

# Apply for small business funding in as little as ten minutes

If you need funds to keep the momentum going in your business, I may be able to help with a flexible funding solution. With fast application and decision and a dedicated business lending specialist to help you, the application process is simple and easy.

## Business Loans

- Lump sum of \$5K to \$500K
- Terms from 3 to 36 months
- No asset security required upfront to access up to \$150K in total funding
- Minimal documentation (under \$250K)
- Now with 4 weeks no repayments as a standard option (interest will accrue from the settlement date to the end of the term)\*

Use a business loan to add a new product or service, purchase tools, upgrade equipment or machinery, do a renovation or fit out, run a marketing campaign, build a website and more.

## Business Line of Credit

- Facility limit up to \$150K
- Use and reuse as often as you like
- Only pay interest on what you use while you use it
- Renewable 24 month term
- Access funds 24/7 with the Mobile App and Customer Online Portal

Use your business line of credit to manage cash flow gaps, pay staff wages, cover unpaid invoices, buy urgent stock, manage seasonal fluctuations, pay suppliers, manage late paying customers and more.

## How it works

1



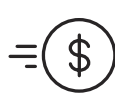
Apply in  
10 minutes

2



Get a fast  
decision

3



Funding possible  
in 24 hours

## Personalised support

A team of Business Lending Specialists are available to support you. You'll feel the love of real people who get to know you and your business – to offer you a flexible solution to meet your needs.

\* No repayment period available to approved customers who settle a new or refinanced Prospa Small Business Loan. Approved customers can elect to take an optional initial no repayment period of between 1 to 4 weeks from the loan settlement date, during which interest will accrue but no repayments will be required. Total loan repayment term will be extended by the time equal to the selected no repayment period (1 to 4 weeks) and interest will accrue from the loan settlement date until the end of the term. Interest that accrues on the loan during the no repayment period is capitalised and included in the total interest expense, and forms part of the regular fixed daily or weekly principal and interest repayments due on each payment date following the end of the no repayment period. Not available to refinance an existing Prospa loan that is within a no repayment period at the time of application. Product settings may be amended or withdrawn without notice. Eligibility and approval is subject to standard credit assessment and not all amounts, term lengths or rates will be available to all applicants. Fees, terms and conditions apply. Australian credit licence 454782. The small business loan products (Small Business Loan and Business Line of Credit) are offered by Prospa Advance Pty Ltd ACN 154 775 667. Prospa is the lender. We are the introducer only and may receive a commission or referral fee from Prospa in connection with any referral

# What you need to start your application

- Passport or drivers licence
- Australian business number
- Bank details of your main trading account
- Minimum 6 months of bank statements<sup>^</sup>
- Monthly turnover of more than \$6K
- Additional information required for loans over \$150K, please get in touch to find out more

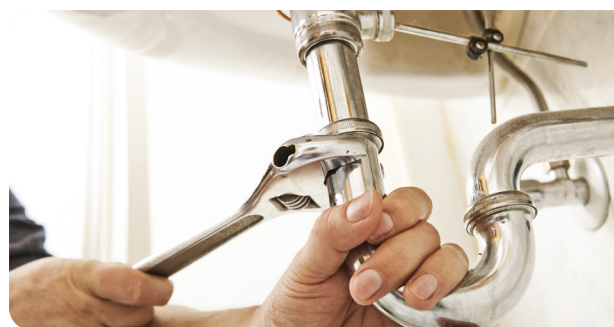
<sup>^</sup> Our lending partner recommends using the electronic bank statements link - it's secure, quick and easy to use.

## Scenarios

### Building & Trade

**Opportunity:** A plumbing company in QLD needed working capital to cover invoice gaps.

**Solution:** A small business loan was approved and available within 24 hours so the business owner was able to purchase the necessary equipment on time.



### Manufacturing

**Opportunity:** A manufacturing company in WA needed funds to relocate to a new premises.

**Solution:** Our lending partner was able to meet the business owner's need within 24 hours with a line of credit of \$25K to support cash flow during the move.



### Postal & Courier Services

**Opportunity:** A courier company in SA needed funds to purchase an extra delivery van.

**Solution:** With funds provided within 24 hours the delivery van was purchased and the business could keep up with increased online shopping demand.



# Talk to us today