







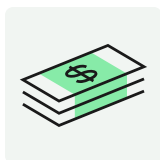
# Express Path

Prospa Express Path to great funding outcomes

 <p>Bank statement only credit assessments</p>	 <p>Option for no upfront property security up to \$500K</p>	 <p>Business Line of Credit up to \$500K</p>	 <p>Business loans up to \$500K over 5 years</p>
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## 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



# Business Loans on Express Path guidance

## With property security

	Tier 1	Tier 2	Tier 3	Tier 4
<b>Maximum loan amount</b>	Up to \$500K			
<b>Maximum loan term</b>	Up to 60 months		Up to 36 Months	Up to 24 months
<b>Security type</b>	Caveat and or 2nd Mortgage up to 100% LVR			
<b>Credit profile</b>	Some dishonors and manageable tax arrears			
<b>Pay out and competitor stacking<sup>†</sup></b>	Accepted low risk competitors			

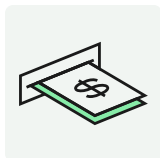
## Without property security

	Tier 1	Tier 2	Tier 3	Tier 4
<b>Maximum loan amount</b>	Up to \$500K		Up to \$250K	
<b>Maximum loan term</b>	Up to 60 months		Up to 36 months	Up to 24 months
<b>Security type</b>	Asset backed, 80% LVR and equity value >\$1M		-	
<b>Credit profile</b>	Clean credit file, account conduct and tax management		-	
<b>Pay out and competitor stacking<sup>†</sup></b>	Accepted 70/30 split use of funds <sup>^</sup>		Accepted 80/20 split use of funds <sup>*</sup>	

<sup>^</sup>Up to 70% of the approved funds may be used for payout of existing facilities, subject to credit assessment and approval.

<sup>\*</sup>Up to 80% of the approved funds may be used for payout of existing facilities, subject to credit assessment and approval.

<sup>†</sup>Stacking on top of existing competitor facilities are assessed on a case-by-case basis and are subject to eligibility criteria and credit approval. This information is provided as a general guide only and does not constitute an offer or guarantee of finance. Eligibility, credit assessment criteria and policies are subject to change and may be updated at any time.



## Business Line of Credit on Express Path guidance

### With property security

	Tier 1	Tier 2	Tier 3	Tier 4
<b>Maximum facility amount</b>	Up to \$500K	Up to \$250K	Up to \$150K	Up to \$65K
<b>Security type</b>	Caveat and or 2nd Mortgage up to 100% LVR			
<b>Credit profile</b>	Some dishonors and manageable tax arrears			
<b>Pay out and competitor stacking<sup>†</sup></b>	Accepted low risk competitors			

### Without property security

	Tier 1	Tier 2	Tier 3	Tier 4
<b>Maximum facility amount</b>	Up to \$250K		Up to \$150K	Up to \$65K
<b>Security type</b>	Asset backed, 80% LVR and equity value >\$1M		-	
<b>Credit profile</b>	Clean credit file, account conduct and tax management		-	
<b>Pay out and competitor stacking<sup>†</sup></b>	Accepted 70/30 split use of funds <sup>^</sup>		Accepted 80/20 split use of funds <sup>*</sup>	

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