PRODUCT UPDATE | November 2026

Early payout option

Live now on new MCA and BTA scenarios. Your clients can add an early payout option when you submit the scenario in the Broker Portal. If they settle early, after six months, they get a 25% discount on the fee that is left. No fee in, no fee out, as always. It applies only to scenarios lodged from today, Monday 2 November, with the option selected and priced in.

01 What the client gets

Settle the advance in full six months or more after funding and we give a 25% discount on the remaining fee. Nothing changes on establishment or exit fees. There are none.

> **25% discount on early settlement, after six months.**

02 What it costs

When Early Payout Option is set to Yes, 0.05 is added to the factor rate on that deal. A 1.20 deal becomes 1.25. The offer you receive already has it built in.

> **Factor rate plus 0.05, already in the offer.**

03 How to add it

On a New Scenario in the Broker Portal, under The Advance, set **Early Payout Option** to **Yes** next to Term Requested. It defaults to No. A scenario lodged with it set to Yes is priced at the early payout rate and that is the offer we send. One offer, with the option in it.

> **Yes on the scenario for the option. No for a standard deal.**

04 Decide before you submit

Agree it with your client before you lodge the scenario. The option is set when the deal is priced and cannot be added to a deal afterwards.

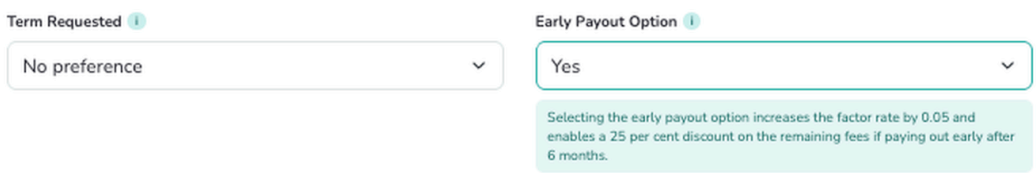
> **Yes or No at submission. Not later.**

05 Not for deals lodged before 2 November

The option applies only to scenarios lodged on or after Monday 2 November 2026 where early payout was selected on submission and the deal was priced at the early payout rate. It is not on any deal lodged before 2 November, and not on any deal where early payout was not selected. Those deals pay the full remaining fee on an early payout, as they do today.

> **Scenarios from 2 November only, selected and priced at submission.**

WHERE TO FIND IT



New Scenario, The Advance. Early Payout Option sits next to Term Requested. Set it to **Yes** and the info box confirms the rate and the discount. Leave it at **No** and the deal is priced as standard.

Submit a scenario or get accredited

Submit a scenario | Get accredited

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