































	Small Business Export Loan	Export Contract Loan	Export Line of Credit
Overview			
	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
Who is eligible?			
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			
Loan options			
Loan amount	\$20,000 – \$350,000	From \$100,000	From \$100,000
Establishment time ¹	In as little as 9 business days	From 4 weeks	From 4 weeks
Currencies available		   	   
Redraw functionality			
Online application			
Loan terms			
Repayment structure	Equal monthly payments via direct debit	Linked to payments from your export contract or cashflow	Linked to payments from your export contract or cashflow
Loan term	3, 6, 9 or 12 months	Flexibility to tailor loan term to suit your export-related contract	Flexibility to tailor loan term to suit your export-related contract
Fees & charges			
Interest rates	Approx. 13% p.a. ²	7% – 10% p.a. ²	7% – 10% p.a. ²
Commitment fee	n/a	From 1% of undrawn loan	From 1.5% of undrawn loan
Application fees	\$100 initial application fee \$1,000 credit assessment fee payable at settlement	Establishment fee: from 1% of loan amount (min \$5,000) ³	Establishment fee: from 1% of loan amount (min \$5,000) ³
Documentation fee	Not applicable for unsecured loans ⁴	Dependent on complexity of the facility	Dependent on complexity of the facility
Contact us			
	 Apply online	 Email us	 Email us
	 Call 1800 740 557	 Call 1800 093 724	 Call 1800 093 724

¹ Depending on how promptly customer can provide requested information to Efic.

² Figures are approximate. Contact Efic for a detailed quote.

³ 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.

⁴ If a GSA or Deed of Priority is required, an additional fee will apply.