

Privet | Term sheet comparison checklist

Prepared 11 October 2026. <https://privet.com.au/resources/term-sheet-comparison>

Items to record from each term sheet or offer you receive, so you can lay them side by side.
Privet does not rank offers; this is for your own comparison.

Loan amount and security

- ☐ Facility limit and net amount advanced after fees and retained interest
- ☐ Security required: mortgages, guarantees, general security agreements
- ☐ Valuation basis the lender will use
- ☐ Conditions that must be met before funding

Costs

- ☐ Interest rate and how interest is paid: monthly, capitalised or prepaid
- ☐ Establishment, line, broker and legal fees
- ☐ Valuation and quantity surveyor costs
- ☐ Extension, early repayment, exit and default charges

Term and conditions

- ☐ Loan term and extension options
- ☐ Events of default and cure periods
- ☐ Reporting obligations during the loan
- ☐ Whether the lender holds an Australian Credit Licence where relevant and is an AFCA member

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