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FUND YOUR FUTURE

IBA'S BUSINESS LOAN



BUSINESS LOAN

ABOUT

Now it's easier than ever to start, grow or restructure an Indigenous small business in Australia. With our Business Loan Package, we'll assist you with working capital requirements, purchase of existing businesses, plant and equipment, and other commercial assets. So you can start planning your business future right now.

PRODUCT TERMS

Loan amount	\$10k to \$5 million
Loan repayment options	<ul style="list-style-type: none">• Monthly principal and interest reducing• With an initial interest only period followed by monthly principal and interest reducing• Balloon repayments• Seasonal repayments.
Loan term	Maximum 20 years
Fees	Nil application and line service fees
Interest rate	Competitive variable rate interest rates
Security	Minimum security requirements of general security agreement, director's guarantee and specific security agreement over tangible assets (where applicable).

BENEFITS

Cash flow: to meet cash flow requirements of your business including: cover timing differences in debtor/creditor payments, up front contract costs or to purchase business assets.

Flexible repayments: initial interest only period to assist the business, structured to suit the purpose and cash flow of the business. For example, seasonal repayments are available for agricultural or seasonal weather affected businesses to meet cash flow fluctuations.

CRITERIA

Commercially viable business model.

Other standard IBA Policy and Credit criteria apply.

Flexible loan terms structured to suit the purpose and cash flow of the business.

Call 1800 107 107 or visit iba.gov.au



Australian Government
Indigenous Business Australia

Please note: This document has been prepared as a general guide only, without knowledge of your specific situation and is subject to change without notice. It is not an offer of credit. More information is available at iba.gov.au/disclaimer
*Loans are subject to budget availability.