

ROCKSHORE

C A P I T A L

Private credit, originated with precision.

INTRODUCTION PACK

An overview of our origination model, process, and capital network.

ROCKSHORE CAPITAL · Introduction Pack · v3 · Issued

— A NOTE FROM THE TEAM

WELCOME TO ROCKSHORE.

A commercial deal in this market is won or lost long before it reaches underwriting. The structure, the pricing, the choice of capital partner, the timing of every conversation — all of it is decided early, by whoever is running point. Once decided, it rarely improves.

Most borrowers find themselves in one of two places. The major banks, where commercial and construction lending has slowed to the point of being unworkable for most projects — timelines that stretch into months, security demands that extend well beyond the project itself, and underwriting that scrutinises everything except the deal in front of it. Or the broker channel, where the file is shopped blindly across panels of second and third-tier lenders, taking weeks to find a home and rarely landing on the best terms the market would otherwise offer. We are neither.

This is what we do, and it is all we do.

We originate commercial deals into a curated network of private credit funds and specialist lenders we have direct relationships with — capital partners who, in many cases, do not deal with borrowers directly at all. We negotiate the terms before the underwriter ever sees the file, and run point on every conversation that matters from the first call to the moment the file is handed across for settlement.

We are selective about the capital we partner with, and equally deliberate about how we present each deal. Our work is judged on the strength of what reaches the underwriter's desk — and on the quality of the introduction that put it there. That is the standard we hold ourselves to, on every file we accept. The pages that follow set out how we operate — the model, the process, the lending parameters, and the terms of engagement. Anything not covered, our team is available on the contact details at the back.

It will be a pleasure to make the introduction on your behalf.

Regards,

The team at Rockshore Capital

AN ORIGINATOR. NOT A BROKER. NOT A LENDER.

Australian commercial borrowers are typically funded one of two ways. The major banks are slow, inflexible, and increasingly unwilling to support commercial and construction lending — long timelines, personal guarantees, cross-collateralisation, and covenants that strangle borrowers mid-project. Mortgage brokers solve for speed but not for capital quality, shopping deals blindly across second and third-tier lenders.

Rockshore is a different model. We originate directly into a curated network of pre-vetted private credit funds and specialist commercial lenders. We know each partner's appetite, pricing, and turnaround — so your deal goes to the right capital the first time. We do not fund loans ourselves and we do not shop your deal across the market. We place it.

WHAT ROCKSHORE DOES

- Qualifies and structures the deal
- Matches it to the right partner in our network
- Negotiates your terms with the capital partner
- Coordinates the indicative term sheet
- Walks you through it on a Zoom session
- Coordinates the Letter of Intent and initial fee
- Packages all required loan documentation
- Hands the complete file to the capital partner

WHAT OUR CAPITAL PARTNERS DO

- Assess the deal against credit appetite
- Issue the indicative term sheet
- Issue the formal Letter of Intent
- Instruct and review valuation and legal
- Conduct underwriting and credit approval
- Manage settlement and drawdown

You deal with Rockshore from the first call until the file is handed to the capital partner for settlement. One contact. One point of accountability.

WHY PRIVATE CAPITAL WINS.

MAJOR BANKS	PRIVATE CAPITAL VIA ROCKSHORE
<p>TIMELINE</p> <p>90 to 120 days from application to settlement. Credit committees, revaluations, and conditions that shift without notice.</p>	<p>TIMELINE</p> <p>Indicative term sheet within 24 to 48 hours. Letter of Intent to settlement typically 3 to 10 days.</p>
<p>UNDERWRITING</p> <p>Three years of financials, BAS statements, two years of tax returns, stress-tested serviceability models.</p>	<p>UNDERWRITING</p> <p>The deal itself — the asset, the exit strategy, the sponsor’s track record. Personal documentation is rarely required.</p>
<p>SECURITY</p> <p>Personal guarantees from directors and spouses. Cross-collateralisation against the family home as a matter of policy.</p>	<p>SECURITY</p> <p>Property-secured. Personal guarantees and family-home collateral are not standard.</p>
<p>REPAYMENTS</p> <p>Monthly principal and interest during construction — before the project is generating cash.</p>	<p>REPAYMENTS</p> <p>Structured to your project’s cashflow.</p>
<p>LOAN STRUCTURE</p> <p>Rigid covenants. Loan-to-cost ratios that don’t account for real feasibility. Quarterly reviews that can trigger recall.</p>	<p>LOAN STRUCTURE</p> <p>Structured to the deal — commercial, construction, acquisition, tax debt, refinance, equity release, mezzanine.</p>

OUR LENDING PARAMETERS.

