



# Business Cash Advance (BCA) & Line of Credit (LOC)



Pricing Guide

## About BiiGGA

Use BiiGGA for seamless working capital to grow your business bigger and better.

We understand the challenges businesses face in accessing funding and offer a better alternative with our business cash advance tailored for SMEs. Our short to medium-term funding solution accelerates your growth with rapid access to working capital and flexible repayment options.

Through our Cash Advance program, we offer:

- **Quick Access:** Funding either same-day or within 24 hours of approval
- **Fixed or Variable Repayment Options:** With variable, repayments will fluctuate in line with your business turnover, making it easier to manage cashflow
- **No Hidden Fees:** We charge a factor fee only with no other hidden fees. A completely transparent fee structure

At BiiGGA, we are more than just a working capital provider; we are a partner dedicated to supporting your business with transparent and efficient solutions.

## Executive Team



**Jaco Gunter**

CO-FOUNDER & CEO



**Guy Hosking**

CO-FOUNDER & CFO

# BiiGGA Business Cash Advance & Line of Credit (LOC)

The **BiiGGA Business Cash Advance & Line of Credit (LOC)** are designed for business owners, meeting their specific cashflow requirements, whether it simply be to bridge a cashflow gap or a more specific reasons like inventory, equipment upgrades or marketing activities. **BiiGGA** is here to assist you with facilities from \$10,000 up to \$500,000.

At **BiiGGA**, we believe in complete transparency of fees with flexible repayment options. We provide working capital solutions that suit your needs.

Speak to one of our working capital specialists today.

	Tier 1	Tier 2	Tier 3	Tier 4
Maximum Advance Amount	\$500,000	\$300,000	\$150,000	\$50,000
Factor Rate	1.13 - 1.50	1.16 - 1.45	1.18 - 1.40	1.20-1.34
Annual Percentage Rate (APR)	25.00%	35.00%	40.00%	45.00%
Maximum Anticipated Turn (months)	36	24	18	14
Minimum Age of Business	>60 months	>24 months	>12 months	>6 months
Annual Turnover	> \$1m	> \$500k	> \$120k	
Eligibility Criteria				
Asset-backed (Personal Sureties)	Yes		Not Required	
ATO	Manageable tax arrears OR an acceptable ATO payment plan			Not Applicable
Credit Score	No Minimum Score Apply			
Customer / Credit Profile	No Defaults No Dishonours	Immaterial adverse listings will be considered Dishonours allowed but may affect pricing		
Fees				
Fee Structure	Only the factor fee applies, no other fees applicable			
Early Settlement	50% discount in terms of remaining fees apply at early settlement			

## Early Settlement:

50% discount is offered to business owners on outstanding fees upon settlement ...

## More about our fees

### Early Settlement:

We offer a 50% discount on the outstanding factor fee balance upon settlement, as long as the facility is not settled within the first or last month of the facility period.

### So how do we measure up against other lenders?

FEE Description	Lender A	Lender B	Lender C	BiiGGA
Establishment / Origination Fee	2.50%	3.50%	3.50%	0%
Failed Direct Debit Fee	X		X	✓
Late Payment Fee		X	X	✓
Demand Letter Fee	X	X	X	✓
Default Fee	X	X		✓
Drawdown Fee (LOC)		X	X	✓
Monthly Subscription Fee	X			✓
Administration Fee		X	X	✓
Payment Restructure Fee	X			✓
Discharge Fee		X	X	✓

### EXCLUDED INDUSTRIES INCLUDING RELATED:

- Adult
- Agriculture
- Debt Collection Services
- Firearm, Gambling
- Horse & Dog Racing
- Labour Hire
- Mining
- Property Development
- Travel Agencies
- Recruitment Agencies

### ONE FEE PRODUCT

BiiGGA prides itself on transparency, with no hidden fees, offering a one-fee product

## Why choose us?

### One Fee Product

- No initiation fees
- No document fees
- No late payment fees
- No unpaid debit order fees

### Variable Repayment Option

- In specific instances, BiiGGA are able to stack and/or settle other alternative lenders' Pay a fixed % rather than a fixed \$ amount
- Ideal for seasonal businesses
- Repayments fluctuate in line with your business turnover

### Competitive Pricing

- One of the lowest factor rates in the industry
- Factor rates start at 1.15



### *Client Review*

"With traditional lenders, the process can be lengthy and uncertain. Waiting a long time for a reply. BiiGGA's approach was totally different.

Through their online platform, they quickly and effectively assessed our turnover history and before the end of the day, we receive the capital we needed to fully fund our renovation"

- Gill

### VARIABLE REPAYMENTS

- Repayments with BiiGGA is simple. You have the option to fix repayments or have them variable linked to your business turnover.
- When you opt for the variable option, it simply means you pay a fix percentage linked to your business turnover rather than a fixed dollar amount. We often say at BiiGGA, *we get paid when you get paid*. This solution is ideal for seasonal businesses.

### LOW DOC. POSITION

If application < \$100k. Bank Statements only & must be able to verify rental (if applicable) including ATO payments. Please note overall bank account conduct and credit history could affect requirements



**For inquiries,  
contact us.**



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