

## Email template No.1

*Subject line:* This Business Overdraft comes without a bank

# Business Overdraft

## A working capital solution that supports your cash flow


Dear [Name],

As your businesses grows, so do your working capital needs.

To help you better manage cash flow, a Business Overdraft gives you the certainty of access up to \$750,000 at any time, for any business purpose.

With bank overdraft being the second most used business finance product in Australia, a bankless alternative gives you the freedom to link your facility with any of your business accounts.

### A unique, non-bank alternative

			
<b>Speed</b>	<b>Convenience</b>	<b>Flexibility</b>	<b>Certainty</b>
Once approved, your business finance is available the next day	Ongoing access to working capital for any business purpose	Manage cashflow as you need, and only pay interest on funds you use	Funds ready when and as you need them, draw down at any time

The Business Overdraft is a stand-alone facility up to \$750,000 that links to your existing business transaction account.

- A revolving facility - only pay interest on funds used
- Same-day decisions, next day access
- No set up fees or line fees, only one annual fee
- No business financials required for limits up to \$150,000, just 6 months of bank statements

The Overdraft would suit businesses who are looking to:

- Seek an alternative to their existing bank
- Increase flexibility
- Access funds with ease and efficiency

### Ideal for working capital, great for any business purpose

- Manage cash flow as needed
- 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

### **Download the product guide**

Best regards,

[Name]

[Company name]

[company address]

[company website]

[phone number and email]

## Email template No.2

*Subject line:* A bankless Business Overdraft for all your working capital needs.

# Business Overdraft

## A fully revolving facility without the bank

Dear [Name],

For ease, simplicity and familiarity, few financial products can beat the overdraft.

After credit cards, it's the second most popular business finance product in Australia.

And now there's a Business Overdraft that can be used with any of your business transaction account(s).

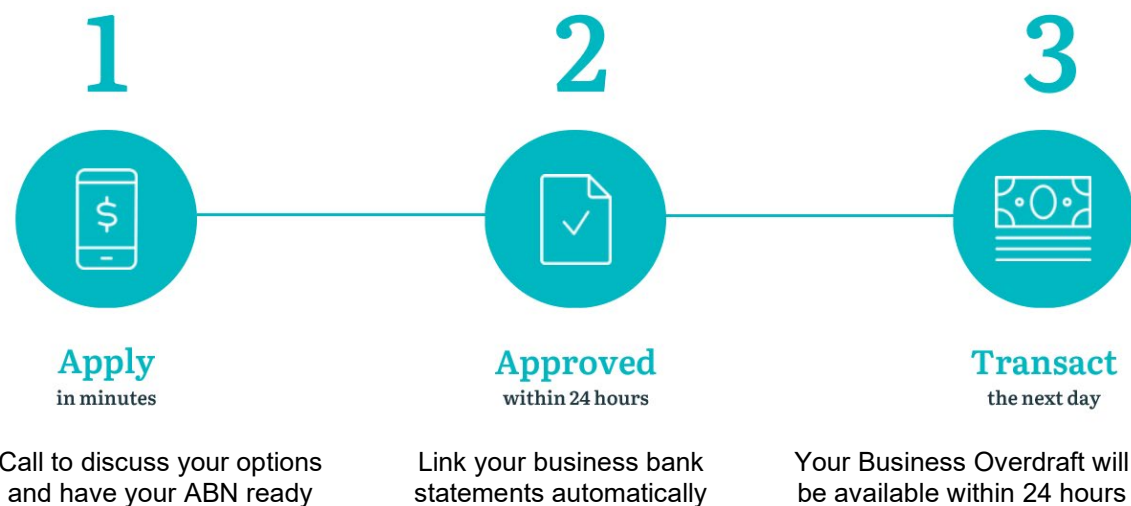
As a stand-alone facility up to \$750,000, it can be linked to any institution, giving you an option beyond your existing bank.

### Great features

To help bridge working capital gaps or support cash flow, a Business Overdraft gives you the certainty of access to funds at any time, for any business purpose.

- Fully revolving facility, only pay interest on funds used
- Readily available funds when you need them
- Same-day decisions, next day access
- No set up fees or line fees, only one annual fee

### Simple process



## **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

## **Download the product guide**

Best regards,

[Name]

[Company name]

[company address]

[company website]

[phone number and email]