



Application experience

## Prospera Express Path factsheet

Your shortcut to faster decisions on Business Loans & Line of Credit up to \$500K

- Faster and easier 'low doc' applications
- Available on Business Loans and Line of Credit up to \$500K
- Help clients secure funds fast with funding possible in 24 hours
- Loan terms up to 5 years to lower repayments

	General requirements	
Time trading	Minimum 6 months time trading	
Turnover	Minimum \$72K annual turnover	
Credit conduct	Minimum score 400	
Documents required	Bank statements	
Security	No upfront security required up to \$150K Industry exclusions may apply	
	Detailed requirements	
	Line of Credit	Small Business Loan
Above \$100K	Property ownership required IRD Tax Portal	IRD Tax Portal
Above \$150K	Charge on PPSR	Charge on PPSR
\$200K - \$500K	Upfront security may be required	
\$300K - \$500K		Upfront security may be required on bank statement only assessed applications