

Rural and Commercial Lending

January 2010



**Tasmanian
Perpetual
Trustees**

Rural and Commercial Lending



Your business, our financing

Tasmanian Perpetual Trustees provides mortgage finance for rural, commercial and business purposes. Our experienced staff will tailor a structured lending package to provide you with the funds you require to make a major purchase, improve existing assets, or to expand your business operations.

At Tasmanian Perpetual Trustees we are able to make decisions locally, prepare documents and administer the loan locally - features which enable us to have a pragmatic and flexible approach to rural and commercial lending.

Tasmanian Perpetual Trustees is a dynamic trustee and financial services Company with an enviable reputation of assisting Australians for more than 120 years.

Our Lending Managers draw upon years of experience, knowledge and pride themselves on providing the highest quality of personal service.

Improvements to our finance

- In-house document preparation to improve turnaround time between acceptance and settlement
- Higher loan to valuation ratios
- Pre-approved standby facilities

Why choose us?

- ✓ You have direct access to our lending and administration team
- ✓ All of our loan approval decisions are made locally
- ✓ Our on-going loan administration is undertaken locally
- ✓ Our finance is flexible to suit your business needs

Our products are structured to suit you

- Interest only facilities that can last for generations
- Flexible loan redraw options
- Interest charged quarterly in arrears
- Fixed and variable interest rate options or a combination of the two
- Possibility of flexible or structured capital repayments

We take pride in the fact that we have served business and individuals for more than 120 years and we look forward to helping you to make your goals a reality.

Our guidelines

	Commercial Security	Rural Security	Residential Security
First Priority Mortgage Loans	✓	✓	✓
Standard Maximum Loan to Value %	Interest only up to 75% Principal and Interest up to 80%	65%	Interest only up to 75% Principal and Interest up to 80% Insured Principal and Interest up to 95%
Minimum Loan Amount	\$20,000	\$20,000	\$20,000
Maximum Loan Amount	None	None	None
Term	On Demand	On Demand	On Demand
Ongoing Service Fees	None	None	None
Interest Frequency	Quarterly	Quarterly	Fortnightly to Quaterly
Interest Only ongoing	✓	✓	✓
Capital Repayments	✓	✓	✓
Fixed Interest Rate options	✓	✓	✓
Variable Interest Rate options	✓	✓	✓
Split Loans	✓	✓	✓
Redraw Facilities	✓	✓	✓
Interest Calculation	Daily on balance owing	Daily on balance owing	Daily on balance owing
Establishment Fee	Establishment Fee is generally 0.0044 with a minimum charge of \$770 (inc. GST). The fee includes of the loan amount the cost to prepare the documentation. It does not include any costs or disbursements payable to other parties.		

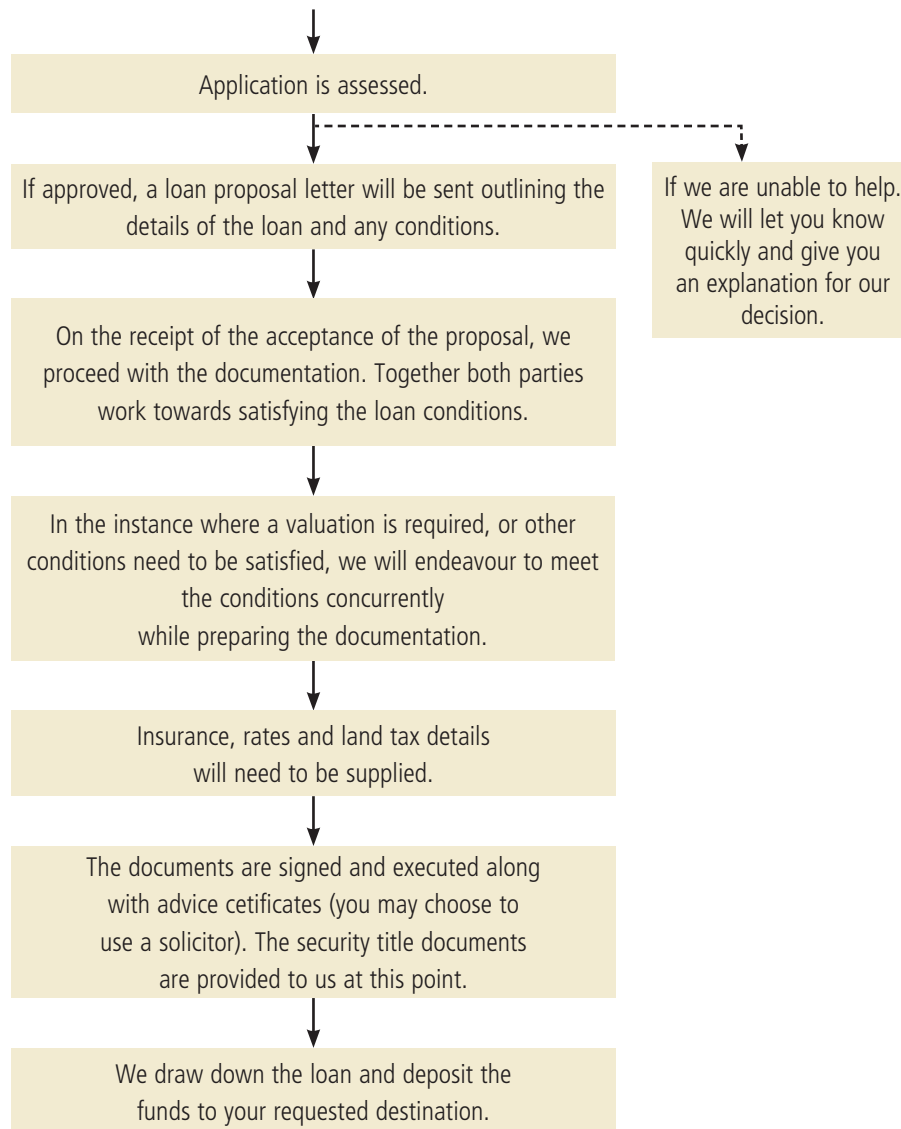
Applications outside of these guidelines can be considered based upon the quality of the application and the security property involved.

