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Business Overdraft

A new cash flow solution that doesn't need a bank

Improve 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, and only pay interest on funds used
- 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

Case Study

A jewellery wholesaler found that purchasing inventory and managing their running costs was a challenge due to their current inadequate cash flow management solution in place. GetCapital offered the Overdraft facility at \$150,000 as it was a sustainable solution, offering greater flexibility by providing the choice to withdraw funds when needed. The option to drawdown and payout in line with their average 90-day sales cycle ensured they could cover expenses to maintain or expand their business.