Compare our solutions

BIZCAP

	Term loans				Line of Credit	
	Fast Business Loan	Secured Business Loan	Bridging Finance	Prime Loan	Line of Credit Core	Line of Credit Ultra
Best for	Quick access to funds for short-term obligations and unexpected expenses. No property required. Low-doc up to $300,000.	Clients who need larger funding amounts. Can unlock capital using property equity.	Clients who need short-term funding to bridge the gap until a property settles or expected cash is received. Liquidity at a heavily reduced rate, with clear exit strategy.	Established businesses who are rate-sensitive, seeking larger, longer-term funding.	Clients that need ongoing access to capital, with the flexibility to access funds when they need it, only paying for what they use.	Cash flow-heavy clients looking to draw and repay quickly. A faster, more flexible, and competitively priced alternative to invoice and debtor finance.
Loan amount	$5,000 – $500,000	$30,000 – $7.5 million	$150,000 – $7.5 million	$50,000 – $1 million	$15,000 – $750,000	$50,000 – $500,000
Term	3-12 months	3-12 months	Up to 12 weeks	9-12 months	Up to 12 months, ability to extend	4-8 months
Trading	4 months +	4 months +	5 months +	24 months +	9 months +	9 months +
Monthly revenue	$12,000 +	$12,000 +	No minimum	$75,000 +	$20,000 +	$75,000 +
Speed	In as little as 3 hours, same-day funding	In as little as 24 hours	In as little as 24 hours	In as little as 24 hours	In as little as 3 hours, immediate access	In as little as 3 hours, immediate access
Property required	In some cases	Yes	Yes	In some cases	In some cases	In some cases
Credit score	No minimum	No minimum	No minimum	> 500	> 300	> 400
Lending as proportion of revenue	Up to 80% of monthly revenue	Dependent on exit strategy and/or asset value	Dependent on exit strategy and asset value	Up to 150% of monthly revenue	Up to 100% of monthly revenue if combined with a term loan	Up to 100% of monthly revenue if combined with a term loan

Eligibility criteria

BIZCAP

Entity types accepted	Active ABN: sole traders, private and public companies, trusts and partnerships.
Industry exceptions	Fast Business Loans, Secured Business Loans and Line of Credit Core: • Construction, trade and transportation: Minimum one year of trading and $30,000 minimum monthly revenue. • Security, labour hire and commercial cleaning: Minimum two years of trading, $30,000 minimum monthly revenue. Additional exclusions and industry restrictions apply for Prime Loans and Line of Credit Ultra. Speak to your Bizcap BDM.
Excluded industries	Cryptocurrency, ticket brokers, and adult entertainment.
Financial management hardship	Businesses with defaults and judgements are accepted.
ATO debt	Accepted.
Personal guarantees	Required, but exceptions may apply. Speak to your BDM.
Repayments	Daily or weekly. *Early repayment discounts available across selected products. *Bespoke options with partial capitalisation available for Bridging Finance.
Financials	12 months of bank statements are required for all loans. For loans over $300,000, the following financials may also be required: • Most recent tax return or accountant prepared financials • ATO portal: Income tax account and integrated client account • Interim profit and loss statement and balance sheet • Most recent aged payables and aged receivables.

1. For all loans, a personal guarantee from the director is required.
2. In the event of default, Bizcap will have the right to lodge secured interest.
3. Bizcap has the right to lodge a PPSR for any loan over $30,000.

Workshop a scenario

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