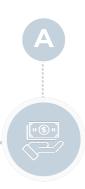


UNDERWRITING CRITERIA

www.bizfund.com.au







Our top-tier, premium deals.

- Clean financial and credit history
- Consistent Turnover (T/O)
- No major negative

These deals are fully valued and underwritten according to our standard lender criteria.



Tier B – Strong Deals (Slight Variations)

High-quality deals that stretch just outside standard requirements.

- Examples include:
- Funding with 27–30% gross serviceability
- Longer loan terms compared to Tier A
- Funding without all supporting documents

Key focus areas:

- Strong ending balances
- Consistent turnover
- Solid Lender History

Tier B deals are strong enough to approve with slight flexibility
— clean, manageable, and commercially sound.



Tier C – High-Risk Deals

Deals with higher risk and priced accordingly with higher fees and shorter terms.

- 24hr turnaround
- Separate underwriting criteria
- More aggressive terms and conditions
- Do not meet the standards required for Tier B
- Credit score below 300

These are deals that don't fit traditional models but still offer a funding opportunity with tailored risk management.

FIRST POSITION

Minimum Monthly Turnover Minimum Loan Amount Time in Business Credit Score Ending Balance Declines Maximum Loan Amount Maximum Term Maximum Gross Serviceability Gambling Income Threshold

Tier A Tier B In House/Broker In House/Broker \$50.000 \$50,000 \$20,000 (case-by-case lower \$20,000 (case-by-case lower amounts considered) amounts considered) 12 months 12 months 500+ 500+ Max 8 instances under \$500 per Max 8 instances under \$500 per month month \$150,000 \$175,000 140 days (case-by-case, a 140 days (7 months) term extension can be considered) 10%-20% 10%-20% No more than 10% of total income No more than 10% of total income

Note: If there is existing lender history, the deal will be assessed under Second Position funding criteria instead.

Tier A



Tier B In House/Broker



In House/Broker

Minimum Monthly Turnover
Time in Business
Credit Score
Ending Balance Declines
Max Loan (Low Doc – No Financials)
Max Loan (Unsecured – With Financials)
Max Loan (Full Financials + Security)
Term Range
Minimum Factor Rate
Maximum Factor Rate
Minimum Upfront Fees
Maximum Upfront Fees
Maximum Gross Serviceability
Gambling Income Threshold

\$30,000	\$30,000
Over 10 months	Over 10 months (case-by-case flexibility to less if the deal is strong)
300+	300+
Max 8 instances under \$500 per month	Max 8 instances under \$500 per month
\$150,000	\$200,000
\$250,000	\$250,000
\$1,000,000	\$1,000,000
6 to 14 months	6 to 14 months
1.25	1.25
1.49	1.49
3%	3%
10%	10%
27%	30%
No more than 10% of total income	No more than 10% of total income



Submission Requirements

To submit a deal for underwriting, you must provide:

- Last 6 months of business bank statements (12 months required for final funding stage)
- Business Name (Entity Name and Trading Name)
- ABN (Australian Business Number)
- Industry Type (e.g., Construction, Transportation, Pharmaceutical, etc.)
- Detailed purpose of the funding request
- Business Specialisation (brief description of products/services offered)
- Requested Loan Amount (Minimum and Maximum)
- Customer's Full Name Website and/or Facebook Page



Financials Required:

- Accounts Receivable (A/R)
- Accounts Payable (A/P)
- Profit & Loss (P&L) Statement
- Balance Sheet
- ATO Activity Statements
- Deals over \$150,000 must confirm if the client is asset-backed. Deals of \$200,000 and above must provide security confirmation:
- Property address or business valuation and mortgage balance if possible.



Term Guidelines:

- First-time borrowers: Maximum term of 7 months. (Case-by-case with very strong clients)
- Premium clients: Maximum term of 14 months.
- Deals under \$25,000: Standard term of 120 days (case- by-case adjustments possible).
- Deals over \$25,000: Standard term of 140 days (case- by-case adjustments possible).
- Second Position (behind prime lenders with perfect history): Standard base term of 160 days (adjustable based on deal strength).
- Minimum Tier A/B Ioan amount \$15,000



Not Eligible for Funding

The following industries are generally ineligible for funding, or may only be considered under specific circumstances. Applications from these sectors will be subject to heightened scrutiny and may be declined outright:

Charitable Organisations / Non-Profits

Religious Institutions (e.g., Churches, Synagogues, Mosques)

Collection Agencies

Debt Consolidation Services

Bail Bond Services

Financial Institutions and Credit Repair Agencies

Adult Industry Businesses (e.g., Dating Services, Pornography)

Legal Services and Law Firms

Businesses involving Drug Paraphernalia

Car Dealerships (Can be looked at if the account is strong)

Mobile Phone Retailers

Pawn Brokers

Cannabis-Related Businesses

Racing Stables



Case-by-Case Review

These industries may be considered for funding under specific conditions:

Real Estate (Assessed individually with cautious review)

Property Management

(Subject to close evaluation)

Gas Stations: Eligible only if attached to a functioning convenience store

Recycling Services: Must demonstrate consistent revenue over 12 months; may qualify under Option C with lower gross revenue considered

Pool Contractors & Maintenance: Must show non-seasonal, year-round revenue consistency

Solar Panel Sales & Installation: Subject to additional review

Agricultural Businesses: Reviewed on a case-by-case basis

Staffing Agencies: Only 30% of revenue will be considered qualifying income; conservative offers will apply