



Funding Solutions for Strata



StrataLoans

Freedom and flexibility to have work completed now

Features now include

Rates can be fixed or variable or a combination of both

Progressive drawdown facility available

Draw down funds as needed

No hidden charges

Single drawdown available

Only charged interest as money is drawn down

Multi-drawdown with single monthly payment

Interest-only period available

Loan periods from 1 to 12 years

Process of approval is fast and efficient

Loan repayments can be incorporated into quarterly levies

No mortgage or personal guarantees required

Simple accounting for repayments

No fees for early repayment*

“ They have been brilliant to deal with and flexible when we needed additional time.

*fees may apply during fixed rate periods



What is Strata Finance?

When an owners corporation or body corporate needs money for renovation or rectification works, emergency repairs, green initiatives, insurance premiums, litigation or other capital requirements there are essentially three options to choose from:

- 1 Use money from a sinking or other fund
- 2 Raise a special levy
- 3 Take out a loan to cover the costs

At StrataLoans we offer finance to an owners corporation or body corporate for just this situation.

About StrataCash Management

StrataLoans is a product of StrataCash Management, a long-standing and respected financial service provider solely operating for the strata industry. With the support of such a respected, knowledgeable and secure team at StrataCash, you can feel confident you are dealing with people who know the industry and understand the challenges.

With 25 years experience in strata, you can trust the team behind StrataLoans.

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Good service and strong understanding of the strata industry.

The benefits of using StrataLoans

Peace of mind

The loans are unsecured and offered directly to owners corporations or bodies corporate

By taking out a loan your community is reducing the immediate cost burden for works

Funds can be accessed quickly once approved and projects can be carried out with minimal delay

Cash flow is freed up

Loans can be used for funding of mechanical, aesthetic and structural repairs and improvements to your buildings

No large financial burdens

Loan repayments are incorporated into quarterly levies/fees

There is no mortgage or personal guarantee required to secure the loan

There are no early repayment fees so the loan can be paid out at any time except during a fixed rate period

Increase the value of your asset

You are maintaining and improving the value of your asset

As an investor, rental and tenancy stability are enhanced

The building is improved, maintaining or increasing its resale and rental values

Improved lifestyle

Strataloans saves time, expense and provides complete certainty of funding

StrataLoans allows repairs and maintenance to be completed now

StrataLoans offers greater flexibility and peace of mind that capital values and building standards are being improved

Instead of doing small jobs as money becomes available, by taking out a strata finance multiple repairs, maintenance or refurbishments can be bundled into one project, saving time and money whilst minimising disruption to owners



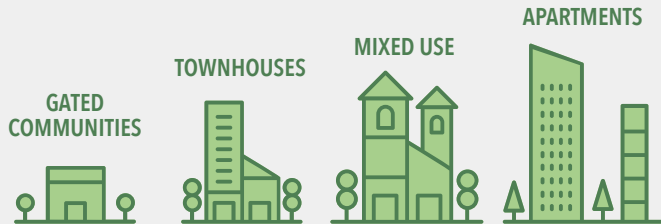
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StrataLoans are easy to deal with and provide prompt service.

What is funding used for?

Air Conditioning **Balcony Repair** Building Defects
Capital Works Car Park Driveways Fire Order
Rectification **Remedial Works** Insurance Legal
Lifts Plumbing Major Works **Painting/Repair**
Fascade Pool Recladding Rectification Works
Refinance Refurbishment Replacing Balustrades
Roof Repair Waterproofing **Windows**

Who is looking for funding?



Let's get started

Call 1300 785 045 or
email info@strata-loans.com
www.strata-loans.com

