ASSURO | Banjo | BNK

SME LOAN BANK GUARANTEE

Unlock your working capital

- Access funding between $500K - $5M*
- Competitive rates from 8.45% p.a. APR
- Flexible repayment options and no early repayment fees

The **SME Loan Bank Guarantee** helps businesses secure larger bank guarantees without tying up valuable working capital. Instead of using your working capital to provide the cash security upfront, businesses can fund the guarantee over time, helping preserve cash flow and maintain flexibility for growth opportunities.

Keep working capital in your business to fund inventory, payroll, expansion, acquisitions or unexpected opportunities rather than tying it up as security with the bank.



KEY BENEFITS

Support for larger facilities up to $5M

Flexible repayment terms and fast approvals

Unlock valuable cash tied up in existing guarantees

Access to repaid principal on return of guarantee

HOW IT WORKS

1 **Apply online with Assuro**
One application for both the bank guarantee and the funding to secure it.

2 **Funding provided by Banjo Loans**
Banjo deposits the funds directly with BNK Bank.

3 **Issued by BNK Bank**
Once funds are received, BNK issues the guarantee.

Available exclusively on the Assuro platform.

Visit **assuro.com.au/betterBGs** for the most up to date product information.

SME Loan Bank Guarantee

Ideal for businesses looking to ease cash flow pressure by funding larger guarantees up to $5M.



PRODUCT PARTNERS

Assuro is a multi-award-winning Australian fintech company that owns and operates a digital platform specialising in the distribution, origination, and management of bank guarantees.

Banjo is a leading Australian non-bank lender providing simple, smart funding solutions that help businesses unlock opportunities and achieve their growth ambitions.

BNK Banking Corporation Limited is a digital only bank that has been supporting businesses and enterprising Australians for more than 40 years. BNK has a BBB- / Stable / A-3 credit rating from S&P Global Ratings.

PRODUCT GUIDE:

***Loan value**	• $500,000 to $2,000,000 for a single borrowing entity • $500,000 to $5,000,000 for two or more borrowing entities	
Loan term	• Terms from 12 to 60 months	
Key features	• Principal and interest loan • No early repayment penalties or fees	• Flexible repayment options (weekly, fortnightly or monthly) • Fast approval process
Eligibility criteria	• Minimum 2 years trading • Revenue greater than $500,000 p.a.	• Standard Banjo eligibility and credit assessment criteria apply • Directors' Guarantee required
Fees	• **Establishment fee:** $395 *One-off upfront payment.* • **Origination fee:** 4% of the guarantee loan value	• **Loan interest rate:** From 8.45% p.a. APR • **Bank guarantee fee:** 1.75% p.a. *Bank guarantee fee charged by BNK*

Ready to get started?

Get in touch for more information, or visit assuro.com.au to register and apply today.

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