

## MOTOR VEHICLE MATRIX

✓ Achieved	Credit Criteria	Requirements
<input type="checkbox"/>	Asset type	Passenger vehicles, light commercial
<input type="checkbox"/>	Supplier	Recognised dealer / RMVT
<input type="checkbox"/>	Maximum Amount Financed	\$150,000.00 (Net of Deposit)
<input type="checkbox"/>	Maximum exposure under PFL	<ul style="list-style-type: none"> <li>• Customer is new or up to 1 year with PFL - \$150,000.00</li> <li>• Existing PFL client &gt;1 year can have matrix exposure up to \$250,000.00</li> </ul>
<input checked="" type="checkbox"/>	Age of vehicle or other asset type	New and used up to 3 years old - \$150,000.00 / up to 5 years old - \$100,000.00
<input checked="" type="checkbox"/>	Business continuity	Minimum 3 years trading history (evidenced by Companies Office registration and or GST returns)
<input checked="" type="checkbox"/>	Credit reports	Nil Adverse on either Borrower or Guarantor/s
<input checked="" type="checkbox"/>	Guarantee/s	Guarantee of all directors required
<input checked="" type="checkbox"/>	Property Ownership	The Borrower, Guarantor, spouse/partner or related company or Trust must evidence property ownership, confirmed by rates notice. NB: The Borrower or Guarantor must be a Director, material shareholder or material Beneficiary of the related Company or Trust. A 20% deposit can be paid in lieu of property ownership
<input checked="" type="checkbox"/>	Transaction structure	Standard PFL deal structuring to apply
<input checked="" type="checkbox"/>	Exclusions	<ul style="list-style-type: none"> <li>• Commercial lending only (no consumer)</li> <li>• No sale and leaseback transactions</li> <li>• No negative equity to be financed</li> <li>• No private sales</li> </ul>