

Australia's most flexible business loan.

Open-ended funding secured by real estate. **Your client chooses the term** — and can repay early or extend for as long as they like.



Funding in as little as **24 hours**

FUNDING RANGE	MAXIMUM LVR	SECURITY	COVERAGE
\$20k – \$5m	80%	1st & 2nd mortgage	AU-wide



BROKER & PARTNER MATRIX

One facility. Eleven answers.

Everything a broker needs to place a scenario, on one page.

FUNDING RANGE

\$20k – \$5m

From a small equity release to a large funding line — one credit team, one decision.

MAXIMUM LVR

80%

POSSIBLE TIME TO FUNDING

24h



Loan term: 1 month to however long your client likes — extend indefinitely, with no rollover fees, legal fees or rewriting the loan.



Loan amount: \$20,000 to \$5,000,000.



Security required: Yes — real estate, up to 80% LVR (up to 70% on commercial, and lower LVRs on large acreage). First or second mortgage.



Location: Almost anywhere in Australia — metro, regional and rural, not just capital-city postcodes.



Cashflow required: No. No cashflow records, no sworn valuation, no financial records required.



Min. trading period: None. We even fund genuine business start-ups.



Min. credit score: Not relevant — the security and the story do the talking.



Prepaid interest: Yes, up to 6 months capitalised — so, no payments for the first 6 months.



Early repayment: Yes, anytime, and save on interest.



Ad-hoc paydowns: Clients can make ad-hoc paydowns from \$10,000 (once outside the capitalised interest period).



Who funds it: We do. HomeSec lends its own money — no bank, fund or outside investor to sign off on the deal.

THE HOMESEC ADVANTAGE



Your client chooses the loan term — and they can repay early or extend as long as they like.



Your brokerage is paid to you the same day funds are released. You don't even need to send us an invoice.

Open-term business loan.

One flexible facility, built around the deal in front of you — secured by real-estate equity and funded from HomeSec's own capital.

LOAN PARAMETERS

Borrower type	Companies, trusts and sole traders — including start-ups.
Loan amount	\$20,000 – \$5,000,000.
Security	Residential, commercial, rural or vacant land. First or second-ranking mortgage. Cross-collateralisation available; PPR accepted.
Maximum LVR	80% across Australia — up to 70% on commercial property, and lower LVRs on large acreage. LVRs may reduce on properties worth less than \$800k. And we don't do sworn valuations.
Loan term	Open-term from 1 month, chosen by the borrower. Extend indefinitely — no rollover fees, legal fees or rewriting the loan.
Repayments	Interest-only, or interest capitalised for up to 6 months. No daily or weekly direct debits.
Income verification	None. No cashflow records needed when you take the capitalised interest option, no financials, no minimum trading period.
Credit history	Not a factor that we look at. Defaults, arrears and thin files don't worry us.
Geography	Almost anywhere in Australia. Towns of 3,000+ people as a guide; smaller populations on merit.
Time to funding	As little as 24 hours from a clean, complete scenario.

PRICING

Rate	Set per scenario
Priced against	Loan amount & security type
Interest	Capitalised to 6 mths
Brokerage	Paid same day

FEES, PLAINLY

Upfront	A small commitment fee
Valuation fee	None — we don't do valuations
Monthly or line fees	None
Clawbacks	None

Indicative and informational only — not a loan offer, approval, quote or financial product advice. Final pricing, ranking and conditions are confirmed by HomeSec credit on each scenario.



No serviceability test. No daily or weekly debits. No fixed end date.

Flexibility isn't a feature. It's the whole point.

Most business loans are built around the lender's timetable. This one is built around your client's timetable — **what they pay, when they pay it, and when the facility ends.**



No fixed end date, so no deadline working against them

The facility runs for as long as the business needs it. There is no maturity date forcing a refinance at the worst possible moment, no rollover fee for continuing, and no rewriting the loan to extend. **A three-month bridge that turns into an eighteen-month project simply keeps running.**



Interest capitalised for up to 6 months — no payments at all

The money goes to work before the business has to service anything, which is exactly when most businesses have the least headroom. **It is also why we don't need cashflow records on the capitalised interest option** — for those first six months there is nothing to service, so there is nothing to prove.



Then pay it down in \$10,000 chunks, whenever it suits

Once the capitalised period ends, your client can make ad-hoc principal payments from \$10,000 any time there is surplus cash, and every dollar paid down reduces the interest from that day forward. **They are never forced to choose between keeping cash in the business and getting the loan down.**



Do I use the cash in the business, or **reduce the loan?
With HomeSec, I can decide.**

Pay down the loan when it suits — or keep the cash working.

MONTHS 1–6

Nothing to pay

Interest capitalised. Every dollar stays in the business from day one.

MONTH 7 ONWARDS

Pay down when it suits

Ad-hoc principal payments from \$10,000, each one cutting the interest cost.

WHENEVER THEY LIKE

Exit on their terms

Repay in full, refinance, or keep the facility running. No penalty either way.



