



backing your business

Business loans

Product Guide

MAY 2025



Simple immediate access to working capital at competitive rates

Term loan

Term loan with principle amortising over 5-years to zero.

Benefits

- Unsecured up to \$200k
- Up to \$300k with no financials
- Funds deposited directly into clients account
- Cashflow certainty with fixed repayments over a defined loan term

Typical use

- Purchase of goods not covered by Asset Finance
- Investment in software and development
- Refinance of existing debt including ATO
- Business expansion & site refitting
- Mergers & acquisitions

Overdraft

Interest only loan with line fee. Only pay interest on the funds you use.

Benefits

- Unsecured up to \$200k
- Up to \$300k with no financials
- Only pay interest on fund used with our revolving 3-year facility
- Flexible repayment options, ability to make interest only payments and repay at any time
- Real time iPhone and Andriod digital wallet with Mastercard

Typical use

- Pay Invoices / suppliers or purchase stock
- General working
- Provides businesses with a cash flow buffer to cover seasonal periods or meet unexpected payments and expenses.

Corporate loan

Need an overdraft with bigger size? Tap into the equity of your property to fund your business.

Benefits

- Need size? Up to \$2mIn as a first mortgage or \$1mIn as a second mortgage or existing P&E or receivables
- Revolving with only monthly required interest only payments
- Flexible repayment options with ability to make interest only payments.

- Real time iPhone and Andriod digital wallet with Mastercard

Typical use

- Pay invoices / supplier or purchase stock.
- Fund business premises fit outs.
- General working capital

Advantages

- Interest only overdraft product with Mastercard attached.
- 100% of commission paid on settlement.
- Easy and quick digital application
- Same day approvals and settlements
- Access to multiple products via our broker portal

Borrower eligibility checklist

- Borrower must not have had a history of regular dishonours
- Excluding any bank lender (or debtor facilities), borrower must not have more than one existing non bank cashflow lender.
- Overdue ATO debt is not acceptable but manageable ATO payment plans are accepted.

How much can I borrow?

Amounts typically set between 1 - 2 times average monthly turnover.

PRODUCT SPECIFICATIONS

Business loans

- ✓ No financials required on applications less than \$300,000
- ✓ Unsecured loans are available up to \$200,000
- ✓ Credit card available on overdraft & corporate loan.

| Specification | Term loan | Overdraft | Corporate loan |
|----------------------|--|--|--|
| Min GST registration | 12 months | 12 months | 12 months |
| Min loan amount | \$5,000 | \$5,000 | \$200,000 |
| Max loan amount | Property owner GST ≥ 24 months \$500,000 ¹ GST ≥ 12 months \$250,000 ¹ Non-property owner \$100,000 ² | Property owner GST ≥ 24 months \$500,000 ¹ GST ≥ 12 months \$250,000 ¹ Non-property owner \$100,000 ² | Property owner, ASX listed or government entity \$2,000,000 |
| Min director score | 500 | 500 | 500 |
| Bank statements | Minimum 6 months | Minimum 6 months | Minimum 6 months plus ATO portals ⁴ |
| Personal guarantee | Required | Required | Required |
| Loan format | Fixed amortising loan | Revolving loan ³ | Revolving loan ³ |
| Financials | Loans ≥ \$300,000 | Loans ≥ \$300,000 | Required ⁴ |
| Loan term | Director Score > 600 12 - 60 months Director score < 600 12 - 36 months | 36 months | 36 months ⁵ |

– Company credit file to show clear credit history and no adverse

1 Security/Caveat is applicable on loans above \$,000. ALLPAPS required above \$250,000.

2 Property owners with >80% LVR or LMI, <50% ownership or where a caveat/second mortgage is already lodged will be assessed as a non-property owner. Regional property owner in post code with population <50k assessed as non property owner.

3 Facility is reviewed quarterly for other defaults or dishonours. If facility

is not renewed Principal & interest apply over remaining 24 month term.

4 Financials will be requested via secure API to the borrowers accounting system where security is other than P&E. All major accounting platforms supported. Management accounts may be requested.

