







	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 transaction[s]	A flexible loan structure aligned to business cashflow that can be drawn for export-related transaction[s]	A line of credit that can be drawn and repaid multiple times for export-related transaction[s] during the loan term
<b>Who is eligible?</b>			
Revenue last financial year	\$250,000 - \$10 million	Over \$250,000	Over \$250,000
Businesses seeking support for an export-related transaction[s]	✓	✓	✓
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	X	X	✓
Online application	✓	X	X
<b>Loan terms and rates</b>			
Interest rates	Approx. 13% p.a. <sup>2</sup>	7% - 10% p.a. <sup>2</sup>	7% - 10% 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 24 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 1.5% 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>
<p><sup>1</sup> Depending on how promptly customer can provide requested information to Efic.</p> <p><sup>2</sup> Figures are approximate. Contact Efic for a detailed quote.</p> <p><sup>3</sup> Principal linked to payments from your export-related transaction[s].</p> <p><sup>4</sup> 50% of this fee is payable in advance with balance payable at drawdown.</p> <p>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.</p>			