2026 Corporate Profile

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Welcome to our Corporate Profile

Through integrity, transparency, and a relentless pursuit of excellence, we aim to assist borrowers in building a brighter financial future.

Richard Taylor *(Right)*
CEO & Director of Finance

Filippo Sciacca *(Left)*
Director – Asset Management & Compliance

We are deeply committed to delivering secure and creative financial solutions at Australian Secure Capital Fund (ASCF) to assist both individuals and organisations in reaching their financial objectives. With our combined extensive backgrounds—over 50 years in property, lending, and financial planning, plus a solid foundation in the legal field—we possess the expertise to skilfully oversee real property assets utilised as collateral for loans.

In our roles as Directors, our vision revolves around becoming a prominent presence in the financial industry. We aspire to empower our clients by offering them innovative and trustworthy financial options that help them achieve their goals and pave the way for brighter financial futures.

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Australian Secure Capital Fund Ltd
Level 1, 50 Park Road, Milton QLD 4064
ACN 613 497 635
AFSL & Australian Credit Licence 491201
Phone: 07 3506 3690
info@ascf.com.au
ascf.com.au

About ASCF

Founded in 2016, Australian Secure Capital Fund Ltd (ASCF) is a Brisbane-based fund manager that oversees the operations of four pooled mortgage investment funds: the ASCF Premium Capital Fund, ASCF Select Income Fund, ASCF High Yield Fund, and ASCF Private Fund.

The Funds earn a return for their investors by lending money invested with them to borrowers seeking short-term loans. Each fund has slightly different lending policies, but all loans are secured by a registered mortgage over the borrowers' property.

ASCF then pays investors a monthly return from the interest earned on these loans, currently ranging from 6.10% to 7.75% per annum, depending on the term of the investment and the choice of fund.

Unlike peer-to-peer lending, where investors will invest directly in a single loan, all investments in ASCF funds are spread across the entire pool of loans. This helps to minimise the impact of any losses incurred by a Fund.

Our pooled mortgage fund model also provides us with the flexibility required to provide borrowers with efficient and timely solutions, which most lenders are unable to deliver. This is a result of our direct control over the credit assessment process, which does not rely on external warehouse funding parameters.

Since Australian Secure Capital Fund launched in 2016:

We have funded over $1.422 billion in loans as at 31 December 2025.

All investors have received their interest distribution every month.

All investors have had their request to redeem funds paid on time.

The value of investors' initial investment has remained stable at $1.00 per unit.

- Our directors are highly experienced in non-bank lending, having been in the industry since 1997 using funds from high net worth individuals as well as their own personal funds.
- ASCF does not provide any traditional construction or development funding to property developers on an as-if-completed basis.

Our Financial Journey of Trust and Excellence

Over our distinguished history, ASCF has consistently delivered financial excellence. Our journey is marked by trust, innovation, and a commitment to secure and rewarding investments.

2016

- Established 2016
- Australian Financial Service Licence 491 201 issued November 2016.
- Australian Credit Licence 491 201 issued December 2017.

2017

- Launch of ASCF 1 Fund (now known as ASCF Select Income Fund).
- Launch of ASCF 2 Fund (now known as ASCF High Yield Fund).

2018

- ASCF Managed Investments Pty Ltd completed Corporate Bond Issue Sept 2018 through BGC/MINT.
- Successfully gained panel leader status of Finsure and Beagle Aggregation Groups.

2019

- Successfully gained panel lender status of AFG—one of Australia's largest broker aggregators.

2020

- Launched online origination portal October 2020 targeting $5m - $10m in loan originations per month.

COVID-19

The first quarter of 2020 saw Australia face the effects of the COVID-19 virus. This had a significant impact on financial markets as well as the Australian economy in general.

ASCF activated its disaster recovery plan to ensure the safety of our staff and customers, and we reviewed our lending policies.

Our retail investors continued to receive their monthly distributions throughout this period and all investor redemptions and interest payments were paid in full.

Overview of ASCF's Operation

As the Responsible Entity (RE) for our Retail Managed Investment Scheme, Australian Secure Capital is dedicated to delivering secure and rewarding investment opportunities.

We partner with Certane CT Pty Ltd (formerly AET) as our Fund Custodian, ensuring the safety of our investors fund. Grant Thornton serves as our auditors and you can find our audited financials on our website: https://ascf.com.au/financials.html.