Paying the whole loan out in one hit is still always an option — it just isn't the only one. Most lenders give a business exactly one way out. This facility gives them several, and lets them change their mind along the way.



Secured lending vs cashflow lending.

We don't need to see any cashflow records, and our decision isn't based on credit scores or length of time in business. **All we look for is sufficient equity in real estate and a business purpose for the loan. That's it.**

	TYPICAL UNSECURED CASHFLOW LENDER	HomeSec
What's assessed	Bank statements, turnover, industry and director credit score	✓ Real estate equity and a genuine business purpose
Repayment rhythm	Daily or weekly direct debits	✓ Interest-only, or capitalised up to 6 months
Loan term	Fixed end date, commonly 3–12 months	✓ Open-term — no fixed end date
Extending	Re-apply and re-write the facility	✓ Extend indefinitely, no rollover or legal fees
Trading history	Commonly 6–12 months minimum	✓ None — start-ups considered
Turnover test	Commonly \$120k+ p.a. minimum — which only gets a tiny loan amount	✓ No turnover or serviceability test
Credit score	Risk-priced; weak files repriced or declined	✓ Totally irrelevant to us
Typical loan size	\$10k–\$150k unsecured, depending on cashflow, time trading and credit score	✓ \$20k–\$5m, subject only to available equity and the LVR limit
Early repayment	Often an early payout fee	✓ Anytime, no penalty — paydowns from \$10k
Loan top-ups	Sometimes — if the client can service it and isn't in default	✓ Yes, absolutely — if there is available equity, or another property we can secure against
Who decides	Credit engine plus funding-line rules	✓ HomeSec, lending its own money



Use both, for different clients. Where there is no real-estate security to offer, a cashflow lender is the right call. Where there is equity, HomeSec takes the daily-debit pressure and the fixed end date off the table — and doesn't ask the business to prove serviceability to get there.

As an added bonus, a secured business loan is often substantially cheaper than an unsecured cashflow loan, and gives your client far more flexibility if their circumstances change.

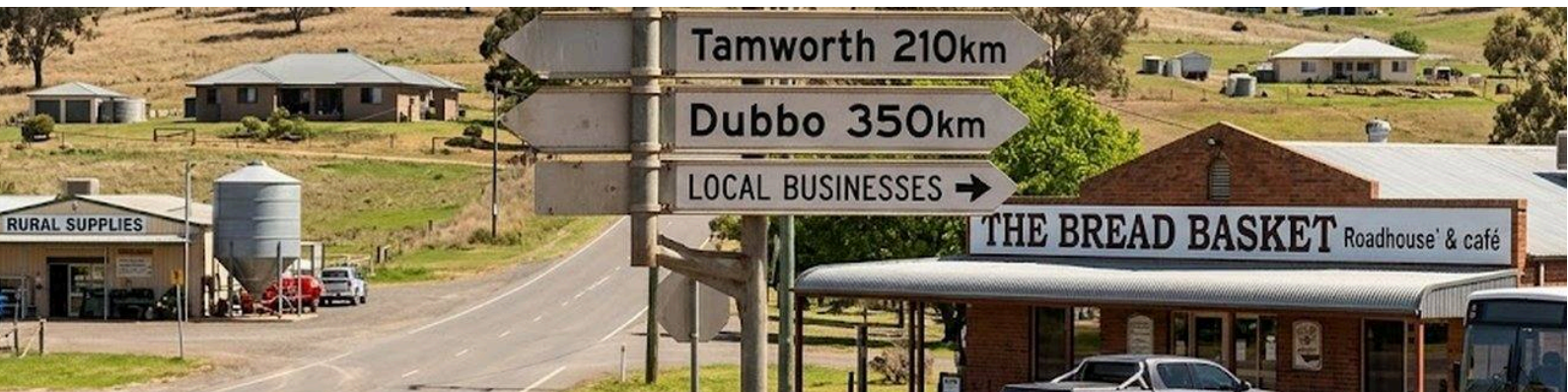
Cashflow lender characteristics are general category observations compiled from publicly published terms and comparison data for major Australian unsecured business lenders, September 2026. Individual lenders vary — always confirm current terms directly with that lender.



Are daily debits good for your client? No. Thankfully, there's another way.

We lend where **other lenders won't.**

From inner-suburban capital city homes, to properties hours past the last set of traffic lights, HomeSec assesses the security and the story — **not the postcode.**



REGIONAL & RURAL

Country towns are core business, not an exception.

Almost any residential property in a town of 3,000 or more people is in scope, with smaller populations and commercial security considered on merit. Rural property, vacant land and mixed-use security all have a home here.

METRO & MAJOR TOWNS

And every capital city and major centre.

Sydney, Melbourne, Brisbane, Perth, Adelaide, the Gold Coast, Hobart, Canberra and the major regional centres in between — the same equity-led assessment and the same 24-hour capability applies everywhere.



Metro, regional and rural — almost anywhere in Australia.

