



**Finance**

**Perks.**

Integrated business services

## Service you deserve

Being in business, you'd know how crucial good service is. It can really make a huge difference to your success and your bottom line. The same can be said for the kind of service your finance broker provides.

At Perks Finance, we've helped many of our clients reach their full business potential. Instead of just doing the sums, we make sure everything adds up. This holistic approach is what really sets us apart from other finance brokers. It's the kind of service you deserve.



## Finding you money (not just counting it)

When it comes to funding a need for more working capital or financing your next business purchase, you're usually left on your own to negotiate with your bank or finance company.

At Perks, we believe that finding and offering alternative sources of funds is an important part of meeting your needs. It's because we don't see ourselves as just finance brokers, but important partners in every aspect of your financial success.



Perks Finance is a Full Member of The Mortgage & Finance Association of Australia (MFAA), which binds us to the strict codes of practice and guidelines set out by the industry's peak representative body.

# Strategic Finance Solutions

Perks Finance is an unbiased finance broker, which means we offer unbiased advice. And, we'll do this with your business needs, personal situation and future plans in mind.

We'll strategically protect your assets, minimise the amount of security you provide and maximise flexibility. All this while still maintaining the certainty you desire.

What's more, we'll provide you with the most competitive rates, terms and conditions while avoiding undesired penalties, fees and charges.

## Take a load off

We'll help you make light work of getting a loan.

Your dedicated Perks Finance consultant will conduct all the research needed to source the most competitive finance solutions for you. And undertake all the negotiations with your bank or finance company, as well as prepare your finance submissions.



|                           |  |
|---------------------------|--|
| Business Loans            | From overdrafts to bank bills, long-term loans (or fully drawn advances) and business credit cards, we'll help find a loan to meet your business finance needs.  |
| Property and Home Loans   | If you're looking to purchase your next business, or perhaps invest in your existing one - we'll help source the capital. And if you need a personal home loan, we'll help you with that too.                              |
| Leasing and Hire Purchase | Keeping up with the latest industry standards can be a costly exercise. Leasing, hire purchase or chattel mortgages are often better options for your business equipment. Talk to us about what's best for you.            |
| Cashflow Finance          | As you well know, cashflow is critical to the running of your business. With cashflow finance, we'll look at releasing funds into your business (secured by your accounts receivable) to keep your business ticking along. |
| Refinancing               | Things change. The finance you obtained five or ten years ago may not be the best choice for you today. We'll make sure you have the best rates and fees, the best service and a loan that works for you.                  |
| Finance Audit and Advice  | We'll make sure your current banking and finance arrangements meet your current needs and evolve, as your business needs change.   |

# Business Loans

## Overdrafts

An overdraft can help your cashflow when you need a little bit extra to keep your business ticking along.

## Bank Bills

A flexible form of finance, Bank Bills are popular for short-term or seasonal finance requirements. With a fixed interest rate, bills can be drawn for up to 180 day terms. And at the end of it, you can choose to repay the face value of the Bill or roll it over for another term.

## Long Term Loans/Fully Drawn Advances

When you're looking at investing for the future of your business, a long-term loan or a fully drawn advance may be the answer. Used for capital purchases such as commercial property and large plant and equipment, the term of the loan can vary between 1 to 25 years.

Depending on your needs, you can choose between a variable loan and a fixed interest rate (for up to 10 years) or a combination of both. The security you provide can

be a commercial and/or residential property or the assets of your business.

## Trade Finance

If you're an importer or exporter, we'll manage your foreign business transactions effectively with documentary letters of credit, post-shipment finance and foreign currency accounts.

What's more, we'll protect your business against the risk that comes with foreign trade with our interest rate and currency risk management services.

## Business Credit Cards

For everyday small purchases, talk to us about getting the right credit card for your business. We'll find you the most suitable credit card, with features such as low interest rates, minimal annual fees and maximum interest-free days. And, if you're after attractive reward schemes or sophisticated fraud protection, we'll make sure your business credit card has what you're looking for.

# Property & Home Loans

## Property Loans

When you're looking to purchase a commercial, industrial or rural property (including vineyards) we can help find the best finance to suit your property investment requirements.

Alternatively, if you're looking for a loan to build a new property or to develop an existing one, we'll work with you to achieve this as well. With the added expertise of our Property specialisation and strong working relationship with Perks Property Investments, our team can provide the answers to all your property questions.

## Home Loans

Whether you're buying or building your first home, moving house or investing in property, getting the right home loan boils down to your individual needs.

The loan with the cheapest interest rate may not be the best choice for you. It may well come with large penalties if you choose to repay early, or you might find yourself restricted in making additional payments.

With Perks Finance, we'll help fit you with the right loan for your requirements including:

- First Home Owner Grants
- 100% Home Loans
- Low doc loans
- Fixed and/or variable rate loans
- Lines of credit
- Deposit guarantees
- Merchant (EFTPOS) Facilities.

# Equipment and Automotive Finance

Purchasing equipment outright can be costly and in many cases doesn't make good business sense. So it's sometimes the better option to lease or hire purchase your equipment.

We'll help you finance your company cars, trucks, tractors, plant and equipment, fit outs and any other equipment you need for your business.

## Leasing

Leasing makes sense when you need the latest equipment for your business. It allows you to make fixed repayments on the leased equipment, with the repayments structured to suit your cashflow. When the lease term ends you have the choice to upgrade to new equipment or refinance your existing.

## Hire Purchase

A hire purchase allows you to purchase your equipment through payment instalments. At the end of the term, you can choose to take up ownership of the equipment.

## Chattel Mortgage

A popular alternative to leasing or hire purchase is a Chattel Mortgage. It's similar to a lease or hire purchase (with the same interest rates), but with the added benefit of not paying GST on the repayments. The stamp duty is also calculated in a different way, providing for a more cost effective way to finance your business equipment.

# Cashflow Finance

Cashflow Finance is an appealing option for those businesses that choose not to use overdraft funding.

Rather than offering your real estate as security, cashflow finance uses your outstanding invoices (accounts receivable). It's certainly not a lifeline for struggling companies as some believe. In fact, it's a smart way to release cash into your business. With cashflow finance you can keep your business growing without waiting for payments from customers.

So if your money is locked in someone else's business, talk to us about cashflow finance.



# Refinancing and Financial Audit

## Refinancing

Things change. The finance you obtained five or ten years ago may not be the best choice for you today.

Refinancing your loans can help get you the most competitive and flexible loan package that meets your needs.

If you're looking for better rates and fees, better service from your current financier or perhaps consolidating all of your loans into the one, consider refinancing.

## Finance Audit and Advice

One of the simplest ways to potentially save your business money is through a comprehensive review of your current finance arrangements.

At Perks Finance, we look at ways to reduce your fees and charges. We'll negotiate on your behalf to obtain more competitive rates of interest or find you an alternative financier.

Plus we'll look at getting you a better margin on your business loans and reduce the security you provide.

In essence, we'll make sure your current banking and finance arrangements meet your needs and evolve as your needs change.



Thanks for taking a moment to read about how we can help source the finance you need to achieve your goals.

So whatever your finance needs, give me a call on 8273 9300 or email me directly at [pwigley@perks.com.au](mailto:pwigley@perks.com.au)

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