



Your Guide to ScotPac's Solutions.

➤ Providing leading finance solutions for 35 years

For 35 years, we've built relationships with businesses across Australia and New Zealand based on offering more choice when it comes to finance and funding solutions.

Today, ScotPac is one of the largest non-bank business lenders servicing both sides of the Tasman. We're proud of our track record in helping businesses to grow and thrive, locally and abroad.



➤ Fast & flexible funding for every business need

From simple to complex, large or small,
we have a funding solution for all
your business needs

These are just a few of the reasons why over 6,000 businesses across Australia and New Zealand choose funding solutions from ScotPac.

Choose ScotPac and you'll be partnering with a financier that makes decisions based on the future potential of your business, not just its past performance.





Solutions



➤ Invoice Finance

Turn your invoices in to readily available funding.



No property security required

Access a line of credit with no need for property security.



Real relationships

A personal service from a local dedicated relationship manager who understands your business.



Flexible limits

No need for term re-negotiation, with a \$10k - \$150M facility that grows with your business.



Tailored your way

Take control of your finances. Choose a fixed term or no minimum term contract.

Boost cash flow with a line of credit secured against your unpaid sales invoices. Our range of Invoice Finance solutions are suitable for businesses selling to other businesses on standard trade credit terms.

Choose between self-managed solutions, where you decide how much money you need and how often you need it or end-to-end services that provide receivables and collection support.



➤ Trade Finance

Power up your purchasing potential.



Fulfil more orders

Increase stock levels and drive more revenue.



End-to-end funding

In conjunction with Invoice Finance facilities to cover cash flow gaps for up to 180 days.



Lock in FX

Take advantage of favourable currency conditions.



No capital outlay

Fund up to 100% of the purchase cost of imported or locally sourced goods.

End-to-end funding for the purchase of finished goods for re-sale. Don't let short payment terms or full upfront payments stop you from growing your business and taking on new opportunities.



➤ Asset Finance

The finance you need to move with the times.



No capital outlay

Fund up to 100% of the purchase cost of an asset.



More choice

Purchase new or pre-owned assets locally or from overseas.



Access capital

Access capital you have tied up with assets you already own.



Quick approvals

Act quicker with approvals in as little as 2 hours and see business benefits immediately.

Funding for plant, equipment and vehicles so you can take on more opportunities to expand your business.

Feel confident with direct access to decision makers who understand your business and take a flexible approach.



➤ Business Loans

Ready to invest in your business' growth?



Funds fast

Up to \$500K available in 24 hours using our online application



Flexible

We lend up to \$200K unsecured and have no industry restrictions



Trusted

We're Australia's largest and oldest non-bank business lender, supporting business owners for over 35 years.

A fast, online loan for your business to upgrade equipment, buy more stock or for any other business purpose. Simply apply online to boost funds and fuel your business.



➤ Home Loans for Business Owners

Unlock the extra equity in your residential property to fund your business or finance your new home, with terms of up to 30 years.



Fast set up

Conditional approval in as little as 48 hours.



Tailored and personalised solutions

We look for a way to say yes when others can't.



Flexible funding

Choose your funding term (from 3-12 months).



Terms

Terms of up to 30 years available with options to redraw or make extra repayments.

A Home Loan for Business Owners is a flexible way to fund a new home buy or unlock the value of your residential property through refinancing. You can get the funding you need to get your ideas off the ground and grow your business with cost-effective property secured financing.

Add on Invoice Finance, Trade Finance or Asset Finance to receive a discounted home loan rate.*



➤ Export Finance

Bring the value of overseas invoices home, faster.



No property security required

Access a line of credit against your existing business assets.



Grow your business overseas

Offer export customers longer payment terms in multiple currencies.



Access working capital

Unlock the value in your overseas sales invoices.



Dedicated expertise

International trade support from our specialist trade team.

Export Finance gives you access to a line of credit secured against invoices raised for overseas customers. Explore new markets and access working capital from your export invoices to keep your business growing.



➤ Progress Claims Finance

Project funding to keep your payments on track.



Predictable cash flow

Unlock the capital in your progress claims to pay staff, contractors and suppliers.



Flexible funding

Choose either a come and go facility or enjoy the certainty of locking in terms that suit your business.



Peace of mind

Add on Bad Debt Protection to guard against the risk of customers failing.



No property security required

Access a line of credit against your existing business assets.

Unlock the capital in your progress claims to meet your contractor and supplier commitments on time.



➤ Bad Debt Protection

Cover for customer events that are out of your control.



Flexible protection

Exercise Bad Debt Protection for some or all of your customers, and only pay for cover over the customer you choose.



Rest assured

Protect your business against the risk of customer business failure.



Pay as you go

No upfront premiums.



Intelligent design

We set appropriate limits using key market intelligence.

Safeguard your business from the risk of bad debts arising from customer insolvency or inability to pay.



➤ Integral Collections

A full range of business debt collection and debt recovery solutions tailored to businesses of all sizes.



No recovery, no fee

Enjoy a risk-free service that maximises your rightful returns.



Highly experienced

Discreet and professional collection services.



Don't risk your reputation

We ensure your debtors are expertly understood and handled with professionalism.



We negotiate for you

While providing ongoing monitoring and reporting of payment plans.

Specialist licenced collections services that give you the best chance of debt recovery.



Talk to us

Call **1300 145 344** or visit **[ScotPac.com.au](https://www.ScotPac.com.au)**

Office Locations

Adelaide

Auckland

Brisbane

Guangzhou

Melbourne

Perth

Sydney



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