



# CORPORATE TRUST & SECURITISATION

DEBT CAPITAL MARKETS &  
SECURITISATION SERVICES



**Equity Trustees**

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[eqt.com.au](http://eqt.com.au)



## CORPORATE TRUSTEE SPECIALISTS

Equity Trustees was established in 1888 for the purpose of providing independent and impartial Trustee and Executor services to help families in Australia protect their wealth.

As Australia's leading specialist trustee since 1888, we offer a diverse range of services to corporate clients, banks, lenders, borrowers as well as individuals and families. The Corporate Trustee Services division is responsible for more than A\$100b of funds under management. Responsible Entity and Corporate Trustee services are provided to more than 100 leading local and international banks, financiers, investment managers and super funds.

We have a market capitalisation of approximately A\$575m with annual revenue in excess of A\$100m and employ more than 250 staff nationally.

## OUR HISTORY

Established as the Equity Trustees Executors and Agency Company Limited in 1888, Equity Trustees has grown and thrived to become a national company. Significant acquisitions have included ANZ Trustees (2014) and estates and trusts part of the Bendigo and Adelaide Bank owned Sandhurst Trustees Limited (2017). In the Corporate trustee business, expansion has included the Company's first move overseas with the purchase of 60% of London-based Treasury Capital, enabling Equity Trustees to offer fund governance solutions to clients in the UK and Ireland, and the acquisition of the OneVue RE business (completed 2018).

## SERVICES

Equity Trustees provides a full range of trustee services for banks, financiers, originators, lenders, borrowers, international investment managers and sponsors.

- Note trustee
- Security trustee/agent
- Facility agent
- Issuing, calculation, paying agent and registrar
- Trustee and custodian for direct property funds
- Escrow agent
- Document custodian
- Trust manager
- Issuer trustee and security trustee for securitisation and master trust structures
- Standby servicer
- Settlement Agent.

## WHY CHOOSE EQUITY TRUSTEES

Equity Trustees is Australia's leading specialist trustee, with a growing business focused on debt capital markets and securitisation services. With 35 years of specialist experience in Australian and global markets, our key people bring together legal and finance industry expertise in debt capital market transactions, structured/secured lending structures, funds management, administration and compliance for retail and wholesale funds.

# DEBT CAPITAL MARKETS & SECURITISATION

An expert, independent trustee and agent in all types of DCM and securitisation transactions provides peace of mind to investors and relieves the issuer of the administrative burden of communicating with investors. Furthermore, if there are events leading to a default, a specialised independent trustee will work through the process to ensure that the investors' best interests are protected and that any enforcement is carried out properly.

- Equity Trustees is an independent specialised fiduciary with more than 130 years' experience as a trustee
- Equity Trustees is not a financier and will not be conflicted when acting as an agent or trustee
- Equity Trustees' DCM & Securitisation team is based in Sydney and has employed professionals with more than 35 years' experience in the industry
- Equity Trustees' parent company (EQT Holdings Limited) is listed on the ASX. The current Chair of the EQT Board is Carol Schwartz AO
- Equity Trustees has a well-resourced, Australia based, efficient back and middle office infrastructure to administer trustee and agency roles.

## SERVICES OFFERED

ROLE	WHAT DO WE DO	ADVANTAGES OF USING EQUITY TRUSTEES
Issuer Trustee (securitisation)	<ul style="list-style-type: none"> <li>• Issues notes to investors and may be lender of record.</li> </ul>	<ul style="list-style-type: none"> <li>• Established record of acting for Issuers of both wholesale and retail debt products in the market</li> <li>• Experienced and specialised trustee in wholesale and retail DCM transactions.</li> </ul>
Trust Manager (securitisation)	<ul style="list-style-type: none"> <li>• Performs day-to-day management of the securitisation trusts and provides customised solutions.</li> </ul>	<ul style="list-style-type: none"> <li>• Cash flows are modelled in secureHUB – a market leading trust management system developed by TAO.</li> </ul>
Document Custodian (securitisation)	<ul style="list-style-type: none"> <li>• Retains loan documents (such as mortgage packets) on behalf of the sponsor until the loan is discharged.</li> </ul>	<ul style="list-style-type: none"> <li>• Established document custody facility with in excess of 50,000 wills stored in secure nationwide facilities.</li> </ul>
Standby Servicer (securitisation)	<ul style="list-style-type: none"> <li>• Takes over servicing of the loan books on failure of servicer.</li> </ul>	<ul style="list-style-type: none"> <li>• We partner with leading servicers with specialist expertise in RMBS and other receivables.</li> </ul>
Security Trustee	<ul style="list-style-type: none"> <li>• Holds mortgage and/or PPSA security (property, shares, lien over bank accounts etc.) for bondholders/investors and enforces if there is a default.</li> </ul>	<ul style="list-style-type: none"> <li>• Potential events of default are properly investigated and remedial action promptly taken</li> <li>• If an event of default occurs we take care of enforcing security for all creditors without conflict</li> <li>• Expert handling of any concerns or queries by investors.</li> </ul>
Note or Bond Trustee	<ul style="list-style-type: none"> <li>• Ensures that Issuers meet their obligations in repaying principal and interest to investors.</li> </ul>	<ul style="list-style-type: none"> <li>• One point of contact for communications between Issuer and investors</li> <li>• Peace of mind for investors that a trustee is appointed, allowing the Issuer to focus on commercial matters.</li> </ul>
Issuing, calculation, paying agent and registrar	<ul style="list-style-type: none"> <li>• Arranges for notes to be made eligible in Austraclear</li> <li>• Issues notes and ensures smooth settlement with the lead managers for onward placement to the investors</li> <li>• Maintains the register of investors</li> <li>• Calculates interest on floating rate notes and makes interest and principal repayments to investors</li> <li>• Communicates with investors and acts as a conduit between the Issuer and the investors.</li> </ul>	<ul style="list-style-type: none"> <li>• Assurance that calculations performed correctly</li> <li>• Timely payment of interest and principal</li> <li>• Interfaces with Austraclear and investors on issuer's behalf.</li> </ul>
Settlement Agent	<ul style="list-style-type: none"> <li>• Sets up and executes trade instructions to deliver notes and receive subscription funds from investors in Austraclear.</li> <li>• Pays subscription proceeds to the Issuer on the settlement date.</li> </ul>	<ul style="list-style-type: none"> <li>• Full participant membership at Austraclear enabling a smooth settlement process for all investors</li> <li>• Industry recognised expert staff handling the process</li> </ul>

## FOR MORE INFORMATION CONTACT



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