

Your Guide to ScotPac's Solutions

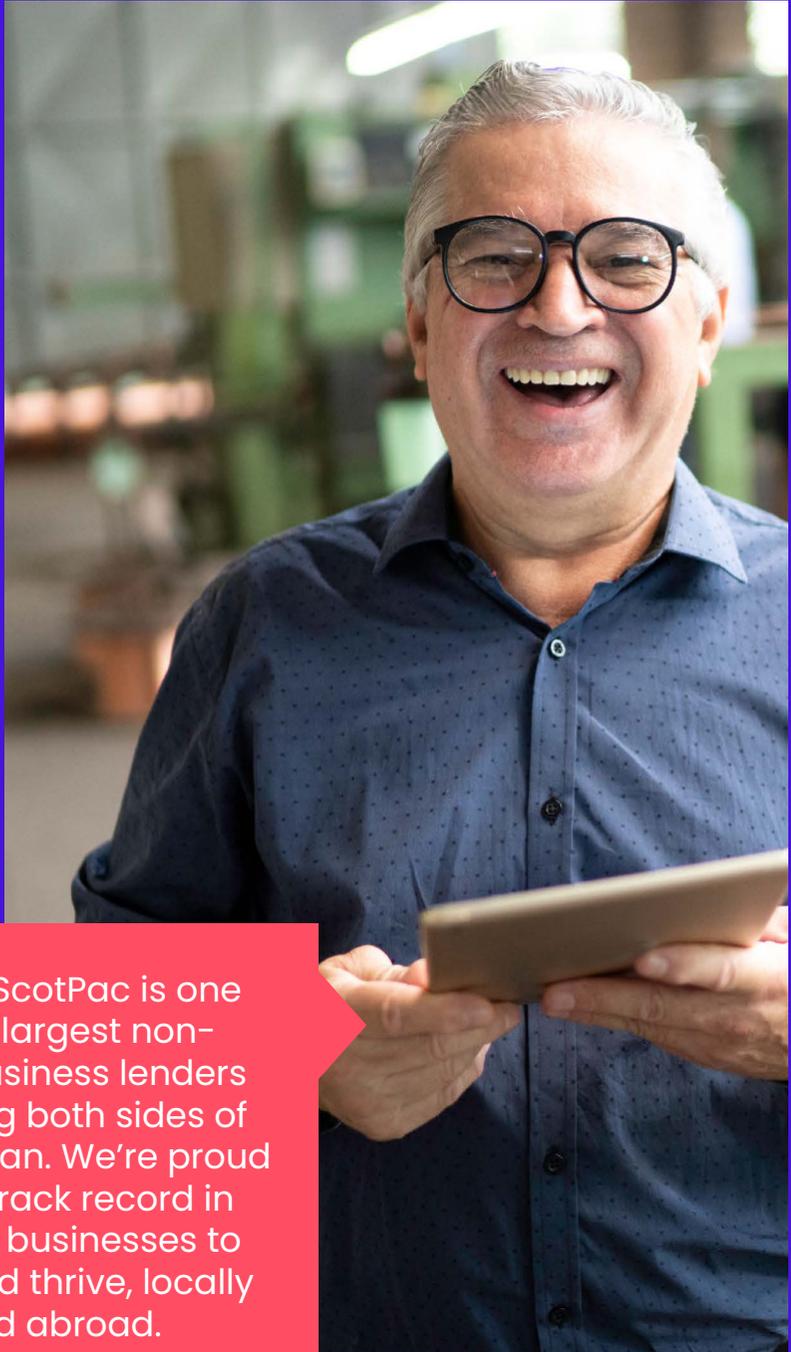


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Providing leading finance solutions for over 35 years

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.



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

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

Our range 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 facility that grows with your business



Need protection against bad debts?

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

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

Ready to invest in your business' growth?

Whether you're looking for a quick cash boost for your business or are ready to invest in growth, we have a range of loans for any business.



Fast

Up to \$200K funded within 24 hours of approval, with no industry restrictions



Choice

Unlock the equity in your home with a property secured loan of up to \$4M



Trusted

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

Need a flexible way to fund business growth?

