

CORPORATE PROFILE



ironbarkgroup.com.au



ABOUT IRONBARK GROUP AUSTRALIA

Since 2010, Ironbark Group Australia has been delivering tailored financial and general insurance solutions to individuals, businesses and referral partner networks.

We believe that the right partnership can drive meaningful success, helping our clients achieve their short-term and long-term objectives with confidence.

With a combined 200+ years of expertise across the entire team, we are dedicated to providing outcome-driven strategies that simplify financial and general insurance decisions. Through our extensive network of industry partners, we offer a comprehensive, one-stop solution, securing the best financing and general insurance options on your behalf.

At Ironbark, we are committed to integrity, transparency, and trust, ensuring every client receives the highest level of service. Our reputation as a trusted advisor has been built on strong, long-lasting relationships, helping businesses and individuals succeed nationwide.

WHY WORK WITH US?



- 15 years in business with a combined 200+ years of industry knowledge and expertise
- Industry-specific expertise for medical professionals, tradies, self-managed super funds, property investors, civil construction, transport companies and more
- Strong relationships with various banks, lenders and insurance partners
- Access to attractive finance terms and competitive interest rates
- A comprehensive one-stop solution providing Asset Finance, Commercial Finance, Home Loans and General Insurance solutions to over 1,000 clients and with over \$1B in lending settled during this time
- Personalised service
- Established network of partnerships that can assist you further

COMMERCIAL FINANCE

At Ironbark, we simplify commercial lending, helping businesses secure competitive financing with confidence. We've partnered with Australia's leading financiers to provide fast, hassle-free solutions tailored to your needs.



COMMERCIAL PROPERTY

Navigating property investment, development, or ownership can be complex. Ironbark ensures you secure the right funding, whether you're financing, refinancing, refurbishing, or developing. Our team will guide you in structuring competitive finance while managing risk, helping you move forward with certainty.

BUSINESS FINANCE

Provides flexible funding for various business needs, including property purchases, acquisitions, expansion initiatives, marketing, hiring additional staff, and securing new contracts. Whether you require upfront cash flow to get a project started or need financial support to sustain operations, Ironbark ensures you have the right funding solution to drive business success.

SELF-MANAGED SUPER FUNDS (SMSFS)

We provide expert guidance on SMSF lending for residential and commercial property investments, ensuring compliance and aligning strategies with your financial goals. Ironbark simplifies the complexities, securing the best lending options for your portfolio.

PROFESSIONAL PRACTICE FINANCE

Ironbark helps accounting, legal, financial planning, and insurance firms access the right finance solutions. Whether refinancing, planning a succession, funding a partner buy-in, or upgrading assets, we structure financing that supports your long-term business success.

MEDICO FINANCE

Healthcare businesses and professionals require financial solutions tailored to their unique needs. We facilitate funding for medical practices, property purchases, equipment upgrades, and start-ups. Ironbark will connect you with decision-makers and securing competitive finance for hospitals, clinics, pharmacies, and aged care facilities, ensuring a smooth, efficient process with minimal paperwork.

Disclaimer: This page provides general information only and has been prepared without taking into account your objectives, financial situation or needs. We recommend that you consider whether it is appropriate for your circumstances. Your full financial situation will need to be reviewed prior to acceptance of any offer or product. It does not constitute legal, tax or financial advice and you should always seek professional advice in relation to your individual circumstances. All loan products are subject to lender criteria and approval.

Ironbark Finance Pty Ltd ABN 80 166 969 188 Australian Credit Licence 500104

RENT-ROLL FINANCE

Ironbark connects you with lenders who specialise in rent-roll finance, helping you secure competitive terms while navigating tightened lending criteria. From loan structuring to cash flow management, we make the process efficient and seamless and have the key strategies for success.

DEBT ADVISORY

Simplify your finances and enhance cash flow by consolidating debt into a single, manageable loan. Our tailored solutions help lower repayments for greater financial flexibility, unlock equity for acquisitions and expansion, and structure financing to align with your business needs, ensuring a streamlined and strategic approach to financial stability.

CASH FLOW FINANCE

Boost your working capital and fuel growth with flexible financing. Whether through business overdrafts, debtor finance, or trade finance, Ironbark connects you with the right lender and product for efficient, hassle-free funding.

MERGERS & ACQUISITIONS

Planning an expansion, buyout, or acquisition? We structure finance using senior debt, mezzanine debt, equity, or a custom mix, helping your business scale effectively with competitive solutions tailored to your objectives.



HOME LOANS

Ironbark Mortgages has built a strong reputation as a respected Mortgage and Finance Brokerage in Australia. We understand that every client has unique financial needs, and we tailor our solutions to meet those requirements.



