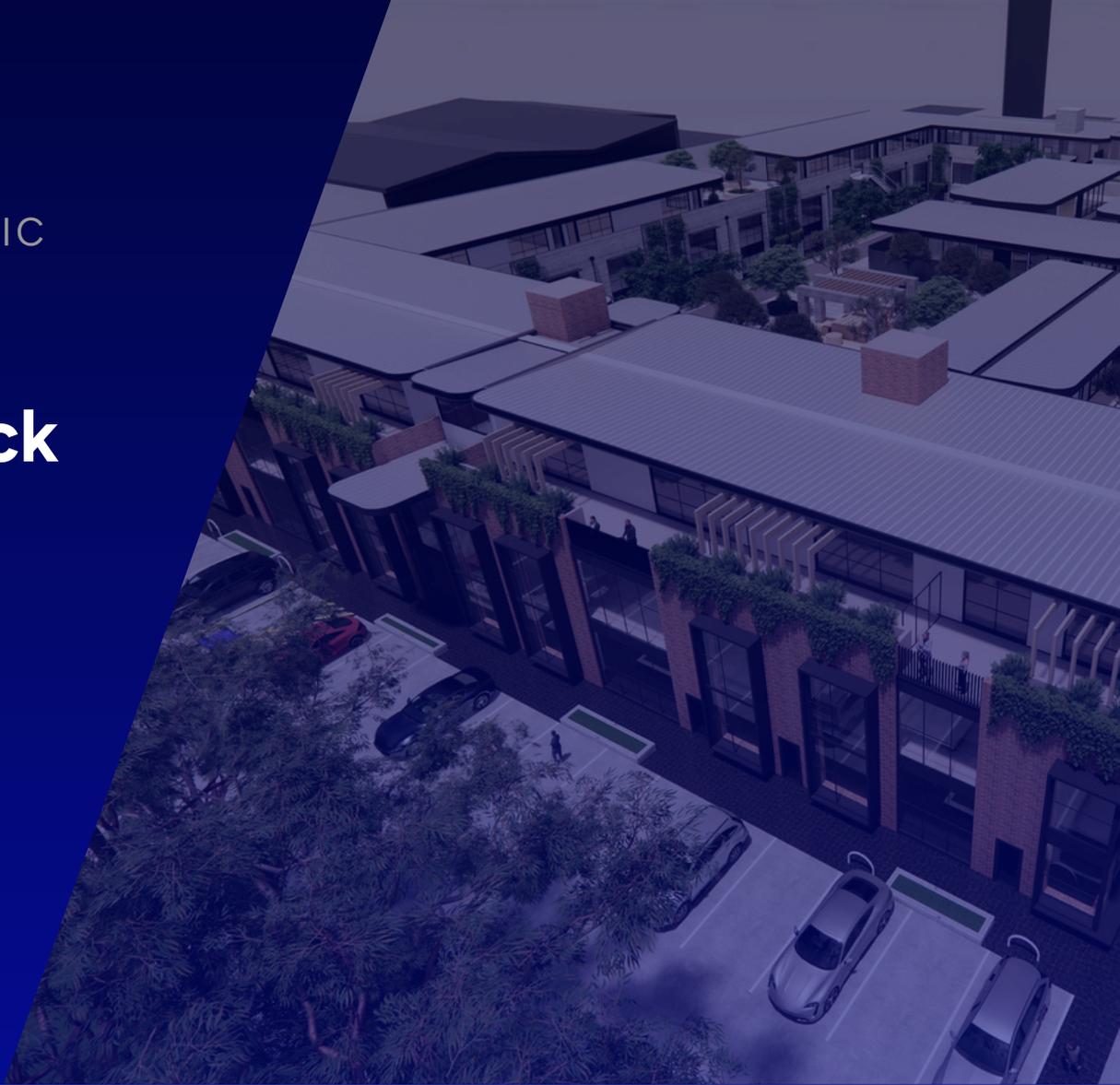


49 WANGARA ROAD, CHELTENHAM VIC

Purchaser Financing Pack

*Tailored lending pathways for individuals, companies
and self-managed super funds.*



Actum
PRIVATE

SPECIALIST MORTGAGE LENDING SOLUTIONS FOR PRIVATE CLIENTS, DEVELOPERS, PROFESSIONALS AND INVESTORS

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Premium Financing Solutions for High-quality Developments

Actum Private is the mortgage broking division of specialist capital advisory firm **Actum Advisory**, delivering premium, relationship-driven financing solutions for purchasers of high-quality developments, as well as high-net-worth clients, family groups, property developers, and professionals.

Leveraging deep policy knowledge, strategic structuring expertise, and a national lender network, we remove complexity and secure outcomes beyond the reach of standard retail channels.



The Role of Actum Private

- Support purchasers of off-the-plan projects to structure and secure the most suitable lending solution for their needs.
- Manage all aspects of the financing through to approval, documentation and settlement.



What Sets Us Apart

- Extensive private banking experience delivering premium, relationship-driven finance solutions.
- Deep knowledge of lender policy niches to unlock specialised lending opportunities.
- Tailored lending pathways for SMSFs and investors from pre-approval through to settlement.

