



Firstrata  
FINANCE



1800 59 59 00



[www.firstratafinance.com.au](http://www.firstratafinance.com.au)



[enquiries@firstratafinance.com.au](mailto:enquiries@firstratafinance.com.au)

Real Choices. Real Support.

**Firststrata Finance has a suite of lending solutions designed to help you enhance and protect the value of your strata property.**

### **Strata-Lite Loan**

Suitable for smaller blocks with 4 or more units, loans range from \$50k up to \$250k. Fast access to cash.

### **Standard Loan**

Loans anywhere from \$250k to \$10m+ for residential and/or commercial strata schemes. Simple process, one loan only, multiple drawdowns at no extra cost.

### **Hybrid Loan**

Loans from \$1m to \$10m+, the ideal solution when some owners want to pay upfront and others want to pay over the life of a loan, giving CHOICE back to individual owners.

[Click here to learn more about Strata funding options](#)

[Click here to learn more about the Firststrata Hybrid Loan](#)

## Product Parameters

Facility Type	Strata Lite Loan	Standard Loan	Hybrid Loan
<b>Loan Purpose</b>	Remediation works, building upgrades, legal costs, insurance premiums, external works, plant & equipment refurbishment, refinancing of expensive loans		
<b>Minimum Loan Amount</b>	\$50,000	\$250,000	\$1m
<b>Maximum Loan Amount</b>	\$250,000	\$10m, or as otherwise agreed with Firstrata	\$10m or as otherwise agreed with Firstrata
<b>Minimum No. Lots</b>	4	5	10
<b>Loan Term</b>	2 years Minimum, 15 years Maximum		
<b>Interest Rate Type</b>	Variable		
<b>Interest Only</b>	Not available	Up to 2 years	Up to 2 years
<b>Repayment Frequency</b>	Monthly in arrears		
<b>Accelerated Repayments</b>	Yes		
<b>Loan Drawdowns</b>	One lump sum drawdown	Lump sum or multiple progressive drawdowns at no extra cost	Lump sum or multiple progressive drawdowns at no extra cost
<b>Commercial Strata Loans</b>	Yes		
<b>Company Title Loans</b>	Yes		
<b>Security</b>	Unsecured		
<b>Additional Advances</b>	Yes, subject to loan application assessment		
<b>Upfront fees and charges</b>	Application Fee - \$500	Application Fee - \$500	Application Fee - \$500 Establishment Fee - 0.5% of total loan amount
<b>No. Loan Accounts</b>	Only one loan account and one monthly repayment, regardless of number of progressive loan drawdowns		

# The Application Process



1

## INVESTIGATION

You have a problem or opportunity with your building.

You are evaluating your funding options.

Contact us at 1800 59 59 00 or at [firstratafinance.com.au](http://firstratafinance.com.au)

2

## LOAN PROPOSAL

Complete our online **Funding Enquiry**, or call us and we'll capture your details directly. We'll provide you with a no-obligation proposal within the hour.



3

## COMMUNICATION

If you want to know more about our products and services, call / email / zoom, we're readily available.

For our hybrid loan customers, we hold information sessions for owners, committees, strata managers.

4

## YOUR APPROVAL OF OUR LOAN

When you're ready to put it to the owners, complete our online **Motions Request**.

We'll provide you with the Motions and supporting documents, same day.

The owners vote to approve a loan with Firstrata Finance.



5

## OUR APPROVAL OF YOUR LOAN

Your strata manager submits a loan application, providing project details, financials, insurance particulars via our portal.

We complete a credit assessment and a responsible lending assessment to ensure our loan is not unsuitable in meeting your needs.

6

## DOCUMENTATION & LOAN DRAWDOWN

We'll issue the documents to you for digital execution.

Submit any final required information eg signed building contract.

Send us a loan drawdown notice when funds are required and we'll make the transfer.





**Firstrata Finance is a division of Thinktank group, a leading Australian non-bank property lending group with a loan book exceeding \$7B.**



### **Real Choices**

The Firstrata team members are the hybrid strata loan experts, revolutionising financing with unparalleled flexibility for strata lot owners. Continuously refining the hybrid loan product based on real-world feedback from strata owners and managers, we ensure our solutions meet both individual and collective strata scheme needs.



### **Real Support**

Having written hundreds of strata loans, we know the challenges and remove the hassles. We support every stakeholder through mandatory owner info sessions and customised training for strata managers and accountants, ensuring clarity, confidence, and smooth financial outcomes.

**Learn more**

Call **1800 59 59 00** for a no obligation quote  
**[Click here to Request a Loan Proposal](#)**