

Premier Capital Equipment Finance - Quick Reference Matrix



Product	Full Doc	Operating Lease	Consumer Automotive Finance	Lo Doc	Lo Doc CRAA Impaired
Borrower Type	Business Consumer	Business	Consumer	Business	Business
Term	Up to 60 months	Up to 60 Months	Up to 60 Months	Up to 60 Months	Up to 60 Months
Finance Type	Lease / CHP / Chattel Mortgage / Consumer	Rental / Operating Lease	Consumer Finance	Lease / CHP	Lease
Repayment Frequency	Monthly Direct Debit	Monthly Direct Debit	Monthly / Fortnightly / Weekly Direct Debit	Monthly Direct Debit	Monthly Direct Debit
Security	Car, Trucks, Boats, Office Equipment, Shop Fitouts, Factory Fitouts, Machinery	I.T., Office Machinery Etc	Motor Vehicles, Boats, Motorbikes, Jetskies	Vehicles, Fixtures & Fittings, I.T. etc	Vehicles, Fixtures & Fittings, I.T. etc
Tax Returns	Yes	Yes	Case by Case	No	No
Residual Value	As per Taxation Guidelines	N/A	N/A	As per taxation guidelines	10% to 20%
Loan Amounts	\$15,000 Indefinite	\$2,000-Unlimited	\$8,000-\$60,000	\$2,000-\$85,000	\$3,000-\$400,000
Exit Fee	Remaining term charged at a discounted rate	N/A	Remaining term charged at a discounted rate	Remaining term charged at a discounted rate	1 months interest
Other Fees	Valuation, Legals	Valuations, Legals	Government Fees as applicable	Valuations, Legals	Valuations, Legals
Loan Purpose	Non Code Commercial	Non Code Commercial	Consumer Finance	Non Code Commercial	Non Code Commercial
Special Conditions	Clear CRAA, Min 2 years trading	Clear CRAA, Min 2 years trading, Lo Doc Available up to \$35,000	Paid Defaults OK. 3 Months Bank Statements Applicant => 18 yrs	Min. 3 Years trading, Clear CRAA, Must own Property	Will consider paid / unpaid default. Must own property. No Doc

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