



## AUTUMN 2012

### How can brokers benefit by using a non-bank lender?

#### Better for Business

Brokers often say they want “Better competition” which is good for the customer and good for business. Smaller, non-bank lenders like CEG keep the big banks on their toes and promote a healthy financial services sector.

#### Healthy Commissions

Did you know that broker commissions from lenders like Commercial Equity Group tend to stack up well when compared to major banks? So if your brokerage account needs a shot in the arm, why not consider CEG.

#### Flexibility

We know that banks have tightened up their criteria when it comes to lending. Banks want 100% plus security, water tight contracts, numerous covenants on approvals and extend P&E for virtually zero value. At CEG we do the opposite. We look for ways to make the deal happen.

#### Relationships for Life

Sending your next loan proposal to CEG, will likely take the incessant marketing and cross selling out of the equation. CEG’s interest is exactly the same as yours – Get the deal done and keep the customer happy. They will remain with your broking firm for life!

#### Recent CEG Loan Examples

State	Amt \$	Purpose	Security
TAS	123,000	Pay ATO Debt	Charge over company assets + R2M
VIC	245,000	Refinance Equipment	5 * Trucks up to 14 years old
NSW	23,000	Acquire used commercial vehicle	2008 Holden Rodeo
Qld	42,000	Acquire used loader	2000 Trailer + 2005 Motorbike
SA	80,000	Working Capital	3 * Trailers up to 10 years old
WA	60,000	Equipment Purchase	Prime Mover

#### About Us

Commercial Equity Group is a Launceston based finance company which has been assisting small business throughout Australia for the past 35 years

We say “Yes” when the major players say “No”

#### Flexible Security Options

Security can be as flexible as necessary to see the purchase completed with a mix of unencumbered equipment, 2<sup>nd</sup> or 3<sup>rd</sup> mortgages.

Give us some options and we can come back with some answers.

#### Staff Member Profile

Introducing  
Garry Conway – Commercial Manager

Garry has 22 years experience in the finance industry and more recently in a commercial lending role at one of the big 4 banks.



He comes to us as a fresh face and holds a degree in commerce and a certificate IV in financial services. Garry is keen to do business and is always willing help to achieve a satisfactory outcome.



**So give us a call 03 6334 1288**

Remember at Commercial Equity –  
**“We listen, we lend, no fuss.”**