

PORTCULLIS
CAPITAL

Security. Strength. Experience.

Portcullis Portfolio

*A bespoke mortgage management service
from Portcullis Capital.*

*Discover the untapped potential in
your fixed interest portfolio.*



Introducing Portcullis Portfolio - a unique opportunity to align the fixed interest investment needs of our private clients with the mortgage origination and management expertise of Portcullis Capital.

About Portcullis Portfolio

Portcullis Portfolio gives wholesale and sophisticated investors* direct access to mortgage investment opportunities backed by Portcullis Capital's distribution, portfolio management, system and asset management capabilities.

A mortgage portfolio strategy isn't just a once off consideration. Portcullis Portfolio allows you to obtain maximum benefits today and position your mortgage holdings for stronger future growth. Our team of portfolio experts work with you to meet your mortgage portfolio objectives.



“ *Working with your requirements, we will develop a portfolio strategy that addresses your immediate needs and long term portfolio specifications.*

By taking advantage of the Portcullis Portfolio service, we'll make your mortgage portfolio work more effectively for you with a wide variety of additional service options to cater for all your needs. **”**

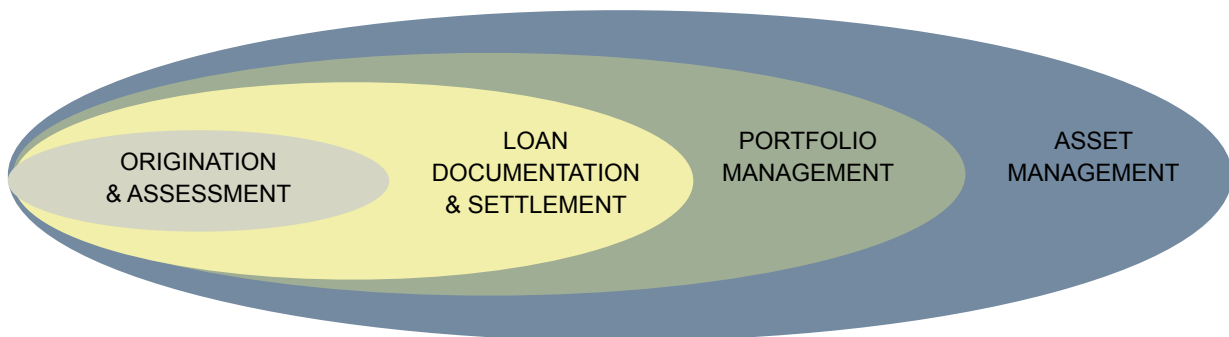
We have the solution for your needs

- Choose how to manage and reduce credit risk by specifying geographical location, sector and investment term.
- Find the right transaction for your portfolio profile from a national network of over 1200 broker referral groups.
- Utilise our experience to manage your portfolio needs from mortgage documentation through to asset management.
- Receive regular and extensive performance analysis of the loans in your portfolio.

* Portcullis Portfolio is not available to retail clients who are not "sophisticated investors" within the meaning of the Corporations Act 2001.

Choose the right level of service for your needs

Portcullis Portfolio allows you to choose from four key service levels. Whether you are looking for origination only or a full service solution, the service levels offer flexible and comprehensive solutions for your needs.



1. Origination & assessment

Let us source the right mortgage transaction for you from a referral source of over 1200 broker groups nationally. We will provide our tailored credit submission for your consideration and approval.

2. Loan documentation & settlement

We can assist you by utilising our experience and our network of professionals through the documentation and settlement process.

3. Portfolio management

Leverage our portfolio management experience to manage the loans in your portfolio from settlement to discharge.

4. Asset management

Utilise our proven asset management capabilities to manage loan arrears, instruct third parties and negotiate with borrowers on your behalf.

* Portcullis Portfolio is not available to retail clients who are not "sophisticated investors" within the meaning of the Corporations Act 2001.



Security. Strength. Experience.

Fees

You will not be charged a fee for sourcing, assessing and settling loans for your Portcullis Portfolio, this means that you pay:

- No origination fees, including application and establishment fees
- No valuation or documentation fees
- No settlement costs

If you chose to allow us to manage your Portcullis Portfolio

- A portfolio management fee applies. We will discuss with you the optimum way of structuring this fee.
- Third party expenses will be incurred if a loan goes into asset management, for which you will need to fund pending recoupment from the borrower.

“Our specialist portfolio managers will consult with you to define your portfolio requirements and the level of service you require. This allows a fully bespoke mortgage investment service leveraging off Portcullis Capital’s mortgage distribution, systems and asset management capabilities.”

Contact us today

call: +61 2 9460 4800

email: support@portculliscapital.com.au

* Portcullis Portfolio is not available to retail clients who are not "sophisticated investors" within the meaning of the Corporations Act 2001.