

Broker's Guide

Who We Are

Your funding partners, for the long term.

Astro Capital Finance was created to give brokers and their clients access to fast, flexible, real-world lending solutions that traditional lenders simply can't deliver.

With over 50 years of combined expertise across banking, financial planning, and private credit, our directors are the specialists guiding you to financial success.

We pride ourselves on embracing innovative and transparent approaches, breaking away from traditional thinking to cater to the unique needs of each individual client.

For brokers, we deliver:

- rapid turnaround
- transparent terms
- more ways to say 'Yes' with unique approaches to scenarios

This means your clients can move on opportunities others would have missed, thanks to lending that works with them, not against them.

At Astro Capital Finance, our core pillars -

Value, Adaptability, Speed, and Transparency (VAST) serve as the foundation for everything we do.



Value

We look beyond the transaction and find opportunities that create long-term success



Adaptability

We assess each deal on its merits, thinking beyond rigid criteria to deliver flexible solutions.



Speed

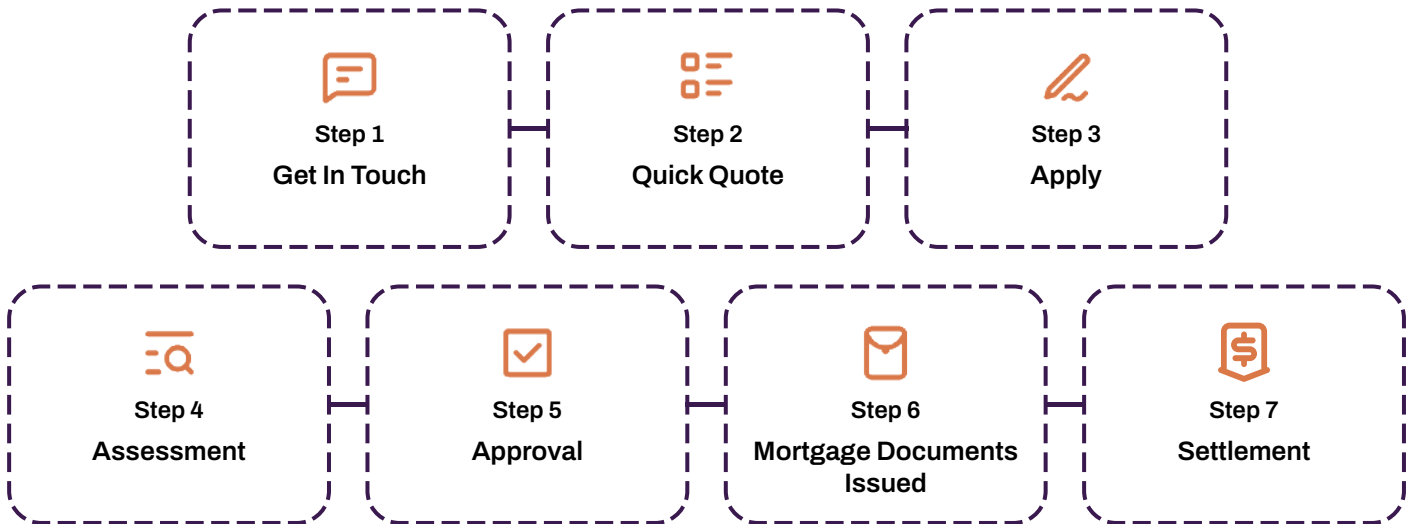
We ensure you never miss an opportunity by simplifying approvals and accelerating settlements.



Transparency

We believe finance should empower you, not complicate things.

Our Process



For more detail on our process, visit astrocapital.com.au


Josh McCabe - CEO



Josh is an experienced finance professional with a Bachelor of Commerce (Finance) and an MBA (Global Business).

With over five years in the private credit sector, Josh has developed expertise in credit assessment, funds management, and compliance. As the former Director of Finance for Rugby League Gold Coast, he played a key role in financial oversight and strategic planning.

His industry knowledge, financial acumen, and leadership experience make him a valuable asset in the sector and to Astro.

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Vince Dore - Director



Vince has over 40 years of experience in the financial services industry, spanning banking, lease finance, stockbroking, financial planning, investment management, and mortgage broking.

