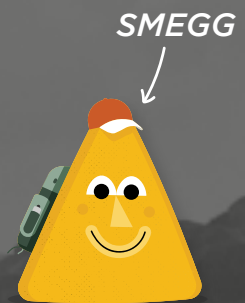


# SME Government Guarantee (SMEGG) Loan



Access fast funding with our new no fuss, Government-backed small business loan.

## BENEFITS

We know that right now many small businesses need a bit of extra help. Which is why the Government has extended its SME Guarantee Scheme. We are proud to have been selected as a participating lender in Phase 2 and are offering low-rate specialist funding, secured against your recurring revenue, to help with your cashflow needs.\*



### Cashflow

A convenient cash buffer whether you need working capital or want to invest for growth.



### No fuss

Simple, “no fuss” online application.



### Fast

In principle loan offer within 48 hours#.



### Security

Secured against recurring revenue so no property required as security.

\*Valid for loans settled by 30 June 2021

#Subject to independent valuation and credit assessment.

## What it looks like



**Loan amounts:** \$75,000 to \$1 mil



**Loan terms:** up to five years



**LVR:** up to 50%



**Interest rate:** 9.99%



**Repayments:** monthly

## Who would use it



Mortgage brokers



Financial planners



Real estate managers



Accountants



Other businesses with recurring revenue streams

## When you would use it

Any worthwhile business purpose:



**Acquisition funding**



**Business expansion**



**Buying out a partner**



**Working capital**

## Eligibility

- New loan applications only, cannot be applied to existing loans, top-ups or variations
- Annual turnover of less than \$50 million
- Lending cannot be used for purchase residential property or a financial product; refinance, extend or increase any existing non-Scheme lending; lease, rent, hire or hire purchase any existing assets that are more than halfway into their effective life; or on-lend to an associated group entity.^

**For a confidential conversation about how we can help, contact our experienced team to discuss your specific needs.**

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