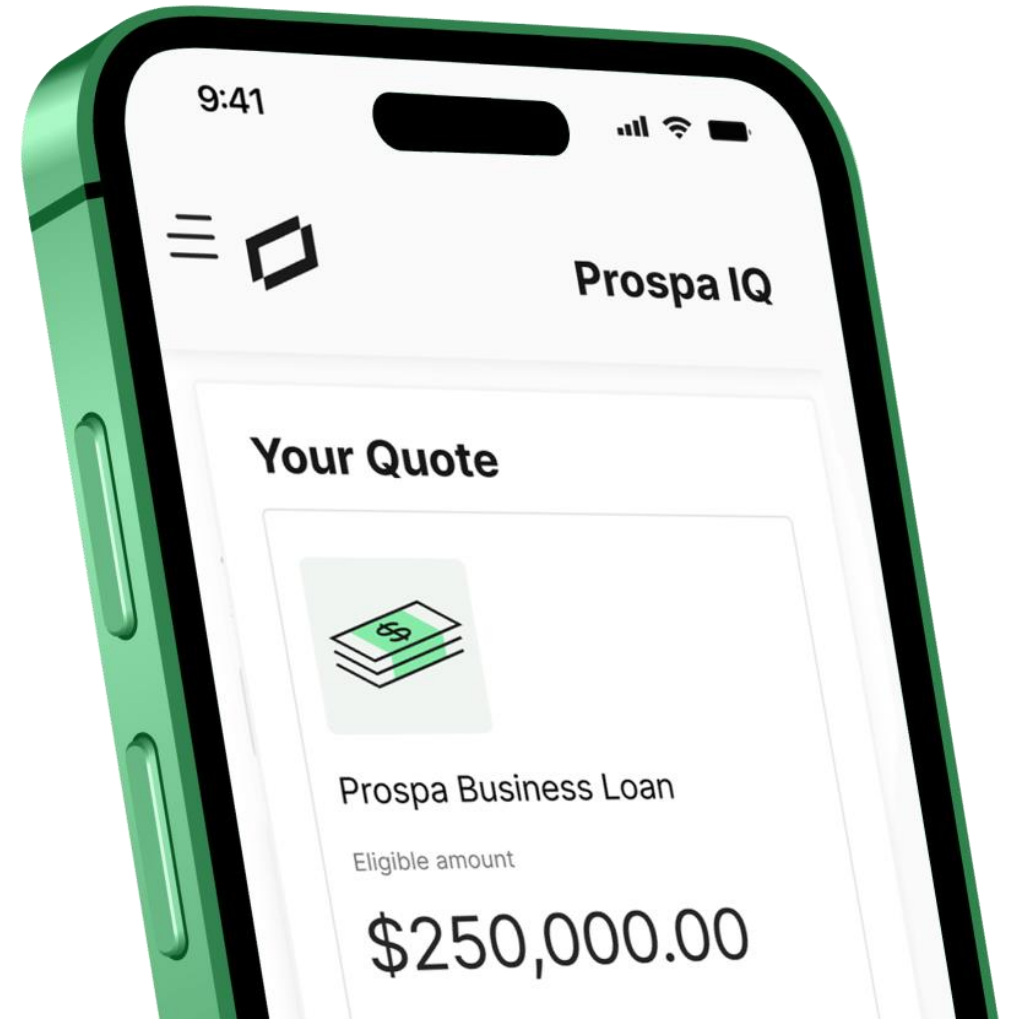


Prospera IQ Guide

Updated 04.26





Smarter

Automated **bank statement analysis**
backed by Prospa's Credit Decision Engine

Secure

No impact to credit scores to get an outcome

Faster

Real-time decisioning to set expectations
upfront

Reliable

Accurate for borrowing capacity, pricing and
terms

Prospa IQ is an intelligent quoting tool that provides real-time insights into the borrowing capacity, pricing and terms of Australian Small Businesses



Working with Prospa IQ

What you need to know



01 Prospera IQ is an intelligent quoting tool that guides you through the process with helpful tool tips and real-time error prompts.

02 Client details are required to generate a quote, but any information provided **will not** be used for marketing purposes.

03 Quotes are automatically saved and can be managed via the **‘Quotes’** tab in the Partner Portal or Prospera App.

04 Once a quote is submitted as a lead, or converted to an application, it can no longer be edited.

Business funding that helps you take clients further

Eligible Prospa Business Loan customers can choose to earn 1 Qantas Point per \$1 funded – up to 500,000 Qantas Points per loan. Fees and T&Cs apply.

