

# Business Overdraft

## Manage the ups and downs of cash flow with an overdraft

### Better cash flow management

Time-poor business owners need finance solutions with speed, certainty and flexibility. The GetCapital Business Overdraft gives you all three.

A stand-alone account, it gives you access to finance at any time.

- Up to \$750,000 linked to your business transaction account
- Manage cashflow as you need
- Approvals within 24 hours

### Working capital when you need it

- Access additional funds to pay suppliers and wages
- Expand your business by investing in marketing campaigns
- Buy inventory throughout the year

### What you need to apply

- An ABN registered for at least 3 years
- Annual turnover \$250,000+
- Annual financial statements may be required for overdrafts over \$150,000

#### Business Overdraft at a glance

Loan amount	\$25,000 - \$750,000
Interest rate	10.95% pa - 24.95% pa (annual percentage rate) Rate varies based on business turnover
Repayment	Weekly or monthly options to suit your cash flow
Fees	An annual fee of \$395. No establishment fees, line fees, direct debit fees, early repayment fees or application fees
Purpose	Any business purpose

### Finance for your business



Business Overdraft



Term Loan



Working Capital Loan



Import Line of Credit



Vehicle Finance



General Equipment Finance



Fitout Finance