DEAL PROFILE

- Facility size: \$500,000 to \$200,000,000 (smaller and larger considered on merit)
- Term: 6 months to 4 years, depending on facility type
- LVR: Up to 80%, deal-dependent. LVR-based preferred; GRV-based available where appropriate.
- Interest: Prepaid, capitalised, or monthly interest-only
- Security: Typically a first or second registered mortgage over the subject property. Alternative real-asset security accepted where required.
- Borrower: Company-structured, business-purpose borrowers (outside NCCP)
- Geography: All Australian states and the ACT (Northern Territory excluded)

FACILITY TYPES

- Commercial property finance — Acquisition, refinance, and equity release against commercial and industrial assets
- Construction and development finance — Residential and commercial builds, land subdivisions, multi-dwelling developments
- Acquisition finance — Settlement capital for commercial property purchases and going-concern acquisitions
- Tax debt relief — Facilities secured against real assets to settle ATO debt and restore borrowing capacity
- Working capital — Short to medium-term facilities secured against property for business purposes
- Residual stock — Refinance of completed but unsold development stock to free capital for the next project
- Land banking — Holding loans on DA-approved or pre-DA sites pending development timing
- Mezzanine — Second-mortgage facilities behind an existing senior lender
- Bridging — Short-term facilities to settle on acquisition while longer-term finance is arranged

If your deal sits outside these parameters, we will tell you on the first call and, where possible, refer you to someone who can help.

FROM FIRST CALL TO HANDOVER.

Seven stages. Each has a clear owner and a clear milestone — so you always know where the deal stands.

01	Introductory call A 15 to 20 minute conversation to understand your project, facility size, security, and exit strategy. No commitments either way.	<i>Day 0</i>
02	Intake form A short branded form covering the essentials — borrower entity, address, facility size, security, exit. Under seven minutes to complete.	<i>Day 0 – 1</i>
03	Indicative term sheet We submit the deal to the capital partner best positioned to fund it. They prepare the term sheet and deliver it to you through us.	<i>Within 24 to 48 hours</i>
04	Term sheet walkthrough A guided walkthrough of the term sheet — by Zoom, phone, or in person. If anything needs to be negotiated — pricing, structure, conditions — we take it back to the capital partner on your behalf.	<i>Upon term sheet delivery</i>
05	Letter of Intent signed If you proceed, the capital partner issues a formal Letter of Intent. You sign electronically and pay the initial fee (typically \$3,300), which covers underwriting, valuation, and legal.	<i>Same or next day</i>
06	Loan documentation We coordinate and collect all required loan documentation, then package the signed LOI, fee confirmation, and supporting documents into a single file.	<i>Days following LOI</i>
07	Handover to capital partner The complete file is passed to the capital partner, who manages underwriting, valuation, legals, and settlement. We remain available as a point of contact and check in at settlement and at the 90-day mark.	<i>Settlement follows</i>

THE PARTNERS BEHIND YOUR DEAL.

Rockshore works with a curated network of capital partners across Australia. We do not add a partner to the network without first having placed deals with them. Your deal is only introduced to a partner we trust to deliver — on time, on terms, and without surprises. Each deal is held in confidence, and introduced to no more than one capital partner at a time.

OUR NETWORK INCLUDES

- Private credit funds — Specialist institutional investors in Australian property and commercial debt. Our primary capital source and the majority of placements.
- Non-bank commercial lenders — Specialist lenders with defined mandates across construction, acquisition, tax debt, and working capital finance.
- Broker-placed capital — In select cases where a broker relationship provides the optimal path to the right capital partner for a specific deal profile.