FIRST HOME BUYERS

Buying your first home can feel overwhelming, but with Ironbark, you're supported every step of the way with your dedicated mortgage broker, ensuring a smooth and successful purchase.

We assist you with:

- Understanding your financial goals to ensure your mortgage aligns with your future plans.
- Government grants and incentives to identify and assist you to access all available government schemes for your purchase.
- A stress-free home-buying experience, making the process simple and straightforward.

RESIDENTIAL PROPERTY LOANS

Our expert team helps you navigate property searches, negotiations, and mortgage decisions, aligning every choice with your financial and lifestyle goals. With access to trusted lenders across Australia, we find the best offers and tailor a loan strategy to suit your needs.

Our services include:

- Comprehensive financial analysis to tailor solutions to fit your budget.
- Access to the right lenders, finding the best mortgage options for you.
- A streamlined process, making homeownership smooth and stress-free.
- Personalised refinancing solutions, tailored to your needs whether you want to lower your interest rates, access home equity, or improve loan terms.

COMMERCIAL PROPERTY LOANS

Whether you're purchasing a commercial property, seeking corporate financing, or exploring investment opportunities, Ironbark ensures a seamless process with tailored solutions to support your goals.

We assist you with:

- Analysing your financials (P&L statements, cash flow and much more).
- Finding the best lender for your project.
- Providing strategic finance solutions.

SELF-EMPLOYED HOME LOANS

Self-employed? Ironbark experts simplifies home loans, guiding you through the complex requirements. Whether you're an entrepreneur, freelancer, or business owner, we help you secure the best loans.

We assist you with:

- Managing complex paperwork to simplify the loan application process.
- Finding lenders that understand self-employed income structures.
- Creating tailored loan strategies that suit your business and personal needs.

SELF-MANAGED SUPER FUND (SMSF) LOANS

A SMSF mortgage offers a tax-efficient way to leverage funds for investing in residential or commercial, helping to grow and protect your retirement wealth. Ironbark guides you in making informed investment decisions to maximise returns and secure your financial future.

We assist by:

- Helping you maximise retirement income through smart property investments.
- Structuring loans for optimal tax efficiency.
- Providing tailored strategies aligned with your long-term retirement goals.

**MOVING INTO
YOUR DREAM
HOME HAS NEVER
BEEN EASIER**

WHY CHOOSE IRONBARK MORTGAGES?

- Your own dedicated experienced broker
- Access to a wide network of lenders
- Personalised finance solutions tailored to your goals
- A seamless and stress-free loan process

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INSURANCE

We offer comprehensive insurance solutions tailored to businesses across various industries in Australia. Our solution orientated advice and coverage options help safeguard your business, minimising financial risks in the event of an accident or claim.



BUSINESS INSURANCE

Protect your business with a range of coverage options, including property, theft, glass, business interruption, machinery breakdown, electronic equipment, tax audit, and employee dishonesty, ensuring financial security against unforeseen risks.

MOBILE PLANT & MACHINERY

Insurance solutions for civil contractors, earthmoving, mining, and infrastructure businesses needing to cover machinery. Whether insuring excavators, skid steers, loaders, or cranes, we provide tailored coverage that mitigates asset risk and ensures operational continuity.

COMMERCIAL & PRIVATE USE MOTOR VEHICLE

Secure the right coverage for commercial and private-use vehicles, from cars to fleets of 50+ trucks and trailers. Our policies protect against accidental damage, theft, and unforeseen incidents, ensuring financial resilience for your business assets.

MARINE TRANSIT

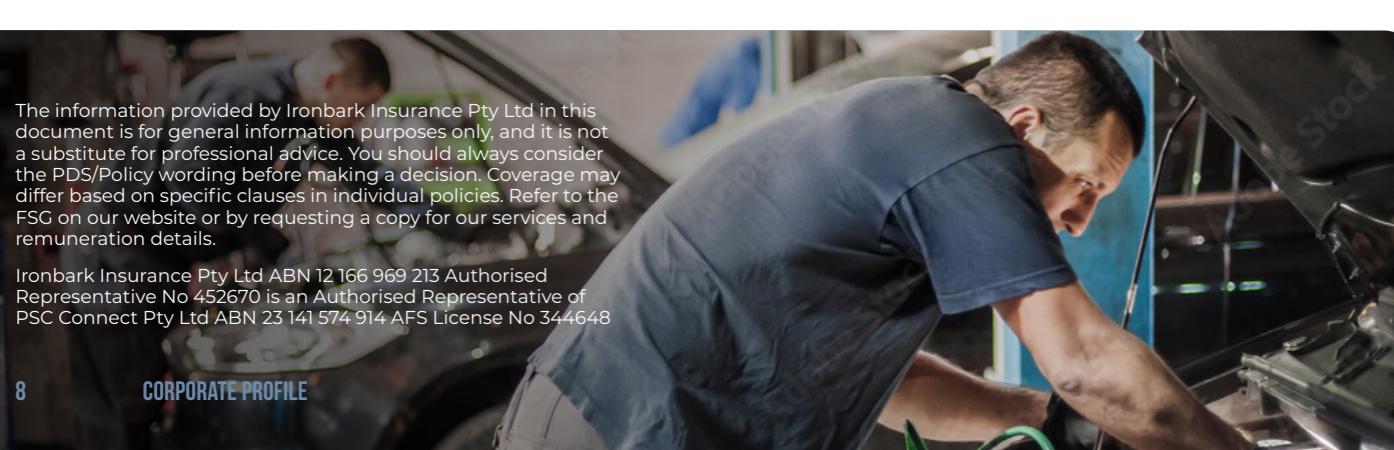
Ensure safe transport of goods with comprehensive coverage for theft, pilferage, non-delivery, loading and unloading damage, and accidental loss. Ideal for businesses managing logistics via road, rail, sea, or air.

