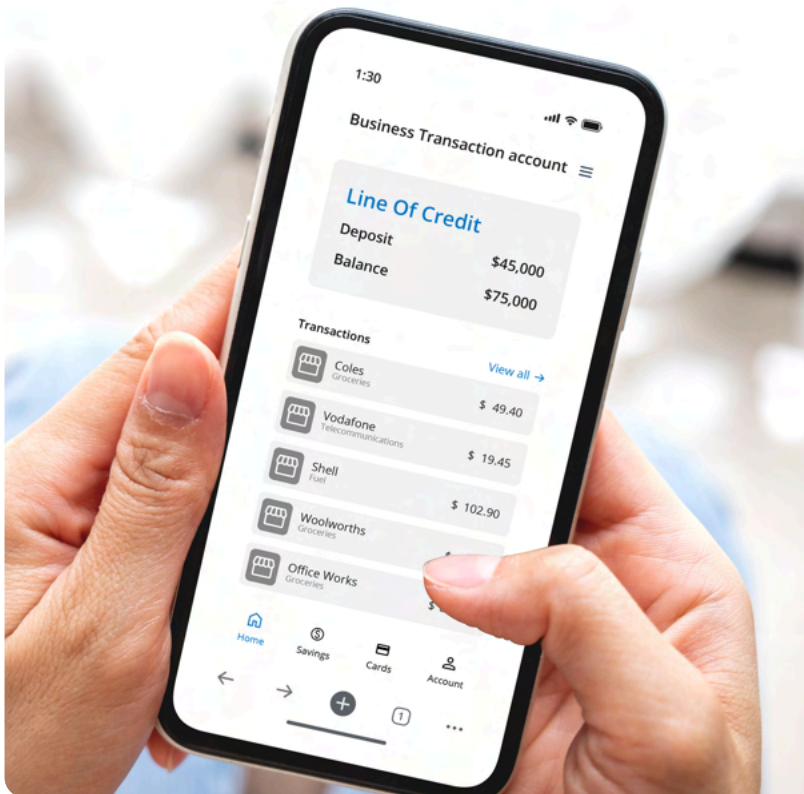


Business Line of Credit

BIZCAP



Key benefits

Say goodbye to cash flow worries and hello to a world of opportunity. With Bizcap's Business Line of Credit, you'll have funds at your fingertips whenever you need them.

- Easy online management
- Instant disbursements
- Discounts for early repayments
- Ongoing customer support



Access up to \$750,000



Tap into funds as needed



Only pay interest on funds drawn



Discounts for early repayments

How it works

1 Apply

Submit your client's details through our Partner Portal or via email (partners@bizcap.com.au). The client completes a short online application form and, if eligible, receives a conditional offer in as little as 3 hours.

2 Access

Your client gains ongoing access to funds via an online portal, drawing on as much as they want as often as they like, up to agreed-upon limits.

3 Repayments

Customers repay the funds and associated interest at the prearranged rate and frequency via direct debit.

4 Commissions

You get paid up-front and trailing commissions for each drawdown.

5 End of term

The Line of Credit can be renewed, refinanced as a term loan or closed off with a balloon payment for any outstanding balance.

Ideal for:

- ✓ Covering unexpected expenses
- ✓ Purchasing stock/inventory
- ✓ Paying wages and suppliers
- ✓ Plugging cash flow gaps
- ✓ Seizing growth opportunities
- ✓ Any business expense or investment

Eligibility

We're committed to saying "yes" more often. To qualify for a Bizcap Business Line of Credit you'll need:

- ✓ An active ABN/ACN
- ✓ At least 9 months of trading
- ✓ A minimum monthly revenue of \$20,000

Ready to empower your business?

Contact us today for an obligation free offer.

- ☎ 1300 922 227
- ✉ info@bizcap.com.au



How to fund

Tick 'n' flick

Simply refer clients to us and a dedicated Bizcap Loan Specialist will support them from application whilst keeping you in the loop.

Broker managed

Handle the communication with your client yourself and a dedicated Bizcap Business Development Manager will help you close the deal.

Example of loan facility with an early repayment discount

Weekly repayment amount: \$579.38 (includes principal of \$429.17 and interest of \$150.21)

Total payback amount: \$13, 905 over the full term (please note we do offer early repayment discounts).

Assumes a factor rate of 1.35 over a 24 week repayment term.

Requested amount	\$10,000.00
Drawdown repayment term	24 weeks
Rate	1.35
Tier	A

Week	Early payout amount	Amount paid to date	Total cost	Cost of funds (full term)	Actual costs (if paid early)	Savings on cost of funds
Week 1	\$10,900.83	\$579.38	\$11,480.21	\$3,605.00	\$1,180.21	67.26%
Week 2	\$10,471.67	\$1,158.75	\$11,630.42	\$3,605.00	\$1,330.42	63.10%
Week 3	\$10,042.50	\$1,738.13	\$11,780.63	\$3,605.00	\$1,480.62	58.93%
Week 4	\$9,613.33	\$2,317.50	\$11,930.83	\$3,605.00	\$1,630.83	54.76%
Week 5	\$9,699.17	\$2,896.88	\$12,596.04	\$3,605.00	\$2,296.04	36.31%

The example above is based on specific criteria to the customer, each customer is assessed on their own financials and rates will vary. Other fees may apply.