# Make business happen with flexible small business finance

Let me connect your small business clients with our lending partner for great service, a fast response and a fair go.



## Funding solutions



#### **Small Business Loan**

Quick access to \$5K – \$100K to cover one-off expenses or invest in your business.

- Fixed term of between 3 and 36 months
- Fast application process and quick decision with funding possible in 24 hours
- · Fixed repayments designed to work with business cash flow
- No asset security required upfront to access vfunding up to \$150K



#### **Business Loan Plus**

Larger loans from \$100K up to \$500K to invest in business growth opportunities.

- Fixed term up to 36 months
- Pre-approval available for loans above \$250K, no credit check required\*
- Upfront asset security required for funding over \$150K; Charge over the applying business entity(ies) will be registered on the Personal Property Securities Registry (PPSR)
- Property ownership required, have a minimum 3 years trading history and \$700K annual turnover to apply



#### **Business Line of Credit**

Flexible, ongoing access to up to \$150K to help clients confidently manage business cash flow fluctuations.

- Renewable 24 month term
- Fast decision and funding possible in 24 hours
- · Only pay interest on the funds used
- Access funds anytime, wherever you are with an online portal

only and is not an offer or guarantee of finance. Unconditional approval is subject to a full credit assessment being completed and any offer that you may receive may be on different terms.

\* Pre-approval is based on a preliminary assessment

## Here's how it works

When you refer your client to me, I'll put them in touch with the team of business lending specialists who can talk to them about flexible solutions designed to meet their needs.

#### What do they need to have ready?

- Personal identification document
- Active NZBN
- Minimum of to 6 months of business bank statements^
- Business financials for certain loan amounts may be required
- · Minimum trading history periods apply
- Minimum \$6K monthly turnover to apply



### Let's get started

Simply provide me your client's name, business name, email and preferred contact number – and I'll be in touch.

- ^ My lending partner recommends using the electronic bank statements link it's secure, quick and easy to use
- We are the introducer only and may receive a commission or referral fee from Prospa in connection with any referral.

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. FSP663891. NZBN 9429046731678