

With Us, You're Not A Loan



PRICING GUIDE

Business Loan And Line Of Credit

Now up to \$750,000



November 2024

At Lumi we offer fast, fair and flexible business finance solutions for growing businesses.

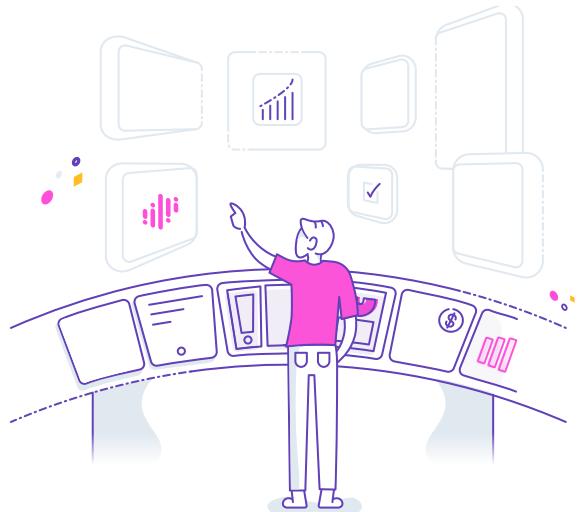
We pride ourselves on a customer-first approach to business lending by adapting our products and services to the ever-changing needs of our customers.

Whether it's our flexible, market-leading Line Of Credit with no ongoing fees, our Rate Ease™ loan to navigate the current high-interest market or Payment Pause that lets our clients pause their repayments for free whenever they need it. We understand that one loan doesn't fit all.

Line Of Credit

Flexible revolving Line Of Credit up to \$750,000 with no ongoing fees and convenient repayment schedules up to 5 years.

For clients needing to manage cash flow, operational expenses and other fluctuating costs while only having to pay interest on the funds they actually use.



	Our Sharpest Pricing For Your Strongest Clients			We Want To Say YES, More Often		
	Tier 0	Tier 1	Tier 2	Tier 3		
Maximum Loan Amount	\$750,000	\$750,000	\$750,000	\$300,000		
Minimum Loan Amount	\$200,000	\$10,000	\$10,000	\$10,000		
Maximum Amortisation Period	Up to 60 months (property requirements vary per application)					
Annual Percentage Rate (APR)	15.50%	17.50%	22.50%	29.50%		
	Minimum Eligibility Criteria					
Guarantor Equifax Score	750	750	600	550		
Time In Business	5 years	5 years	3 years	2 years		
Annual Turnover	\$5,000,000	\$1,000,000	\$250,000	\$50,000		
Customer Profile	<ul style="list-style-type: none"> No defaults For restricted industries, the minimum APR will be 22.5% An additional 5% APR will be applicable where the customer has two active competitor facilities 					
Dishonours	No dishonours		Dishonours allowed but may affect pricing			
ATO	Tax must be paid	Manageable tax arrears OR has an acceptable payment plan with ATO				
	Fees And Features					
One-Off Establishment Fee	\$1,995	Between \$295 - \$895 Subject to Line Of Credit facility amount				
Drawdown Fee	\$0	\$0	\$0	\$0		
Monthly Fee	\$0	\$0	\$0	\$0		
Early Payout	No penalty. Pay down balance any time.					

Lumi Business Loan

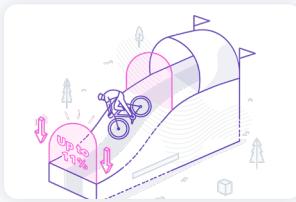
Up to \$750,000 with flexible terms and no hidden fees.

For clients needing a lump sum to expand business operations, upgrade equipment, purchase stock and other one-off purchases.



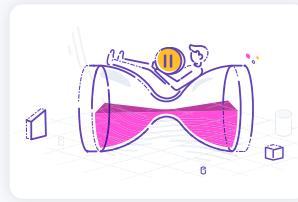
	Our Sharpest Pricing For Your Strongest Clients			We Want To Say YES, More Often							
	Tier 0	Tier 1	Tier 2	Tier 3	Tier 4	Tier 5					
Maximum Loan Amount	\$750,000	\$750,000	\$750,000	\$300,000	\$200,000	\$150,000					
Minimum Loan Amount	\$200,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000					
Maximum Loan Term	Up to 5 years	Up to 5 years	Up to 5 years	Up to 5 years	Up to 4 years	Up to 4 years					
Annual Percentage Rate (APR)	15.50%	17.50%	22.50%	29.50%	39.50%	44.50%					
Minimum Eligibility Criteria											
Guarantor Equifax Score	750	750	600	550	450	400					
Time In Business	5 years	5 years	3 years	2 years	1.5 years	1 year					
Annual Turnover	\$5,000,000	\$1,000,000	\$250,000	\$50,000	\$50,000	\$50,000					
Customer Profile	<ul style="list-style-type: none"> In case of defaults, the minimum APR will be 39.50% For restricted industries, the minimum APR will be 22.5% An additional 5% APR will be applicable where the customer has two active competitor facilities 										
Dishonours	No dishonours	Dishonours allowed but may affect pricing									
ATO	Tax must be paid	Manageable tax arrears OR has an acceptable payment plan with ATO									
Fees And Features											
Exclusive Features		Payment Pause		Rate Ease™, Payment Pause							
Establishment Fee	2.50% of the loan amount										
Early Payout	<ul style="list-style-type: none"> Early payout options and early repayment discounts are available Principal only payout available after 6 months 										
Additional Criteria	<ul style="list-style-type: none"> Property requirements vary per application Financial Statements may be required for larger approvals Where applications fall outside the above policy, the maximum rate is 49.95% APR 										

