cash flow at least once a year, among top reasons 40% is to maintain short term liquidity. From: SME Lending in Australia, ABA Report 2019.

Niche

1 day ABN/ACN
Fast funding
1st & 2nd Mortgage
All states of Australia
No credit score
Speak direct to decision maker

4LSUV - how to add value to your clients

Location - we lend all states

Loan size - \$100k to \$5mil+
Loan term - 3mth to 36mth
LVR up to 75% LVR
Security type - Resi & Commercial
Unlimited Cashout
Valuation - Any independent valuations

Product Summary

1st Mortgage from 6.95%pa
2nd Mortgage from 1.5%pm
Legal fee and valuation at costs
No hidden fees and clauses
No handcuffs
No lender discharge fee

What questions to ask borrowers?

Security address
Security value
Requested loan size
1st or 2nd mortgage
Loan purpose
Estimated settlement date
Detailed exit strategy
Ownership and business structure
Asset & Liability position

How to settle in a few days?

Day 1 Application to Term Sheet issued
Day 2 Term sheet signed and valuation
Day 3 Loan document issued
Day 4 Loan document signed and returned
Day 5 Settlement of loan

*the above is only indicative, shortest possible is 2-3 days subject to valuation and independent legal advice turnaround time.
We accept existing bank valuations.