



OAK CAPITAL ACCREDITATION

VERSION 1.0
ISSUED BY OAK CAPITAL



OAKCAPITAL
TRANSPARENCY SECURITY INTEGRITY

We're not a bank. We're a specialist non-bank lender, and we can be flexible when they can't.

We provide alternative funding solutions to SME's Australia-wide. Our mission is to be the most trusted and respected Mid-Tier Non-Bank lending specialist in Australia.



30+ staff across 2 offices, Melbourne and Gold Coast



\$800,000,000 Assets Under Management



Majority of transactions are non-regulated (non NCCP)



We hold 2 AFSL's & ACL's Licenced by ASIC

What is an Alternative Lender?

It's not as complicated as you've probably heard...

- Alternative lenders come in many shapes and sizes, from individuals lending their own money to mortgage funds raising money from thousands of investors.
- The investors receive a return on the money they invest, which is reflected in the rate of interest charged to the borrower.
- There are different structures that mortgage funds operate under i.e. contributory fund vs pooled fund.
- Loans are secured by real estate assets.

When the bank says "No"

A lot of the policies that banks apply are not relevant to alternative lenders. We mostly operate in the non-regulated market which gives us flexibility that the banks do not have.



Urgent Deadlines

Clients risking losing their deposit etc



Adverse Credit

Defaults, bankruptcy, tax arrears etc



Flexible Income Assessment

We use a common sense approach



Capitalised Interest

Especially beneficial on bridging scenarios



Cash Out

Unlimited & simple policy

Business Details

Company Name/Sole Trader

Trading Name

Aggregator

Business Address

Unit No. Street No. Street Name

<input type="text"/>	<input type="text"/>	<input type="text"/>
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Suburb

State

Postcode

<input type="text"/>	<input type="text"/>	<input type="text"/>
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Phone

Fax

(<input type="text"/>) <input type="text"/>	(<input type="text"/>) <input type="text"/>
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Director/Principal 1

Title First Name

Last Name

<input type="text"/>	<input type="text"/>	<input type="text"/>
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Date of Birth

 / /

Unit No. Street No. Street Name

<input type="text"/>	<input type="text"/>	<input type="text"/>
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Suburb

State

Postcode

<input type="text"/>	<input type="text"/>	<input type="text"/>
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Phone

Mobile

(<input type="text"/>) <input type="text"/>	(04) <input type="text"/>
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Email

Trust Entity (if applicable)

ABN/ACN

ACL/ACR No.

Postal Address (if different from Business Address)

Unit No. Street No. Street Name

<input type="text"/>	<input type="text"/>	<input type="text"/>
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Suburb

State

Postcode

<input type="text"/>	<input type="text"/>	<input type="text"/>
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Email

Website

<input type="text"/>	<input type="text"/>
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Director/Principal 2

Title First Name

Last Name

<input type="text"/>	<input type="text"/>	<input type="text"/>
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Date of Birth

 / /

Unit No. Street No. Street Name

<input type="text"/>	<input type="text"/>	<input type="text"/>
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Suburb

State

Postcode

<input type="text"/>	<input type="text"/>	<input type="text"/>
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Phone

Mobile

(<input type="text"/>) <input type="text"/>	(04) <input type="text"/>
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Email

It's easy getting accredited with Oak...

STEP 1

Complete the Form



Send the completed form and supporting documentation to your Oak BDM, or to our Accreditation Team at accreditations@oakcapital.com.au



STEP 2

Our Team Reviews



Within 24 hours our Accreditation Team will contact you to confirm all is in order, or if documents are outstanding, they will then email you the Origination Agreement



STEP 3

Execute



Please execute the Origination Agreement and return via email to the Accreditation Team.



STEP 4

Approval



Once we receive your executed agreement, we will issue you a copy of the fully executed document along with your Oak Capital Accreditation Certificate. You are now an Accredited Oak Broker with hundreds of other specialist brokers and are ready to do your first deal.

Please ensure you are fully accredited to submit any loans to Oak Capital – however please know you are always welcome to run scenarios at any time whilst the accreditation process is under way.

**Do you have a question
about accreditation?**

1300 625 227
accreditations@oakcapital.com.au

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oakcapital.com.au