



Business Finance Products

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Borrowers can be either:

“Full doc loans” - where borrowers provide all required documents to the bank including tax returns and financial records by providing the bank these details you usually are able to borrow more against any property values.

“Low doc loans” - borrowers self certify their own income and are not required to provide accounts or financial records, these loans are primarily for self-employed applicants who do not have tax returns available at the time of application.

“No doc loans” – borrowers do not have to provide any documentation. Facilities are usually provided for “asset rich” and “cash poor” applicants such as property developers.

Product summary

Commercial Bill

These are simple but flexible funding instruments designed for clients who want control over their cash and wish to manage their cash flow effectively.

Capped Business Loans

Businesses seeking flexible term lending solutions to fund growth, expansion or other business usage who wish to limit their exposure to rising interest rates but want to benefit from falling interest rates.

Fixed Rate Business Loan

This is for loans secured against residential security. Loans can be fixed up to thirty years and can be interest only up to five years.

Business Line of Credit

The facility is secured against either residential or commercial property. For strong applicants an unsecured facility can be considered. Facilities provide easy access to funds and provide a flexible arrangement that can help with a company's fluctuating cash flows.

Debtor Finance

This facility is for businesses who wish to improve their cash flow by converting money that is owed to them into cash. The facility can be disclosed or undisclosed and a separate bank account is required which is controlled by the bank but carries your company's name and details (for undisclosed accounts).

Trade Facility Finance

Importers can have a bank issue documentary letters of credit to their suppliers so that goods can be supplied in time to meet large orders.

Exporters can arrange pre-shipment finance in the currency of the export contract which may reduce their total finance costs. Cash flow can be maintained by the funder discounting receivables under documentary letters of credit or export documentary collections.