This offer will be surfaced as part of your quoting and referral process in Prospa IQ. Your Prospa Lending Specialist will manage this directly with your client during the application process.

Earn Qantas Points on eligible Prospa Business Loans. Eligibility, fees and T&Cs apply.



Quote

Requested amount: \$150,000.00

Prospa Business Loan

Eligible amount

\$150,500.00



Total loan amount	\$160,00.00
Term	24 months
Fixed weekly repayment amount	\$923.23
Estimated annual simple rate	17.99%
Origination fee	\$1,923.23
Estimated total payable*	\$160,00.00

*Excluding any extra repayments



Advantages of a Prospa Business Loan



Funding possible within hours

Fixed weekly repayments with ability to make unlimited extra repayments to save on interest



Earn 1 Qantas Point for every \$1 funded.*

*Maximum 500,000 Qantas Points. Fees and T&Cs apply.

Prospa Business Line of Credit

Eligible amount

\$100,200.00



Daily percentage rate	20.49%
Committed initial term*	24 months
Weekly service fee	\$20.00

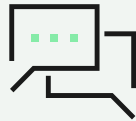
*Unlimited draw downs over the 2 year initial term, with option to renew or amortise over a further 2 years.

Extracting financials



Free to retrieve bank statements via DocumentID

- Enables Prospa's bank statement analysis
- Improves the accuracy of the quote



Free to request bank statements

- Triggers SMS to send to client
- Enables Prospa's bank statement analysis
- Improves the accuracy of the quote



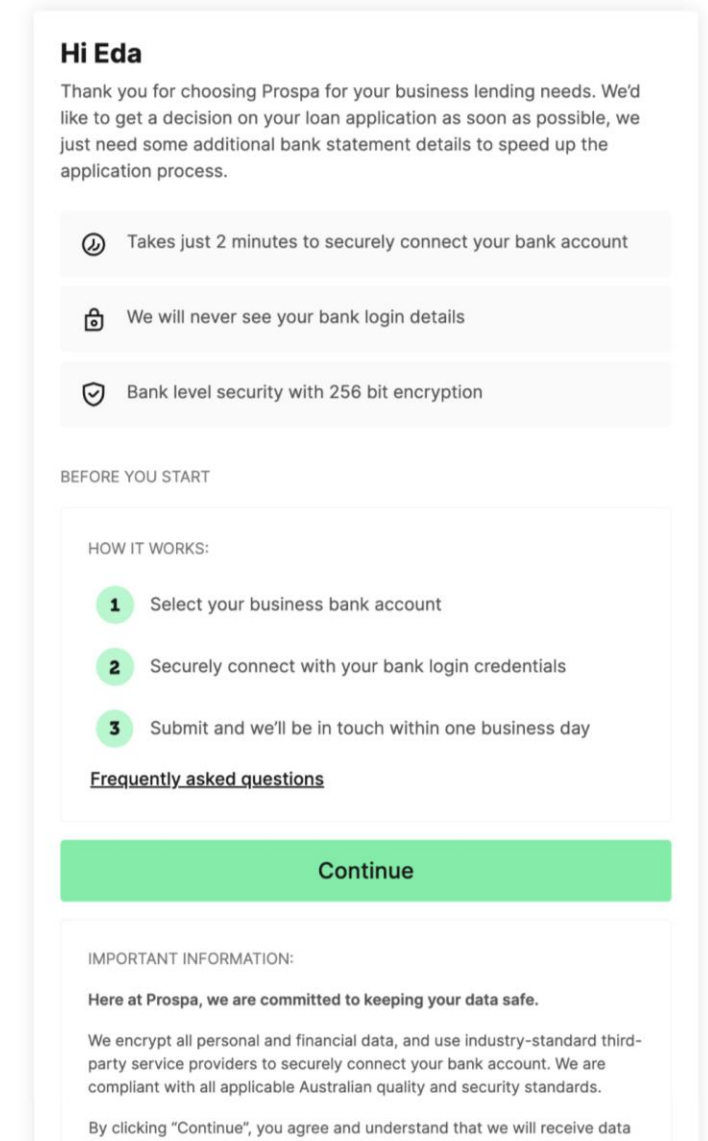
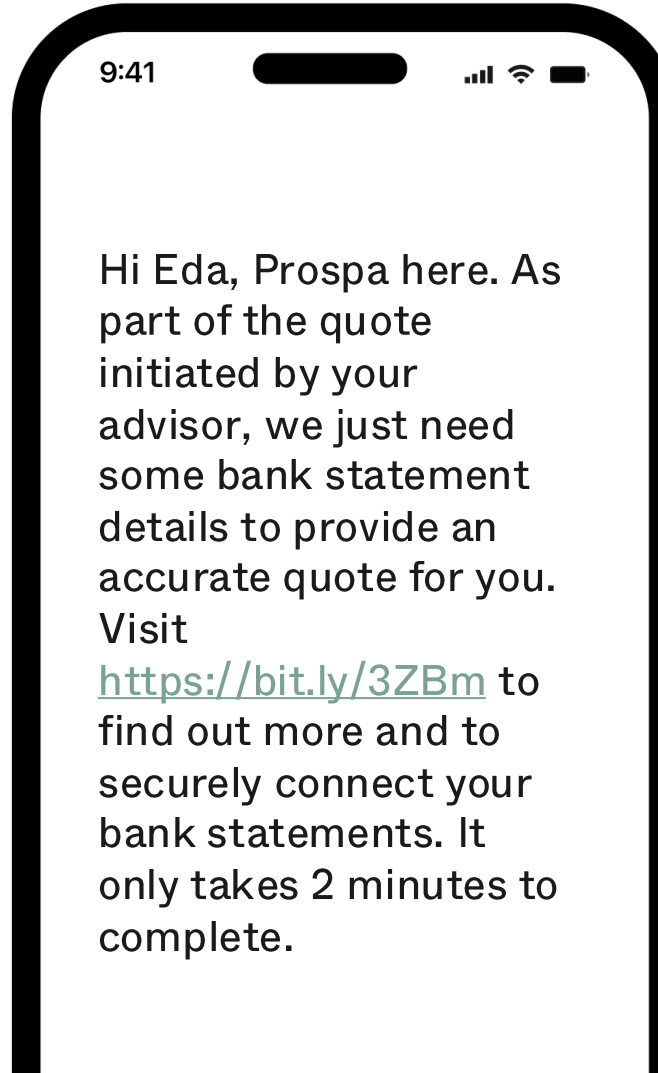
Entering revenue and expenses manually