- Generally a valuation is required from a registered Valuer from the Tasmanian Perpetual Trustees panel. We can arrange this for you through the application process.
- Documentation is completed by Tasmanian Perpetual Trustees or by the applicant's solicitor.
- Settlement is generally able to be effected within 24 hours of receiving correctly executed documents from the applicant.

The above chart is intended as a guide only. Actual terms and conditions applying to a loan approved by Tasmanian Perpetual Trustees may be different to the guidelines shown above.

Our process

Once we have received all of the necessary documentation to assess your application, our process is simple and usually follows the steps below:



Loan application requirements

For a copy of our application form please call 1300 187 878, speak to one of our Lending Managers, or log on to <https://linkweb.tptl.com.au>

1. Completed Loan Application Form which includes details of:

- Borrower, Mortgagor and Guarantor (where applicable);
- Properties to be used as security;
- Purpose of the loan (including costs etc, deposit & loan amount required);
- Background/other information about the applicants (experience etc);
- Taxation and other Statutory payments owing;
- Statement of personal financial position for each director/partner; and
- Declaration and Disclosure forms and Privacy Act Consent.

2. Financial Statements & Tax Returns

- Copy of three years' business Profit & Loss and Balance Sheets;
- Copy of three years' personal taxation returns for all partners;
- Cash flow budgets (in some instances); and
- Interim management accounts/financials (in some instances).

3. Corporate Structure

- Corporate family tree (where multiple entities are involved).

4. Valuations

- If valuations have been completed on the proposed security property we will require a copy; or
- Details of latest Government Valuation assessment; or
- Property identification number for each property.

5. Current Liability Schedule

- A list of all current liabilities including amount owing; credit limit (if applicable); interest rate(s); and monthly repayments including leasing and asset purchase contracts presently outstanding.

6. Trading & Loan Account Statements

- Copy of bank/loan statements for the borrower's trading account and any loans for the last six months (in some instances).

Plus any other information which you consider would assist in assessment of the application.

Lending services

Current and new client enquiries

Lending Managers

North

Phone: 6348 1154

Mobile: 0400 848 407

South

Phone: 6222 1227

Mobile: 0437 009 694

North West

Phone: 6440 8445

Mobile: 0418 541 227

Assistant Lending Manager

Phone: 6348 1153

Assistant Lending Manager

Phone: 6222 1235

Administration enquiries

e.g. repayments and settlements

Administration Staff

Senior Lending Officer - North

Phone: 6348 1152

Senior Lending Officer - South

Phone: 6222 1225

Senior Lending Officer - Securities and Administration

Phone: 6222 1231

Manager Lending Services

Phil Kitto

Phone: 6348 1151

Mobile: 0419 307 645

Email: philkitto@tptl.com.au



Tasmanian Perpetual Trustees

Burnie	17 Cattley Street	P: (03) 6440 8440	F: (03) 6440 8446
Devonport	53 Best Street	P: (03) 6498 7533	F: (03) 6498 7536
Glenorchy	366 Main Road	P: (03) 6214 7800	F: (03) 6222 1266
Hobart	29 Murray Street	P: (03) 6222 1222	F: (03) 6222 1266
Kings Meadows	Shop 27 Centro Meadow Mews	P: (03) 6336 6955	F: (03) 6348 1166
Kingston	Shop 1 Kingston Plaza	P: (03) 6211 8755	F: (03) 6222 1266
Launceston	23 Paterson Street	P: (03) 6348 1111	F: (03) 6348 1166
Rosny	11 Bayfield Street	P: (03) 6233 1533	F: (03) 6222 1266
Ulverstone	21 Reibey Street	P: (03) 6490 8333	F: (03) 6498 7536

info@tptl.com.au www.tasmanianperpetual.com.au

Tasmanian Perpetual Trustees Limited ABN 97 009 475 629 AFS Licence 234630
is a wholly owned subsidiary of MyState Limited ABN 26 133 623 962

Wills | Investments | Lending | Financial Planning | Trustee Services