

Macquarie Business Banking Commercial Product Flyer



MACQUARIE FULLY DRAWN ADVANCE, REVOLVING LINE OF CREDIT,
OVERDRAFT, BANK GUARANTEE

**BANKING SOLUTIONS TO HELP
GROW YOUR CLIENT'S BUSINESS**

Macquarie Business Bank offers a range of flexible products to help meet your clients’ growing business acquisition or working capital needs.

	FULLY DRAWN ADVANCE	REVOLVING LINE OF CREDIT	OVERDRAFT	BANK GUARANTEE
AT A GLANCE	Financing solution for business growth and development	Redrawable short to medium term working capital for business activities	Short term finance for business working capital	Enables issuing of bank guarantees to provide certainty of payment
Equity release Equity release available for a range of borrowing purposes, subject to approval.	✓	✓	✓	Not applicable
Relationship servicing Dedicated relationship team who specialise in different industries and can provide tailored solutions and industry information.	✓	✓	✓	✓
Multiple accounts Set up multiple sub accounts to draw down on the overall loan limit.	✓	✓	Not applicable	Not applicable
Flexible repayment structures Interest Only, Principal & Interest and Principal + Interest repayment types available.	✓	✓	Principal & Interest and Principal + Interest not available	Not applicable
Competitive pricing Competitive, tailored pricing that is developed based on loan complexity, size, borrower industry, and with consideration of other facilities held with us.	✓	✓	✓	✓
Loan collateral Diverse range of collateral can be provided as security, including: property, business assets, other fixed assets, cash and goodwill.	✓	✓	✓	✓
PRODUCT FEATURES				
Max. loan term	5 years ¹	5 years	On Demand	On Demand ²
Min. loan size	\$500,000 (at a total borrower level, not a per product level). Minimum loan size for Accounting and Financial Planning industry is \$1 million.			
Repayment types	Principal + Interest ³ , Principal & Interest ⁵ Interest Only ⁴	Principal + Interest ³ , Interest Only ⁴	Interest Only	On Demand
Borrowers	Individual, Company, Partnership, Trust	Company, Partnership, Trust	Company, Partnership, Trust	Company, Partnership, Trust
Rates	Tailored pricing depending on loan size, industry, and existing facilities held with us.			
Loan purpose	Business acquisition or equipment purchase; long term investments	Short to medium term working capital requirements; offset seasonal variations in sales and cashflow; short term cash to cover unexpected costs or to take advantage of opportunities; fit out, or equipment purchase	Working capital requirements	Rental bonds for obligations under a lease; deposits for property purchases such as off-the-plan sales; performance bonds
Security	Business assets ⁷ , Residential or Commercial Property ⁶ , Cash			
Industries we service	We specialise in accounting, architecture, engineering, financial services, healthcare, insolvency, insurance, legal, real estate, strata management, surveying, technology, High Net Worth, and Professional Property Investors industries.			
Redraw	Not available	✓	✓	Not available
Interest capitalisation	Not available	✓	✓	Not available
Offset	Not available			
Establishment fee	0.5% of limit or higher	0.5% of limit or higher	0.5% of limit or higher	0.5% of limit or higher
Ongoing fee	Not applicable	Not applicable	Not applicable	Not applicable
Line fee	Not applicable	Line fee of 1% of limit or higher, or unused limit fees may apply	Line fee of 1% of limit or higher, or unused limit fees may apply	Line fee of 1% of limit or higher may apply
Other fees ⁸	Other additional fees and charges may apply. Please refer to the Estimate of Costs which will be issued with the approved loan documents.			

1 – A 10 year term is available for NCCP borrowers, subject to credit approval. 2 – Guarantee expiry date is agreed upfront. 3 – Repayments made up of a set principal repayment amount plus interest accrued e.g. Monthly repayment of \$2000 off the principal plus interest accrued for that month. 4 – Maximum Interest Only loan term of 5 years, subject to credit approval.
5 – Principal & Interest repayment is available for NCCP borrowers. 6 – Commercial property within Sydney (Newcastle, Central Coast, Lake Macquarie, Maitland, Wollongong), Melbourne (Ballarat, Bendigo, Geelong), Brisbane (Gold Coast, Sunshine Coast), Canberra, Perth and Adelaide metropolitan areas.
7 – Business assets include rent roll, strata roll, goodwill, stock, debtors and WIP. A General Security Agreement (GSA) will generally be issued to secure the loan. 8 – Fees are current at time of publication of this flyer and subject to change.

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