Our fund's objective is to provide a fixed monthly return for investors by investing in short-term loans secured by registered mortgages against residential, commercial property or vacant land.

ASCF

Australian Secure Capital Fund

2021

Publicly launched wholesale fund, ASCF Private Fund in 2021.

Relocated to our new office at 50 Park Road, Milton to accommodate our growing team, expand operations, and better serve our clients.

2022

SEQ Floods

The first quarter of 2022 saw Brisbane face one of the worst recorded flood disasters in history. Based in the inner Brisbane suburb of Milton, ASCF was at the epicenter of the disaster. Whilst our office was not flooded, access to the office was impossible for four days which again saw the activation of our disaster recovery plan.

2023

With our bond expiry date approaching, ASCF carefully considered its funding options and decided to redeem the bond issued in 2018. All bondholders were paid on time and in full, demonstrating ASCF's ability to manage its investor funds and loan book effectively.

2024

ASCF recieved approval from a major Australian Investment Bank for a wholesale funding facility to further expand and diversify its funding base.

Our Purpose

At ASCF, we provide reliable financial solutions for both investors and borrowers.

For investors, we responsibly manage capital with a focus on preservation, risk management, and consistent returns. For borrowers, we offer flexible, compliant short-term lending solutions with a focus on speed to market and transparent loan structures. Committed to integrity, transparency, and excellence, we strive to support sustainable growth for all stakeholders.

Our Core Values

At Australian Secure Capital Fund, our core values are the bedrock of our organisation. These principles of integrity, transparency, and unwavering commitment to our clients and stakeholders drive every decision we make. We believe that by upholding these values, we can deliver on our promise of providing secure and prosperous financial futures for all who entrust us with their investments.

Our Vision

At Australian Secure Capital, we envision a future where financial security and prosperity are within reach for all.

Our goal is to lead the industry with secure investment opportunities and flexible lending solutions, empowering individuals and businesses to achieve their financial goals. Through integrity, transparency, and excellence, we strive to build a brighter financial future for Australia.

Our Mission

Our mission is to be the foremost partner in helping individuals and organisations achieve their financial goals.

We are dedicated to providing secure and innovative financial solutions that preserve and grow wealth, while offering flexible lending options to meet diverse needs. Through integrity, transparency, and excellence, we empower our clients to build a prosperous and sustainable future. We aim to be a trusted steward of wealth and a catalyst for the financial success of all our stakeholders in Australia and beyond.

Meet Our People

Our management team at Australian Secure Capital Fund bring a wealth of knowledge, experience, and a relentless commitment to financial excellence. With diverse backgrounds spanning property development, legal expertise, compliance, and asset management, our directors are the driving force behind our mission to provide secure and innovative investment solutions.

Filippo Sciacca

Director—Investor Relations, Asset Management & Compliance

Mr Sciacca commenced his career as a property lawyer at Sciacca's Lawyers and Consultants in 1987, before pursuing a career in property development. Mr Sciacca was a director of Kozmic Developments, a property development group, between 1997 and 2016, during which time the group developed over 400 apartments in and around Brisbane.

Mr Sciacca has a Bachelor of Laws from the Queensland University of Technology and has completed an RG146 in Securities and Managed Investments course.

As Investor Relations Director, Mr Sciacca provides regular ongoing reports to the Board of the Responsible Entity and Investors in relation to group performance of all Loans.

As Asset Management and Compliance Director, Mr Sciacca is primarily responsible for reviewing, assessing, and approving all real property offered as security for the Loans to ensure they meet the relevant security criteria. Mr Sciacca is a member of the Compliance Committee Responsible Entity's compliance regime.

Mr Sciacca also reviews the day-to-day management of the Loans, including determining whether to recommend approval of an application for a loan and is a member of the Responsible Entity's Credit Committee.

Richard Taylor

Chief Executive Officer & Director—Finance

Mr Taylor has extensive experience in the finance and credit industries, having worked in those industries over the past 40 years.

Mr Taylor has a Bachelor of Economics from Bournemouth University, a Diploma in Commercial Management from Bournemouth University, a Diploma of Financial Services (Financial Planning) from Tribeca, a Certificate IV in Financial Services (Finance/Mortgage Broking) from Intellitrain, a Diploma of Financial Services (Finance/Mortgage Broking Management) from Intellitrain, and a Certificate IV in Property Services (Real Estate) from the Australian School of Business & Law.