With a strong background in retail and commercial lending, Vince has extensive expertise in credit analysis and risk assessment, including high-value property transactions.

His deep industry knowledge and well-established relationships make him a valuable asset in the banking and finance sector and to Astro.

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How We Can Help

The right funding shouldn't feel out of reach.

At Astro, we help brokers unlock solutions for clients who can't wait for bank timeframes.

Our assessment framework is built around three things:

1. **Purpose:** what the funds are needed for
2. **Property:** the security position and equity available
3. **Exit:** how the loan will be repaid

When these line up, we can act decisively- offering funding that supports urgent settlements, business cash flow, tax obligations, bridging requirements and more.

This means your clients can secure capital when they need it and you can rely on a funding partner who keeps deals progressing without friction.

Loan Types

- Urgent property settlements
- Business cash flow
- Bridging Loans
- Debt consolidation (ATO included)
- Incomplete construction
- Residual stock
- Refinancing
- Working Capital
- Land Banking
- Business Start-up

Security We Accept



Residential

Up to 75% LVR



Commercial

Up to 65% LVR



Industrial

Up to 65% LVR



Land

Up to 65% LVR

Key Lending Parameters - Short Term Loan

Description	A short term loan facility available for business purposes secured by a 1st mortgage against residential, commercial, industrial or vacant land properties within Australia.
Loan Purpose	Any worthwhile commercial purpose, including property purchase, working capital, business expansion , debt consolidation and more.
Key Features	<ul style="list-style-type: none"> • Asset lend only, low-doc and no-doc options available. • Up to 75% LVR available. • Ability to settle within 72 hours. • Uncapped commissions, no clawback.
Loan Amount	\$50,000 to \$5,000,000.
LVR	<ul style="list-style-type: none"> • Up to 75% LVR on Residential Securities • 70% On Rural Residential Securities • 65% LVR on Commercial, Industrial & Vacant Land.
Loan Term	1-24 month loan terms available.
Cost + Fees	<ul style="list-style-type: none"> • Establishment fee 2.2% (Min \$4,450) • Doc prep Fee - \$495 • Legal Fee - From \$2,200 + Disbursements • Valuation Fee - At Cost (paid upfront) • Brokerage Fee - Broker determined, no clawback
Repayment Options	<ul style="list-style-type: none"> • Interest is charged Monthly in advance. • Interest can be paid monthly, or capitalised. • Any unused capitalised interest is rebated to the customer upon repayment of the loan. • No redraw or offset available.

Our short-term lending model is built to help you deliver flexible, reliable solutions to your clients, without the friction you get from traditional lenders.

Whether you're navigating urgent settlements, cash flow crunches, tax debt or tricky scenarios, you'll deal **directly** with the decision-makers, meaning smoother, quicker funding.

Why Brokers Choose Astro



Fast accreditations



Transparent loan terms



Scenario-based lending decisions



No clawbacks

Fast Accreditation

Getting started with Astro is simple, so you can focus on what you do best - helping your clients secure the funding they need, when they need it.

Our process is built to get you accredited quickly, streamline submissions, and move deals forward without the usual bottlenecks.

1. Become an Accredited Broker

Joining Astro is quick and hassle-free. Fill out a short accreditation form and our team will be in touch.

2. Submit A Scenario

Skip the slow-moving processes of traditional lenders. Send us your client's loan scenario and we'll assess it quickly.

3. Fast Approval

We assess each deal based on its merits - not a rigid checklist. With clear communication at every step, we move quickly to issue formal approvals.

4. Smooth, Efficient Settlement

Astro ensures a fast and seamless settlement process, so your clients get their funds without unnecessary delays.

We'll Help Your Clients Reach New Heights



Speed You Can Rely On: Most approvals happen in as little as 3 hours



Tailored Lending: We look at the bigger picture



Transparency: No hidden fees, no guesswork - just clear terms



We're Your Funding Partners, For The Long-Term

We're built to propel you and your clients toward
your goals with speed and precision.

We'll ensure your takeoff is smooth and your
journey reaches new heights.

Let's Get Things In Motion

Have a deal to discuss or want to get accredited?

We're here to help.

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