Lumi Business Loan's Exclusive Features



Rate Ease

The first rate-reducing business loan helping your highest APR paying clients save up to 11% on interest charges.

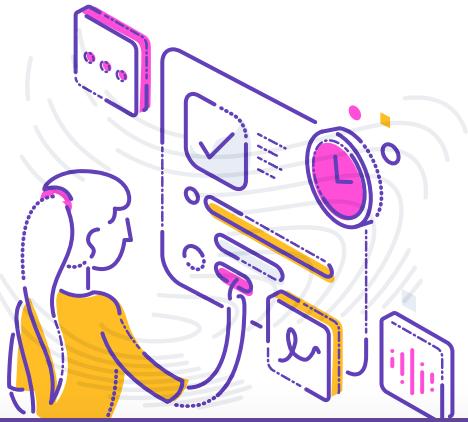


Payment Pause:

A 4-week interest-free payment break that can be taken at any point during the loan term.

Lumi Fees In A Nutshell

At Lumi we don't like unwanted surprises, so we're upfront and completely transparent with our fees.



Business Loan

Standard Establishment Fee	Failed Direct Debit Fee	Demand Letter Fee	Late Payment Fee
2.5%	\$25	\$250	\$50
	This fee may apply if a repayment is missed	These fees may apply if your client's account is in arrears for a prolonged period of time	

Line Of Credit

One-Off Establishment Fee	Drawdown Fee	Monthly Subscription Fee	Failed Direct Debit Fee	Demand Letter Fee
\$295 - \$1,995	\$0	\$0	\$25	\$250
This fee is subject to the Line Of Credit facility amount			This fee may apply if a repayment is missed	These fees may apply if your client's account is in arrears for a prolonged period of time

Excluded Industries

We support a variety of different industries, even many commonly excluded ones. However, we do exclude the industries listed below:

- Adult service related industries
- Agriculture
- Cigarette and tobacco manufacturing and retail services
- Coal mining
- Coal and petroleum product manufacturing

- Courier pick-up related to online food ordering
- Debt collection services
- Financial institutions and insurance services (except brokers and similar businesses)
- Firearm dealers, firearms related services, hunting and trapping
- Gambling related industries (including the advertising and promotion of gambling)
- Horse and dog racing activities
- Mining
- Newspaper, periodical, book and directory publishing
- Property development (typical profile - someone who 'owns, subdivides, builds and sells homes', but may also include a property builder who has concentration)
- Structural Steel Erection Services
- Rideshare (taxis, Uber etc.)
- Tattoo studios
- Vape related businesses (non-prescription)

Contact our team for an update on our restricted industries



Why Lumi?

We're here to help Australian businesses achieve sustainable financial success, so they can thrive, not just survive.



| Testimonials



The partnership of my broker and Lumi has continued to help my business grow.

BUSINESS OWNER
Professional Services



Just because I pay on time, every time, Lumi rewards me by dropping my interest rate every 4 weeks for 11 months. That's just amazing.

BUSINESS OWNER
Chemical Wholesaler



Lumi was pretty thorough with my application. They even suggested ideas I had not even thought of. I think they really examined my situation and advised me of the best solution.

BUSINESS OWNER
Elevated Work Platforms Service Provider



We have been customers of Lumi for some time now. With our changing business activities, Lumi has been thoroughly supportive, and so easy to work with.

BUSINESS OWNER
Takeaway Food Service





With us, you're not a loan

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Australian Company Number 627 897 643

LUMI FINANCIAL MANAGEMENT PTY LIMITED

Important: This is a general guide only and does not constitute an offer or credit approval. This guide is current as of November 2024 and is subject to change without notice. Eligibility and approval is subject to standard credit criteria and not all amounts, term lengths, rates or features will be available to all applicants. Fees, terms and conditions apply.