Mr Taylor is also an accredited Financial Broker (No. 16714) of the Mortgage and Finance Association of Australia and is a licensed Real Estate Agent, Qld (No. 3981311).

Mr Taylor is responsible for overseeing the general management of the Responsible Entity's business and of the Loans being issued, including reviewing and determining whether to recommend approval of an application for a Loan by the relevant Fund, and is also responsible for preparing and reviewing the Lending Guidelines.

Mr Taylor also provides regular ongoing reports to the Board of the Responsible Entity in relation to the performance of the Loans in accordance with the protocols established under the Lending Guidelines, and is Chair of the Responsible Entity Credit Committee.

Peter Aubort

Compliance Committee Chair

Mr Aubort has worked across the financial services industry for over 24 years and has extensive experience, including the establishment and operation of mortgage trusts, direct property trusts and specialised debt instruments and securities.

Before moving into funds management, Peter was a taxation manager with KPMG Chartered Accountants. Mr Aubort is a Chartered Accountant and has a Bachelor of Business (Accountancy) from the Queensland University of Technology, a Graduate Diploma in Information Technology, a Diploma in Financial Planning 1 and RG 146 certificates in securities and managed investment schemes from the Securities Institute of Australia.

Mr Aubort works in a non-executive capacity, overseeing the Responsible Entity's compliance obligations pursuant to the Corporations Act, compliance plan, and ASIC policy.

Joe Bennett

Head of Distribution

Mr Bennett has over 27 years of experience in Australian the banking and finance industry across three tier-one financial organisations. Mr Bennett began his banking career with CBA and spent seven years gaining a solid foundation in banking and finance both in operations and as an Assistant Relationship Manager.

Mr Bennett then moved to National Australia Bank (NAB) in 2000, and he spent the next nine years as a Business Baking Manager, proactively sourcing and fostering Business Banking relationships to provide his clients with fully integrated financial services solutions.

In 2009, Mr Bennett joined ANZ and leveraged his extensive network to grow a portfolio of SME business clients which he managed on behalf of ANZ. During this time, Mr Bennett also became a Registered Franchise Lending Specialist (RFLS), having successfully completed the FRANdata program.

Mr Bennett has a Bachelor of Commerce degree from Griffith University, completed in 1993, and a Certificate IV in Finance and Mortgage Broking, completed in 2018. Mr Bennett is a member of the Finance Brokers Association of Australia Limited (FBAA). In his role as Senior Relationship Executive, Mr Bennett is responsible for managing and growing the ASCF loan referral network both through ASCF's mortgage aggregators in Australia and with external brokers. Mr Bennett is a member of the Responsible Entity's Credit Committee.

John Reghenzani

Head of Compliance

John Reghenzani brings over 20 years of expertise in governance, risk, and compliance (GRC) management across government regulatory agencies, regulated financial services businesses, and private legal practice. A former Senior Lawyer with ASIC, John has extensive experience in markets enforcement, continuous disclosure, and ASX listing rules regulation, providing him with unparalleled insights into regulatory frameworks and compliance obligations.

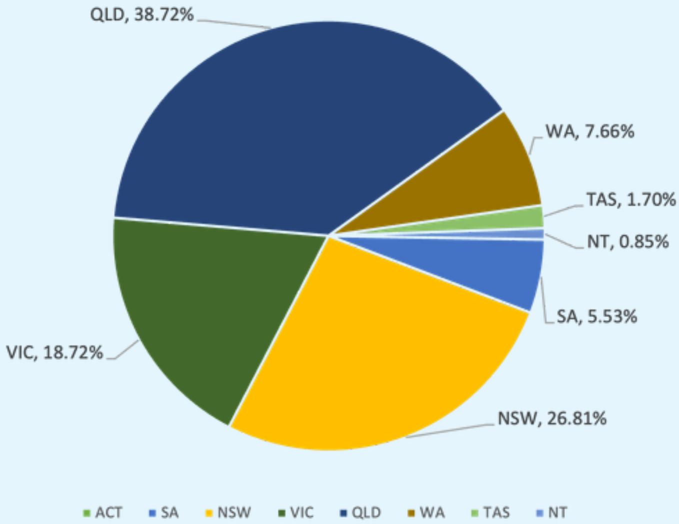
At ASCF, John reports directly to the Board and the retail funds' Compliance Committee, supporting adherence to the company's Australian Financial Services and Australian Credit Licences and associated regulatory requirements. His responsibilities include creating and reviewing compliance documentation, developing ASCF policies, and overseeing staff training to maintain best practices across the organisation.

