







	Small Business Export Loan (SBEL)	Export Contract Loan (ECL)	Export Line of Credit (ELOC)
<b>Overview</b>			
	A fast and easy online application process for businesses who need funds for export contract[s]	A flexible loan structure aligned to business cashflow that can be drawn for export-related contracts	A line of credit that can be drawn and repaid multiple times for export-related contracts during the loan term
<b>Who is eligible?</b>			
Revenue last financial year	\$250,000 - \$10 million	Over \$250,000	Over \$250,000
Have an export contract(s) or purchase order(s)	✓	✓	✓
Businesses seeking support for a supply chain contract	✗	✓	✓
Unable to get financing from your bank	✓	✓	✓
Available for first time exporters	✓	✓	✓
<b>Loan options</b>			
Loan amount	\$20,000 - \$350,000	From \$100,000	From \$100,000
Establishment time <sup>1</sup>	In as little as 9 business days	From 4 weeks	From 4 weeks
Currencies available	AU\$	AU\$ € US\$ £	AU\$ € US\$ £
Redraw functionality	✗	✗	✓
Online application	✓	✗	✗
<b>Loan terms and rates</b>			
Interest rates	Approx. 13% p.a. <sup>2</sup>	6% - 9% p.a. <sup>2</sup>	6% - 9% p.a. <sup>2</sup>
Repayment structure	Monthly interest and principal	Quarterly interest, principal based on contract <sup>3</sup>	Quarterly interest, principal based on contract <sup>3</sup>
Loan term	3, 6, 9 or 12 months	Maximum 24 months	Maximum 12 months
<b>Application fees</b>			
	\$100 up front, \$1,000 credit assessment fee payable at settlement	\$5,000 or 1% of the total loan (whichever is greater) <sup>4</sup>	\$5,000 or 1% of the total loan (whichever is greater) <sup>4</sup>
<b>Contact us</b>			
	 <b>Apply online</b>	 <b>Email us</b>	 <b>Email us</b>
	 <b>Call 1800 740 557</b>	 <b>Call 1800 093 724</b>	 <b>Call 1800 093 724</b>

<sup>1</sup> Depending on how promptly customer can provide requested information to Efic.

<sup>2</sup> Figures are approximate. Contact Efic for a detailed quote.

<sup>3</sup> Principal linked to payments from your export-related contracts.

<sup>4</sup> 50% of this fee is payable in advance with balance payable at drawdown.

If Efic completes formal due diligence and obtains approval, but the company does not wish to proceed, then the 50% application fee paid will be retained. If we are unable to obtain credit approval, the 50% application fee will be refunded. Other fees may apply.