PROJECT SNAPSHOT

49Wangara

Architecturally designed office/warehouse, retail and storage units in Cheltenham VIC



Project Description

Premium industrial office / warehouse development in Melbourne's South-East



Forecast Completion Date

March 2026



Developer

Matter Projects



Address

49 Wangara Road & 7 Melaleuca Drive, Cheltenham VIC 3192



Appointed Agents

Crabtrees Cushman & Wakefield Tsimos



Builder

Maxim Built

79 Storage Units

82sqm - 108sqm
AVG SIZE

\$299k - \$425k
PRICE RANGE

\$350
ESTIMATED RENT \$/SQM

36 Warehouses

157sqm - 299sqm
AVG SIZE

\$875k - \$1.49M
PRICE RANGE

\$250
ESTIMATED RENT \$/SQM

46 Office Suites

65sqm - 367sqm
AVG SIZE

\$525k - \$1.68M
PRICE RANGE

\$300
ESTIMATED RENT \$/SQM

7 Showrooms

116sqm - 235sqm
AVG SIZE

\$600k - \$1.3M
PRICE RANGE

\$500
ESTIMATED RENT \$/SQM

Financing Solutions & Information Required

Market tested financing options for each product type at 49Wangara.

STORAGE | WAREHOUSE | OFFICE | RETAIL

Finance Options

These financing parameters have been tested with major Australian banks, non-banks and leading private commercial financiers.

Major Bank

Lowest Cost of Funds

Interest Rate	6.15% p.a.
LVR	Up to 70%
Set Up Fees	Up to 1.00%*
Loan Term	Up to 30 yrs
Time to Approval	2 - 3 weeks

*Of total Loan Amount

Non-Bank

Maximum Lending Available

Interest Rate	>7.50% p.a.
LVR	Up to 100%**
Set Up Fees	0.75% - 1.00%*
Loan Term	Up to 30 yrs
Time to Approval	2 - 3 weeks

**When purchased by a trading business.

Private

Quickest Settlement

Interest Rate	9.25% p.a.
LVR	Up to 70%
Set Up Fees	Up to 2.00%*
Loan Term	Up to 36 months
Time to Approval	<2 weeks

Note: Rates & fees provided above are estimates based on the class of property asset within the development and type of applicant (Individual, Company/Trust or SMSF). These estimates do not take into account your personal circumstances and may vary, and remaining subject to formal application and approval by a given lender.

What Information Do I Need?

A guide to financing your purchase

INFORMATION & VERIFICATION	Individual	Company/Trust	SMSF
 Identification Verification	Driver's licence, passport	Company ACN, director ID, trust deed	Fund ABN, trustee details
 Financial Statement	Personal tax returns (2 years)/PAYG Income Summary	Company financials (2-3 years), pro-forma forecasts or tenancy lease	Fund financial statements/PAYG Income Statement
 Income Verification	Personal tax returns (2 years)/PAYG Income Summary	BAS statements, profit & loss, lease	Contribution statement
INDICATIVE BORROWING PARAMETERS	Individual	Company/Trust	SMSF
 Borrowing Capacity	Based on personal income	Based on entity income/assets or lease document	Determined by fund assets/contributions
 Guarantees Required	Personal guarantee	Director/shareholder guarantees	Limited recourse lending
 LRV Typically Available	Up to 80% Investment Up to 100% Owner Occupied	Up to 80% Investment Up to 100% Owner Occupied	Up to 80%
 Lender Options	Most Commercial Lenders	Most Commercial Lenders	SMSF Specialist Lenders
 Low Doc / No Doc Option Available	Y/N	Y/N	Y/N

PURCHASE SCENARIO 1

Company Purchaser
Self Employed

John is a self-employed electrician looking for a new premises closer to home, with a modern design and combination of storage and mezzanine office space. He purchases a warehouse at 49Wangara for \$1,080,000.

Indicative Financing Terms

LVR	70%				
Loan Amount	\$756,000				
Interest Rate	6.50% p.a.	Purchase price	\$1,080,000	Gross Loan Amount	\$756,000
Repayment Type	P&I	Stamp Duty	\$54,000	Lender Fees/Charges	(\$3,780)
Loan Term	30 years	Conveyancing Cost	\$2,000	Registration Costs	(\$1,300)
Monthly Repayment	\$4,778.43	Total Purchase Costs	\$1,136,000	Net Funds for Settlement	\$750,920

John's contribution

\$385,080

PURCHASE SCENARIO 2

Individual Purchaser Real Estate Investors

Craig & Cheryl are real estate investors looking to purchase storage space to cater for Melbourne's growing population and the rise of e-commerce / last mile logistics. They purchase a micro storage unit at 49Wangara for \$351,000.

