

Facility Loan

Access funds for your business when you need them most at a pre-agreed interest rate

We know that sometimes when you need a loan, you may not need all the funds at the same time. That's why we created a tranching **Facility Loan**.

A Facility Loan is different to a Vanilla Loan in that, instead of receiving the total approved amount from the outset, we approve the total amount you wish to borrow and then enable you to draw down portions of that principal when you need it.

BENEFITS



Cashflow

Comfort of knowing you have pre-approved funds available.



Cost-effective

You only pay interest on the amount you draw down.



Rate

The best available rate – locked in in advance of your drawdowns from day one.



Low doc

“Hassle-free” small business finance with a low doc application.



Security

Secured against recurring revenue so no property required as security.

What it looks like*

Available for mortgage brokers and financial planners:



Loan amounts: up to \$1.3 million



Loan terms: up to five years



LVR: up to 75%



Interest rate: from 10.5% (plus fees)



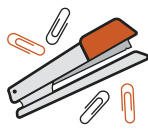
Repayments: monthly

When you would use it

The Facility Loan is suitable for any worthwhile business purpose. However, it is ideal for acquisitions made over a one to two-year period, ensuring you have a “treasure chest” at the ready should a trail book or brokerage present itself for purchase, or when you’re unsure of the amount you will need for a marketing venture. As long as your first minimum draw down is taken at settlement, you have up to two years to draw the balance down at agreed intervals.



**Acquisition
funding**



**Debt consolidation/
ATO debt**



**Business
expansion**



**Buying out a
partner**



**Working
capital**

*Subject to industry vertical and servicing.

**For a confidential conversation about how we can help,
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