FAQ.

What if my deal does not fit your network?

We will tell you on the first call. If a deal sits outside what our capital partners fund, we say so directly, and where possible point you toward someone who can help. We do not take on deals we cannot place.

Will I be locked in if I accept the indicative term sheet?

No. The indicative term sheet is exactly that — indicative. You are under no obligation until the formal Letter of Intent issued by the capital partner is countersigned and the initial fee is paid. Until then, you are free to ask questions, take the term sheet to your advisors, or walk away.

How are you paid?

A success fee is paid by the capital partner at settlement on deals we originate and place. There is no charge to you for our origination work, and no fee is payable to Rockshore if the deal does not fund. The full fee structure is disclosed on the Letter of Intent before you sign.

What happens once the file is handed to the capital partner?

The capital partner takes the file forward through underwriting, valuation, legals, and settlement. We remain available as a point of contact, coordinate between the parties where it helps the deal across the line, and check in at settlement and at the 90-day mark.

Are you regulated?

We place facilities exclusively to company-structured, business-purpose borrowers, which sits outside the National Consumer Credit Protection Act. All facilities are governed by contract law and executed through institutional-grade documentation. Our capital partners operate under the governance frameworks expected of professional capital managers and specialist lenders.

IMPORTANT NOTICES.

The contents of this pack are confidential to the recipient. Nothing in this document constitutes a formal offer of finance.

Regulatory status.

Rockshore Capital Pty Ltd is an introducer of commercial finance to company-structured, business-purpose borrowers. We are not a lender, credit provider, or financial advisor. We do not provide credit assistance or financial product advice as defined under the National Consumer Credit Protection Act 2009 (Cth), and our activities sit outside that Act.

Commercial disclosure.

Rockshore Capital earns a fee paid by the capital partner at settlement on deals we originate and place. The fee is disclosed in full on the Letter of Intent before you sign, and no fee is payable to Rockshore if the deal does not fund. We maintain active commercial relationships with every partner in our capital network and are selective about who we add to it. Our obligation is to place your deal with the partner best positioned to fund it on the most favourable terms available — not the partner that pays us the highest fee. If you want to understand how we are compensated for your specific deal, ask on the first call and we will walk you through it.

Credit approval.

All facilities are subject to credit approval by the relevant capital partner, valuation, legal review, and execution of formal loan documentation. Indicative terms are issued by the capital partner and are valid for the period stated on the term sheet unless extended in writing. Rockshore does not guarantee that any deal will be placed, approved, or funded.

Timelines.

Turnaround times referenced in this pack — including time to indicative term sheet, time from Letter of Intent to settlement, and other process milestones — are indicative based on typical deal flow. Actual timelines depend on the specific deal, valuation and legal turnaround, and the capital partner's requirements.

Privacy and information sharing.

Information provided to Rockshore during the enquiry and placement process may be shared with prospective capital partners, valuers, and legal advisers for the sole purpose of assessing and structuring your facility. By engaging with Rockshore you consent to this handling of your information. Rockshore does not sell or disclose your information to unrelated third parties.

Independent advice.

This pack is general information only and does not take into account your specific circumstances, objectives, or financial position. We recommend that all borrowers seek independent legal, accounting, and financial advice before entering any finance arrangement.

Limitation of liability.

Rockshore Capital's role is limited to introducing and originating commercial finance opportunities. We are not responsible for the decision of any capital partner to offer, decline, withdraw, vary or delay any facility, nor for the terms on which finance is offered. We are not responsible for the commercial performance of any facility once settled — including interest costs, default, enforcement, or the suitability of the facility to your business. To the maximum extent permitted by law, Rockshore Capital Pty Ltd, its directors, employees and affiliates are not liable for any loss, damage, cost or expense — whether direct, indirect, consequential or otherwise — arising in connection with your engagement with Rockshore, the placement process, or reliance on any information in this pack. Nothing in this notice excludes or limits any right or remedy that cannot lawfully be excluded or limited.