John also coordinates with external auditors to ensure audits of internal controls are seamless and effective. His experience in senior compliance roles with QIC, the Bank of Queensland, and Heritage Bank underscores his deep knowledge of regulatory affairs and risk management. John's blend of private and public sector expertise strengthens ASCF's commitment to compliance and operational excellence.

Our Loans

ASCF provides a diverse range of short-term loan products for business and consumer purposes, secured by registered first and second mortgages over Australian property. A thorough credit assessment process is in place to verify the creditworthiness of the borrower and guarantors, the suitability of the security properties, and validity of the loan purpose and exit strategy.

Loans By State



As Of 31 Dec 2025: Select Income Fund, High Yield Fund and Premium Capital Fund.

Loan Origination

ASCF offers loan products designed to serve various short-term purposes for both regulated and non-regulated loans.

The consumer-based (regulated) lending products include bridging loans, sale funding, urgent property settlements and debt consolidation, with full credit assessments conducted where required.

The business-based (non-regulated) lending products include business property purchase, cash flow lending, working capital, debt consolidation, creditor payments (including ATO debts), and funding for business acquisitions.

Credit Assessment

ASCF follows a strict eligibility criterion as outlined in its lending policy to ensure a comprehensive evaluation process.

The primary factors for consideration include the purpose, property, and exit, along with borrower creditworthiness.

Moreover, ASCF prides itself on its ability to efficiently assess and finalise loan applications, with conditional approvals often occurring within an hour, and settlements in as little as 2-3 days.

The ASCF Difference

At ASCF, we do things differently. Our personalised, regulatory-compliant lending services guide clients and brokers through our processes and requirements seamlessly and efficiently.

With us, it's clear who you're working with and who makes the credit decisions. Plus, when you accept our offer of finance, the funds are available to settle.

What Sets Us Apart?

Direct in-house funding
ASCF funds and approves loans directly, ensuring fast, reliable service with no third- party delays.

Fully licensed & compliant
ASCF holds both an Australian Credit Licence (ACL) and a Retail Australian Financial Services Licence (AFSL).

Nationwide coverage
With no postcode restrictions and timely funding, ASCF supports clients wherever they are.

No non-refundable commitment fees
We don't charge upfront fees, ensuring that clients save money and avoid unnecessary costs.

Supporting Brokers

Private lending can be complex, but at ASCF, we prioritise transparency, speed to market, and reliable delivery. With direct funding, clear pricing, and tailored solutions, we empower brokers to consistently achieve exceptional outcomes for their clients.

Commitment to Compliance

At ASCF, compliance is central to everything we do. We strictly adhere to the National Consumer Credit Protection Act (NCCP) pursuant to our Credit Licence (ACL) and all relevant regulations under our AFSL. Whether offering coded (regulated) or non-coded (non-regulated) loans, we ensure all loans are correctly classified and structured, protecting both borrowers, brokers, and aggregators.

How ASCF Ensures Compliance:

Coded and Non-Coded Loans

All loans are correctly classified and structured, adhering to the National Consumer Credit Act (NCCP) where required.

In-House Credit Decisions

We make all lending decisions directly, ensuring transparency and full control over compliance standards.

Protection for Brokers, Borrowers and Aggregators

Our rigorous processes safeguard clients from risks and protect brokers' professional integrity.

Clear and Trusted Processes

No middlemen, just straightforward, compliant lending solutions.

Partnering with ASCF means having access to compliant, reliable lending solutions that protect you, your clients, and your business.

Comparison Chart

Choosing the right lender can make all the difference for brokers and clients seeking reliable and efficient solutions.

Here's how ASCF stacks up against other private lenders, showcasing why we're the clear choice for flexible, transparent, and compliant lending.

