

MULTIFUNDS



**PRODUCT  
MATRIX**

Empowering tomorrow, today



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# INTRODUCTION

WELCOME TO MULTIFUNDS, YOUR TRUSTED PARTNER FOR FAST, FLEXIBLE FUNDS.

In contrast to traditional banks and most lenders, we understand that lending cannot be a one-size-fits-all solution. Our diverse team, hailing from various sectors of the financial industry, recognizes that many commercial situations are complex and often do not meet the criteria set by most banks. This realization led to the creation of Multifunds.



Multifunds has taken a significant step forward by launching our own managed funds. This strategic move allows us to offer faster and more flexible funding options, helping brokers get more deals across the line with minimal delays. By utilizing our internal resources, we can streamline the lending process, providing unmatched speed, reliability, and efficiency to brokers and their clients.



# OUR PROCESS

## STEP 1 – APPLICATION & ASSESSMENT

As with most banks and lenders, all loans will be assessed once an application is received and all documentation provided.

## STEP 2 – DUE DILIGENCE AND OFFER LETTER

We will provide you with indicative terms for your client to review. If these terms are agreeable, we will then issue a Letter of Offer that details all the terms, costs, and structure of your loan. If you wish to move forward, please sign and return the Letter of Offer so we can begin processing your loan.

## STEP 3 – FINAL DUE DILIGENCE

Upon receiving the executed Letter of Offer and confirmation of your application and Valuation fee payment, we will proceed with the following steps:

- Arrange for an Valuation Inspection
- Transfer funds to our solicitor's trust account
- Coordinate with any other financiers and mortgagees in preparation for settlement

## STEP 4 – LOAN DOCUMENTATION & SETTLEMENT

Our solicitors will prepare the loan, security, and supporting documentation needed to finalize the loan. We require that you seek legal advice to confirm that all documents are accurate and appropriate for your financial circumstances. If the loan documentation is satisfactory to you, the loan will be settled once the signed documentation is received back and conditions subsequent are met as per the terms and conditions of the loan documents..



# OUR PRODUCTS

## First Mortgage Discounted Facility ( Sub 60% LVR )

**Loan Amount** From \$150,000 to \$10,000,000

**Term** Minimum and Maximum Term of 6 Months with an option to extend for an additional 3 Months (at the lender's discretion)

**Location** Sydney (Metro), Melbourne (Metro), Brisbane (Metro) ONLY.

**Interest Rate** From 9.95% per annum

**Establishment Fee** 1.65% of Facility Limit

**Management Fee** 0.15% per Month

**Security** First Registered Mortgage

**Maximum LVR** 60% or less

IMPORTANT - All of the product terms mentioned in this document are dependent on the scenario and are a general guide. Each scenario is assessed on a case-by-case basis.



# OUR PRODUCTS

## First Mortgage Facility ( Up to 75% LVR )

Loan Amount	From \$150,000 to \$10,000,000
Term	Minimum Term of 6 Months Maximum Term 12 Months
Location	Sydney (Metro), Melbourne (Metro), Brisbane (Metro), Perth (Metro) & All other Major Areas
Interest Rate	From 10.95 % per annum
Establishment Fee	2.20 % of Facility Limit
Management Fee	0.20% per Month
Security	First Registered Mortgage
Maximum LVR	75% or less

IMPORTANT - All of the product terms mentioned in this document are dependent on the scenario and are a general guide. Each scenario is assessed on a case-by-case basis.



# OUR PRODUCTS

## First Mortgage Facility (Up to 70% LVR) Outside Metro Areas

Loan Amount	From \$150,000 to \$5,000,000
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Term	Minimum Term of 6 Months Maximum Term 12 Months
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Location	NSW, VIC, WA, QLD ( All Regions Considered)
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Interest Rate	From 13.25 % per annum
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Establishment Fee	2.20 % of Facility Limit
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Management Fee	0.20% per Month
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Security	First Registered Mortgage
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Maximum LVR	70% or less
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IMPORTANT - All of the product terms mentioned in this document are dependent on the scenario and are a general guide. Each scenario is assessed on a case-by-case basis.



