

Business Lending, Outside the Box

- Funding Australian SME'S anywhere from \$5k – \$1MIL
- Approvals delivered within hours.
- Specialise in stacking on top of other unsecured lenders
- Willing to work with clients who have poor credit or ATO debt
- Capable of handling deals in-house based on preference.



Tier **A, B & C** Structures

Discover how we explore every possible avenue to secure your client a deal.

Tier	Criteria
A	<p>Tier A offers would be considered a straightforward deal under our normal underwriting criteria and policy.</p>
B	<p>Tier B offers have a few things to note against the deal. However, still a good deal. Factors that would differentiate a Tier B deal from a Tier A:</p> <ul style="list-style-type: none"> • Higher loan amounts • Longer terms
C	<p>Tier C offers are considered higher risk deals that would be a decline under our standard underwriting and policies. These higher risk deals commonly result in offers that have:</p> <ul style="list-style-type: none"> • Lower loan amounts • Higher rates • Shorter terms

Position Criteria

Unlock our business speciality – stacking behind other unsecured lenders.

Position	Criteria	
1st	<u>No Lender History in the Past 12 Months</u> <ul style="list-style-type: none"> • Minimum Loan Amount – \$20K • Max Loan Amount – \$150K • Minimum Turnover – \$55K • Term: 140 Days (Maximum) • Gross : Up to 10-20% • Credit Score: 500+ • Daily payments are compulsory 	<u>With Lender History in the Past 12 Months</u> <ul style="list-style-type: none"> • Minimum Loan Amount – \$20K • Maximum Loan Amount – \$1MIL • Minimum Turnover – \$35K • Term: 80 – 280 Days • Gross: Under 30% • Credit Score: 350+ • Daily / Weekly Payments (case-by-case)
	<ul style="list-style-type: none"> • Minimum Loan Amount – \$20K • Maximum Loan Amount – \$1MIL • Minimum Turnover – \$35K • Term: 80 – 280 Days • Gross: Under 25% • Credit Score: 350+ • Daily / Weekly Payments (case-by-case) 	
3rd+	<ul style="list-style-type: none"> • Minimum Loan Amount – \$20K • Maximum Loan Amount – \$1MIL • Minimum Turnover – \$35K • Term: 80 – 280 Days • Gross: Under 25% • Credit Score: 350+ • Daily / Weekly Payments (case-by-case) 	

Unsecured & Secured Term Loans

Loan Type	Documents Required
Unsecured Low-Doc Loans between \$5K - \$150K	<p>Deals between \$5K - \$150K We will require the following:</p> <ul style="list-style-type: none"> • Bank statements via our link (this will provide us with 6-12 months of data up to the current date) • Completed Trucap Application • DocuSign Privacy – Prompts the client for a copy of their I.D's
Unsecured Loans between \$126K - \$250K	<p>Deals between \$126K - \$250K We will require the above in addition to:</p> <ul style="list-style-type: none"> • Profit and Loss + Balance Sheet • Aged Receivables
Secured Loans above \$250K	<p>Deals that are \$250K+ We will require the same documents as an unsecured loan, in addition to:</p> <ul style="list-style-type: none"> • Profit and Loss + Balance Sheet • Aged Receivables • Property Land Title Search • PPSR Contract or Caveat Contract

Term Loans

A quick and efficient solution to address short-term business challenges.