FEATURES	ASCF	PRIVATE LENDER A	PRIVATE LENDER B	NON CONFORMING LENDER
Direct in-house funding	✓ Yes, no middlemen	✗ Relies on peer-to-peer funding	✗ Relies on third-party funding	✓ Yes
No non-refundable fees	✓ None	✗ Charged	✗ Charged	✓ None
Transparent pricing	✓ Clear, no hidden costs	✗ Unclear terms	✗ Unclear terms and hidden fees	✗ Often complex fees
Loan approval speed	✓ Fast (as little as 1 hour)	✗ Slow	✗ Moderate	✗ Very slow
Coded & non-coded loans	✓ Both	✗ Limited	✗ Limited	✓ Both
Nationwide coverage	✓ No postcode restrictions	✗ Limited	✗ Limited	✓ Nationwide
Flexible loan structures	✓ Tailored to needs	✗ Minimum loan terms	✗ Standardised terms	✗ Limited flexibility
Compliance focus	✓ Fully licensed (ACL, AFSL)	✗ No ACL license	✗ No ACL licence	✓ Fully licensed (ACL, AFSL)
Interest rebates on early payouts	✓ Available	✗ Not offered	✗ Not offered	Not applicable

When it comes to speed, transparency, and tailored solutions, ASCF leads the way.

LOAN SCENARIOS

Equity Release

Sitting on equity has its uses when elderly parents want to assist their adult children with a $200,000 finance shortfall but they don't have the serviceability to qualify for traditional finance.

Problem:

ASCF was approached by a broker who had a couple in their 40's wishing to purchase a new property, but they were short on servicing. Their retired elderly parents owned their own unencumbered home in Hawthorne, VIC but only had the old aged pension income so were not in a position to provide a servicing guarantee.

Solution:

The parents had decided they were going to downsize to a retirement villa within 2 years, so ASCF was able to offer them an equity loan with all interest retained. This allowed them to release $200,000 as a Coded loan and gift this to their children to assist with the purchase.

Exit:

The customer's proposed exit was via sale, still leaving them plenty of funds in retirement.

Highlights:

- ASCF can do regulated equity loans to individuals.
- 1st or 2nd mortgage options.
- Under NCCP, servicing is not required if the exit is sale and the presumption of hardship can be rebutted.

Equity Release

Location:

Loan:

$200,000

Term:

24 months

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URGENT LAND SETTLEMENT—CODED (REGULATED) LOAN

When time was of the essence, ASCF stepped in to provide swift and reliable bridging finance for a client in need. Here's how we helped secure a $2.7 million loan just in time for a critical property settlement.

Problem:

ASCF was approached by a broker with a well-established property investor as a client who required urgent funds to settle the purchase of a large residential land site in Logan, Queensland. The borrower had been let down by another lender, and only had days to settle before the Christmas period.

Solution:

ASCF was able to instruct our local panel valuer in Queensland to provide an urgent valuation on the property, which was delivered within 24 hours. This allowed us to settle the loan on Friday 23rd December, just before Christmas. A loan amount of $2,709,000 was provided at an LVR of 70% for a 9-month term.

Exit:

The customer's proposed exit was via the proceeds from other property sales.

Highlights:

- ASCF can do regulated loans to individuals.
- Fast funding.
- Under NCCP, servicing is not required if the exit is sale and the interest is retained.

Urgent Settlement

Location:

Loan:

$2,709,000

LVR:

70%

Term:

9 months

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PURCHASE OFF THE PLAN—NON CODED (NON-REGULATED) BUSINESS LOAN

We provided urgent funding to help a client secure a commercial land purchase off the plan, ensuring they met their settlement deadline despite facing approval delays.

Problem:

An accountant in Melbourne, Victoria was introduced to us via our valued broker network seeking funding to complete the purchase of a commercial block of land. An off-the-plan contract was signed 18 months prior, and with the settlement date fast approaching, the customer needed urgent funding to complete settle. Development Approval had been lodged with the council to subdivide the property, however, approval had not yet been granted.

Solution:

Our trusted panel valuer provided a valuation within 2 days and confirmed an uplift in value of $705,000 over the purchase price. Accordingly, we provided funding of $1.818 m at 60% LVR for a 6 month period to allow the customer time for the development approval to come through and the lots to be sold.

Exit:

The customer's proposed exit is via the sale of the lots.

Highlights:

- Funding based on current property value, not purchase price.
- Unused interest refunded if loan repaid early.
- No servicing needed; exit strategy is sale.

