



Australia's No.1 Private Lender In Asset Finance

Sept 2025

Loans up to \$150k



**New ABN
& GST**



**All assets
accepted**



**Any age
asset**



**No early
exit fees***



**Equity release
accepted**

Product overview

Interest Rates

17.95% – 1% uplift for renters

6 Months Bank Statements

Regular dishonours, ongoing very low balances, excessive gambling will reduce the likelihood of approval. New ABN's will be judged based on personal bank statements.

ABN Age

1 Day ABN acceptable

GST

Under \$75K – Not Required
Over \$75k – 1 Day GST

Asset Type

All assets accepted (must have serial no#)

Asset Age

No age limit

Credit Scores

Minimum 400 for director & company
(Comprehensive credit score for director)

Cash Deposits

Home buyers – not required
Renters – 20% OR additional security

Equity Release Sales and Lease Back

Accepted regardless of when asset was purchased

*If it is a weak profile, we may ask for a deposit or take additional assets as security

Fees and Origination (ex GST)

Broker Origination Fee	Up to \$1,200
Quest Establishment Fee	\$595
Account Keeping Fee	\$9.90 monthly

Other Guidelines

Early Exit Fees	We have the option of no early exit fees after 6 months
Balloons	Accepted on older assets (excludes tertiary assets)
LVR Policy	140% of retail value
Boarders	Accepted with proof of address
Defaults	Paid defaults maximum of 2 and up to \$2,000 relating to telcos and utilities
Residency Status	AUS/NZ citizen or permanent resident
Payday Loans	No active payday loans or any closed payday loans in the last 6 months
Certificate of Currency	Required for all loans greater than \$75K (Quest Finance Australia Pty Ltd)

Introducer Commissions

- › Max 10% Brokerage
- › Quest will add risk-fee to the term charges (total interest charges)
- › This won't impact your brokerage, and the borrower will not see it on their contract

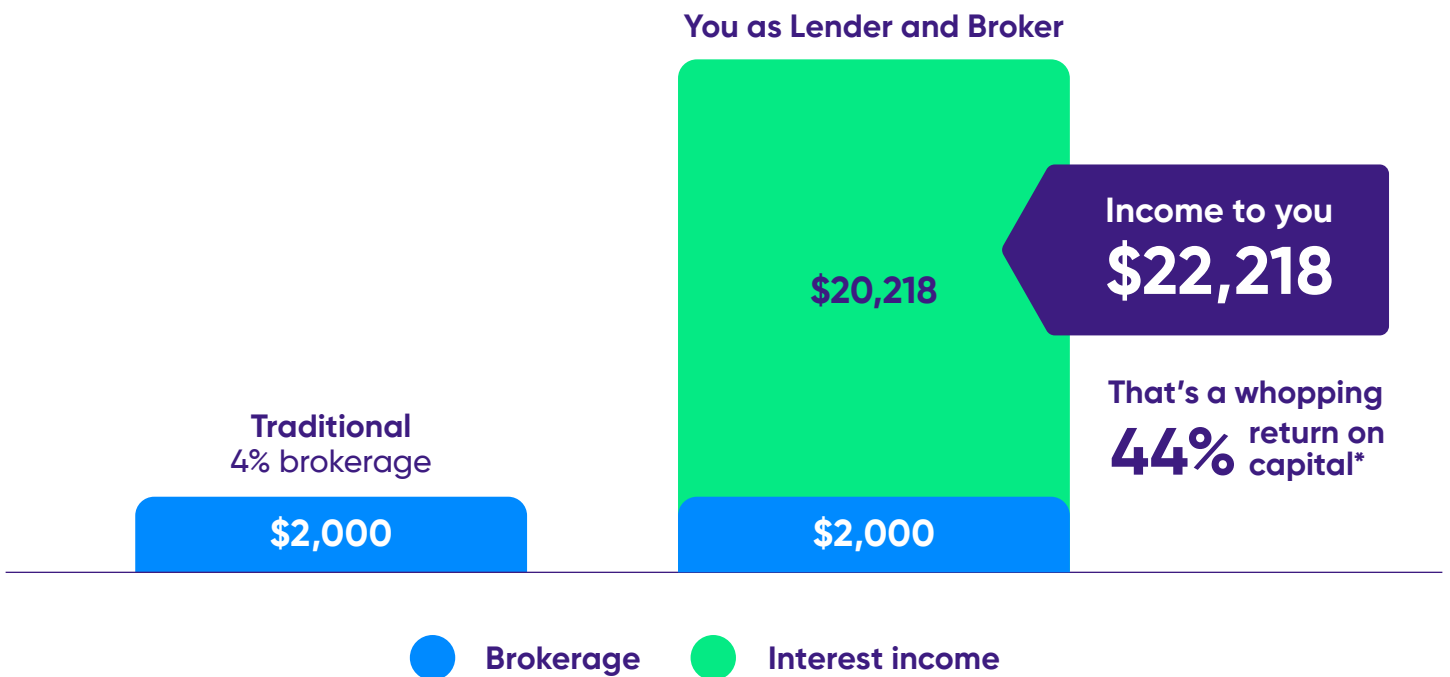
Excluded Industries and Businesses

- › Tobacconist
- › Uber (unless they are home buyers)
- › Tattoo shops
- › Adult entertainment

Did you know?

