



Your lender-side lawyers.

A banking and finance partnership for private credit lenders, funds and banks, with matters, conditions and PEXA workspaces in view.



How we work.

Senior-led banking and finance counsel for lenders, funds and borrowers in Sydney and Brisbane. We give practical, commercially grounded advice and turn the agreed term sheet into documents that match the credit decision.

01

Senior-led and commercial

Your matters are run by banking and finance lawyers who have acted for banks and specialist lenders. Our advice is practical, built around getting the facility documented and settled, not theoretical risk analysis.

02

Documents that match the credit decision

The term sheet becomes obligations that reflect what was actually agreed. Conditions precedent say what must be delivered, who checks it and when, so nothing is left to an informal email.

03

Fixed fees

Banking and finance matters are scoped upfront and quoted at a fixed fee. You and your borrower know the legal cost before work starts.

04

Clear visibility

Powered by Atto, our platform shows where each matter stands: the conditions outstanding, key dates and the PEXA workspace, without a call to us. We share updates at our discretion.



OUR COMMITMENTS

What you can count on.

From complete instructions, a clear turnaround, a known cost and a live view of every matter.

1

BUSINESS DAY

Simple loan documents

A simple loan and its ancillary documents, from complete instructions, ready for your review.

Fixed

FEE, UPFRONT

Cost you can plan around

Scoped and quoted before we start, so there are no mid-matter scope conversations.

Live

MATTER VIEW

Conditions and settlement

Matter progress, conditions precedent, key dates and PEXA workspace status in one place.

Turnaround runs from complete instructions and applies to simple loans. Complex, bespoke or multi-party facilities are scoped individually. Speed does not mean a lighter review.

OUR SERVICES

What we handle for lenders.

LENDER-SIDE WORK	ALONGSIDE THE FACILITY
Facility and loan agreements	Unfair contract terms health check
Mortgages and other security	Facility and loan agreement refresh
General security deeds and PPSR registration	Security and enforcement readiness review
Guarantees and indemnities	Independent legal advice for guarantors and borrowers
Conditions precedent and drawdown	Settlement, including PEXA workspaces
Variations, extensions and waivers	Term sheet review before documents are drafted
Priority and intercreditor arrangements	Fund and investor documents
Enforcement and recovery	Portfolio and key date reporting



A fundamentally different approach.

Baystone has designed its lending service around clear commitments, commercially grounded advice and structured delivery. The comparison below describes our approach alongside common legal-service practices.

TYPICAL APPROACH	THE BAYSTONE APPROACH
TURNAROUND Timing can vary with workload and the number of rounds of drafts.	TURNAROUND Simple loan and ancillary documents within 1 business day from complete instructions.
MATTER VISIBILITY Status is gathered through emails and calls when requested.	MATTER VISIBILITY Current stage, outstanding items and next steps on a secure matter view, shared at our discretion.
CONDITIONS PRECEDENT Often tracked in separate checklists and email chains.	CONDITIONS PRECEDENT Each condition listed with a status, a responsible party and a recorded review.
SETTLEMENT AND PEXA Workspace status confirmed by phone or email near settlement.	SETTLEMENT AND PEXA PEXA workspace status sits beside the matter, so settlement readiness is clear before the day.
DOCUMENT CONSISTENCY Practice can differ between lawyers and matters.	DOCUMENT CONSISTENCY Loan and security documents generated from mapped firm templates, with lawyer review before release.
LENDER REPORTING Matter lists prepared on request.	LENDER REPORTING Secure, read-only portfolio views across your matters, with key dates on one calendar.
BILLING Time-based billing, with cost developing as the matter does.	BILLING Fixed fee, scoped upfront.
ACCESS AND AUDIT Document handling and access vary by firm.	ACCESS AND AUDIT Role-based access, with every upload, view and download logged.



OUR TECHNOLOGY · POWERED BY ATTO

Specialist advice. Technology-enabled delivery.

Baystone combines specialist banking and finance advice with matter technology from Atto, bringing the term sheet, conditions, key dates and settlement together, with our lawyers directing the process at every stage.