Indicative Financing Terms

LVR	70%				
Loan Amount	\$245,700				
Interest Rate	6.50% p.a.	Purchase price	\$351,000	Gross Loan Amount	\$245,700
Repayment Type	P&I	Stamp Duty	\$17,550	Lender Fees/Charges	(\$1,228)
Loan Term	30 years	Conveyancing Cost	\$2,000	Registration Costs	(\$1,300)
Monthly Repayment	\$1,553	Total Purchase Costs	\$370,550	Net Funds for Settlement	\$243,171

Craig & Cheryl's contribution

\$127,378

PURCHASE SCENARIO 3

SMSF Purchaser Tax Benefits

Joanne runs a property styling business and is looking for storage premises to store furniture and decor items. Joanne's accountant has advised that utilizing an SMSF could allow her to acquire a property at 49Wangara for \$600,000, while maximizing tax benefits and minimizing cash flow impact.

Indicative Financing Terms

LVR	50%				
Loan Amount	\$300,000				
Interest Rate	7.15% p.a.	Purchase price	\$600,000	Gross Loan Amount	\$300,000
Repayment Type	P&I	Stamp Duty	\$31,070	Lender Fees/Charges	(\$4,500)
Loan Term	30 years	Conveyancing Cost	\$2,000	Registration Costs	(\$1,632)
Monthly Repayment	\$2,050	Total Purchase Costs	\$633,070	Net Funds for Settlement	\$293,868

Joanne's contribution

\$339,202

CORE REQUIREMENTS

Financing Checklist

Individual

- Copies of Drivers License and Passport for each applicant
- Two (2) most recent payslips
- Contract of Sale & deposit payment receipt

Company/Trust

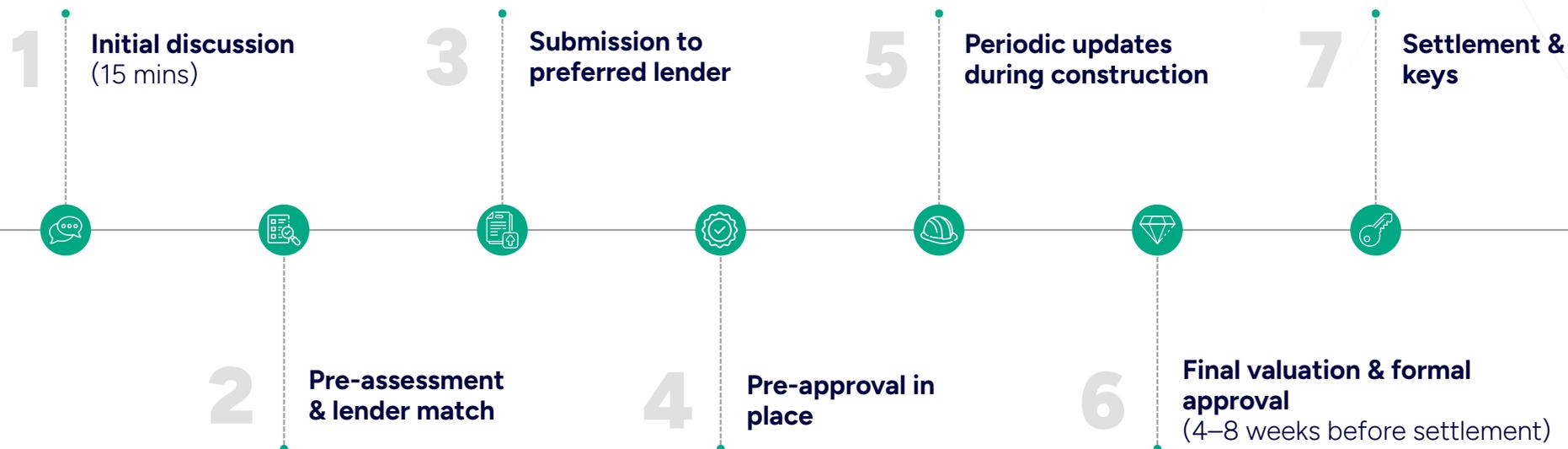
- Copies of Drivers License and Passport for each Director and shareholder with >25% ownership
- Trust Deed - Certified Copy (if applicable)
- Last two (2) years Financial Statements & Tax Returns OR:
- Accountants contact details for Declaration of Capacity to Service

Self Managed Super Fund

- Copies of Drivers License and Passport for each Member of the Fund
- Self Managed Super Fund Deed - Certified Copy
- Last two (2) years Financial Statements for the SMSF, including Tax Returns
- Most recent Financial Year ATO income summary and latest payslip, OR:
- Last two (2) years personal tax returns for fund members if self employed

OUR PROCESS

Consistent Results Through Proven Process



WHY USE ACTUM PRIVATE

Unmatched Expertise, Access, and Reliability



No cost to purchaser;
bank-funded.



Expertise in financing
landscape and policy.



Access to specialist
lenders and SMSF options.



Clear communication
throughout construction
progress.



Optional refinancing and
structuring advice.



Support with valuations and
settlement coordination.

NEXT STEPS

How We Support You From Here

Ready to explore your financing options with **Actum Private?**
Our team is here to guide you from first conversation to settlement.

1

Call Us

Speak directly with an Actum Private finance specialist.

+61 478 730 015

2

Email Us

Send your enquiry with your purchase details or for a general discussion.

loans@actumadvisory.com.au

3

Enquire Online

Scan the QR code or visit our website to request a call-back.



actumadvisory.com.au/contact

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