The Simple Seven.

Call or email your BDM with these seven details and we'll usually come back with **an indicative yes or no in minutes.**

- 1 The estimated value of the security property
- 2 The address of the property
- 3 What is owing on it, and to whom
- 4 How much the client wishes to borrow
- 5 How long they want the loan for
- 6 How many people are on title
- 7 The purpose of the funds

1 Tell us the deal

Amount, purpose, timing, security and the exit — that's the brief. Indicative answer in minutes.

2 Conditional approval

Lodge the deal in the HomeSec Portal, supply Photo ID, rates notice and recent mortgage statements. Takes about 3 minutes.

3 Funds released

As little as 24 hours from a clean, complete scenario — and brokerage paid the same day.

OUR LENDING CRITERIA, PLAINLY

- | | |
|--|--|
| ✓ Up to 80% LVR across Australia (up to 70% on commercial, and lower LVRs on large acreage). | ✓ Cross-collateralisation across multiple properties; PPR accepted as security. |
| ✓ Sole traders and companies both welcome, including start-ups. | ✓ Interest capitalised for up to 6 months — meaning no payments for the first 6 months. |
| ✓ Early repayment anytime, and we rebate the unused months of capitalised interest. | ✓ No sworn valuations, no cashflow records, no minimum trading period. |
| ✓ No valuation fees (we don't use valuers), no hidden or monthly fees, no withheld commissions or clawbacks. | ✓ Funded within 24 hours of a clean, complete scenario — your brokerage paid the same day. |



Send the Simple Seven to your BDM — answer in minutes.



Not all private lenders are the same.

Most private lenders are really money managers — they place someone else's funds under someone else's rules. **HomeSec lends its own money, so the answer you get is the answer.**

	TYPICAL PRIVATE / SECURED LENDER	HomeSec
Whose money is it	Bank or institutional warehouse lines, managed funds or family offices	✓ Our own. No outside funder sits behind the deal
Who approves it	An external credit committee, fund manager or investor has the final say	✓ HomeSec credit — one decision, made in-house
Time to funding	Commonly 2–3 weeks, sometimes longer	✓ As little as 24 hours from a clean, complete scenario
Valuations	Full valuation at the client's cost, adding a week or more	✓ We don't use valuers — no valuation, no valuation fee, no delay
Cost to get an answer	Thousands in assessment, application or mandate fees, often before a real answer	✓ A small commitment fee, only once we have conditionally approved the loan
Where they lend	Mostly capital cities and a short list of major centres	✓ Almost anywhere in Australia — metro, regional and rural
If appetite changes	Approval can be pulled or repriced if the funding line shifts	✓ Our appetite doesn't move with someone else's mandate
Exceptions on merit	Limited — the credit box is set by warehouse covenants	✓ We can back our own judgement on a deal that deserves it
Extending or topping up	Re-underwritten, re-documented and often re-priced	✓ Straight back to our own credit team — no rollover fees
Your brokerage	Invoice, then wait for the funder to settle	✓ Paid the same day funds are released, no invoice needed



Our money, our decision. No warehouse covenant, no investment committee and no investor mandate sits behind your client's loan — so nothing gets withdrawn at the eleventh hour because a funding line changed its appetite, and when a scenario deserves a commercial call, we can simply make it.



Three weeks and a valuation, or 24 hours and a phone call.

Where a HomeSec scenario fits.

A quick screen for the deals that land well. If it looks close, call it through — **the edge cases are usually the ones worth a conversation.**

CASHFLOW GAP

Bank said no, ATO said now

Tax or creditor pressure with equity sitting in the family home or an investment property.

OPPORTUNITY

Stock, plant or a site at a price

A window that closes in days, not the six weeks a bank needs to reach an answer.

BRIDGE

Settlement or refinance delay

A clean exit already in sight — sale, refinance or incoming funds — just not yet.

START-UP

No trading history at all

New entity, new ABN, no financials. Equity and purpose carry the case.

CREDIT-IMPAIRED

Defaults, arrears, thin file

A credit score that rules the client out elsewhere doesn't rule them out here.

REGIONAL

Outside the metro postcodes

Country town, rural holding or vacant land that a metro-only lender won't touch.

NOT A FIT

Straight answers, fast.

No real-estate security to offer, third-ranking behind two existing mortgages, or a consumer-purpose loan — those aren't HomeSec deals, and we'll tell you inside the first phone call rather than three weeks in.



1300 93 83 87

Talk a scenario through with your experienced BDM, not a call centre.



If there's equity and a business purpose, there's usually a way.



Your client stays in control. **We give them the flexibility.**

Open-ended business funding secured by real estate — no fixed end date, no daily or weekly debits, and no serviceability test standing between a good client and their equity.



If your client has sufficient equity in real estate and a genuine business purpose, we can look at it — and fund in as little as 24 hours.

 **1300 93 83 87**

 **scenarios@homesec.com.au**

 **www.homesec.com.au**

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