Borrow better.™

Business Lending

Location:

Loan:

$1.818m

LVR:

60%

Term:

6 months

BRIDGING LOAN—CODED LOAN—1ST AND 2ND MORTGAGE

When a client faced challenges funding their new land purchase before selling their current home, ASCF provided a quick and flexible bridging loan solution to make it happen.

Problem:

A broker approached ASCF seeking a bridging loan for a client who had contracted to purchase a residential block of land at Burrum Heads in QLD. The customer already had a mortgage on their principal place of residence at Highland Park, also in QLD, but required the funds from that sale to complete the land purchase as they could not demonstrate servicing on the proposed peak debt.

Solution:

Given there was no forecast end debt once the customer sold their existing residence, we were able to provide a loan of $467,000 against a 1st mortgage over the land and a 2nd mortgage over their PPR at an LVR of 63.75% for a 4 month term.

Exit:

Once the customer sells their current home, they will repay the 1st mortgagee and ASCF in full. If they manage to sell prior to the end of the term, we will rebate the unused interest.

Highlights:

- ASCF specialises in bridging loans, offering both 1st and 2nd mortgages.
- Interest was capitalised, providing the client with financial breathing room to complete the transaction.
- Servicing was not required, as the exit strategy was the sale of the client's current home.

Bridging Loan

Location:

Loan:

$467,000

LVR:

63.7%

Term:

4 months

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DEBT CONSOLIDATION LOAN/SALE FUNDING LOAN—CODED LOAN

When a couple faced financial challenges due to COVID-19, ASCF provided a tailored loan solution to help them consolidate debt, renovate their home, and prepare for a fresh start in retirement.

Problem:

A husband and wife from Newcastle were struggling with financial commitments following the impact of COVID-19. With their home and personal debts piling up, they decided to downsize and move to Port Macquarie for semi-retirement, aiming to be debt-free. They approached ASCF for a sale funding loan to consolidate their debts and access an additional $50,000 to renovate their home and maximise its sale value.

Solution:

ASCF offered a 1st mortgage loan for $430,000 at a 46.99% LVR for 6 months to align with the customer's plans to renovate for three months and give them three months to sell the property. All fees, charges and interest were retained from loan proceeds at drawdown.

Exit:

Once the renovations are complete, they will sell the property and purchase in Port Macquarie,

Highlights:

- ASCF supports clients with low credit scores or defaults where the exit strategy is sale.
- Cashout and debt consolidation are accepted.
- Customers only pay for what they use, with rebates on unused interest if the loan is repaid early.

Debt Consolidation

Location:

Loan:

$430,000

LVR:

46.99%

Term:

6 months

INCOMPLETE CONSTRUCTION FUNDING—NON CODED BUSINESS LOAN

When an owner-builder faced cost overruns and exhausted funds while constructing a luxury home, ASCF stepped in with tailored financing to complete the project and enable a successful sale.

Problem:

A broker approached ASCF with a owner builder client who needed funds to complete the construction of a luxury home in Kew, Victoria. The client had exhausted his cash reserves and could not meet the cost overruns incurred on the construction. The client sought $500,000 to complete the construction of the property which they would then sell.

Solution:

ASCF provided a $600,000 loan at 64.59% LVR based on the "as is" valuation of the incomplete property. The loan was secured with additional collateral from two other properties owned by the borrower. Funds were drawn progressively over the nine-month term, with interest capitalised and only applied to amounts drawn.

Exit:

The sale of the property will repay the ASCF loan.

Highlights:

- ASCF lends against "as is" property values, accommodating incomplete construction projects.
- Borrowers only pay interest on monies drawn.
- Flexible funding solutions allow clients to complete projects and achieve their financial goals.

Incomplete Construction

Location:

Loan:

$600,000

LVR:

64.59%

Term:

9 months

Borrow better.™

WORKING CAPITAL/CASH OUT LOAN—NON CODED LOAN

When a business owner needed urgent funding to cover working capital and settle outstanding tax debt, ASCF delivered a tailored solution to keep operations running smoothly.

Problem:

One of our valued referrers presented a borrower to us seeking funding to assist with the working capital of his business as well as clearing some outstanding tax debt. The customer had the opportunity to secure a significant discount from a supplier by paying upfront rather than taking advantage of payment terms and wanted to also clear up his outstanding tax debt as his existing lender would not provide additional lending to him with a tax debt in place.