- Doesn't enable Prospa's bank statement analysis
- Delivers a quick, high-level estimate

What your client sees

 Request from client directly

Example of SMS sent to client and the landing page the link directs them to.

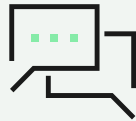


Obtaining credit scores



Use client's credit report

- Reference your client's Equifax AccessSeeker report to complete time at current residential address and age of file fields
- Improves the accuracy of the quote



Free to request soft credit check

- Triggers email with a link to Prospa's privacy policy to send to client
- No impact to credit score



Entering client's credit score

- If there are multiple directors, you can average the comprehensive credit score between them

What your client sees

 Get a soft credit score

Example of the email sent to your client to inform them of the soft credit check.

 Prospa



Prospa has requested a preliminary credit check as part of your quote

Hi Wayne,

Your broker has requested a preliminary check on your behalf with Prospa to see whether you're eligible for business funding . **This check will not impact your credit record at all.**

If you'd like to review your credit file , you can get a copy from the the credit reporting bodies listed in our [privacy policy](#).

We recognise the importance of protecting your privacy , and being clear about how we collect , use, share, store and protect your information , so please make sure you read and are familiar with our [privacy policy](#) and [consent information](#).



We're here to help

If you have any questions , please contact your broker or call Prospa on [1300 964 808](tel:1300964808) between 9am and 7pm (AEST), Monday to Friday, or [email](#) us anytime .

Tips on getting the most out of Prospa IQ



Validate inputs



Validate your inputs and recalculate the quote if necessary before submitting as a lead

Additional notes



You can add any notes to support, validate, or strengthen the application.

