

THE ZAGGA LINK LOAN

Exclusive to buyers of new TWT properties
TWT新房买家专属信贷服务



ZAGGA

The innovative marketplace lender offering alternative funding for buyers of new TWT properties

Zagga (Australian Credit Licence 490904) is a fully-licensed Australian marketplace lender who has teamed up with TWT Property to offer buyers of new TWT properties a fast, simple and flexible alternative to traditional borrowing channels. Our flexible lending criteria, coupled with larger loan sizes, means we can help more borrowers. Fast.

INTRODUCING THE ZAGGA LINK LOAN

Buying a new property is exciting but everyone's financial situation is different. You may have cash tied up in other property or investments and just can't get your cash flow to meet your requirements now.

This is where Zagga's Link Loan comes in. Available **exclusively** to buyers of new TWT properties, this short-term bridging loan can provide that much needed solution for those who may need an alternative financing option to help them settle on that new property.



WHY CHOOSE THE ZAGGA LINK LOAN?

- 1 Straightforward and tailored exclusively for buyers of new TWT properties**
The Zagga Link Loan is available only to buyers of new TWT properties.
- 2 Transparent fees with no hidden extras**
We are strong believers that all fees should be fully transparent with no hidden extras. Because of this, we tell you upfront what fees are payable, when and for how much so there are no nasty surprises.
- 3 Simple, hassle-free process**
No call centres who just transfer your call from person to person and then take weeks to process your application - Zagga has a dedicated enquiry line to answer TWT buyer enquiries.

All TWT buyers purchasing a new property from TWT Property Group are eligible to apply for the Zagga Link Loan.

Interest is capitalised to the loan amount so you don't have to worry about monthly repayments and juggling with cashflow issues.
- 4 Suits your timing**
As this is an exclusive offer for buyers of new TWT properties, you have greater flexibility and control to start the application process when it suits you. Everything can be processed more efficiently and with greater certainty through Zagga. You can apply as soon as you have chosen your property, or leave it closer to settlement - it's all up to you.

ZAGGA

为购买TWT新房买家提供替代融资方案的创新市场贷款机构

Zagga (澳大利亚信贷许可证490904) 是一家拥有全套许可的澳大利亚市场贷款机构, 与TWT地产合作, 为购置新房的TWT买家提供快捷、简单及灵活的选择方案, 以取代传统的借贷渠道。我们灵活的贷款标准, 加上更大的贷款规模, 意味着我们可以帮助更多的借款人。快捷。

ZAGGA LINK 贷款简介

购置新房是一个激动人心的过程, 然而每个人的财务状况都不尽相同。您可能把现金投入在了其他房产或投资上, 而现在的现金流无法满足自己的需求。

这正是Zagga's Link贷款可以发挥作用之处。这种短期过渡性贷款专为购买TWT新房的买家而设立, 为可能需要其他融资选项的人士提供亟需的解决方案, 助力新房的交割。

为何选择ZAGGA LINK 贷款

- 1 简单明确, 为购买TWT新房的人士量身打造**
Zagga Link贷款仅供TWT新房的买家专享。
- 2 费用透明, 没有隐藏的额外费用**
我们坚信所有的费用都应该完全透明, 没有隐藏的额外费用。正因如此, 我们会提前告诉您应付哪些费用、何时需要付费以及费用数额, 这样就不会给您带来令人不悦的意外情况。
- 3 简单、轻松的过程**
没有那种只是把您的电话从一个人转到另一个人的呼叫中心, 而后又要花几周的时间来处理您的申请——针对买家的各类咨询, Zagga则会通过专用咨询热线来解答。
所有购买TWT新房的买家, 均有资格申请Zagga Link贷款。
利息被资本化为贷款额, 所以您不必担心每月的还款, 也不必担心现金流问题。
- 4 适合您的时机**
由于这是专为购买TWT新房的买家而设的方案, 您可以更灵活并能选择合适的时间开始申请。通过Zagga, 一切都可以更高效和更确定地进行。一旦您选择了自己的房产, 您就可以开始申请, 或者在更接近交割时间时申请。这都由您来决定。



