

# Product Guide

Effective 1 August 2024



**Moula** | Business Loan

<b>Loan size</b>	\$10,000 - \$250,000
<b>Rate</b>	15.99% - 35.99% APR
<b>Loan term</b>	12 - 36 months
<b>Loan purpose</b>	Loans can be used for any business purpose
<b>Repayment cycle</b>	Fortnightly via direct debit (only)
<b>Early repayment</b>	A prepayment fee only applies for loans paid in full within the first three months and partial prepayments are not accepted in that period
<b>GST</b>	Business must be registered for GST
<b>Security</b>	Property security not required
<b>Guarantees</b>	<ul style="list-style-type: none"> <li>• Director guarantees</li> <li>• Other guarantors may be required</li> </ul>

## DOCUMENTATION REQUIREMENTS

<b>All loan applications</b>	Linked bank data (6+ months)
<b>\$150,001 - \$250,000</b>	Above and 12 months ATO ICA
Business structures involving trusts require certified copies of trust deeds	
Where applicable, a copy of rates notice (see Pricing Matrix)	

## COMMISSION & ORIGATION FEE

The referring partner can negotiate the value of the origination fee from 0% to 4%. The origination fee agreed with the customer is equal to the value of the commission (including GST) paid to the partner. For example, if the broker commission selected is 3%, the origination fee is 3%.

# Pricing Matrix\*

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ANNUAL PERCENTAGE RATE			15.99%	20.09%	25.99%	29.99%	35.99%
Business profile	Minimum turnover per annum		\$5M	\$1M	\$200K	\$75K	
	Minimum time in business	Professional services	18 mths+			18 mths+	6 mths+
		Other	5 yrs+	3 yrs+	2 yrs+		
	Asset-backed personal guarantors (rates notice required)		Yes	—	—	—	—
Conduct criteria	Credit score		600+				
	Bank data		No dishonours or overdrawn in last 6 months			No dishonours or overdrawn in the last 3 months	
	ATO		Up to date (lodgements are submitted and paid by the due date)				
	Defaults, court actions, insolvencies		None (immaterial adverse accepted on a case by case basis)				
	APR where conduct criteria not met		21.99%	25.99%	29.99%	35.99%	
Industry	Gym/Fitness; Fuel Stations		12 mths+ in business				
	Accommodation/Hospitality/Restaurants; Beauty/Hairdressers		18 mths+ in business				
	Property Developers/Builders; Gambling/Gaming; Adult Industries; Debt Collection; Tattoo Studios; Lenders/Pawnbrokers; Rideshare/Taxi/Chauffer/Sole Operator Passenger Transport Vehicle		Excluded				

\* This is a guide only. Final pricing and term is at the discretion of Moula and subject to credit assessment.