

Higher commission. Bigger deals. Less paperwork.

Hi there,

October is our biggest month for brokers yet, and we want to say thank you. More of you are submitting scenarios with BiiGGA every week, and we have used that momentum to make it easier and more rewarding to work with us.

Commission is up for new business funded this month. It is our way of rewarding the brokers who back us, and a reason to send your next working capital deal our way.

The product changes we made in September are now flowing through. Bigger limits, longer terms and fewer documents mean deals that did not fit before are now getting done. If you passed on a client earlier in the year, it is worth another look.

We have also kept building the Broker portal. New features this month help you see your offer, send it to your client in one click and keep every deal moving.

Below is everything you need to know, plus a few simple things you can do to get your client an answer faster.

Thanks,

Lee

Lee Slattery

Chief Commercial Officer, BiiGGA

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01 COMMISSION

Higher commission for October

We have lifted broker commission for October. It is our thank you for the deals you are sending, and a reason to send the next one to BiiGGA.

- ✓ **New business only.** The higher rate applies to new business submitted and funded between 1 and 31 October.
- ✓ **Your rate.** Rates are set by broker and group. Your BDM will confirm the rate that applies to you.
- ✓ **Price match.** Have a like for like offer from another lender? Send us a copy and we will match the price, subject to BiiGGA product and credit criteria.
- ✓ **Final week.** October closes on Friday. Get your deals submitted now so they fund before the month ends.

[Submit a scenario](#)

02 PRODUCT UPDATE

Longer terms, bigger limits

Since our September changes, deals that missed on limit or term are now landing with us. If you passed on a client last quarter, send them again.

- ✓ **Limits.** \$10,000 to \$500,000, up to 3x monthly turnover. \$150,000 and above from 12 months trading.
- ✓ **Terms.** 12 months at 6 months trading. 24 months on most deals from 12 months trading. 36 months with property backing at 3 years trading.

WHAT	WAS	NOW
Limit	2x turnover	Up to 3x turnover
Minimum term	7 months	12 months
\$10K to \$150K term	7 to 18 months	12 to 24 months
36 month term	Not offered	Property backed, 3 yrs

03 PRODUCT UPDATE

Less paperwork

We took documents off the checklist so you spend less time chasing clients and more time submitting deals.

- ✓ **No rental statements** on any deal.
- ✓ **No ATO portal under \$75,000.** HTML bank statements only.
- ✓ **\$75,000 to \$150,000.** Bank statements plus a visible ATO position.
- ✓ **Above \$150,000.** Property backing helps. Tell us up front if the director owns property.

04 PORTAL UPDATE

Broker portal updates for faster approvals

Live now

- ✓ **See your offer.** Open the offer PDF from the scenario page and resend it to your client at any time.
- ✓ **Clear pricing.** Offers now show the simple rate and the APR, so your client sees the cost up front.
- ✓ **Clear conditions.** The conditions list asks for exactly what we need: 6 months of bank statements, updated statements, and statements for any additional or external accounts.
- ✓ **Offer reminders.** You get a nudge when an offer is in the portal and has not been sent to your client.
- ✓ **Accept and send in one click.** Send the offer to your client straight from the scenario page.
- ✓ **Not taking up.** Tell us your client is not proceeding with a reason from a short list, so we stop chasing.
- ✓ **New scenario form.** Every field we need to price the deal, in one place.

WHAT YOU CAN DO TO GET A FASTER ANSWER

- ✓ **Submit in the Broker portal, not by email.** Portal scenarios are tracked and go to the front of the queue.
- ✓ **Attach the full 6 months of HTML bank statements** for every trading account. No PDFs or screenshots.
- ✓ **Complete every field.** Product, industry, age of business, asset backing, adverse credit, ATO balance and every facility, including short term lines. A blank field is a question we have to ask.
- ✓ **Use the notes.** Seasonality, contracts in hand, a one off dip, what the money is for.
- ✓ **Answer missing info requests quickly.** They come from underwriting@biigga.au.
- ✓ **Send the offer to your client** as soon as it lands, and let us know if they are not proceeding.

[Log on to the Broker portal](#)

05 PODCAST

Jaco on the Broker Daily podcast

BROKER DAILY SPOTLIGHT

The BiiGGA picture of cash flow finance

Jaco Gunter, Co-Founder and CEO, with Julian Barnes

Our Co-Founder and CEO Jaco Gunter joined Julian Barnes on Broker Daily Spotlight. They talk about why tight cash flow is often a sign of growth, not distress, how working capital helps healthy businesses manage the bumps, and why many brokers already have commercial deals sitting in their client book.

Worth a listen before your next client review. If you enjoy it, share it with your network.

[Listen now](#)

[Read on Broker Daily](#)

Built for brokers, easy to deal with

The short version for your next client conversation.

- ✓ **\$10,000 to \$500,000**, up to 3x monthly turnover. Up to \$150,000 on the strength of the business alone, above that property backing helps.
- ✓ **Two products.** Merchant Cash Advance, repayments a set percentage of turnover. Business Term Advance, set repayments daily or weekly over the term.
- ✓ **Terms from 12 to 36 months.**
- ✓ **One flat fee**, included in the amount. No other fees, no interest.
- ✓ **Support.** A BDM in your state and direct access to the Scenarios and Support team.

07 ACCREDITATION

Not accredited yet? It takes five minutes.

Any broker can get accredited with BiiGGA online. Commercial, mortgage, asset, or anyone with a client who needs working capital. Five minutes to complete, then you are submitting scenarios in the Broker portal. Already accredited through an aggregator we work with? Ask them to add you.

Get accredited

Questions on a deal, a top-up or accreditation? Contact the Scenarios and Support team or your BDM on **1300 472 663** or broker@biigga.au.

BiiGGA

Working capital for Australian business.
\$10,000 to \$500,000.

Broker portal
biigga.au

1300 472 663
broker@biigga.au

Indicative only, not an offer of credit. All lending is subject to BiiGGA credit assessment and approval. Amounts, terms, commission and requirements depend on trading history and credit profile and may be varied or withdrawn. Increased October commission applies to eligible new business submitted and funded between 1 and 31 October 2026 at the rate confirmed by your BDM. For accredited brokers only, not for distribution to customers.

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