



	Paramount Full Doc Leasing	Paramount Full Doc Credit Impaired Consumer Auto	Paramount Full Doc Credit Impaired Leasing	Paramount Lo Doc Leasing & Leaseback
Type	Full Doc	Full Doc	Full Doc	Lo Doc
Term	2 Yr – 5 Yr Term	5 Yr Term	2Yr – 5 Yr Term	2 Yr – 5 Yr Term
Application Fee	From \$395.00 on acceptance	From \$395.00 on Acceptance	From \$395.00 on Acceptance	From \$395.00 on acceptance
Finance Type	Chattel Mortgage, Commercial Hire Purchase, Lease, Novated Lease and Consumer Loans	Consumer Loans only	Chattel Mortgage, Commercial Hire Purchase, Lease, Novated Lease	CHP / All States
Repayment Frequency	Monthly in arrears or in advance - Direct Debit	Weekly, fortnightly, months - Direct Debit	Monthly in arrears or in advance - Direct Debit	Monthly Direct Debit – in Arrears
LVR	100%	100%	100%	100%
Security	Vehicles, office equipment, forklifts etc	Vehicles only	Vehicles only	Earthmoving equipment, Yellow Goods, Prime Movers, Trailers, Commercial Vans, Etc.
Tax Returns	For Business or Payslips for PAYG	For Business or Payslips for PAYG	Yes	No
Residual Value	As per guidelines	May be considered	As per guidelines	10% or 20%
Loan Amounts	Unlimited guided by serviceability	\$8k - \$100K	Unlimited guided by serviceability	\$15,000 – \$120,000.00
Exit Fee	Remaining term charged at discounted rate	\$245.00	Remaining term charged at discounted rate	Remaining term charged at discounted rate
Other Fees	Valuations, Legals	TBA	Valuations, Legals	Valuations, Legals, \$775 Doc fee added to loan
Loan Purpose	Commercial and Consumer	Consumer only	Commercial	Non Code Commercial
Special Conditions	Clear CRAA. Property ownership required for amounts ABN 2 years+, financials. #1	Defaults paid or unpaid considered. No Private sales. #2	Defaults excepted, deposits may be required. #3	Property ownership not mandatory but preferred.. Deposit & Collateral security required if no property. 3mths bank statements, R2M over \$100K, 12mths cash flow projection, defaults considered #4
Interest Rate	From 10.50%	From 14.85%	From 16.50%	From 19%



	Paramount Lease Up to \$10K	Paramount No Doc Leasing	Paramount Full Doc Marine	Debtors Finance
Type	No Doc	No Doc	Full Doc	N/A
Term	1 Yr – 5 Yr Term	2 Yr – 5 Yr Term	24 – 60 Months	Upto 90 Days
Application Fee	From \$395.00 on acceptance	From \$395.00 on acceptance	\$395.00	From \$395.00 on acceptance
Finance Type	Lease – Rental Or Hire Purchase	CHP / Rental. All states	Consumer/CHP	All States
Repayment Frequency	Monthly	Monthly in advance - Direct Debit	Monthly	Cash Available Daily
LVR	100%	100%	100%	80%
Security	Salon, Beauty, Gym, Office, Security, Tools, vending/ Poker machine	Vehicles, office equipment, forklifts etc	Boats and Outboard Motors	Fixed & Floating Charge on the Company & Fixed Charge on Debtors
Tax Returns	No	No	Last years for self employed	
Residual Value	\$1 Buy Back	As per guidelines	Balloons available for 'Prime Buyers' only	NIL
Loan Amounts	\$1K - \$10K.	Up to \$10K – no property From \$10k - \$25K with A & L, & property	From \$15K up to \$1M	Facility Limit From \$220,000.00
Exit Fee	Rule Of 78	Remaining term charged at discounted rate	Remaining term charged at discounted rate	
Other Fees	\$165.00 Documents Fees	Valuations, Legals	\$350.00 + \$10 Admin per month remaining on loan	1% on the Invoiced Amount
Loan Purpose	Rent Or Purchase	Non Code Commercial	Purchase/Leaseback	Ledger Management
Special Conditions	Trading 3 Years (Property Owner) Trading 5 Years for renter, ABN GST registered, Clear CRAA, 2 References, Director's Guarantee Available IT equipment – Max Term – 3 yrs Audio Visual – 2 yrs #5	Clear CRAA. Property ownership not required for amounts upto \$10k. ABN 2 years+, No financials. #6	Home Owner, Full time at least 3 years employment history. Goods cannot exceed 12 years end of term. Product suits both the self employed and PAYG. ABN min 24 months, No private sales. Clean credit #7	2 Years Trading History, All Industry Catered for, Good Sales Ledger, Business to Business Debts, Rate notices, Audited 2 year's Financials, Debtors Ledger & Sample Invoice Form 312 if applicable #8
Interest Rate	From 25%	From 25%	From 13%	TBA As Per Market Rate