

PRODUCT GUIDE

Finance that's built for *your* business

A specialist lender, not an off-the-shelf product. If the deal doesn't fit a traditional box but the business, security and exit make sense, we listen to the client's story and structure the right funding around the deal. Here's where that flexibility applies.

Where Fifo fits best

- ✓ Second mortgages
- ✓ An ATO liability to manage
- ✓ Working capital gaps
- ✓ Equity release from property
- ✓ Bridging transactions with a clear exit
- ✓ An acquisition to fund

THREE DEALS WE BACKED

\$1m Civil contractor · equipment refinance

PROBLEM

Profitable contractor carrying \$87,500+/month across multiple equipment lenders, with arrears building.

FIFO SOLUTION

Consolidated into one \$1m 36-month facility (12 mo IO, then 24 mo P&I), 2nd mortgage at ~66% LVR, repaying lenders directly.

OUTCOME

Arrears resolved and monthly commitments cut sharply.

\$1.2m Second mortgage · bridge to a planned sale

PROBLEM

Owner needed short-term funds against a premium residence ahead of a planned sale; servicing was not the strength.

FIFO SOLUTION

\$1.2m 2nd mortgage, interest capitalised over 9 months at ~85% LVR, assessed on asset quality and equity.

OUTCOME

Funded on a clearly defined sale strategy, with time secured for an orderly exit.

\$1m Line of Credit · retail butcher

PROBLEM

Growing butcher funding store fit-outs and staff ahead of a six-month ramp-up, with supplier payments squeezing cashflow.

FIFO SOLUTION

\$1m Line of Credit for supplier payments alongside \$500k working capital, secured across three residential properties.

OUTCOME

Suppliers paid on time and cashflow freed for the fit-out — a structure that scales with revenue.

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

PRODUCT CONSTRUCT & PRICING

Business Loan

TERM LOAN

from 12%
p.a.

PROPERTY-SECURED

Security	PG + GSA, 1st/2nd mortgage
Amount	Up to \$5m
Term	6–60 months
Repayment	Principal & interest, interest only or customised structure

NO PROPERTY

Security	PG + GSA only
Amount	Up to \$350k
Term	To 18 months
Repayment	Principal and Interest

Bridging Loan

SHORT-TERM

from 12%
p.a.

Security	PG + GSA, 1st/2nd mortgage
Loan amount	Up to \$5m
LVR	Up to 90% – see LVR table
Term	6–18 months · Defined and evidenced exit strategy required
Repayment	Interest capitalised or interest only until the exit

Line of Credit

REVOLVING

from 12%
p.a.

Security	PG + GSA · 1st / 2nd mortgage may be required
Facility amount	Up to \$5m revolving — payables and working capital under one limit
Payables	100% of supplier invoices, domestic & international · up to 210 days from invoice date
Working capital	Drawn as cash for wages, ATO and operating costs · sublimit sized at approval
Repayment	Monthly, interest only · principal repaid at end of term · limit available to redraw

Invoice Finance

SELECTIVE

Up to 80%
advanced on receivables

Security	PG + GSA, plus assignment of the invoice
Loan amount	From \$10,000 per advance
Term	Single or multiple eligible invoices · no minimum facility term
Repayment	Settled as debtors pay · disclosed or confidential

Selective invoice finance, managed by our in-house specialists — same-day funding, no real estate security. Up to 80% advance based on eligible invoice value.

Rates indicative and risk-priced per deal; plus establishment, mandate, and applicable transaction, line and third-party fees, disclosed on offer. Property-secured LVR applies per the LVR table on page 2.

PROPERTY VALUATION RATIOS — MAXIMUM LVR

PROPERTY TYPE	REGION	1ST MTG	2ND MTG
Residential	Metro	90%	85%
Residential	Regional	85%	75%
Commercial	Metro	75%	65%
Commercial	Regional	65%	50%

Maximum LVRs are indicative and calculated on total secured debt including prior-ranking encumbrances. Second mortgage security is subject to the combined LVR and 1st-mortgagee enforcement buffers and will require a Deed of Priority or confirmation of priority from the 1st mortgagee. Contact us for agricultural and vacant land positions.

DOCUMENT REQUIREMENTS BY FACILITY

DOCUMENT	BUSINESS LOAN	BRIDGING LOAN	LINE OF CREDIT	INVOICE FINANCE
CORE — EVERY DEAL				
Bank statements — via bankstatements.com.au	✓	✓	✓	✓
ATO — Integrated Client Account (ICA) & Income Tax Account (ITA), 12 months	✓	✓	✓	✓
BAS (most recent x4)	✓	✓	✓	✓
FINANCIALS				
Last full-year annual accounts (accountant-prepared)	✓	—	✓	✓
Current YTD management accounts (P&L & Balance Sheet)	✓	—	✓	✓
Accountant solvency declaration	—	✓	—	—
PROPERTY SECURITY				
Property valuation (≤6 mo, else completed by Fifo) and mortgage statement	✓	✓	—	—
Exit-strategy summary	—	✓	—	—
LINE OF CREDIT AND INVOICE FINANCE				
Aged payables & receivables ledgers	—	—	✓	✓
Supplier invoices & bank details	—	—	✓	—
Debtor verification & sample invoices	—	—	—	✓

All facilities require an assets & liabilities statement and Director ID & KYC verification. Business Loan with no property security requires the core set only – no financials. Additional items may be requested on assessment.

ELIGIBILITY — EVERY DEAL

- ✓ Active ABN/ACN · business purpose · GST-registered
- ✓ 12+ months trading. Pre-revenue acceptable with a strong story
- ✓ ATO debt must be managed – paid out at settlement or on a payment plan
- ✓ Director guarantees + GSA

WHAT WE WON'T FUND

- Consumer / personal lending
- Adult entertainment
- Gambling
- Animal testing
- Cash-intensive businesses
- Defence / weaponry
- Illegal drugs
- Extractive (coal, oil, gas)
- Not-for-profit entities
- Precious metals & stones
- Virtual currencies
- Sanctioned jurisdictions