

Broker Portal changes

Live now in the Broker portal. Every conditional approval now carries three actions. You open the full offer, you send it to your client, and you close it off if the client is not proceeding. The scenario form has been rebuilt behind it. Eligibility and pricing are unchanged.

01 View offer, the full conditional approval

Opens the full offer rather than the price tile. Amount funded, term, factor rate, cost of funds, repayment and frequency, plus the simple rate and APR. Nothing is sent to your client when you open it.

You see the whole offer before your client does.

02 Accept and send to client

Accepts the conditional approval and sends your client the offer with the link to complete the application. Where there is more than one offer, Send to client on the offer card sends that one.

The status moves to Sent to client, visible to you and your BDM.

03 Not taking up, with a reason

Records the scenario as not proceeding and asks one question, why is the client not proceeding. One reason from a fixed list, the same list used in BiiGGA reporting.

You can close a scenario off your own list.

04 Term requested on the form

Pick a term if your client has one in mind, or leave it blank. A requested term is subject to credit and product, and a term longer than the profile supports is brought back to the maximum allowed.

You can now ask for the term your client wants.

05 Conduct and other lenders captured at submission

Turnover stability, dishonours in the last 30 days, debt collection payments, credit record, ATO position and tax payments visible on the statements. Other lenders now take one row each, with the balance owing and the weekly repayment. These were previously asked for after you submitted.

One pass on the form instead of a follow up email.

BiiGGA Conditional Approval
Offer of finance prepared for Alex Sample

Your offer is ready. To go ahead, complete your application.
<https://www.biggga.com.au/portal/offer?code=QLSAMPLE01> **Complete your application**

CUSTOMER	REFERENCE	OFFER DATE	BROKER
Alex Sample	QLSAMPLE01	22 October 2026	Jamie Example

AMOUNT FUNDED	REPAYMENT
\$30,000 Merchant Cash Advance	\$218 Every day for 8 months

Your offer

Product	Merchant Cash Advance
Amount funded	\$30,000
Term	8 months
Factor rate	1.27
Fee	\$8,100
Total payback	\$38,100
Repayment	\$218 daily
Simple rate	40.5% p.a.
APR	46.6%

Next steps

1. Complete your application using the link at the top of this page or in your email
2. Upload the condition documents in the BiiGGA portal
3. Sign your agreement electronically
4. Funds are settled the same day once conditions are met

Valid for 14 days from the offer date and conditional until all conditions are satisfied and your agreement is signed. Simple rate is (factor rate less 1) multiplied by 12 and divided by the term in months. APR is the annualised rate of the repayment schedule against the amount funded. Questions: contact the BiiGGA team or your broker.

BiiGGA 1300 472 663 · info@bigga.au · bigga.au
PO Box 7055, Upper Mt Gravatt QLD 4122 · BiiGGA is backed by Altriv Finance

What View offer opens, and what your client receives on Accept and send to client.

✓ Accept and send to client View offer Not taking up

OFFER

Offer 1	7 months	1.25	42.9%
A\$37,500 Amount funded	Term	Factor rate	Simple rate
A\$7,500 Cost of funds	4.00% Commission %	A\$1,200 Commission \$	43.3% APR
A\$247 Repayment amount	Daily Frequency	No Early payout	

Indicative only and not an approval. BiiGGA can provide a conditional approval once the information has been provided and confirmed. The offer and the pricing are subject to change, and any advance must meet BiiGGA product and credit criteria.

The three actions on the offer card in the Broker portal.

WHAT CHANGES IN THE PORTAL

What	Was	Now
Seeing the offer	Price tile only	View offer, the full offer
Sending the offer	Straight to your client	Accept and send to client
Client not proceeding	Left open	Not taking up, with a reason
Scenario detail	Chased after you submit	Captured on the form
Term	Not asked	Term requested, or blank
Other lenders	Free text	One row each, with repayment

WHAT IT WINS YOU

You control the send

Check the full offer first, then send it to your client yourself.

A cleaner pipeline

Scenarios that are not proceeding come off your open list.

Fewer follow ups

The detail is captured at submission instead of chased afterwards.

Sized on the real numbers

Lender repayments go into the calculation that sizes the advance.



Submit a scenario
or get accredited

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