FIFO CAPITAL

PRODUCT REFERENCE

Business Loan

A term loan structured to the transaction, with flexible security options — secured against property, or on a general security basis where none is available. Where a good business has a genuine purpose we work to the deal, not a bank template.

OPTION 1 Property-backed

Up to $5m · 6–60 mo · from 12% p.a.

Up to $5m
Facility size

6–60 mo
Flexible repayment terms

Security	PG + GSA + Property (1st / 2nd mtg)
Basis	Property LVR + GSA + Balance Sheet
Rate	from 12% p.a. plus fees
Repayment	P&I, interest only or customised
Purpose	Any business purpose

PROPERTY LVR — MAXIMUM

ASSET	REGION	1ST	2ND
Residential	Metro	90%	85%
Residential	Regional	85%	75%
Commercial	Metro	75%	65%
Commercial	Regional	65%	50%

LVRs indicative, on total secured debt including prior-ranking encumbrances. Second mortgage subject to combined LVR and enforcement buffers, and a Deed of Priority. Contact us for agricultural and vacant land positions.

$1m

EXAMPLE

A civil contractor consolidated $87.5k/month of equipment finance into a single 36-month schedule (12mo IO then 24 mo P&I) at ~66% LVR — arrears resolved.

OPTION 2 No property required

Up to $350k · to 18 mo · lighter docs

Up to $350k
Facility size

to 18 mo
Term

Security	PG + GSA only
Basis	Cash-flow + GSA
Repayment	Principal and interest only

BEST FIT WHEN THE CLIENT HAS…

- ✓ No real estate to offer as security
- ✓ A genuine business purpose and near-term need
- ✓ A shorter horizon to repay or refinance
- ✓ Cash flow that supports the repayment

DOCUMENT REQUIREMENTS

Core set — all facilities

- ✓ Bank statements — via bankstatements.com.au
- ✓ ATO ICA & ITA (12 months)

Additional — property-backed only

- + Last full-year annual accounts (accountant-prepared)
- + Current YTD management accounts (P&L & Balance Sheet)
- + Property valuation (≤6 mo, else completed by Fifo) & mortgage statement

Send us the deal. We'll work out the structure.

fifocapital.com.au · 1300 852 556