

Your Guide to ScotPac's Solutions



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Introduction

Why ScotPac

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Providing leading finance solutions for over 35 years

For over 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 solutions for all your business needs

These are just a few of the reasons why over 9,300 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.



Are **cash flow gaps** impacting your business?

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.



No property security required

Access a line of credit without property security



Personal service

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



Flexible limits

No more credit increase requests, with facilities up to \$200M facility that grows with your business



Need fast cash?

Access Cash Connector, our cloud based funding solution



Tired of chasing payments?

Let our Integral Collections team manage your outstanding debts on a no recovery, no fee basis



Need protection against bad debts?

Cover for customer events out of your control by adding on Bad Debt Protection

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Time to upgrade old assets or **buy new equipment?**

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.



More Choice

Purchase new or pre-owned assets locally or from overseas



No Deposits

Fund up to 100% of the purchase costs of an asset



Unlock Capital

Access capital you have tied up with assets you already own

Need more purchasing power?

Use a revolving line of credit to buy stock, inventory and raw materials from your local or overseas suppliers. Increase stock levels and benefit from repayment terms of up to 150 days, allowing you to take on new opportunities and grow your business.



Flexible Terms

Funding up to 150 days and up to 100% of order value



Multiple Currencies

We can fund transactions in most currencies



International Support

From our specialist team in China



Selling goods to overseas customers?

Our specialist trade team can fund your export invoices

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Ready to invest in your business' growth?

Whether you're looking for a quick cash boost for your business or are ready to invest in growth, we have a range of loans for any business.



Fast

Up to \$500K funded within 24 hours of approval, with no industry restrictions



Choice

Unlock the equity in your home with a property secured loan of up to \$4M



Trusted

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

Need a flexible way to fund business growth?

ScotPac's Line of Credit gives you access to funds when you need them, offering the agility your business deserves. With flexible drawdowns and transparent fees, you can grow your business on your terms.



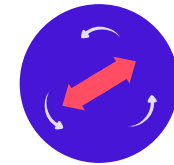
Fast

Access up to \$500K
in as little as 24 hours



Tailored

Only pay for the
funds you use



Flexible

Make additional
payments and re-draw
when needed

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Established in 1988, ScotPac is Australia and New Zealand's largest and oldest specialist provider of working capital solutions. Our aim is to give business owners a better chance of success, and we strive to provide the most comprehensive range funding solutions to meet all types of business needs.

T&C's *Terms and Conditions apply.

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