

A photograph of three call center staff members wearing headsets. A man in the foreground is smiling and looking towards the camera. Two women are behind him, also smiling and looking towards the camera.

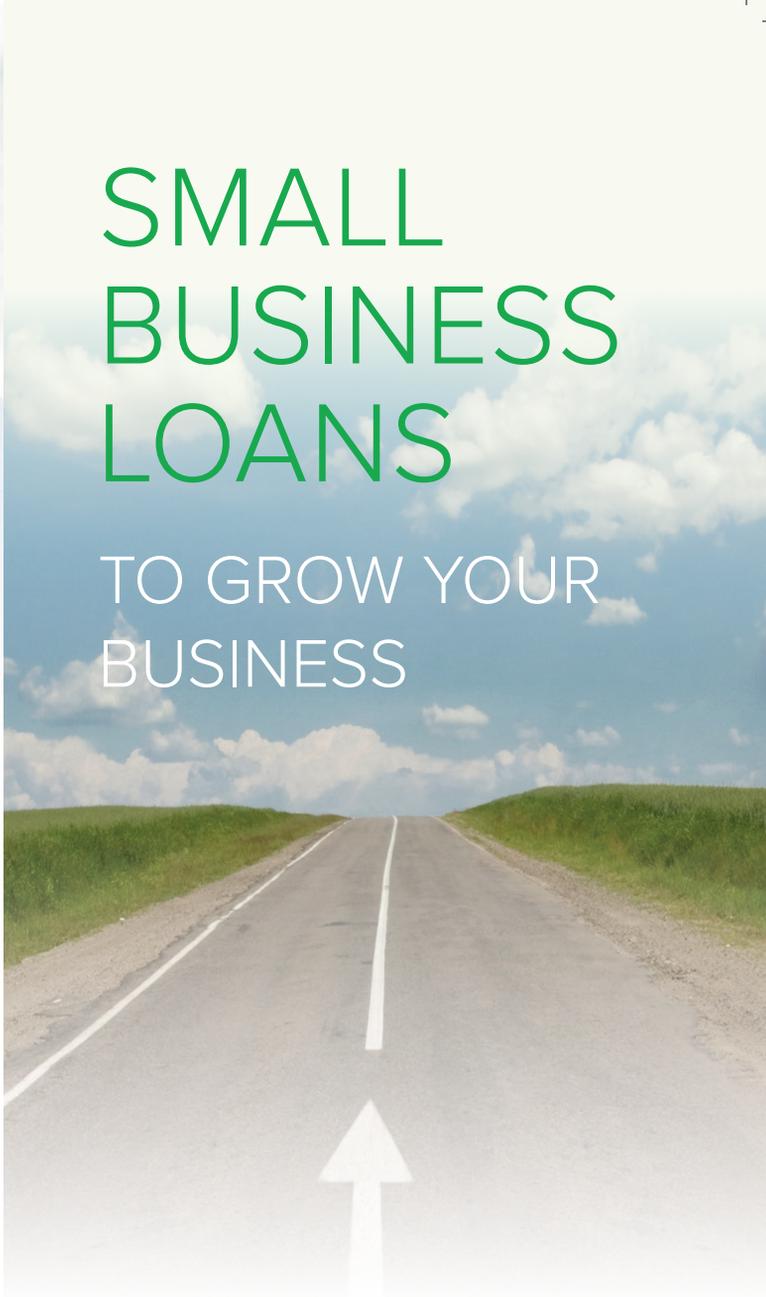
WHAT WOULD  
YOU LIKE TO  
DO TODAY?

We can help you move  
your business forward

CALL 1300 885 277

EMAIL [renato@aboveandbeyondfs.com.au](mailto:renato@aboveandbeyondfs.com.au)

VISIT [www.aboveandbeyondfs.com.au](http://www.aboveandbeyondfs.com.au)

A photograph of a long, straight asphalt road stretching towards a horizon under a blue sky with white clouds. A white arrow is painted on the road, pointing towards the horizon.

SMALL  
BUSINESS  
LOANS

TO GROW YOUR  
BUSINESS



# Changing the way small businesses access finance

At Above & Beyond, we understand that you have to act fast to stay ahead in the business, we have made it easier for you to access working capital by providing fast, simple and flexible loans between \$5,000 and \$250,000 for any business purpose.

If you are a sole trader or company we can provide finance to help you grow. There's no need to use your personal credit card or ask others when you require funds for your business.

Use the money for renovations, marketing and advertising, purchase inventory, ATO tax arrears\*, expansion, deposit on asset finance transactions or working capital, it's entirely your choice!

## Why use us for your next business loan?

- > 24 hour approval\*
- > Use for any business need
- > Funds within 3 days\*
- > No security required
- > No application fees
- > Cash-flow friendly
- > Minimal documentation
- > Easy renewal, ongoing access to funds

“ Thank you Above & Beyond, you are all very professional and totally respectful of your customers position. You have a great understanding of my business and are prepared to be flexible, that's really important. I will highly recommend you whenever I am asked about finance.

Joe - Restaurant Owner

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## FAQs

### How does it work?

A small business loan works on the basis of a fixed term with daily or weekly repayments and is suitable for businesses with regular (daily/weekly/monthly) sales income. This loan can be used for any business requirement such as cash flow, inventory, renovating or expanding your business, upgrading equipment, paying suppliers and marketing. The average term is 6–9 months. This provides the customer with the opportunity to access further funds in the near future.

### What is the interest rate?

There is no interest rate, we use a factor rate. A factor rate includes all fees and charges and we disclose the total factor rate to the customer.

### How is it paid back?

Fixed daily or weekly repayments.

### What documents do we need?

- Last three months bank statements
- Completed application form
- Financials required for loans \$50,000 and over

\*Subject to credit approval and minimum criteria. Terms & conditions apply, contact us for details.