Solution:

We offered a tailored solution to the borrower secured by a second mortgage over his home in Subiaco, Perth. The loan was for $300,000 at an LVR of 68.45% for a 6-month term (after taking into account the first mortgage debt).

Exit:

The customer intends to refinance through their current business bank which he will do without having a debt to the ATO.

Highlights:

- ASCF supports tax debt funding and working capital loans.
- 2nd mortgage lending available to meet urgent financial needs.
- Flexible funding options tailored to unique borrower circumstances.

ATO Debt

Location:

Loan:

$300,000

LVR:

68.45%

Term:

6 months

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RETIREMENT FUNDING/BRIDGING LOAN— CODED LOAN

ASCF provided a tailored funding solution for a retiree unable to obtain financing from traditional lenders due to age and servicing requirements.

Problem:

A retiree approached us directly seeking funding to purchase a home in a lifestyle community pending the sale of his existing unencumbered home. He was unable to source funding for this purpose from traditional lenders due to his age and his inability to evidence his ability to service the debt.

Solution:

Our valuation confirmed an LVR of 53.22% against the existing property and we provided a 6 month facility for $750,000 with interest being retained for the term. The customer was able to settle on the purchase of his new home in the lifestyle community until he sells and settles his family home of 45 years.

Exit:

The borrower will repay the loan from the sale of his family home and ASCF will rebate any unused interest should the loan not run through to the expiry date.

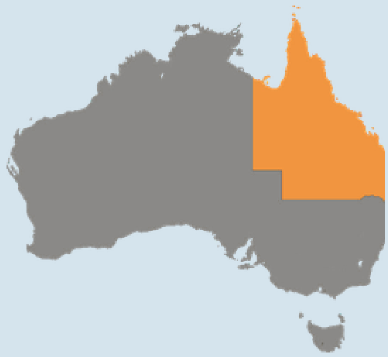
Highlights:

- ASCF provides lending solutions for retirees unable to meet traditional servicing criteria.
- Interest retention and a clear exit strategy (property sale) simplify the process.
- Flexible funding options include leveraging against land lease properties if needed.

Borrow better.™

Retirement Home Funding

Location:



Loan:

$750,000

LVR:

53.22%

Term:

6 months

LAND BANK—CODED (REGULATED) LOAN

When the joint owner of a parcel of land wanted to buy out their co-owner's share but couldn't raise the funds, ASCF stepped in to provide a tailored solution.

Problem:

A broker approached us with a transaction where one of the parties to a jointly owned parcel of land in the fast-growing suburb of Oran Park, NSW wanted to sell their interest in the land but the other party wished to retain their share as there was significant interest from developers. The client wanted to purchase the outgoing parties' interest, but could not raise funding through traditional sources due to a servicing shortfall.

Solution:

The client committed to selling the land within 12 months, so we provided a 12-month sale funding loan of $858,000 to assist at an LVR of 37.30%. Being a coded loan, interest for the entire loan term was retained negating the need for servicing. Should the client sell before the end of the term, any unused interest will be rebated.

Exit:

The customer's proposed exit is via the sale of the land

Highlights:

- ASCF is licensed to lend to individuals.
- Under NCCP, servicing not required if sale is the exit as interest for the term of the loan was retained. RG209 does not apply as the property is not their PPOR.
- Land Banking as a purpose is ok with ASCF for both regulated and non-regulated loans.

Divorce Settlement

Location:

Loan:

$858,000

LVR:

37.3%

Term:

12 months

URGENT COMMERCIAL SETTLEMENT—NON-CODED (NON-REGULATED) BUSINESS LOAN

When a change to the tenancy agreement caused previous bank approvals to fall through just five days from settlement, ASCF were able to offer a tailored solution.

Problem:

A client approached us directly via their accountant, requiring urgent funding to settle on the purchase of a large industrial warehouse in Corio, VIC. Due to a change in the tenancy arrangement, the previous bank approval fell through and required re-assessment, with only 5 days remaining before the settlement was due.

Solution:

The client was able to provide us with the new leasing agreement, which showed a rental increase over the previous agreement, resulting in an uplift in the property value. We were able to provide a 4-month facility of $3,075,000 with an LVR of just 51.25% and were able to settle the transaction for the client on the due date.

