# BiiGGA helps your business grow bigger.

Working capital from $10,000 to $500,000 as a cash advance or line of credit. No property security under $150,000, with repayments that match your cashflow.

**Get biigga**

Approved and funded within 24 hours · No property security under $150,000 · $10,000 to $500,000

# Why choose BiiGGA

Working capital built around how you trade

1

### High approval rates

We assess your real trading, not just a credit score, so more businesses get a yes.

2

### Easy credit requirements

6 months trading and $10,000 monthly turnover. No perfect file and no minimum credit score.

3

### Approved and funded within 24 hours

Fast decisions and fast funding, from $10,000 to $500,000.

4

### Pay back as you get paid

Repayments are a small share of daily takings. Quiet weeks cost you less.

5

### One flat fee, easy to understand

Agreed upfront and it never changes. No interest, no late fees.

6

### Online application

Apply in 5 minutes. Connect your bank data securely and we do the rest.

# Three ways to fund your growth

One factor fee, agreed upfront

Variable repayments

## MCA

Merchant Cash Advance

### $10,000 to $500,000

- Limits up to 2x your monthly turnover
- Repayments are a set percentage of turnover, updated fortnightly
- Ideal for seasonal businesses
- Quiet weeks cost you less, strong weeks clear it faster

Fixed repayments

## BTA

Business Term Advance

### $10,000 to $500,000

- Limits up to 2x your monthly turnover
- A fixed schedule agreed upfront
- Paid daily or weekly, set by the term
- Certainty you can budget around

Funds on standby

## LOC

Line of Credit

### 75% to 150% of turnover

- Set it up once, then draw on it when you need it
- Redraw as the balance comes down
- Repayments of 2.5% of the outstanding balance, collected weekly
- $50 monthly facility fee, no drawdown or administration fees
- For businesses trading 24 months or more

# How does BiiGGA work

Three steps, five minutes

## 01

### See your offer

Pre-approvals use your existing payment and trading history. Many customers start with a number already on the table.

## 02

### Apply in 5 minutes

Five steps online. Identity verified electronically and bank data shared securely through illion. No paperwork to dig out.

## 03

### Funding

Approved and funded within 24 hours of acceptance. Use the funds however your business needs.

### How much can I get?

From $10,000 to $500,000, subject to affordability. Your offer sets out the exact amount available to you, your flat fee and your repayment percentage, all agreed upfront before you accept.

Get biigga

# Am I eligible

Built around your real trading, not perfect paperwork

## What you need

- Trading for 6 months or more as an Australian business with an active ABN or ACN. The Line of Credit needs 24 months
- Average monthly turnover above $10,000
- No minimum credit score. We assess your real trading, not just a number
- Funding from $10,000 to $500,000, with limits up to 2x your monthly turnover
- Under $150,000 no property backing is required. Above $150,000 property backing is mandatory and a caveat is taken

*Meeting the criteria does not guarantee approval. Every application is assessed on what your business can comfortably afford.*

## Industries we cannot fund

- Adult and gambling, including horse and dog racing
- Agriculture and mining
- Debt collection services and firearms
- Labour hire and recruitment agencies
- Property development
- Travel agencies

*Exclusions apply to these industries and related businesses. If you are not sure where yours sits, ask us before you apply.*

# One fee. Nothing else.

**No interest, no hidden charges**

You pay a single factor fee, agreed upfront, and that is the whole cost. Here is what we charge for everything else.

| | |
|---|---|
| Establishment or origination fee | **0%** |
| Late payment fee | **$0** |
| Default fee | **$0** |
| Monthly subscription fee (MCA and BTA) | **$0** |
| Payment restructure fee | **$0** |
| Failed direct debit fee | **$0** |
| Demand letter fee | **$0** |
| Drawdown fee on a Line of Credit | **$0** |
| Administration fee | **$0** |
| Discharge fee | **$0** |

## One factor fee

Agreed upfront and it never changes. If repayment takes longer, the cost stays the same. Settle early at any time with no additional fees.

*"Before the end of the day, we received the capital we needed."*
**Gill, BiiGGA customer**

BiiGGA

# How the Merchant Cash Advance works

We get paid when you get paid

| MONTHLY TURNOVER | |
|---|---|
| OCT | $35,000 |
| NOV | $45,000 |
| DEC | $60,000 |
| JAN | $50,000 |
| FEB | $20,000 |
| MAR | $30,000 |

| AVERAGE SALES | YOUR ADVANCE | REPAYABLE |
|---|---|---|
| $40,000 | $30,000 | $36,000 |

**YOUR DAILY TAKINGS**

| | | |
|---|---|---|
| MON | $0 | $0 |
| TUE | $1,400 | $140 |
| WED | $800 | $80 |
| THU | $2,000 | $200 |

10%

Your percentage is set from how your business actually trades, and is updated fortnightly.

