



Business funding that helps you take clients further

Prospa has partnered with Qantas Business Rewards to offer Australian Small Business owners the choice to earn Qantas Points when they take out a Prospa Small Business Loan or Business Loan Plus.

What your clients can choose to earn

- 1 Qantas Point per \$1 funded (calculated on the disbursement amount, excluding origination fee)
- Up to 500,000 Qantas Points per loan. Fees apply
- Qantas Points are credited to the client's Qantas Business Rewards account
- Qantas Points are credited once per eligible loan

Why this resonates with your clients

Immediate, tangible upside on business funding. Particularly compelling for:

- Travel-heavy businesses
- Growth-stage SMEs
- Owners who already value Qantas Points

What this partnership gives brokers

- A premium value story for the right client
- A differentiated funding conversation
- A compelling reason to choose Prospa over standard alternatives

How brokers should position it

Position as a value add, not a discount.
This is ideal for clients who:

- Are already proceeding with funding
- See value in Qantas Points
- Understand the trade-off between cost and reward

Suggested positioning language:

“If you’re approved, Prospa can include Qantas Points on your loan, you’ll earn 1 point for every dollar funded, up to 500,000 Qantas Points. It’s a way to get additional value from funding you’re already taking on.”

Avoid framing it as:

- A standalone loan type
- A free add-on

Eligible products

- Prospa Small Business Loan (new and refinanced)
- Prospa Business Loan Plus (new and refinanced)

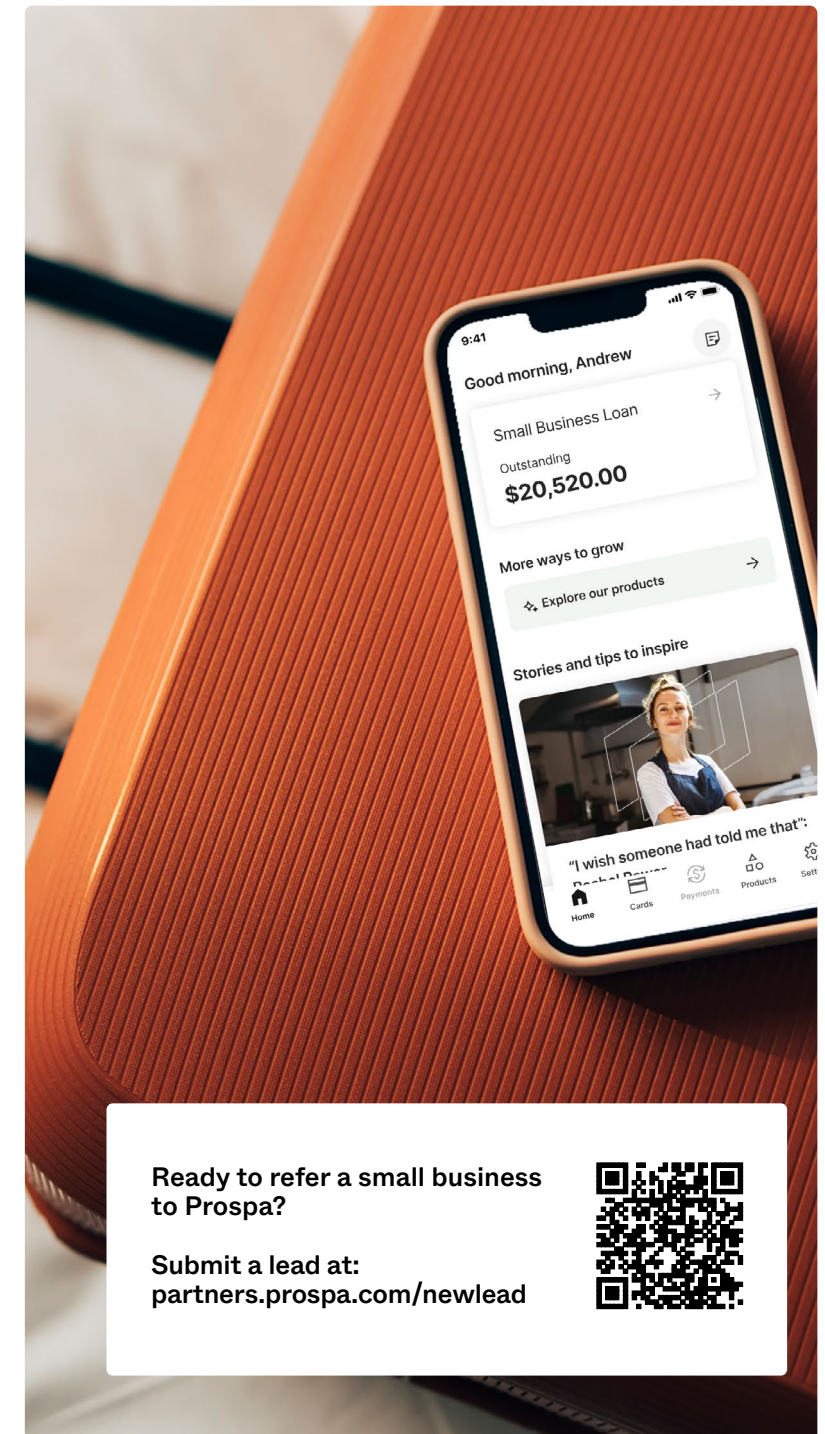
Compare Prospa Business Loans - prospa.com/business-loans