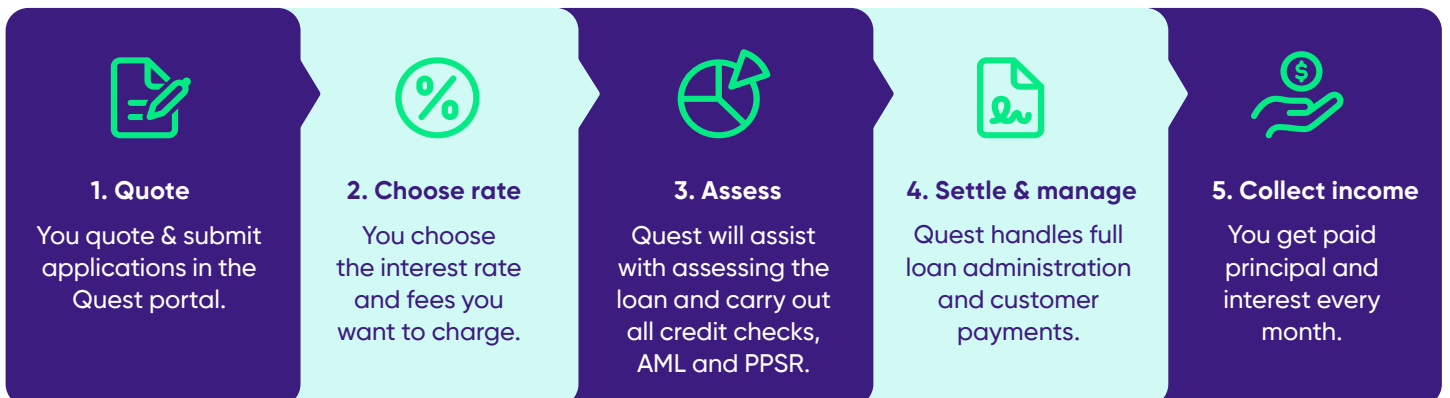
Brokers on our platform are also self-funding or co-funding their own loans with Quest.

Example \$50k asset @16.99% base rate



*This example assumes \$52,000 loan for an ABN holder purchasing an asset for business use over a 5 year term.

How it works



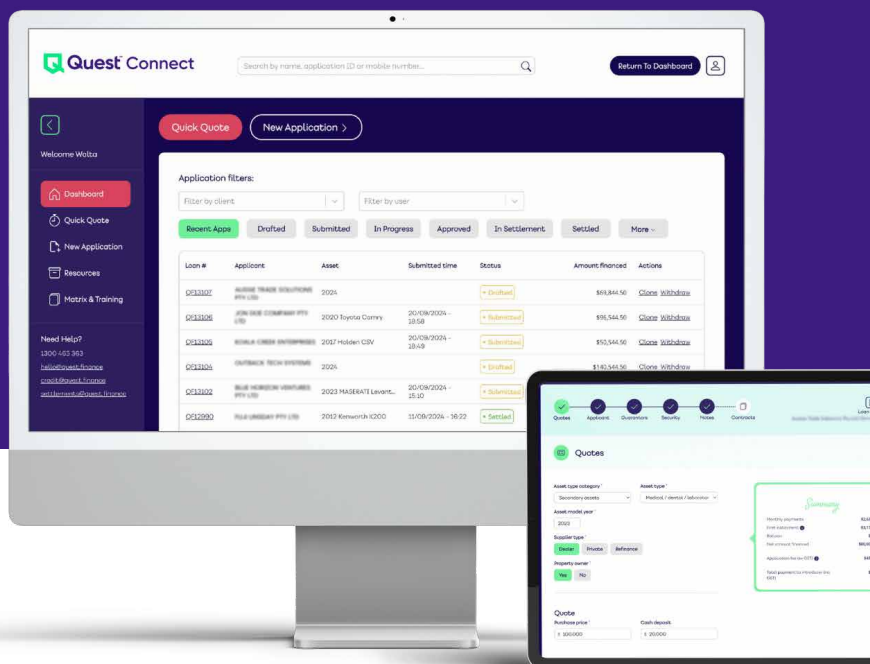


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Contact Us



Harry Klimis
Co-founder and CCO

 harry.klimis@quest.finance

 0416 942 236



Chris Cannon
Head of Credit

 chris.cannon@quest.finance

 0408 707 545



Sam Millard
Relationships Manager

 sam.millard@quest.finance

 0403 194 595



Shae Draper
Operations Coordinator

 shae.draper@quest.finance

 0411 338 944



Nick Alembakis
Broker Support

 nick.alembakis@quest.finance

 0433 713 373