FACILITY	BORROWER	STAGE	NEXT KEY DATE	CONDITIONS
Facility 1	Borrower A Pty Ltd	Documents issued	Drawdown, 14 Nov	6 of 9 satisfied
Facility 2	Property Trust B	Settlement ready	Settlement, 2 Dec	9 of 9 satisfied
Facility 3	Borrower C Pty Ltd	Term sheet received	Approval expiry, 21 Nov	Not started
Facility 4	Guarantor D	Awaiting signing	Drawdown, 28 Nov	7 of 8 satisfied
Facility 5	Borrower E Pty Ltd	Conditions in progress	Settlement, 9 Dec	3 of 7 satisfied

01

The term sheet builds the matter

Upload the term sheet and the parties, facility terms and conditions are extracted for lawyer review. Nothing is released without our review.

Less re-keying. A clearer starting point.

02

A portfolio view for lenders

Secure, read-only views across your matters show the stage, outstanding conditions and key dates, so you are informed without the update chase.

Visibility without the phone call.



OUR TECHNOLOGY · POWERED BY ATTO

Every condition. Every stage on the record.

Conditions precedent and subsequent sit against the matter with a status and an owner, and each stage from document set-up to settlement shows what is done and what comes next.

CONDITIONS PRECEDENT · FACILITY 1

Executed facility agreement	Satisfied	AB
Registered mortgage over security property	Pending	CD
PPSR registration confirmed	Satisfied	AB
Guarantor independent legal advice	Pending	EF
Insurance certificate of currency	Waived	CD
Evidence of equity contribution	Unsatisfied	GH

MATTER PROGRESS

- ☒ Term sheet received
Complete
- ☒ Documents prepared
Complete
- ☒ Lender review
Complete
- ☒ Conditions in progress
In progress
- ☐ Settlement ready
Upcoming
- ☐ Settled
Upcoming

03

A status and an owner for every condition

Set each condition as pending, satisfied, unsatisfied, waived or not applicable, and record who is responsible and who reviewed it.

Know what is outstanding.

04

Controlled documents

Facility, mortgage and guarantee documents are generated from the firm's mapped templates, then reviewed by our lawyers before they are released as Word files or a PDF pack.

Consistent drafting. Legal attention on what matters.



OUR TECHNOLOGY · POWERED BY ATTO

Settlement you can see.

The matter, its PEXA workspace and its key dates sit together, so settlement readiness is visible before the day and every date across your book is on one calendar.

FACILITY 2 · PEXA WORKSPACE

Workspace created

Parties invited

Lender ready

Settlement readiness

Ready

Conditions

9 of 9 satisfied

Settlement date

2 Dec

Documents

Pack released after review

UPCOMING KEY DATES · YOUR PORTFOLIO

Drawdown deadline

Facility 1

12 days

Approval expiry

Facility 3

19 days

Settlement

Facility 2

30 days

Settlement

Facility 5

37 days

05

PEXA workspaces on the matter

See the matter's PEXA workspace status next to its conditions and dates, so settlement readiness is clear without a call.

Settlement certainty, earlier.

06

Key dates across the book

Settlements, drawdown deadlines and approval expiries sit on one calendar beside your recent matters, so the week ahead is clear.

A clearer view of what comes next.

Security and control. Atto, the platform behind our matter portal, passed its ISO/IEC 27001:2022 Stage 1 audit on 21 October 2026, with certification in progress. Access is role-based, and every upload, view and download is logged. Matter views are shared with lenders at our discretion and within our professional obligations.

Our technology supports the process. Our lawyers provide the judgement.

The banking and finance team.

Senior lawyers with direct experience acting for banks, private lenders and specialist credit providers.



Phil Hustler

PARTNER · HEAD OF BANKING & FINANCE

Advises lenders across the full spectrum of lending transactions, with experience in major Australian banks and specialist financial institutions. Focuses on non-bank and alternative lending, loan documentation, security arrangements, enforcement and recovery.

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Platform features are described as they work for Baystone matters. Visibility is shared with lenders at our discretion, within our professional obligations and with client confidentiality maintained. Advice given to a lender is not advice to a borrower or guarantor. Platform illustrations are conceptual and use fictional data.