

Fifo Smart Loan Solution Overview

Fifo Capital provides fast, flexible finance for New Zealand business – a complementary service for those times where traditional finance is not geared to meet your clients' needs. Our promise to our professional partners is simple: your clients will deal with one point of contact, who is both fast and expert in tailoring business finance for specific client needs.

Following is an overview of Fifo Smart Loan: How it works; fees and structure and the business scenarios it is an ideal fit for.

How it works. Four simple steps.

- 1 Your client identifies a need for business capital that cannot be secured using their existing bank facilities.
- 2 We – either with the client only or in consultation with yourself – meet with the client to review their needs and assess viability of the finance required.
- 3 We present a loan proposal including the term, fees and security for client review and your consideration.
- 4 We advance the funds and your client repays the loan on the agreed terms and frequency.

Here is why more businesses are using Fifo Smart Loan:

- Need capital but their existing line of credit is already at its limit.
- Either do not have real estate available for security, or want to avoid using real estate as security for lending.
- Are a start-up business or in high growth mode and cannot access traditional lending facilities.
- Only want to access the cash for a short period of time.

Fifo Smart Loan - Product Details

Funding size	For lending needs between \$5,000 and \$250,000
Approval	Approval between 24 and 48 hours from completion of application. Funds advanced within 4 hours.
Term	Minimum term 90 days. Maximum term 12 months.
Repayments	We tailor repayment periods, frequency and amounts to suit client's need.
Application requirements	A simple application form which is submitted with the following information. <ul style="list-style-type: none"> • List of aged debtors and creditors • Recent management accounts and the previous year's financial statements (P&L and Balance Sheet) • Statement of Financial Position
Security	Primary security requirements include Director Guarantee and Indemnity and PPSA security. Other security is considered on an individual basis, e.g. fixed asset security, real estate (not mandatory). Approved applicants are required to be able to service the loan and have some assets behind what is a successful business.
Fees	The loan fee is determined after credit and security assessment and is capitalised at the commencement of the term and repaid over the term of the facility. Default and variation fees also apply in the event of non-payment or frequency of payments are changed.

Key industry sectors

Fifo Capital works with clients across a broad range of industries. These typically include - but are not limited to - the following:

- Wholesale trade
- Manufacturing
- Construction (engineering, earthmoving, concreting etc)
- Consulting and professional services
- Transport and storage
- Retail
- Labour hire
- Importing
- Other SMEs offering credit terms to large slow paying clients corporates and government clients

Professional partnerships

Our difference is quality service delivered through one-on-one relationships and specialist business finance expertise. There is a multitude of finance options available, but in our view, relationship and expertise makes the difference between a short-term fix and a solution for long term success.

- Fast, direct access to the expert decision maker
- 24 hour funding after completed application
- Consultation – we partner your expertise to find the right solution
- No cookie-cutter solutions; purpose-fit finance for clients' needs

More and more clients are discovering why Fifo Capital has quickly become one of New Zealand's leading alternative commercial financier. But don't take our word for it - here's what our clients have to say about working with Fifo Capital:

"Fifo Capital is an absolute breath of fresh air. Their ability to see the potential business asset for what it actually is, is so rare. I highly recommend working with them – I have never dealt with someone more flexible and understanding. The interaction, the flexibility, their knowledge and their ability to fund you quickly – that's really valuable."

About Fifo Capital

We launched in New Zealand in 2005, opened our doors in Australia in 2007 and following this success, expanded into Ireland. The Fifo Capital network 70+ Business Partners are quality professionals who thrive on designing solutions specific to the needs of their clients. Privately owned, advocates of business and here when your clients need – one off or ongoing – Fifo Capital has the financial backing and expertise to deliver solutions for short term finance needs, and long term business success.



Supporting New Zealand small and medium business success since 2005



New Zealand owned and operated



Over \$115million in business funding (November 2015)



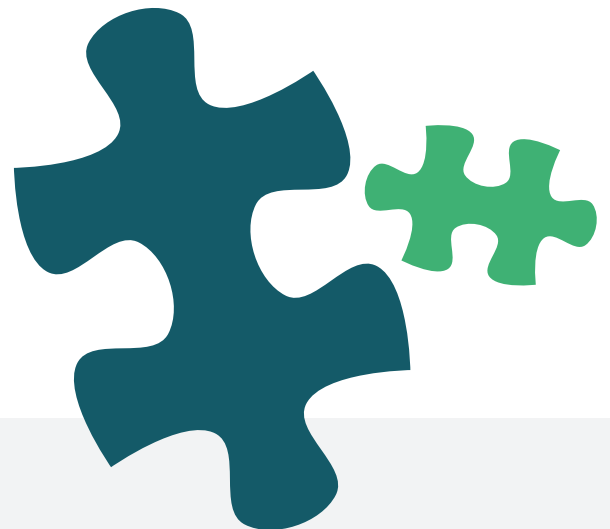
80% repeat business with clients



90% of clients rate their experience of Fifo Capital as excellent



Payment Plans, Invoice Finance and Business Loans – tailored to client's needs.



Contact Fifo Capital

0800 863 436

fifocapital.co.nz

sales@fifocapital.co.nz

L2, 41 Bath Street

Parnell, Auckland 1052

FIFOCAPITAL
CASH FLOW SOLUTIONS