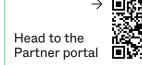
Product Guide

Last updated 13 Jan 2025

Use Prospa IQ to assess your client's servicing, rate and term





Line of Credit **Business Loan** One-off lump sum to To cover cash flow gaps address an immediate need or longer term plans **Purpose** or simply need a safety net of funds including growth or expansion Up to \$500K Up to \$500K Amount 3 years 2 years. **Terms** Up to 5 years above \$150K with 2 year amortization period Features Standard Premium Standard Premium **Rates** 14.95% - 22.95% APR From 28.95% APR 14.95% - 22.95% APR From 28.95% APR (7.8% - 12.13% ASR) (15.35% ASR) (7.8% - 12.13% ASR) (15.35% ASR) 2.4% p.a. of facility limit paid weekly One off 3-3.5% establishment fee **Fees** Funds are committed Bill Pav Extra repayments at no cost Set repayment amount Only pay interest on Connect to Xero what you use Prospa App **Key Features** Prospa App Prospa Online Pay suppliers Prospa Online No future interest charge on early payout Add payees No exit fee Min Turnover From \$72K p.a. +6 months **Time Trading** Minimum 400 Eligibility requirements Credit & Conduct For standard rates - acceptable bank account conduct For premium rates - no dishonors or defaults Director must be asset backed from \$150K+ Director must be asset backed from \$100K+ **Assets** Secured options available Docs 12 months bank statements Required Business financials above \$250K **ATO Debt** Accepted within the guidelines