Pricing

- Adding Qantas Points increases the origination fee by 0.49%
- Best framed as a value trade-off, not a hidden cost

How it works

1. Client is referred for a Prospa Small Business Loan or Business Loan Plus
2. The client provides consent when prompted by a Prospa Business Lending Specialist during the application/approval process
3. The application is approved and settled for \$5,000 or more
4. Qantas Business Rewards Account is required
 - If they don’t have an account, Prospa will auto-register and waive the \$89.50 (incl. GST) fee
5. 30 days post settlement, Qantas Points are credited if the loan is active and in good standing (repayments up to date)



Ready to refer a small business to Prospa?

Submit a lead at:
partners.prospa.com/newlead



FAQs

What is the offer?

Eligible Prospa Small Business Loan and Business Loan Plus customers can choose to earn Qantas Points based on their funded loan amount.

Is there a “Qantas Business Loan”?

No. Clients take out a Prospa Business Loan with Qantas Points added as a feature.

How many Qantas Points can clients earn?

- 1 Qantas Point per \$1 funded
- Capped at 500,000 Qantas Points per loan

Can clients earn Qantas Points on more than one loan?

Yes. Qantas Points can be earned on each eligible loan, with the cap applying per loan.

Which loans are eligible?

- Prospa Small Business Loan (new and refinanced with fresh capital)
- Prospa Business Loan Plus (new and refinanced with fresh capital)

Is there a minimum loan amount?

Yes. The minimum funded amount is \$5,000.

Is there an additional cost?

Yes. Prospa Business Loans earning Qantas Points include a 0.49% increase to the origination fee.

Does the client need a Qantas Business Rewards Account?

Yes. If the client is not already a member:

- Prospa will automatically register them
- The \$89.50 (incl. GST) joining fee is waived

What if the client already has a Qantas Business Rewards Account?

The loan will be linked to their existing account, provided the ABN matches.

When are Qantas Points credited?

- The fulfilment point is 30 days after settlement
- Qantas Points may take up to an additional 30 days to appear

Qantas Points are only credited at the fulfilment point if the loan is:

- Active
- In good standing
- Not in hardship at the fulfilment point

What happens if the loan goes into hardship or arrears over the fulfilment point?

Qantas Points are withheld until the loan returns to good standing.

Who receives the Qantas Points?

Qantas Points are credited to the Qantas Business Rewards Account linked to the business ABN, not to individuals or guarantors.

Are there tax implications?

Clients are responsible for any government tax, duty or other charges associated with Qantas Points earned.

See full T&Cs at prospa.com/important-documents

prospa.com/partners

1300 964 808