

^ FIFO CAPITAL Business Loans

Flexible funding to grow

At Fifo Capital, we provide flexible secured business loans tailored to help you access capital when you need it. Whether you need a short-term business loan for immediate working capital, or a longer-term cash flow loan to support growth, we make funding simple and fast.

Features

- » Loans up to \$5,000,000
- » Secured by 1st or 2nd mortgage
- » Up to 90% LVR
- » 3 to 36 month terms

Fees and Repayments

- » Establishment Fee, capitalised
- » Daily interest rate, charged monthly
- » Legal fees payable
- » Repay early at no additional cost
- » Principal & Interest, Interest Only, and Custom schedules
- » Weekly, fortnightly, or monthly repayment options

How it works



We understand your requirements and set loan parameters.



Funds paid directly into the approved nominated bank account.



Loan repayments commence. Repay early at no additional cost.

Standard approval criteria and settlement conditions apply. ^ LVRs vary subject to property type. 90% LVR available for residential property only and on a principal and interest repayment structure only. Fifo Capital Australia Pty Ltd, ABN 78 121 427 183 / ACN 121 427 183. All rights reserved.

FIFO CAPITAL **Business Loans**

Loan Options and Requirements

Standard Loan	Alt Doc	LVR 90% <i>Specialist loan for platinum customers</i>
<ul style="list-style-type: none"> Bank statements Last FY annual accounts accountant prepared Current year-to-date management accounts ATO: ICA, ITA, and Last 4 BAS statements 	<ul style="list-style-type: none"> Bank statements ATO: ICA, ITA, and Last 4 BAS statements 	<ul style="list-style-type: none"> Bank statements Last FY annual accounts accountant prepared Current year-to-date management accounts ATO: ICA, ITA, and Last 4 BAS statements
<ul style="list-style-type: none"> 1st or 2nd mortgage LVR: up to 75% 	<ul style="list-style-type: none"> 1st mortgage only LVR: up to 75% 	<ul style="list-style-type: none"> 1st or 2nd mortgage LVR up to 90%
<ul style="list-style-type: none"> Principal and Interest, Interest Only (up to 12 months), or Custom 	<ul style="list-style-type: none"> Principal and Interest, Interest Only (up to 12 months), or Custom 	<ul style="list-style-type: none"> Principal and Interest only No policy exceptions

LVR

- Residential = Up to 75% in all cases unless requirements are met to satisfy the "LVR 90%" loan type.
- Commercial = Up to 60%.
- Vacant land = Up to 50%.

Other security

- Guarantees from Directors and certain Shareholders or related entities.
- GSA - All Present and After Acquired Property registration.

Property validations

- Valuations last three months, otherwise completed by Fifo Capital;
- Mortgage statement;
- Confirmation of priority or DoP's in all cases.

Eligibility

- Active ABN or ACN.
- Operating 12+ months.

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