

Rapital – Unsecured Loans up to \$100,000

Rapid access to capital for SMEs whose profile may fall outside traditional lenders acceptable criteria.
Credit Challenged | Limited Trading Period | High Risk Industry | Previous Liquidations

Unsecured Business Loan	
Loan Amount	\$5,000 – \$100,000
Time in Business	3 months
Repayment Frequency	Daily/Weekly
Loan Term	2.5-5months 6 month terms considered on request & subject to credit approval
Financial Statements	Not required
Bank Statements	3 months
Property Security	Not required
Director/Shareholder Guarantee	Required
Guarantors Credit Score	>200
Competitor Loans (Stacking)	Accepted (cannot be in arrears)
Recent Dishonours	Accepted*
Credit Profile	<ul style="list-style-type: none">Unpaid non-financial defaults <\$20k acceptedUnpaid court actions/judgments <\$20k acceptedUnpaid financial defaults <\$10k acceptedPast Liquidations <5** acceptedDischarged bankruptcy accepted

*Recent Dishonours not to exceed more than 5 in a rolling 30-day period or 8 over a 60 day period

**Past Liquidations with competitor lenders listed as creditors, and/or total creditors listing > \$10m (ATO >\$50k) not accepted

Restricted Industries

Requires >18months trading, max loan amount \$50,000, max loan term 4months

- Residential/Commercial Builders including contractors heavily reliant on income from Residential/Commercial Builders. (General Trade services including plumbers, electricians, carpenters, etc. are not considered as restricted if major income source is not from builders)
- Used Car Dealerships & Wholesalers.

Excluded Industries

- Property Development
- Non-Profits/Charities
- Adult Entertainment
- Debt Collection & Repair Services
- Payday Lenders/ Pawn Shops
- Travel Agencies
- Multi-level Marketing & Rewards Schemes
- Telemarketing Services

Broker Commission

- Maximum 10% of loan amount (ex-fees)