*Values shown are for illustration only. Your offer sets out your exact repayment and fee.*

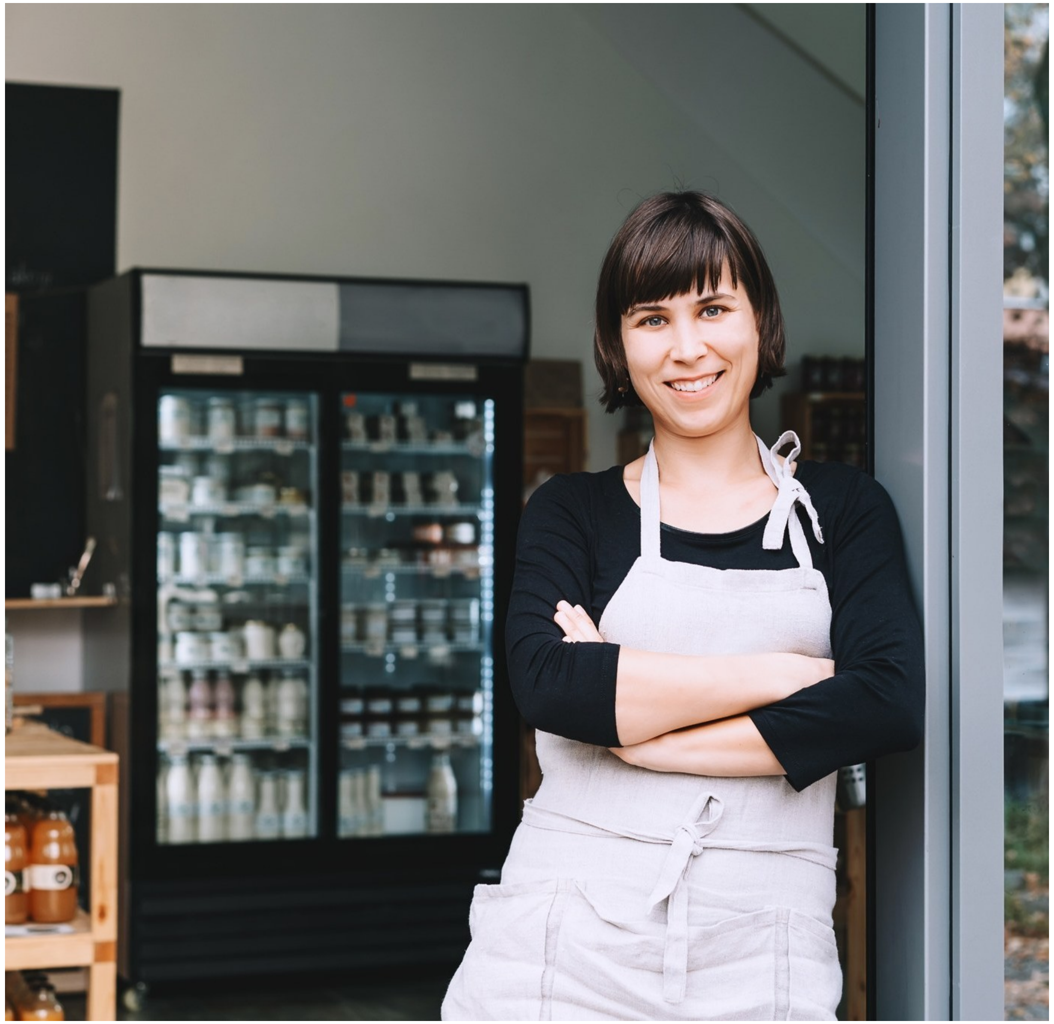
# Who we are

Part of the Attvest group

BiiGGA was founded by Jaco Gunter and Guy Hosking, with two decades each in banking, consumer finance and SME lending, including co-founding one of Africa's largest alternative SME lenders.

They built BiiGGA on one conviction: accessing working capital should not mean endless documents, weeks of waiting, and a no at the end of it.

Their partner is Attvest, one of Australia's largest insurance premium funding businesses for more than a decade, and IBAA Gold Premium Funder of the Year 2026. That means institutional funding strength behind a platform built for speed.



| 2022 | 2025 | 2026 |
| --- | --- | --- |
| BiiGGA launches | Line of Credit joins the range | Premium Funder of the Year |

# Ready to grow your business with BiiGGA?

**Get biigga**

Apply in 5 minutes at online.biigga.au

**Scan to apply**

Got a BiiG question? A person answers.

**1300 472 663 · info@biigga.au**