

Our finance products

Capify Unsecured Small Business Loan

An ideal option for all types of businesses and allows you to borrow money for your business without the need for personal or business assets as collateral.

- ✓ Majority shareholder
- ✓ Turnover \$10,000 monthly
- ✓ Been in business for 6 months
- ✓ An Australian Citizen with an ABN

We don't have interest rates, this product has fixed daily repayments suited to a business' cash flow and we offer terms from 3-15 months so our customers know exactly how much to budget for on a weekly basis.

Merchant Cash Advance (MCA)

Gives your clients business an upfront sum of cash in exchange for a slice of their future sales. It is an advance against their EFTPOS terminal.

- ✓ Have an EFTPOS facility
- ✓ Turnover \$10,000 monthly
- ✓ Been in business for 6 months
- ✓ An Australian Citizen with an ABN

Instead of making one fixed payment every month, with the MCA product an agreed percentage is taken daily through the business' EFTPOS machine, until the advance is paid in full.

Requirements

Repayments

As seen on
and trusted by



Why choose us as a lender?

Our mission is to help small businesses by providing simple, quick and responsible access to business funds.



Experience

We pioneered alternative lending for unsecured business funding in Australia in 2008. We've been creating unique products ever since.



Unsecured funding up to

\$300,000 We can lend up to 100% monthly turnover of a business.



Quick funds in 24 hours

We can have funds in up to 24 hours in a business account.



Minimum paperwork We're not like a bank so forget long wait times or extensive documents, we require only minimum paperwork.



Easy application

Applying online takes 1 minute, putting an application through takes 10 minutes, you can be pre-approved in 2 hours and funded in 24 hours.



No application fees Our application has no fee and is completely obligation free.



We do loans others don't

Our credit team look at every deal by a case by case scenario, no two businesses are the same. We are also the first alternative lender to offer a Merchant Cash advance which is an advance against an EFTPOS terminal.