



**SALE & BUY BACK EQUITY RELEASE** 



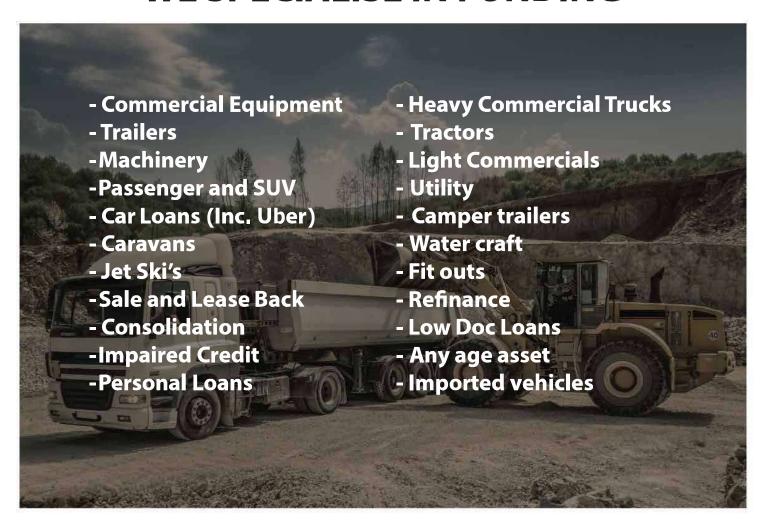
**MID TERM REFINANCE DEBT CONSOLIDATION** 



**START-UPS -1 DAY ABN CHALLENGING CREDIT HISTORY** 



## WE SPECIALISE IN FUNDING



We have one of Australia's largest Asset Lending Panel including..









































# The Waste & Recycling Equipment Finance Experts

\*CHEAPER TERMS AVAILABLE

\* RECYCLING FINANCE EXPERTS







#### FAST 24HR FUNDING

No delays, get the funds you need as soon as you need them with our fast financing.



#### **COMPETITIVE RATES**

We compare over 85 lenders to find you the best possible rate for your financing needs.



#### **FLEXIBLE TERMS**

Setup your loan terms and a payment plan that suits you and your business.



#### HIGH APPROVAL

With over 85 lenders, we can get you approved and funded quickly.

#### A smarter approach to waste and recycling equipment finance.

Maximise your business potential. We provide tailored finance solutions for your business.

Market Trends and competition requires business to improve efficiency and gain a competitive edge. Upgrading equipment can often be the next step. Speak with us earlier and we can guide you the entire way by taking your business to the next level.

You might be looking for a recycling equipment finance alternative that is easier on cash flow. Or perhaps you need a solution that helps you own the equipment sooner. Simply tell us your best-case scenario and we'll respond with a waste and recycling equipment finance solution that delivers. It's that easy!

Your Relationship manager Mark Perkich Phone 0422 050 863



# FUNDING SME BUSINESS GROWTH



### PAY SUPPLIERS

Click and pay your invoices on time, every time



# CUSTOMER INVOICES

Take control and get paid right away on your invoices



# **CASH ADVANCE**

Short term cash facility that works the way you need it to work

### **ALL OUR FACILTY TERMS**

#### TRADE FINANCE

Facility Term: Evergreen & Revolving Transaction Term: Up to 6 months Repayment Frequency: Monthly

#### **CASH ADVANCE**

Facility Term: Evergreen & Revolving Transaction Term: Up to 12 months Repayment Frequency: Weekly



"A solution for sole traders and small business owners who are unable to secure commercial vehicle finance."



### Let's get business moving...

For sole traders and small business owners who are looking get things started, or unlock the equity their existing vehicle assets, we can provide a "Rent to Own" and a "Sale & Rent Back" facility with flexible terms and fast approval.

#### Rent to Own

- Select vehicle/s to suit driving requirements, including any unique specifications, at an affordable price.
- We'll calculate the offer based on an agreed value for the asset. In most cases the renter will
  pay the difference to purchase price as their first rental payment, or they will provide
  additional unencumbered assets as security to cover the cost difference.
- We'll source the appropriate vehicle and/or equipment within the price range via one of our accredited dealers.
- Once the contract is established, the renter makes an initial loan commencement payment followed by weekly payments for the remainder of the contract term.
- During the rental term, all operating costs are payable by the renter including; registration, insurance, servicing and maintenance.

#### Sale & Rent Back

- Unlock the equity in depreciating vehicle assets, and put that cash towards working capital.
- Send us the vehicle details, and we'll appraise the market value against comparable assets.
- Once the contract is established, the renter makes an initial loan commencement payment followed by weekly payments for the remainder of your contract term.
- During the rental term, all operating costs are payable by the renter including; registration, insurance, servicing and maintenance.

# INDICATIVE ELIGIBILITY CRITERIA

The document is intended to provide indicative eligibility criteria, including documentation required to be assessed for a finance facility.

To apply, you must have the following:\*

#### REQUIREMENTS FOR LIMITS BETWEEN \$15,000 & \$100,000

- Active ABN, registered for GST (6 months minimum)
- Average turnover of \$10,000/mth (verified with bankstatements.com.au)
- No other ALLPaaP registrations (Banks and Credit Unions excepted)
- Bank details
  (account name, BSB & account number)
- √ 100 points of identification (including Credit/Debit card & expiry date)
- Clean credit file (minimum 6 months history)

### **ADDITIONAL REQUIREMENTS FOR LIMITS UP TO \$2,000,000**

- BAS and ATO Portal
- Personal asset and liability statement
- Accountant prepared financials for previous financial year
- Accountant prepared YTD management accounts

All applications are subject to formal credit assessment and we reserve the right to request further information and/or decline any application at our absolute discretion. The information contained in this document is notwithstanding.

<sup>\*</sup>The information is correct as at August 2019 and is subject to change at any time.

#### Low Doc Car Finance - Approved!

# LO DOC AND NO DOC CARS, VANS, UTES

More options to suit both self-employed and PAYG customers







1 year in business, good credit history and property owner -- Base Rate From 2,99%









We cater for LoDoc, NoDoc & LiteDoc for Self Employed / ABN holders

SOME OF OUR RECENT ASSET FINANCE DEALS APPROVED





