

Trade Finance

A revolving payables facility up to \$5m for buying from international and domestic suppliers. Suppliers are paid in full through Fifopay, invoice by invoice, and the business repays on extended trade terms of up to 210 days — interest only in between, with no principal repayments during the term.

Up to \$5m

Revolving payables facility

100%

Advance on supplier invoices

210 days

Maximum trade terms

Int'l & dom.

Purchases covered

AT A GLANCE

Facility	Up to \$5m
Type	Revolving payables facility
Terms	Up to 210 days from invoice issue date
Security	PG + GSA 1st / 2nd mortgage may be required
Coverage	Domestic & international
Platform	Fifopay

FEATURES

- ✓ Deposit and pre-shipment payment options
- ✓ Multiple invoices funded at once
- ✓ Competitive FX rates through our partners
- ✓ Same-day supplier payments once the facility is running

BEST FIT WHEN THE CLIENT HAS...

- ✓ An import-led or supplier-heavy model
- ✓ Suppliers asking for deposits or pre-shipment payment
- ✓ Stock to build ahead of demand or a peak season
- ✓ Larger orders to place for better supplier discounts

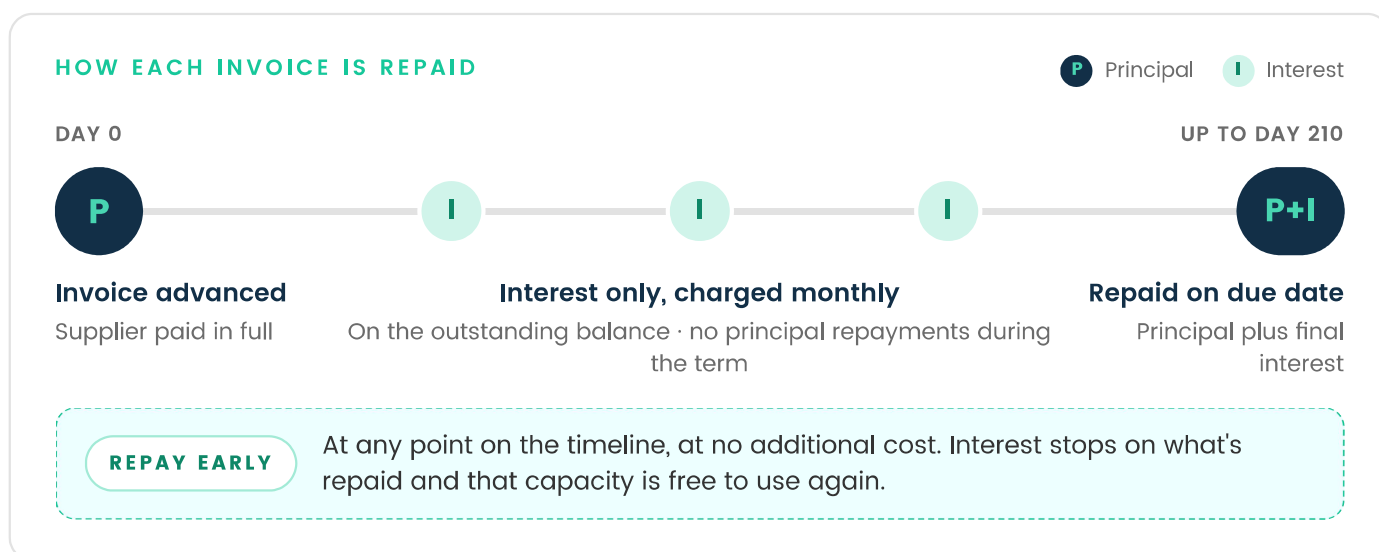
EXAMPLE

\$1m

Trade Finance

A national sporting retailer used a \$1m Trade Finance facility to fund stock purchases — suppliers paid in full up front, with repayment timed to when the stock sells.

HOW IT WORKS

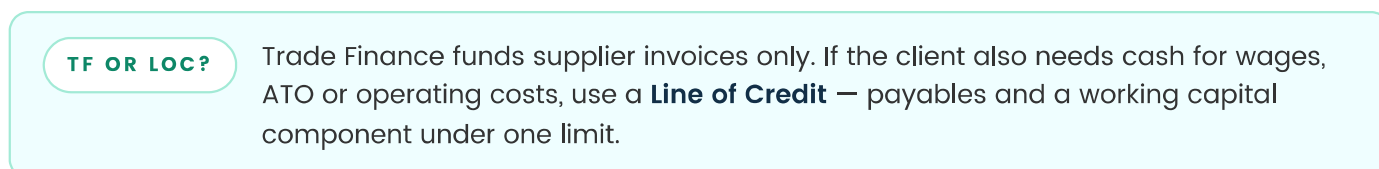


REPAYMENTS

- ✓ No principal repayments during the term
- ✓ Interest on outstanding balances only
- ✓ Repay early at no additional cost

FEES

- ✓ Establishment fee, charged to facility
- ✓ Transaction fee applies
- ✓ Annual line fee, charged monthly
- ✓ Daily interest rate, charged monthly



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.

fifocapital.com.au · 1300 852 556

Fifo Capital Australia Pty Ltd · ABN 78 121 427 183. All facilities require Director ID & KYC verification. Indicative parameters only; all facilities subject to credit assessment and approval. Rates risk-priced per deal; plus establishment and applicable transaction, line and third-party fees, disclosed on offer.