MOTOR TRADES

Tailored business insurance for automotive professionals, including mobile mechanics, workshops, auto electricians, panel beaters, car detailers and more. This policy safeguards against industry-specific risks, keeping operations protected.

AVIATION

Financial protection for aircraft owners and operators, covering damage to aircraft, liability for injuries or property damage, and risks specific to the aviation sector.



The information provided by Ironbark Insurance Pty Ltd in this document is for general information purposes only, and it is not a substitute for professional advice. You should always consider the PDS/Policy wording before making a decision. Coverage may differ based on specific clauses in individual policies. Refer to the FSG on our website or by requesting a copy for our services and remuneration details.

Ironbark Insurance Pty Ltd ABN 12 166 969 213 Authorised Representative No 452670 is an Authorised Representative of PSC Connect Pty Ltd ABN 23 141 574 914 AFS License No 344648

PUBLIC LIABILITY

Essential coverage to protect businesses against claims related to third-party property damage or personal injury caused by business activities or employees.

PROFESSIONAL INDEMNITY

Designed for professionals offering advisory services, providing protection for financial loss and legal protection against claims resulting from negligence, errors, or omissions that lead to client losses.

MANAGEMENT LIABILITY

Shield company directors and executives from personal liability due to business decisions. Coverage extends to employment law breaches, workplace safety, trade practices violations, and environmental protection claims.

CONTRACT WORKS INSURANCE

Protect construction projects from unexpected loss or damage during development and maintenance periods. Coverage includes risks such as fire, theft, storms, floods, and accidental damage.

CYBER INSURANCE

Safeguard your business against cyber threats, including hacking, ransomware, and data breaches. A cyber liability policy ensures financial protection and recovery assistance in the event of cybercrime.

COMMERCIAL PROPERTY

Comprehensive coverage for commercial buildings and landlords, including protection against fire, storms, floods, impact damage, rent loss, and machinery breakdown, ensuring long-term financial stability.

RESIDENTIAL PROPERTY

Protect your home and belongings with coverage for structural damage, contents loss, and risks such as fire, storms, and theft, ensuring homeowners remain financially secure.

LANDLORDS

Specialised coverage for rental property owners, protecting against structural damage, rent loss, legal liabilities, and unexpected claims arising from property management.

STRATA

Tailored for apartment complexes and townhouses, this policy covers shared building structures, common areas, and legal liabilities of the body corporate, ensuring comprehensive protection for strata communities.

ASSET FINANCE

We support our clients' success with fast, stress-free and personalised Plant and Equipment finance solutions. Whether you're purchasing, refinancing, or expanding, we provide expert guidance and access to top lenders, ensuring competitive terms and a smooth approval process.



EARTHMOVING & MINING

We work with lenders to provide tailored solutions for excavators, dump trucks, graders, and more - helping you spread asset risk and access the most competitive funding for new or used machinery.

INFRASTRUCTURE

We help infrastructure companies secure reliable funding across multiple lenders, ensuring smooth approvals and competitive rates. Whether financing excavation trucks, cranes, or road construction equipment, we tailor finance solutions to support operational efficiency and long-term growth.

TRANSPORT & LOGISTICS

From trucks to trailers and forklifts, we connect transport businesses with specialised lenders who offer competitive financing for new and used assets. Our team streamlines the process, minimising paperwork and securing structured funding tailored to your business goals.

CONSTRUCTION

We support construction businesses of all sizes with fast and flexible financing. Our team sources competitive funding while assisting with valuations for private sales, ensuring fair pricing and lender confidence.

