PRODUCT UPDATE | September 2026

Longer terms, higher limits

BiiGGA

Effective Monday 14 September 2026. Five changes to terms and limits. They give your clients longer to repay and open the larger amounts to more businesses. Eligibility is otherwise unchanged.

01 New minimum term of 12 months

The minimum term moves from six months to 12. A business trading six months now qualifies for a 12 month term.

> Six month old businesses now get 12 month terms.

02 Extended terms up to 24 months

Businesses trading 12 months or more can take a term of up to 24 months on advances from $10,000 to $150,000.

> 12 month plus businesses now get 24 month terms.

03 Higher limits, $150,000 and above

Businesses trading over 12 months can access $150,000 and above, opening the top band to deals that would not have previously reached it.

> Over 12 months trading unlocks $150,000 plus.

04 Longer terms for younger business with property backing

Any business over three years old with property backing can now take a term of up to 36 months.

> Three years old plus property backing gets 36 months.

05 Limits now up to 3x monthly turnover

Deals are now sized on up to 3x monthly turnover, on both the MCA and the Business Term Advance. The previous multiple was 2x.

> Every deal is now sized on up to 3x monthly turnover.

WHAT CHANGES IN THE MATRIX

What	Was	Now
$10,000 to $150,000 term	~~7 to 18 months~~	**7 to 24 months**
Limit, all amounts	~~2x monthly turnover~~	**Up to 3x monthly turnover**

WHAT IT WINS YOU

Lower repayments
A longer term spreads the same advance across more payments.

Bigger deals
Up to 3x monthly turnover, and $150,000 and above from 12 months trading.

More clients qualify
Six month businesses reach 12 months, and 12 months unlocks 24.

Property works harder
Three years plus property backing reaches 36 months.

Submit a scenario or get accredited

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