

Bigger limits. Longer terms. Less paperwork.

We have made the biggest changes to the BiiGGA product since launch. Deals are now sized on up to 3x monthly turnover, terms run to 36 months, and two documents have come off the checklist. Deals that missed last month fit now. Here is what changed, what it means for your clients, and how to get an answer in the hour.

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Lee

Lee Slattery

Chief Commercial Officer, BiiGGA

01 PRODUCT UPDATE

Up to 3x turnover, terms to 36 months

Effective Monday 14 September. Deals are now sized on up to 3x monthly turnover on both products, the minimum term is 12 months, and the larger amounts are open to more businesses. And we have taken paperwork out of the file.

- ✓ **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.
- ✓ **No rental statements** on any deal.
- ✓ **No ATO portal under \$75,000.** HTML bank statements only. From \$75,000 to \$150,000 we need bank statements plus visible ATO position.
- ✓ **What it means.** Deals that missed on limit, term or paperwork last month fit now. Send them again.

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
Rental statements	Required	Removed
ATO portal	Every deal	\$75,000 and above

[Submit a scenario](#)

02 PORTAL UPDATE

Top ups now lodged in the Broker Portal

You can now lodge a top up for an existing client straight from the Broker Portal, the same way you lodge a new scenario. No emails, no PDFs, no re-keying.

- ✓ Select the client, choose Top up, tell us the amount and what it is for.
- ✓ Attach current HTML bank statements for the last 6 months.
- ✓ Same credit team, same turnaround as a new deal.

[Log on to the Broker Portal](#)

03 SERVICE LEVELS

What to expect from us

These are our commitments on every scenario lodged through the Broker Portal. They apply from the moment the file is complete: every section of

the submission form filled in, and the full HTML banking file for 6 months attached. A scenario with gaps is not in the queue yet. It is a phone call, and the clock does not start until it is answered.

- ✓ **Gold brokers.** Conditional approval within 60 minutes.
- ✓ **All accredited brokers.** Conditional approval within 2 hours.
- ✓ **Settlement.** Funded the same day the client signs.
- ✓ **Complete means complete.** Product and type, industry, age of business, asset backed, adverse credit, ATO balance, every facility including short term lines, and what the money is for.
- ✓ **Portal only.** Scenarios lodged by email are not timed and go behind portal scenarios. Lodge it in the portal and it is in the queue, tracked, and on the clock.

04 TIPS

How to get your deal done faster

Five things that move a scenario from lodged to approved without a phone call.

- ✓ **Attach the full HTML banking file for 6 months,** every trading account, no special characters in the file name. PDFs and screenshots go to the back of the queue.
- ✓ **Complete every section of the submission form.** Product and type, industry, age of business, asset backed, adverse credit, ATO balance and every facility, including short term lines. A blank field is a question we have to ask.
- ✓ **Flag property backing.** It unlocks 36 month terms and the amounts above \$150,000. If the director owns property, tell us up front.
- ✓ **Use the notes.** Seasonality, contracts in hand, a one off dip in the statements, what the money is for. Anything credit would otherwise have to guess.
- ✓ **Lodge it in the portal,** not by email. Portal scenarios are timed, tracked and first in the queue.

Submit a scenario

05 WHY BIIGGA

Fast, flexible, easy to deal with

The short version for your next client conversation.

- ✓ **Fast.** Conditional approval within the hour, funded the same day.
- ✓ **\$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 credit team.

06 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, accredited within the hour, lodging in the Broker Portal the same day. 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.
Approved and funded the same day.

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 and requirements depend on trading history and credit profile and may be varied or withdrawn. For accredited brokers only, not for distribution to customers.

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