



Our Loans

- ▶ Ezbob currently provides up to £50,000 in unsecured business loans
- ▶ Intermediaries can apply on behalf of their clients in minutes or invite clients to complete application on their behalf
- ▶ Application is 100% online and takes minutes to complete
- ▶ Decisions are made within hours
- ▶ Intermediaries are involved as much or as little as wanted
- ▶ Funds are available 24 hours a day, 7 days a week, 365 days a year

Quick Facts

- ▶ Over £15m in loans granted in 2013, over 2,000 loans granted
- ▶ First online lender to be appointed as an EU financial intermediary
- ▶ The British Business Bank's Angel Co-fund is a shareholder in the company
- ▶ Is a patron of the NACFB

**Ezbob
funding can
be used to
support any
purpose...**

- ▶ Working capital
- ▶ Bridging
- ▶ Purchase of equipment
- ▶ Stock replenishment
- ▶ Real estate and site renovations
- ▶ Marketing
- ▶ Refunding of overdraft facility
- ▶ Debt repayment
- ▶ Updates and improvements
- ▶ Growth
- ▶ R&D
- ▶ Unplanned expenditure

Competitive loan structure

Repayment

- ▶ 12 monthly repayments
- ▶ Equal principal + interest payments

Rates and Fees

- ▶ Monthly interest rates between 1.75% to 4%
- ▶ Flexible broker commission structure, up to 5%

Broker Benefits

Commission Structure

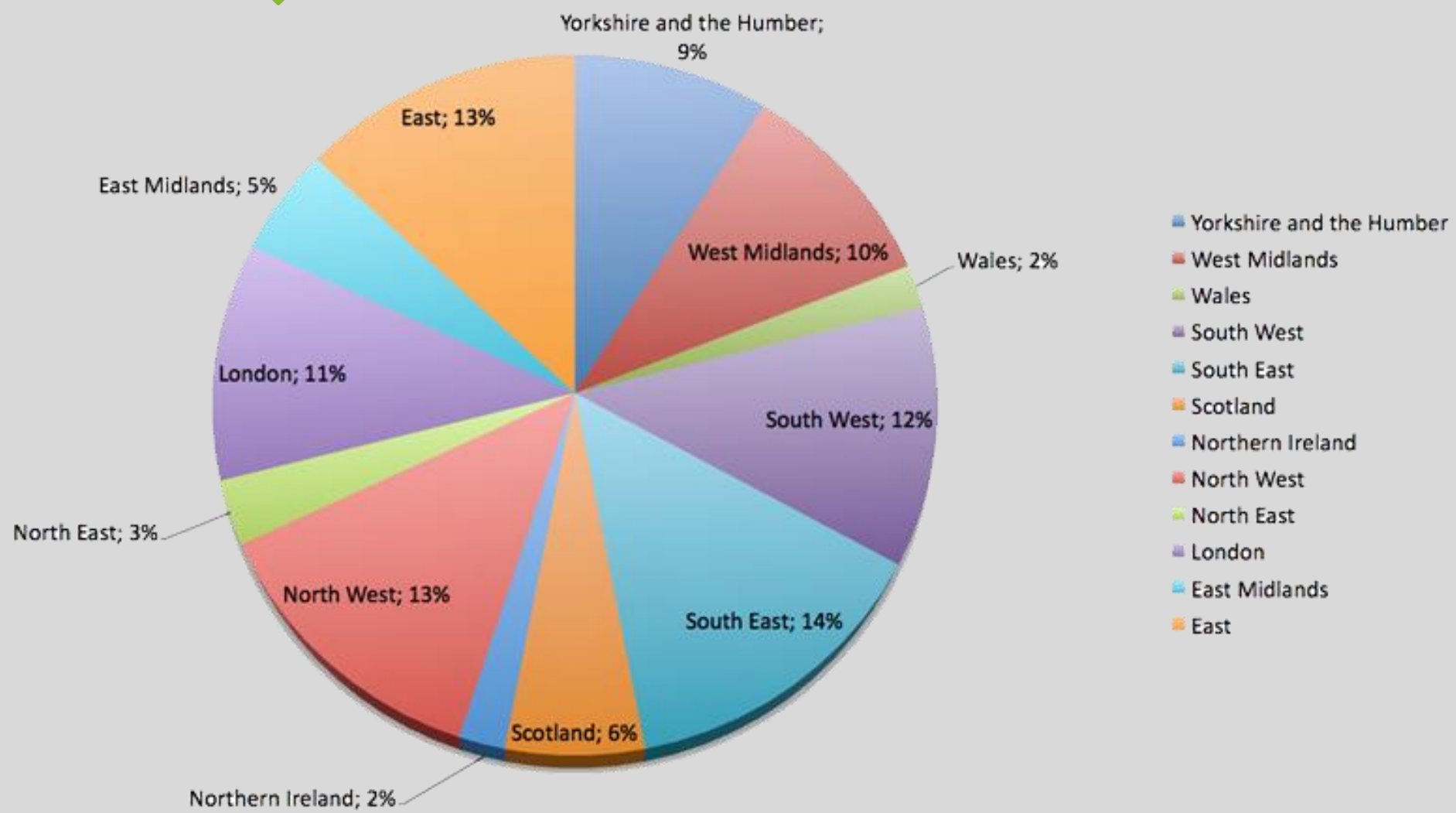
Ezbob's flexible commission structure is determined by the intermediary.

Broker is free to request the desired commission per client up to 5%.

All you have to do is...

- ▶ Create a free ezbob intermediary account
- ▶ Apply on behalf of clients or invite your clients to apply on their own (commission paid in either case)
- ▶ Monitor your clients status and commissions through your personal dashboard
- ▶ Funding decision made and intermediary informed, usually within the hour
- ▶ Client funding and broker commissions paid out same day

Customer Demographics



Customer Demographics: Industries Served

Category	% of total
Business Services	9.93%
Business, Office & Industrial	5.86%
Clothes, Shoes & Accessories	12.12%
Computers/Tablets & Networking	6.97%
Ecommerce	22.78%
Home, Furniture & DIY	14.75%
Retail	11.39%
Restaurants and Pubs	7.39%
Vehicle Parts & Accessories	7.68%

Requirements

- ▶ Must be a UK limited company with premises in the UK
- ▶ + £50k annual turnover
- ▶ Must have been trading for at least 1 year
- ▶ Business directors must reside in the UK
- ▶ No bankruptcy claims or CCJ within the last 12 months
- ▶ Uploading /emailing 5 consecutive VAT returns
OR
Linking of company's HMRC Online account
- ▶ Linking of company's business bank account
OR
12 months bank statements in CSV electronic format

‘The more information we have on the company the more funding we can make available at better rates’

Tomer Gurriel, CEO