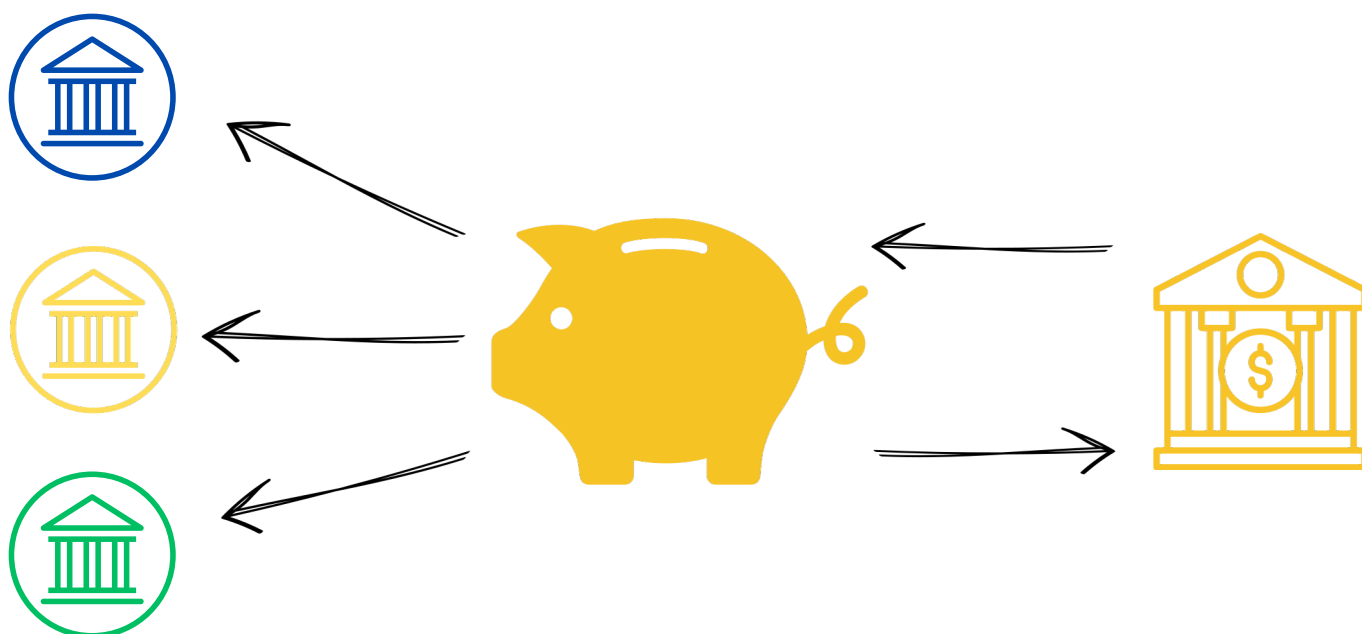
Terms	<p>Our terms vary from anywhere between 3 to 12 months. The different tier structures dictates the length of terms given.</p> <p>Strong, returning clients are eligible for up to 12 months.</p>
Repayment Schedules	<ul style="list-style-type: none"> • Daily Daily repayments are compulsory for a 1st position deal with no lender history and are a strong basis for every deal. <p>Direct debits are scheduled from Monday to Friday.</p> <ul style="list-style-type: none"> • Weekly Weekly repayments can be arranged case-by-case. It is usually determined by client's credit, banking conduct, and history with current unsecured lenders.
Basic Lending Criteria	<ul style="list-style-type: none"> • Daily ending balances are taken into consideration during assessment. (ending balances should not fall under \$500 more than 8 times per month) • For direct debit reversals with any unsecured lender, we are not able to proceed with funding until we see 2 weeks of clear repayment history. • For any new deals funded by another unsecured lender, we will need to wait a minimum of 4 weeks before funding. • For renewals through the same lender, we will need to wait a minimum of 2 weeks. • Based on the deal's position, business monthly turnover must be \$35k or higher.

Trucap Consolidation Loans – How it Works

Lower repayments, longer terms & simpler managing.

The client will receive weekly deposits that will cover their repayments to other lenders.

As part of the agreement, the client will maintain daily repayments to Trucap until their balance is paid in full.



Trucap Consolidation Loans

Loan Amount	Consolidation loans are funded anywhere from \$10k to \$500k.	
Terms	<p>Our terms vary from anywhere between 3 to 12 months. The different tier structures dictates the length of terms given.</p> <p>Strong, returning clients are eligible for up to 12 months.</p>	<p>Repayment Schedule</p> <ul style="list-style-type: none"> • Daily <p>Disbursement Schedule</p> <ul style="list-style-type: none"> • Weekly (net day is dependent on the day of signing)
Basic Lending Criteria	<ul style="list-style-type: none"> • Daily ending balances are taken into consideration during assessment. (ending balances should not fall under \$500 more than 8 times per month) • For direct debit reversals with any unsecured lender, we are not able to proceed with funding until we see 2 weeks of clear repayment history. • For any new deals funded by another unsecured lender, we will need to wait a minimum of 4 weeks before funding. • For renewals through the same lender, we will need to wait a minimum of 2 weeks. • Based on the deal's position, business monthly turnover must be \$35k or higher. 	
Security	Dependent on risk factor, security may be requested.	