ScotPac's Line of Credit gives you access to funds when you need them, offering the agility your business deserves. With flexible drawdowns and transparent fees, you can grow your business on your terms.



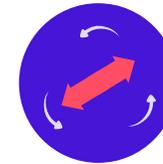
Fast

Access up to \$200K in as little as 24 hours



Tailored

Only pay for the funds you use



Flexible

Make additional payments and re-draw when needed

Introduction

Why ScotPac

Invoice Finance

Trade Finance

Business Loans

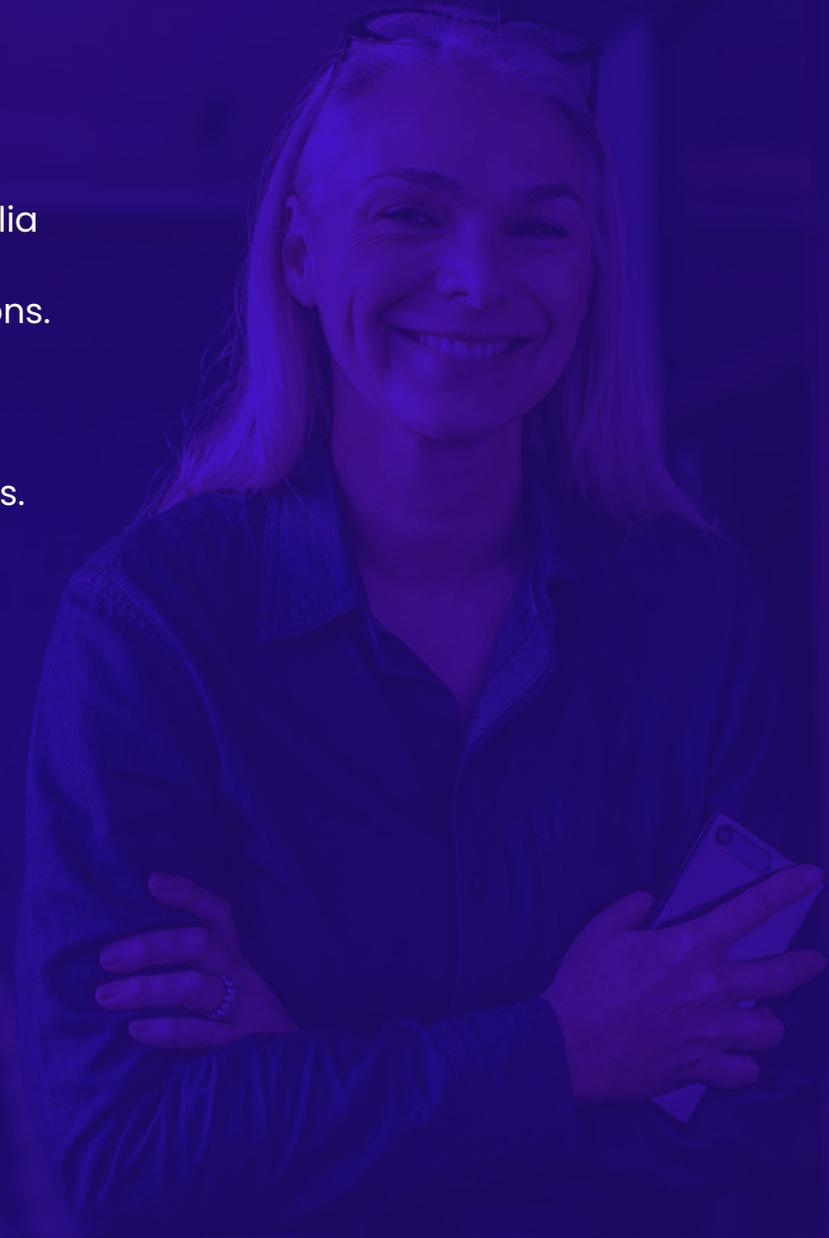
Line of Credit

About Us

Contact



Established in 1988, ScotPac is one of 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**

Office locations

Adelaide
Auckland
Brisbane
Gold Coast
Melbourne
Perth
Sydney
Guangzhou



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