

Cheat sheet: How to talk about Business Overdraft



There are a number of ways to introduce your customers to Business Overdraft. This cheat sheet gives you a few talking points that can be tailored depending on the specific needs of your customers.

This starting point will build out the 'why' behind Business Overdraft and assist you in communicating interest and need to customers.

Key Features

Simple yet powerful cash flow solution <ul style="list-style-type: none">• Time is precious for business owners. Our proprietary technology enables us to provide approvals responsively.• It's an easy and convenient way to finance working capital expenses, stock purchases and other day-to-day business requirements.• Confidence and certainty of funds by providing it when customers need them with fast approvals, especially on facility renewals.• A fast and efficient application process with a credit decision based on bank statements and with limits up to \$150,000, no financials or security are required.	A bankless alternative <ul style="list-style-type: none">• A facility that can sit alongside any other business finance product, to be used when and if needed.• The Business Overdraft is a genuine alternative to banks, offering business owners the flexibility to link their account to any existing transaction bank account.• An extension of an existing business transaction account, Business Overdraft is a bankless solution and provides an option beyond your existing bank.• Connect a single or multiple business transaction accounts with any financial institution and transact!
Manage everyday cash flow needs <ul style="list-style-type: none">• To operate and grow, business owners need an everyday cash flow solution they can depend on.• The Business Overdraft is a revolving stand-alone solution designed for businesses to manage cash flow.• Businesses should be able to grow to their potential unconstrained by finance and the Business Overdraft fills in the gap for all business running needs.	No hidden costs and comfortable payment structure <ul style="list-style-type: none">• A stand-alone revolving facility that businesses can draw on funds when they need, while only paying the interest on what they've used.• There are no establishment fees, line fees, direct debit fees, early repayment fees or application fees. Businesses pay interest on the outstanding balance of your Overdraft and an annual fee of \$395.• A transparent financial solution that ensures customers can effectively manage their running costs with an option for P&I repayments to be aligned to sales cycle.

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