

Product guide



Product Characteristics	Business Loan Under \$75,000	Business Loan Above \$75,000	Merchant Cash Advance
Loan Size	\$5,000–\$75,000	\$75,000–\$300,000	\$5,000–\$75,000
Term for Loan	2.5–15 months	2.5–15 months	3–12 months
Loan Repayments	Daily or Weekly (depends on cashflow)	Daily or Weekly (depends on cashflow)	Daily (when terminal in use)

Credit Information	Business Loan Under \$75,000	Business Loan Above \$75,000	Merchant Cash Advance
Min. Monthly Turnover	\$10,000	\$75,000	\$10,000
Min. Time in Business	6 months	2+ years	2 months
Security or Property Requirements	Not required	Not required	Not required
Personal Guarantee (from majority shareholder)	Required	Required	Required
ATO Portal Review	Not reviewed	Reviewed	Not reviewed
Default Review	Paid defaults accepted or manageable defaults or on payment plan		
Prohibited Industries	Please turn over to see a comprehensive list		
Capify Credit Score Scale	300-400 (Low)	400-600 (Good)	600 (Strong)

Documents Required	Business Loan Under \$75,000	Business Loan Above \$75,000	Merchant Cash Advance
10 Minute Application	Yes	Yes	Yes
Identification	Yes	Yes	Yes
Financials	Not required	Required	Not required
Bank Statements	6 months	12 months	6 months