# OUR PRODUCTS

## Second Mortgage Facility ( Up to 80 % LVR )

Loan Amount	From \$150,000 to \$3,000,000
Term	Minimum Term of 3 Months Maximum Term 6 Months
Location	Sydney (Metro), Melbourne (Metro), Brisbane (Metro), Perth (Metro)
Interest Rate	From 18 % per annum
Establishment Fee	2.20 % of Facility Limit
Management Fee	0.20% per Month
Security	Second Registered Mortgage
Maximum LVR	80 % or less

IMPORTANT - All of the product terms mentioned in this document are dependent on the scenario and are a general guide. Each scenario is assessed on a case-by-case basis.



# INFORMATION REQUIRED

## A BROKER'S GUIDE TO REQUIRED INFORMATION

### INITIAL SCENARIO SUBMISSION

- What are the reasons for the loan?
- What is the proposed Loan Amount?
- How long do they need the funds for and why?
- What is the proposed Exit Strategy?
- What type of Security is being offered?
- What is the Estimated Value of the Security?

### WHAT ARE THE DOCUMENTS REQUIRED? ( TYPICAL LOAN )

- Filled and Signed Application Form.
- 100 Points ID for all Directors & Guarantors.
- Assets & Liabilities Statement for Directors and Guarantors
- Certified Trust Deed ( if applicable )
- Copy of the Contract of Sale ( if purchase or sale )

### CONSTRUCTION LOANS ( all the above plus )

Please note that all construction loans are assessed on a case by case basis. Terms and Conditions, together with pricing will be issued to you once deal is assessed by our team.

- Copy of DA Approval and Stamped DA Plans
- Feasibility Study
- Building Contract
- Breakdown of Costs and Timeline of Works to be completed
- Latest QS Report
- Summary of Pre-Sales achieved to date, including copies of each contract and Trust Account statement for all deposits held in trust.



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# APPLICATION FORMS

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All our Client Application forms and Broker Accreditation forms are available both in paper form or online.

DOWNLOAD LINKS

[BORROWER  
APPLICATION FORM](#)

Please visit [www.multifunds.com.au](http://www.multifunds.com.au) to access all of our broker resources.



# CONTACT US

**MULTIFUNDS PTY LTD**  
**ACN : 628 499 927**

**MULTIFUNDS INVESTMENT SERVICES PTY LTD**  
**ACN : 671 046 432**

**CAR NO : 001312551**

## **OUR OFFICE LOCATIONS**

### **SYDNEY OFFICE**

Level 7, 65 York Street  
SYDNEY NSW 2000

### **BRISBANE OFFICE**

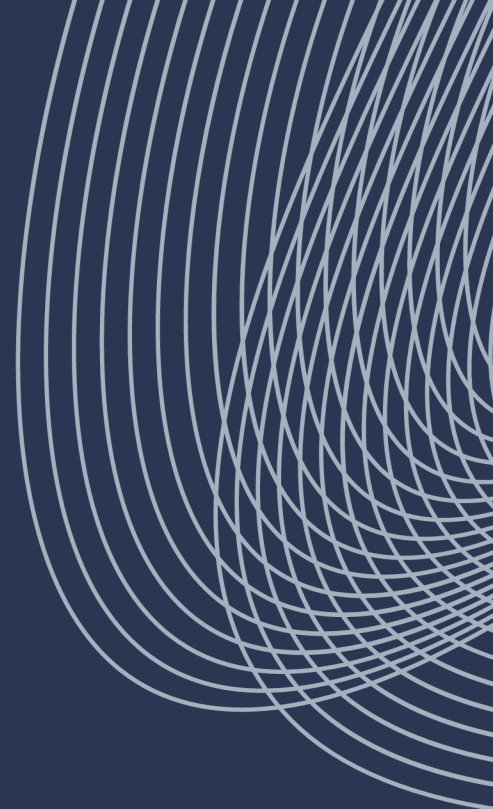
Level 38, 71 Eagle Street  
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