We recommend:

- Brief summary of the use of funds
- Any detail to explain manually inputted details

Upload files

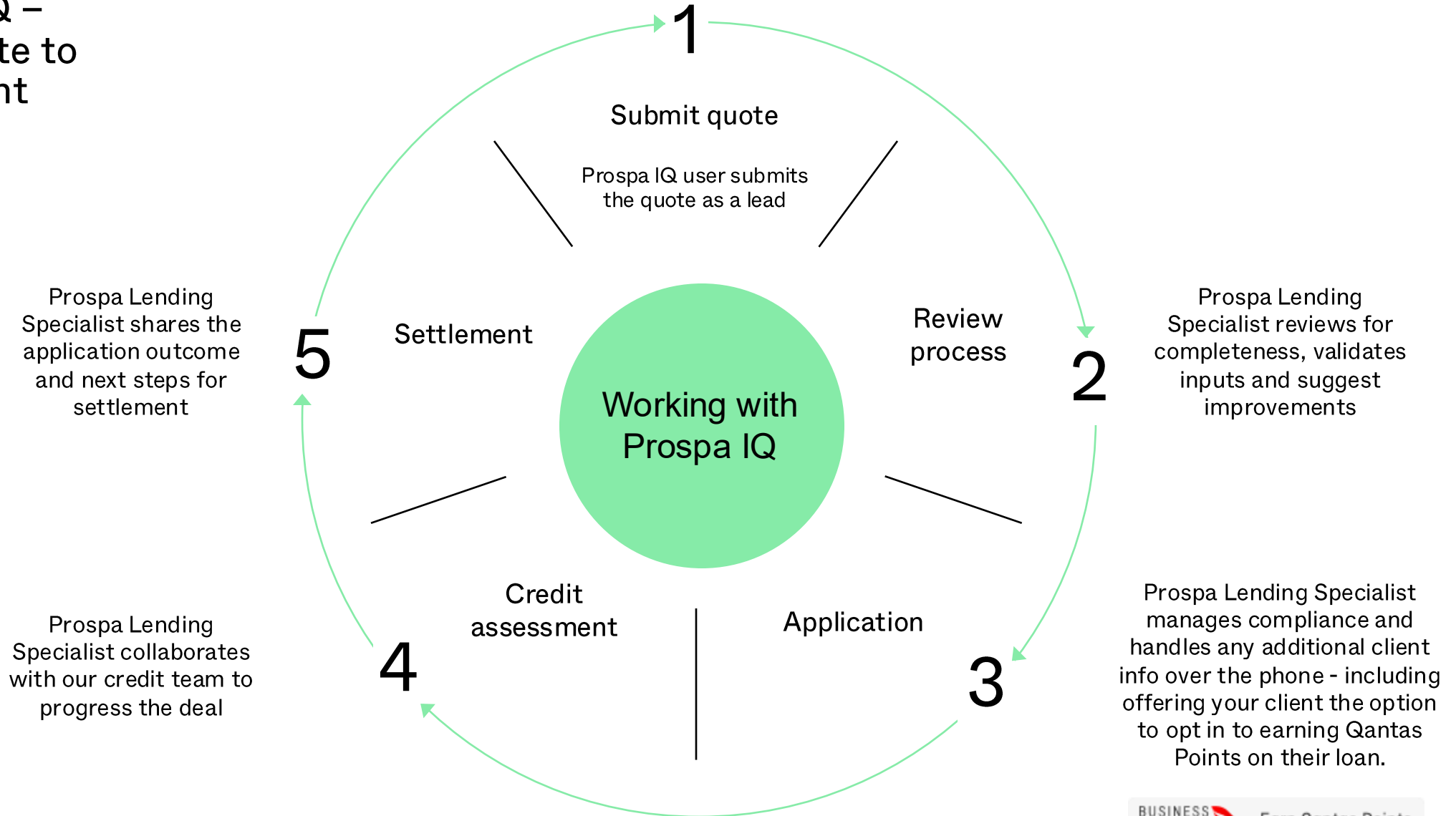


You can upload files to speed up the application process.

We recommend:

- A copy of the integrated client account tax portal
- Any ATO payment plan
- Trust deed (if applicable)

Working with Prospa IQ – from quote to settlement





What success sounds like



★★★★★ “It’s more accurate than a quote provided by an internal sales team briefly reviewing bank statements against a product and qualification matrix.”

★★★★★ “The final quote (with no obligations or credit checks) enable brokers like myself to set more accurate expectations with clients’ that supports our ability to deliver 95% approval success.”

★★★★★ “Propsa IQ has been a great tool for us to gauge and validate our own findings in terms of servicing and possible red flags.”

★★★★★ ”In my experience, Propsa IQ has been delivering positive results.”