



➤ Corporate
& Enterprise
Funding with
ScotPac

Enterprise scale. Specialist agility.



Introduction

Established in 1988, ScotPac is one of Australia & New Zealand's largest and oldest non-bank lenders. We strive to deliver the best of both worlds when it comes to corporate and enterprise funding: the speed, flexibility, and tailored structuring of a specialist lender, combined with the significant funding capacity, resources, and expertise of an institutional partner.

Why ScotPac?

Choosing a funding partner for significant transactions often involves a strategic compromise. Traditional banks offer scale and deep capital reserves but are frequently constrained by rigid credit policies, onerous covenants, and long decision-making processes. Conversely, while niche financiers may offer greater agility, they can lack the funding capacity, sector expertise, and balance sheet strength required for complex, large-scale corporate requirements.

ScotPac offers a solution to this challenge by combining the significant funding capacity and reliability of an institutional lender with the flexibility and responsiveness of a specialist financier. This distinctive approach enables us to provide customised, asset-backed solutions for even the most intricate transactions, including mergers and acquisitions, capital raising, and management buyouts.

We can participate as part of a lending syndicate for your clients, collaborating with major banks to help larger businesses secure greater access to funding. Our cooperative strategy ensures that we design facilities that complement your clients' existing banking relationships and financial structures.

We work closely with your clients, their lenders, and advisory teams throughout every stage. Our experienced relationship managers invest time to understand each business, its industry landscape, and its growth ambitions.



Our Lending Solutions

ScotPac delivers covenant-lite corporate lending up to \$200M, unlocking liquidity against receivables, inventory, plant and equipment, and property using facilities like Asset Based Finance, Invoice Finance, Equipment Finance and Supply Chain Finance.

Our experienced transaction team structures tailored, multi-product facilities for mergers & acquisitions, buyouts, restructures, capital raising and short-term liquidity; maximising funds with minimal covenants. Expect timely decisions: indicative approval in three days and formal approval in two weeks, with direct access to senior decision makers.

Relationship Management

Our dedicated account managers work shoulder-to-shoulder with your advisors, accountants and legal teams to structure, execute and optimise complex transactions. You get direct access to decision-makers and an experienced, single team that provides ongoing support and pragmatic advisory through each phase—from due diligence and deal execution to post-completion working capital optimisation. With on-the-ground specialists across Australia, New Zealand and China, we align stakeholders quickly and keep outcomes timely, tailored and on track.



Lending Scenarios

Company: IDT Australia

Industry: Pharmaceutical Manufacturing
Limit: \$20M

IDT Australia, an ASX-listed pharmaceutical manufacturer with a 50-year history, had restrictive access to working capital from their bank. Seeking a solution that offered greater funding availability with the benefit of fewer financial covenants, they turned to ScotPac following a referral from their advisors.

ScotPac delivered a tailored Asset Based Finance facility totalling \$20 million, the security that was provided was a combination of the following assets: commercial property, plant and equipment and receivables. This solution provided IDT with a significant uplift in accessible working capital, all within a covenant-lite structure and a three-year term.

With ScotPac's asset-based facility, IDT gained quick and flexible access to the working capital they were seeking. This covenant-lite, three-year solution provided the directors with certainty and control, enabling IDT to accelerate growth, invest in new opportunities, and confidently expand operations, all with the speed and flexibility banks couldn't match.



Company: Ideal Electrical

Industry: Wholesale Trading
Limit: \$22M

Founded in 1936, leading electrical retailer, Ideal Electrical, sells electrical supplies to electricians through its 38 branches across New Zealand. It was previously owned by one of the largest electrical retailers in the world, which provided cash flow support as needed. In February 2025, a US-based private equity firm acquired Ideal Electrical, but because the new multinational owner had no previous operating history in New Zealand, traditional banks were reluctant to provide funding.

Recognising the need for a flexible and responsive partner, Ideal Electrical's advisor, Deloitte, recommended contacting ScotPac. By running several processes in parallel to speed up the process, ScotPac set up a \$22 million Invoice Finance facility at competitive interest rates within four weeks.

Chris Dwyer, the company's Financial Controller, says he values "ScotPac's speed and flexibility in setting up the facility, their understanding of our business model and their ability to provide a partnership with strong personal relationships (benefits often not available from traditional banks). We are now able to explore new product lines and move the business forward, which is exciting."

Talk to us

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

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