



Securitisation and debt services

AMAL, part of IQ-EQ, acts as a trusted partner across Australia and New Zealand's securitisation and structured finance markets. We provide impartial and independent trustee and agency services that protect investors, simplify administration and ensure smooth market execution.

We act as a vital bridge between issuers, investors and counterparties, providing rigorous governance, transparent reporting, and efficient administration. Our role is to safeguard investors' interests while enabling arrangers and issuers to focus on growth.



Our asset class expertise



RMBS/ABS



SME



Insurance
premium
funding



Whole loan
and forward
flows



Consumer/
commercial



Reverse
mortgages

Our securitisation and debt services include:

A. Trustee and Security Trustee

As Trustee and Security Trustee, we provide independent oversight, governance and protection of investor rights across securitisation and structured finance transactions. Our role includes the following responsibilities:

- Acting as Issuer/Note Trustee, representing investors and safeguarding their interests
- Maintaining and reconciling the trust bank accounts
- Managing the payment of expenses and distributions to noteholders and beneficiaries
- Holding an equitable assignment over the loan assets to secure trust obligations
- Providing independent oversight of trust structures and collateral assets
- Enforcing security interests and ensuring compliance with trust documentation
- Maintaining a register of security via PPSR registrations and associated filings
- Ensuring the safekeeping of all security documentation throughout the transaction lifecycle
- Managing amendments, releases and ongoing changes to security documentation as required
- Participating in calls and meetings to provide support on security and governance matters
- Taking enforcement action when directed by the secured parties

B. Trust Management Services

We deliver comprehensive Trust Management and investor reporting services, ensuring transparency, accuracy and confidence for all stakeholders. From day-to-day administration through to advanced modelling and cash flow analysis, our team provides the governance and insight required to keep structured finance transactions running smoothly.

Our services include:



Trust Management and investor reporting

- Day-to-day trust administration
- Covenant monitoring, reconciliations and allocation of payments in line with financing terms
- Accurate, timely and tailored investor reporting, distributed to finance parties, arrangers and rating agencies
- Ongoing liaison with rating agencies to support compliance and credit assessments



Modelling and analytics

- Development of robust financial models to support transaction set-up and ongoing monitoring
- Preparation of key assumptions, including interest rates, repayment schedules and cash flows
- Continuous review of model outputs against performance to identify variances early



Regulatory reporting

- RBA and ESMA Reporting Services



Cash flow oversight

- Detailed review of trust cash flows to ensure liquidity and stability
- Monitoring of payment waterfalls
- Analysis of trust performance over time, supporting arrangers, issuers and investors with reliable insights

C. Facility agent services

Our Facility Agency team sits at the heart of loan administration. Acting as an independent intermediary between borrowers and lenders, we provide the clarity, governance and operational excellence that today's complex financing structures demand. Our role is to protect all parties by ensuring facilities are administered in line with agreed terms, while keeping transactions smooth and efficient from day one through to final repayment.



End-to-end loan administration

We oversee the full lifecycle of a facility – from initial funding to maturity. Our dedicated operations team manages:

- **Drawdowns and repayments:** ensuring requests are accurately modelled, executed and settled on time
- **Covenant monitoring:** proactive oversight to ensure all financing terms are complied with
- **Utilisation and reporting:** giving lenders complete visibility through clear, timely and tailored reporting packs



Cashflow management and co-ordination

- We manage the flow of funds between borrowers, lenders and third parties with complete integrity and control. From coordinating instructions to managing reconciliations and payments, our clients benefit from streamlined administration supported by strong operational processes
- Independent and conflict-free – ensuring impartiality and a balanced approach to all parties
- Scalable support – from bilateral facilities to multi-lender syndicates, we deliver consistency, transparency and efficiency at every stage



Escrow, settlement and paying agent services

- For transactions requiring escrow or settlement oversight, we provide a secure and transparent framework. We manage flows of funds and documentation with precision, giving arrangers and counterparties confidence that obligations are met without delay or dispute

About us

We are part of IQ-EQ, a leading investor services group employing over 5,900 people across 27 jurisdictions worldwide. We bring together that rare combination of global expertise with a deep understanding of the needs of our clients. We have the know how and the know you to support fund managers, global companies, family offices and private clients.

Why choose IQ-EQ

Global reach across 27 jurisdictions, right where you need us

End-to-end securitisation support to issuers and investors, safeguarding investors' interests while enabling arrangers and issuers to focus on growth

Deep experience in Australia's securitisation and structured finance markets

Smarter technology and sharper insights to drive better decisions

Trustee and Security Trustee services: we protect investors, simplify administration, and ensure smooth market execution

Key facts and figures*

People worldwide	100⁺ in Australia and New Zealand	Jurisdictions worldwide	Assets under administration	Entities administered	Funds/SPV/ Directorships
5900⁺		27	US\$857⁺ bn	34,000⁺	8,900⁺

Key contacts

If you would like to speak to us about our securitisation and debt services offering, please contact our team.



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*Correct as of December 2025

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