

# Your Guide to ScotPac's Solutions



# Contents

Introduction	03
Why ScotPac	04
Invoice Finance	05
Trade Finance	06
Business Loans	07
About Us	08
Contact	09

Introduction

Why ScotPac

Invoice Finance

Trade Finance

Business Loans

About Us

Introduction

# Providing leading finance solutions for over 35 years

For over 35 years, we've built relationships with businesses across Australia and New Zealand based on offering more choice when it comes to finance and funding solutions.



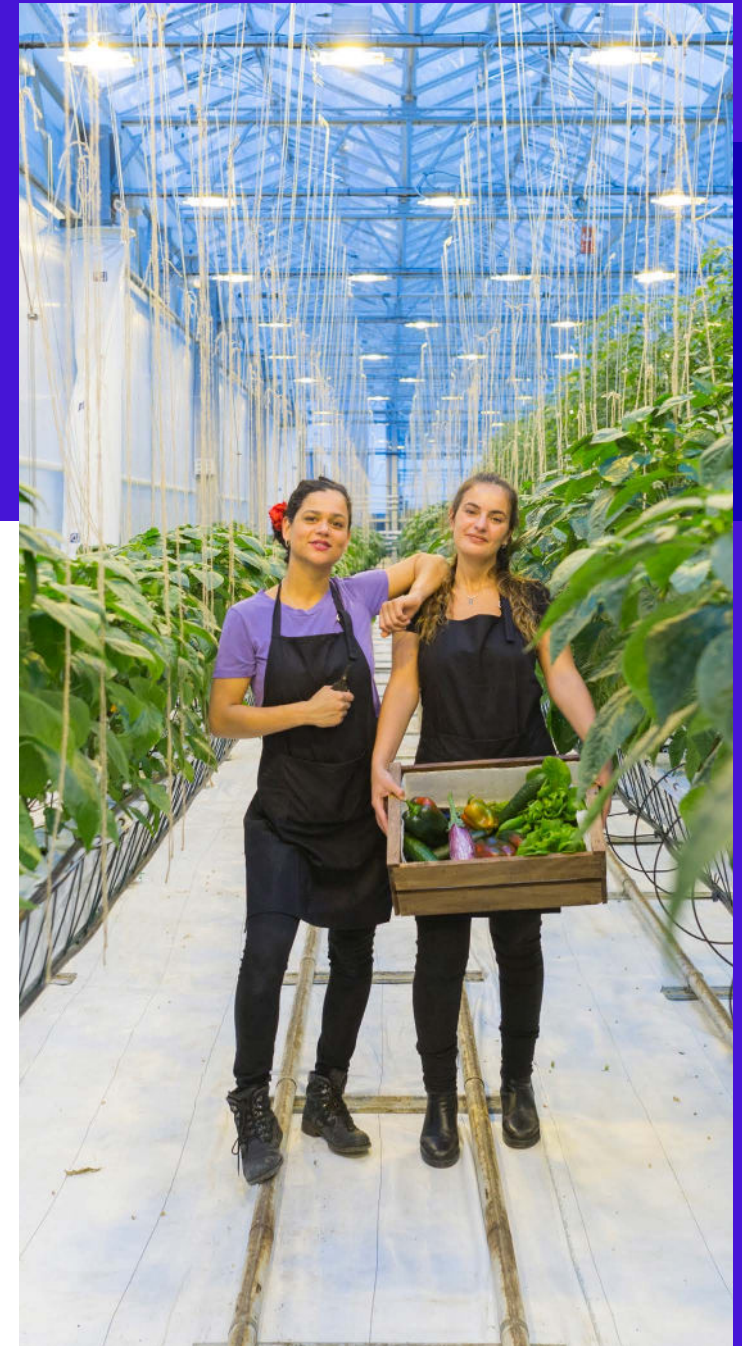
Today, ScotPac is one of the largest non-bank business lenders servicing both sides of the Tasman. We're proud of our track record in helping businesses to grow and thrive, locally and abroad.

# Fast & flexible funding for **every** **business need**

**From simple to complex, large or small, we have a funding solutions for all your business needs**

These are just a few of the reasons why over 9,300 businesses across Australia and New Zealand choose funding solutions from ScotPac.

Choose ScotPac and you'll be partnering with a financier that makes decisions based on the future potential of your business, not just its past performance.



## Invoice Finance

# Are **cash flow gaps** impacting your business?

**Boost cash flow with a line of credit secured against your unpaid sales invoices.**

Our range on of Invoice Finance solutions are suitable for businesses selling to other businesses on standard trade credit terms.

Choose between self-managed solutions, where you decide how much money you need and how often you need it, or end-to-end services that provide receivables and collection support.



### **No property security required**

Access a line of credit without property security



### **Personal service**

A personal service from a local dedicated relationship manager who understands your business



### **Flexible limits**

No more credit increase requests, with facilities up to \$200M that grow with your business



### **Need protection against bad debts?**

Cover for customer events out of your control by adding on Bad Debt Protection

## Trade Finance

# Need more purchasing power?

Use a revolving line of credit to buy stock, inventory and raw materials from your local or overseas suppliers. Increase stock levels and benefit from repayment terms of up to 150 days, allowing you to take on new opportunities and grow your business.



### Flexible Terms

Funding up to 150 days and up to 100% of order value



### Multiple Currencies

We can fund transactions in most currencies



### International Support

From our specialist team in China



### Selling goods to overseas customers?

Our specialist trade team can fund your export invoices

## Business Loans

# Ready to invest in your business' growth?

Whether it's capital to buy stock, expand operations, hire new staff or take advantage of an opportunity, ScotPac can provide you with a fast and simple business loan.



### Fast

Up to \$200K funded within  
24 hours of approval



### Flexible

Repayment options and no  
hidden fees or charge for  
early payout



### Trusted

We're New Zealand's  
largest non-bank business  
lender, supporting business  
owners for over 35 years

[Introduction](#)[Why ScotPac](#)[Invoice Finance](#)[Trade Finance](#)[Business Loans](#)**[About Us](#)**

Established in 1988, ScotPac is Australia and New Zealand's largest and oldest specialist provider of working capital solutions. Our aim is to give business owners a better chance of success, and we strive to provide the most comprehensive range funding solutions to meet all types of business needs.



# Talk to us

Call **0800 72 68 72** or visit **[scotpac.co.nz](https://scotpac.co.nz)**

## Office locations

Auckland

Adelaide

Brisbane

Melbourne

Perth

Sydney

Guangzhou