PRODUCT OVERVIEW

THE ZAGGA LINK LOAN

KEY FEATURES	
From 4.45% p.a.*	Comparison Rate 4.698% p.a.^
* for qualifying applicants, T&C's apply	
Minimum loan amount	\$250,000
Maximum loan amount	\$1,500,000
Term	12 months (plus a further 12 months subject to approval)
Interest rate	Fixed for 12 months. This rate is renewed if the loan is extended for a further 12 months
Interest payments	In Year 1: 12 months' interest capitalised to the loan at settlement In Year 2: 6 months' interest capitalised up-front for each 6-month period
Principal repayments	Allowed, but in first year, 12 months' interest is non-refundable and, in year 2, 6 months' interest is not refundable for each 6-month period, and is calculated at the full principal drawdown (repayments don't reduce the interest payable)
Loan to Value Ratio	Up to 75% of the assessed value of the property for qualifying applicants
FEES & CHARGES (excl. GST)	
Application Fee	\$350
Legal Fee	\$1,500 + disbursements
Monthly Account Keeping Fee	\$10 per month
Mortgage Discharge Fee	\$400 paid when the loan is discharged and closed
Platform Fee	0.50% on full loan amount including capitalised interest

*Other fees and charges may apply.

^ The comparison rates are based on a loan for \$150,000 and a term of 25 years. WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.

Zagga Market Pty Limited (Australian Credit Licence 490904) ACN 611 662 401 acts as the Servicer of loans acting on behalf of the credit provider, Zagga Investments Pty Limited (AFSL 492354) ACN 615 154 786, trustee of the Zagga Investments Lending Trust.

Version 26 March 2020

产品概述

ZAGGA LINK贷款

关键特征	
年利率4.45%起*	
年比较利率4.698%	
*适用于符合资格的申请人, 附条款与条件限制	
最低贷款额	25万澳元
最高贷款额	150万澳元
期限	12个月(经批准可延长12个月)
利率	12个月的固定利率。如果贷款再延长12个月, 利率随之更新
利息支付	在第一年: 交割时, 12个月的利息资本化为贷款本金 在第二年: 每6个月将6个月期间的利息前期资本化
本金偿还	允许本金偿还, 但是, 在第一年中的12个月利息是不能退回的, 在第二年每6个月期间的6个月利息是不可退还的, 并按全部本金支取计算(还款不会减少应付利息)
贷款估价比	符合资格的申请人最多可获得该物业估价的75%的贷款
费用与收费(不含商品服务税)	
申请费	350澳元
法务费	1500澳元+第三方垫付费用
月度账户管理费	每月10澳元
抵押贷款解除费	在贷款解除并结清时支付400澳元
平台费	贷款总额及资本化利息的0.50%

*其他费用和收费可能适用。

^ 比较利率是根据15万澳元贷款及25年贷款期计算的。警告: 此比较利率仅适用于所提供的例子, 可能未包括所有费用和收费。不同的条款、费用或其他贷款金额可能会产生不同的比较利率。

Zagga Market Pty Ltd (澳大利亚信贷许可证490904) 澳大利亚公司号码611 662 401, 是代表信贷提供方 Zagga Investments Pty Limited (澳大利亚金融业务许可证号492354) 澳大利亚公司号码615 154 786的贷款服务机构, Zagga Investments Pty Limited 是Zagga Investments Lending Trust的受托人。

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Call or email us today to see if this exclusive short-term loan can provide you with that alternative option needed for your new TWT property.

今天就致电或电邮我们，看看这项专享短期贷款能否为您的TWT新房提供所需的替代之选。

(02) 9290 8543

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Why zig when you can Zagga?
Zagga在手，夫复何求？

Zagga

your
secured
alternative