Line of Credit

A revolving facility up to $5m that funds payables invoices and general working capital under one limit — drawn as the business needs it, repaid as its cash cycle allows. It covers the gap between paying for goods or delivering the work and getting paid for it. As advances are repaid, the limit becomes available again.

Up to $5m
Revolving facility — payables and working capital under one limit

Funds
Working capital for wages, ATO and operating costs

100%
Advance on payables invoices, domestic and international

ONE FACILITY, TWO COMPONENTS

Payables component | **Working capital component**

Total facility limit — up to $5m, revolving

Sublimit within the facility, sized at credit approval

Payables

Supplier invoices settled in full, so suppliers are paid on time and the relationship holds.

- ✓ 100% advance on payables invoices
- ✓ Domestic and international suppliers
- ✓ Extended terms up to 210 days from invoice issue date, matched to the cash conversion cycle

Working capital

Cash for the costs that keep the business running and can't wait for a debtor to pay.

- ✓ Drawn as cash, not tied to an invoice — wages, ATO, contractors, operating costs
- ✓ Revolves on interest-only terms up to 12 months
- ✓ Sized at credit approval, where the deal supports it

AT A GLANCE

Facility	Up to $5m
Type	Revolving line of credit
Rate	from 12% p.a.
Security	PG + GSA 1st / 2nd mortgage may be required
Coverage	Domestic & international
Repayment	Monthly interest only · principal at term

BEST FIT WHEN THE CLIENT HAS…

- ✓ An import-led or supplier-heavy model — suppliers paid before customers pay
- ✓ Wages, ATO and operating costs that fall due before debtors pay
- ✓ Seasonal purchasing spikes — buying through the peak months before the cash comes back
- ✓ A need for funding at the top of the cash conversion cycle — not once the cost has become a receivable

HOW IT WORKS

1

Size the facility

We review the business, the costs it carries ahead of payment and its cash conversion cycle, then set the facility limit and the working capital component.

2

Draw as needed

Once established, the facility is drawn as needed — suppliers are paid directly, or cash is drawn for working capital.

3

Repay and reuse

Interest is paid monthly and principal at the end of the term. As advances are repaid, the limit is available to draw again.

REPAYMENTS

- ✓ Monthly interest only during the term, principal repaid at the end of it
- ✓ Interest charged daily on the outstanding balance only
- ✓ Repay early at no additional cost — that capacity is free to draw again

FEES

- ✓ Establishment and mandate fees
- ✓ Transaction fees and line fees apply
- ✓ Applicable third-party fees, disclosed on offer

EXAMPLE

$1.5m

Line of Credit

A growing retail butcher opening a new store took a $1.5m Line of Credit. The payables component settled meat and stock suppliers in full; a $500k working capital component funded the fit-out and wages through a six-month ramp-up — one facility, one limit, one relationship.

DOCUMENT REQUIREMENTS

- ✓ Bank statements — via bankstatements.com.au
- ✓ Last full-year annual accounts (accountant-prepared)
- ✓ Aged payables & receivables ledgers
- ✓ Supplier invoices & bank details
- ✓ ATO ICA & ITA (12 months)
- ✓ Current YTD management accounts (P&L & Balance Sheet)
- ✓ BAS (most recent x4)

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

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