MANUFACTURING

Manufacturers need strategic financing that balances cost efficiency with operational demands. Our team specialises in equipment financing for CNC machines, packaging machinery, and automation systems, ensuring businesses secure optimal funding for new or used assets.

TRADIES

From Electricians, Plumbers and Builders to Painters, Landscapers and many more Tradie occupations, we provide flexible financing options to support your tools of trade assets including utes, trucks, machinery and general tools of trade, helping Tradies buy the tools they need.

FLEET STRUCTURES

Restructure debt, improve cash flow, and reduce monthly repayments with strategic asset financing. We work with businesses to consolidate debt and unlock equity, ensuring financial flexibility while keeping operations running smoothly.

COMMERCIAL VESSELS

Whether you're a sole operator or part of a large marine company, financing your commercial vessels across multiple lenders ensures you receive the best deal. We assist with loan structuring, private sales valuations, and tailored finance solutions for tug boats, passenger ferries, and other maritime assets.

FARM MACHINERY

Agricultural businesses require flexible financing to adapt to seasonal cash flow changes. We source competitive funding for tractors, headers, irrigation systems, and transport equipment, helping farmers secure structured lending that supports long-term sustainability.

WHY CHOOSE IRONBARK ASSET FINANCE?

- Access to low-doc options for purchases up to \$500,000
- Access to over 20 lenders

Majority of Lenders offer a Low Doc finance product for up \$250,000 in most cases with a couple of lenders stretching this low doc limit to \$500,000 for most asset types provided you meet the following minimum criteria:

1. You have been operating in business with ABN & GST Registered for a minimum 24 months
2. You are a property owner
3. You can demonstrate clear credit and repayment history

If the above criteria can be met, generally no financial information will be sought as part of your finance application.

If you are not a property owner, the above Low Doc limits can still apply, however you may need to provide a minimum 20% deposit with all but a couple of lenders without providing financial information.

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YOUR JOURNEY WITH IRONBARK

At Ironbark, we simplify the lending and insurance process with expert guidance at every step. From discovery to completion, our tailored approach ensures a smooth and stress-free experience.



STEP 1:

Understanding Your Needs

We begin with a fact find, gathering all relevant information to fully understand your current finance and/or insurance situation, needs, wants, goals and requirements.

Through strategic discussions, we develop high-level strategies tailored to your unique situation.

STEP 2:

Research & Assessment

Our team conducts in-depth research, assessing lender and/or insurance options to find the solutions that best align with your needs.

STEP 3:

Tailored Solutions

We present a range of options on the most suitable finance and/or insurance solutions available.

We ensure each solution we deliver supports both your short and long-term needs, wants, goals and requirements.

STEP 4:

Application Management

Once the ideal loan or insurance product has been selected, we prepare all forms, package-up documents, and submit to the lender and/or insurer for formal review and assessment.

Our team proactively follows up to ensure a seamless process with minimal hassle.

STEP 5:

Documentation & Settlement

We guide you through reviewing and executing loan documents or understanding your insurance policy documents while acting as your main point of contact with all stakeholders, including banks, insurers, solicitors, agents, and accountants as required.

Our commitment to a smooth and timely loan settlement or insurance binding process ensures confidence in every transaction.

STEP 6:

Ongoing Support & Relationship Management

Our service extends beyond settlement of your loan or binding of your insurance policy. As your trusted finance and/or insurance broker, we provide ongoing support, answer queries, offer market updates, and continuously review the products and services, ensuring your finance and/or insurance strategies remains aligned with your evolving needs.



WHAT OUR CLIENTS SAY

“Trust, reliability and hard work. These three positive words were our experience dealing with Ironbark Group. Our journey with them was a breeze. Their transparency works well with their service and business.”

- Jheinsen

“Totally awesome business to deal with! 100% can guarantee their excellent services.”

- Tania



“Ironbark Group really listens to what I needed. They are also so helpful with business, home and car insurance. They really took the time to explain everything, so you really understand your home loans and insurance.”

- James

“Ironbark Group is amazing!! They were so helpful with getting me the right home loan for my situation. They always answer the phone right away / emails, to answer any questions I have. No matter how silly the question.”

- Jesse



“Great team. We use Ironbark Group for both business & personal finance and insurances. Can't fault them.”

- Kane

“I have now used Ironbark Finance 3 times to mortgage and remortgage several properties and I have always found the experience professional and super easy. I couldn't be happier with the entire process and results.”

- Cathy



“Gene and his team were very professional and friendly and got the job done without any hiccups. Appreciate your great service team.”

- Matt

“Efficient and professional service provided by Gene and his team.”

- Mark



**DISCOVER HOW WE CAN TAILOR THE PERFECT
SOLUTION TO MEET YOUR NEEDS.**



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