

BECOME EVEN MORE VALUABLE TO YOUR CLIENTS!

Helping your clients secure capital quickly
in order to meet a critical financial deadline
is one of the most valuable services you can provide.

Pledg is the leading short-term asset lender in Australia providing loans of \$1,000 up to \$100,000 against valuable assets.

Jewellery, Diamonds, Luxury Watches, Gold, Fine Art, Prestige Cars, Designer Handbags are just some of the high value assets we lend against.

All of Pledg's valuation experts are highly qualified, working in their fields of expertise for many years. This allows Pledg an understanding of the underlying value of each asset meaning we can offer a higher loan to value ratio (LVR) than anybody else.

All assets are stored in secure, insured, specialist vaults and premises.

Many reasons to introduce your clients to Pledg's fast and easy service

- Referrers can earn up to 5% of the loan value in commission
- Instant cash advanced with-in 24 hours or less
- No set up, extension, redemption, exit or penalty fees
- Credit rating will not be affected for non-payment of loan
- Approval in principle (API) in minutes
- All loans are secured against assets
- No credit checks
- Minimal paperwork/no personal guarantees

Who is the referral program for?

- Finance brokers
- Wealth managers
- Accountants
- Tax advisers
- Solicitors
- Real estate agents
- Lawyers
- Dentists, Cosmetic surgeons etc..



Who can I refer Pledg's services to?

Our loans are suitable for all clients in need of short term finance who own assets of value, Pledg loans can be completed with-in 24 hours and can appeal to clients who don't want to show income statements or wait for approval from a financial institution.

What is a typical Pledg asset loan used for?

May include;

- Bridging finance
- Supporting own business working capital requirement
- Paying for surveys, stamp duty, renovations and other fees relating to property
- Supporting an irregular income
- Medical procedures
- Unexpected bills

What are Pledg's loan to value ratios? (LVR)

- Jewellery - up to 20%
- Gold - up to 50%
- Luxury watches - up to 30%
- Fine Art - up to 30%
- Prestige Car - up to 30%
- Designer Handbags - up to 30%

What are Pledg's fees and interest?

We charge a one off 2% establishment fee. Interest is based on the value of the loan, ranges from 8% - 20% per month.

What will your client need to supply?

- Personal contact information
- 100 points of identification
- Bank account details for bank transfer of funds once loan is approved
- Asset of value with free title



How are the assets transported to Pledg?

All assets are sent freight free. Pledg covers all freight charges from and to your client.

Australia Post and Star track Express are used to transport valuable assets up to \$50,000 fully insured, real time online tracking with next business day delivery by noon.

Brinks/Armorguard – door to door high security courier service for assets valued higher than \$50,000 fully insured, includes online tracking with next morning delivery.

Our process when your client's assets arrive at our valuation center?

- Appraise all assets and approve loans
- Once loan agreement is signed, funds will be transferred to nominated bank account
- Store client's assets in secured and insured specialist vault and premises
- Manage all contact with your clients through-out the complete process

Where are your client's assets stored?

Pledg use only the best specialist storage facilities, your client can be secure in the knowledge that their assets are safe.

Jewellery, Gold & Luxury Watches are stored under time lock at a prestigious storage facility, Fine Art is stored at an art storage specialist, Luxury Cars are stored in secure specialist facilities. All valuable assets are returned to the client once the loan is paid back in full.

What if your client can't pay the loan back?

If your client is unable to pay the loan back Pledg will manage the resale and settle the loan. All assets are sold through recognised auction houses. This will not affect your clients credit rating and not affect commission earned by the referrer at any stage.

How is Pledg regulated?

Pledg is regulated by Office of Fair Trade.

Pledg is NOT involved in any financial activities that require ACL regulation.

How time consuming will this be for me?

Once you have explained the service to your client, then simply refer your client to us by either phone 1800 311 422 or email info@pledg.com.au with your contact details and your referring clients name.



How will my commissions be paid?

Referral commission paid up to 5% of the loan principle amount.

Commission of 2.5% will be paid 30 days from the approved loan contract signed by client.

To be eligible for a further 2.5% commission the loan must reach the end of the third month term.

Loan Value	Initial commission payment	If loan reaches end of 3rd month term	Total commission
\$1000-\$100,000	2.5%	2.5%	5%

Case study loan examples

- A mortgage broker required funding for an overseas investment and was \$20,000 short, this client loaned against Australian and international fine art and his wife's gold/diamond jewellery. We were able to assist with a loan of \$20,000 value of assets \$100,000.
- Franchisee from popular national fast food chain required a short-term loan to pay a shortfall of tax to the ATO. The client used his Grand Carrera Tag Heuer watch to loan against, we provided this client with a loan of \$3,000. When he had the funds available, he paid back the principle and three months interest and received back his watch. Six months later this client returned to receive another loan.
- Sydney client required bridging loan waiting for settlement of a new property purchase. He loaned against an original oil painting by "David Boyd" valued at \$12,000 for a loan of \$4,000. The settlement was delayed further, the client could not payout his loan so he paid one month's interest to roll over the loan for a further month. The client ran into financial difficulty and decided to let the painting go. Pledg then on-sold through a recognized auction house based in Sydney to repay the loan. Clients credit rating was not affected.
- Husband and wife restaurant owners had cash flow problems during the Christmas holiday period, so they pooled together their jewellery, Rolex GMT watch, Pasparly pearls and diamond rings for a loan of \$10,000 to get them through this tough time to cover rent and wages. Once business cash flow improved, they were able to pick up their valuables three months later. The following Christmas holiday they loaned on their valuables again to see them through the quiet time.
- Finance broker from Sydney contacted Pledg on his client's behalf requiring a bridging loan to complete a building development. The client had over \$1,000,000 of diamonds including four Argyle pink diamonds with GIA certificates and recognised valuations.



This referral program may be subject to change without notice.