

FUNDING SME BUSINESS GROWTH



PAY SUPPLIERS

Click and pay outstanding invoices in any currency, on time, every time.



CUSTOMER INVOICES

Take control and get paid right away on outstanding sales invoices.



CASH ADVANCE

Cash facility gives your client access to cash - whenever it's needed.

FINSTRO FACILITY TERMS

TRADE FINANCE

Facility Term: Evergreen & Revolving
Transaction Term: Up to 6 months
Repayment Frequency: Monthly (in arrears)

CASH ADVANCE

Facility Term: Evergreen & Revolving
Transaction Term: Up to 12 months
Repayment Frequency: Weekly (in arrears)

REFERRAL PARTNER COMMISSIONS

Upfront/Settlement: Paid on every client transaction (paid same day as settlement)
Trail Commission: Up to 3% per annum (paid monthly)

Finstro's Trail Commission is up to 25x the standard Residential trail rate!

INDICATIVE ELIGIBILITY CRITERIA

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

To apply, a client must have the following:*

REQUIREMENTS FOR LIMITS BETWEEN \$15,000 AND \$ 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 & Credit Unions excepted)
- ✓ Bank details (account name, BSB and account number)
- ✓ 100 points of Identification (including Credit/Debit Card & Expiry Date)
- ✓ Clean credit file (min. score 400) (minimum 6 months history)

ADDITIONAL REQUIREMENTS FOR LIMITS OVER \$100,000

- ✓ BAS & A.T.O Portal
- ✓ Personal Asset & Liabilities statement
- ✓ Accountant prepared Financials for previous financial year
- ✓ Accountant prepared YTD Management Accounts

*The information is correct as at April 2019 and is subject to change at any time.

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.

To get your clients started on the road to business growth
call us on **1800 693 467** or email refer@finstro.com.au