5 Terms of up to 60 months for a Term loan or Corporate loan are available as an amortising structure. requested.

Security eligible for corporate loan

- Up to 80% LTV on Residential or Commercial Real Estate.
- Up to 60% of approved Plant & Equipment at FMV (valuation required) amortisation to 30% over loan term.
- Up to 60% of approved receivables measured monthly.

Non-preferred sectors

Fitness, beauty industry and property development.

RATES, FEES AND COMMISSIONS

Business loans

| | Term loan | Overdraft | Corporate loan |
|--------------------------------------|--|--|---|
| Annual percentage rate (APR) | Property owner 14.40% Non-property owner 19.40% | Property owner RBA+10.70% of used limit ¹ Non-property owner RBA+14.70% of used limit ¹ | First Mortgage RBA+4.00% ¹ (to max 70% LTV) RBA+5.50% ¹ (to max 80% LTV) Second Mortgage RBA+7.75% ¹ (to max 70% LTV) RBA+8.50% ¹ (to max 80% LTV) Caveat RBA+9.25% ¹ (to max 80% LTV) |
| Product type | Principal & Interest | Interest Only | Interest Only |
| Facility fee | N/A | 1.50% p.a. paid monthly in arrears | 1.50% p.a. paid monthly in arrears |
| Documentation fee² | \$495 | Not applicable | Not applicable |
| Security valuation/legal fee | Not applicable | Not applicable | \$ 995 per property ³ |
| Establishment fee² | Broker commission | Up to 4.00% of facility limit (see broker commission) | Up to 4.00% of facility limit (see broker commission) |
| Early repayment | Principal outstanding plus \$795.00 | Principal outstanding plus 1.50% of facility limit | Principal outstanding plus 1.50% of facility limit |

1 Interest is based on a yield above the RBA Cash rate. The RBA cash is published on www.rba.gov.au.

2 Doc fee and Establishment Fee (including Brokerage) for term loans is added to the financed amount and amortised over the term. Overdraft and Corporate loan establishment and broker fee is deducted from initial payments.

3 Commercial and other non metro property may have a higher security valuation fee depending on location and type of property.

- Documentation and legal fee is financed or added to the drawn

amount. For amounts > \$200k a legal fee of \$795 is applicable. A security release fee may be applicable for early termination. although we can refinance an single existing lender.

- Construction, Hospitality, Discretionary retail : Property owner only.

- No debt consolidation. Multiple cashflow lenders non accepted although we can refinance an existing lender. Additional unsecured lenders are prohibited without our prior approval.

- Overdraft and corporate loan products include a Mastercard.

Uplifts

| | |
|--|------|
| - Director score < 550 | 4.0% |
| - ABN age less than 24 months (min 12 GST) | 4.0% |

| Broker Commission | Term loan | Overdraft | Corporate loan |
|-------------------|--|--|--|
| Commission | 100% of the Facility establishment fee | 2.0% of facility limit plus 50% of the Establishment fee | 1.0% of facility limit plus 50% of the Establishment fee |

- Commissions are paid upfront not on initial draw down.

- Broker commission is added to the Establishment fee

A card that suits all your business needs is here!

Extended warranty

Additional cover for the repair or replacement of a covered purchase that has ceased to operate and requires repairs upon expiration of the original warranty.

Travel inconvenience

Travel with peace of mind knowing that your trip will be reimbursed, up to the policy limit, in the event of a trip cancellation, curtailment, delay or missed connection.

E-commerce protection

The reassurance of knowing that you're protected if an item you buy doesn't arrive or isn't what you thought it would be.

Mobile phone protection

Feel protected with extra insurance cover against theft and accidental damage for your eligible mobile device.

Apply today

Our easy to use overdraft account with a credit card attached, offers flexibility and simplicity when it comes to managing business expenses.

With a Dynamoney card, customers receive access to a range of features and benefits, carefully curated to support their needs.

Our overdraft product allows instant card issuance to multiple cardholders on the same account. Explore our card benefits.*

Financial control at your fingertips



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backing your business



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