

Confidential Debtor Finance

Overview



Smart finance solutions

Product Specifications

Facility Type	Confidential
Facility Limits	\$300,000 to \$5,000,000
Advance Rate	Up to 85%
Facility Term	12 months minimum with 90 days notice period
Concentration Limit	30%. For higher concentration limits, please discuss with BDM
Funding Period	90 days
Retentions	Released daily
Security Requirements	Registered All Present and After-acquired Property Security Interest Priority over Debtors Personal guarantees from directors and significant shareholders, where relevant No real estate security is typically required
Audit Cycle	Quarterly for first 6 months, 6 monthly thereafter
Operational Features	Unlimited free uploads and overnight drawdowns. Same day funding available for \$25. Online portal with 24/7 access to account balances and available funds No month-end reconciliations Collection activity remains the responsibility of client

Business Suitability

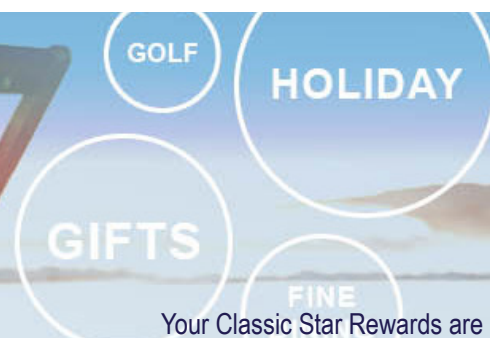
- Looking to grow, expand operations or take on significant new customers
- Under cash flow pressure with existing funding arrangements
- Experiencing slow paying customers
- Struggling to pay suppliers or the ATO on time
- Planning a management buy-out, merger or acquisition
- Looking for a more flexible and competitive alternative to existing arrangements

Earning Potential

Brokerage	50% of the establishment fee payable at settlement
Trail Commission	5% of the net discount fee and service fee payable monthly in arrears for 12 months
Classic Star Rewards	Earn \$1000 for every \$500K settled



**EARN \$1000
FOR EVERY \$500K OF
DEBTOR
FINANCE SETTLED**



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Qualifying Criteria

Acceptable Industries/ Clients/Trading Terms	Most industries including: Manufacturing, Wholesalers, Import & Distributors, Transport & Logistics, Labour Hire Not suitable for retail and construction Invoices should be assignable, collectable and unconditional Capable experienced management/directors Suitable debtor management and accounting system
Profitability	Not necessary if business is in turnaround
Net Assets	Can be negative
ATO Arrears	Can be acceptable if under payment arrangement or cleared at settlement
Preliminary Information For Assessment	<ul style="list-style-type: none"> - AR/AP as at end of month - 3x sample copies of invoice, related purchase order and proof of delivery - Last two years financials and management accounts - ATO Portal statement - Copy of Contracts with major Debtors if any

Key Features & Benefits



Confidential Facility
Your client maintains control over debtor management



Up To 85% Advance Rate
with true 90 day funding - no early disapprovals



No Monthly Reconciliations
less onerous verification & POD requirements, saving time & money



Unlimited & Free
Uploads and overnight drawdowns



Easy Online Portal
Access to funds 24/7 with no hidden fees and charges



Integrated Finance
Combine DF with EF for access to more funds

Contact Details

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