Exit:

The borrower expects his bank to approve a refinance of the loan later this month.

Highlights:

- Fast funding.
- Servicing not considered as the loan was a non-regulated loan and interest was capitalised even though exit is refinance.
- ASCF to refund unused monthly interest if the loan is refinanced out prior to expiry date.

Commercial Funding

Location:

Loan:

$3,075,000

LVR:

51.25%

Term:

4 months

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LAND SUBDIVISION LINE OF CREDIT LOAN— CODED (REGULATED)

When a retired town planner was unable to secure funding to subdivide his principal residence, ASCF stepped up to offer a solution.

Problem:

A retired town planner approached ASCF seeking funding to subdivide his principal place of residence which sat on a large parcel of land at Little Mountain on the Sunshine Coast, QLD. As he was retired with no employment income, he was unable to secure funding through the traditional sources.

Solution:

ASCF engaged one of its panel valuers to value the property on an "as is" basis with the benefit of Development Approval of subdivision into 5 lots. After taking into consideration the capital works required and infrastructure charges, ASCF was able to provide the customer with a Line of Credit Limit of $1,035,000 to be progressively drawn over 12 months to enable him to complete the subdivision.

Exit:

The customer will complete the subdivision, and then sell the subdivided blocks.

Highlights:

- Land subdivision as a purpose is ok with ASCF so long as it works against "as is" values.
- Age is no barrier to obtaining finance with ASCF.
- Under RG 209.233 there was no presumption of substantial hardship as the sale of his PPOR was not required to be sold to repay the debt.

Development Subdivision

Location:

Loan:

$1,035,000

Term:

12 months

Borrow better.™

Testimonials

What some of our clients have to say:

Ross Morrison

Hello, I have been with ASCF for over two years. Invested considerably amount of money with them,can not fault them, 100 percent. Fantastic Fantastic Fantastic great company to deal with thank you

Mar 6, 2025

Dale Auld

Absolutely delighted with the professionalism from the team at ASCF. From the loan ASCF provided to me, I was able to finish off major property renovations with the Sale of the property as an exit strategy.
Highly recommend!

Apr 16, 2024

Michael Evans

Outstanding 3 day turnaround on funds, to assist a client reach settlement after they had a change in circumstances...
Particular thanks to David Hui in the VIC team!

May 13, 2024

Phillip Avalon

Great crew, great communication and solid. What more can one say!

May 31, 2024

Allan Dy

Have invested with them for a few years now - great service, on time payments - no issues with investments.

Jun 22, 2024

Dragos

Great service and good outcome, transparent and trustworthy.

May 13, 2024

Leigh Boras

Excellent to deal with. Fast turn around. Recommend highly.

David Levchenko

Highly recommend! Within 2 weeks, David Hui from ASCF helped me get from my initial phonecall to settlement! I cannot fault ASCF, very professional, always ready to answer my questions, competitive fees and interest rates, quick to respond to phone calls and emails, and made my settlement date with no re-schedules. Thanks David Hui and team, very grateful for your service!

Our Partners

At the core of our operational excellence, we have cultivated long-standing partnerships with exceptionally experienced consultant teams.

These teams are not just occasional collaborators; rather, they are integral to our daily operations, offering us their wealth of knowledge and skills.

Our unwavering trust in their capabilities stems from a track record of successful projects and a shared commitment to achieving our goals.

Compliance

Peter Aubort

Compliance Committee Chair

Sergio Tosoni

Compliance Committee (External) Member

Software

Finpower

Investor & Loan Software Management

Accountants

Gold Group Consulting

Accountants

Auditors

Grant Thornton

Auditors

Custodian

Certane CT Pty Ltd

Custodian

Advertising

Bambrick

Dianomi

Explainamate

Codex

Advertising

Lawyers

Summer Lawyers

Kingston & Partners

HWL Ebsworth

Hall and Wilcox

MLC Legal

Outsourced Legal

Licences

ACN 613 497 635

AFSL 491 201

ACL 491 201

ASCF
Australian Secure Capital Fund

1300 269 419
07 3506 3690

Level 1, 50 Park Road, Milton,
Queensland Australia 4064

loans@ascf.com.au
ascf.com.au

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