BiiGGA

Welcome to BiiGGA

The products, the pricing, and how to lodge a deal

portal.biigga.au · Part of the Attvest group

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What sets us apart

- Approved and funded the same day, on one factor fee agreed upfront
- Risk based pricing that ranks in the top three alternative lenders
- Flexible credit appetite across low to high risk businesses
- One single cost, expressed as a factor rate. No other fees
- We refinance, and we stack alongside other lenders to a maximum third position
- Up to $150,000 on the strength of the business alone. Above that, property backing is required and a caveat is taken
- Assistance with ATO arrears where there is a manageable balance or an active payment plan
- Strong appetite for hospitality, retail and professional services
- Simple digital submission through the broker portal
- Variable repayments that follow seasonality, or fixed where the client prefers certainty
- No restrictions on how the funds are used, and no minimum credit score
- A commercial, common sense mindset

Service levels

60 min

Scenario to conditional approval

3 hrs

Application to approval

3 hrs

Documents to settlement

Measured from submission in the portal, not from when a draft is saved.

Our products

Two ways to fund your client

Two products, each priced and repaid on its own basis. Submit a scenario for a conditional approval within the hour, approved and funded the same day.

VARIABLE REPAYMENTS

MCA

Merchant Cash Advance

A lump sum advance repaid as a set percentage of turnover. We get paid when the client gets paid.

$10,000 to $500,000

- Limits up to 2x monthly turnover
- Repayments move with the trade, updated fortnightly
- Paid daily or weekly, collected as they trade
- Terms from 7 to 36 months
- Ideal for seasonal businesses. Top-up available through the term

FIXED REPAYMENTS

BTA

Business Term Advance

A lump sum advance with a fixed repayment schedule, so the client knows exactly what comes out and when.

$10,000 to $500,000

- Limits up to 2x monthly turnover
- A fixed schedule agreed upfront, certainty for budgeting
- Paid daily or weekly, frequency set by the term
- A known repayment and a known finish date
- Ideal for businesses wanting a set term

Pricing and requirements

What we need, and what the price will be

The MCA and Business Term Advance are priced on age of business, term and the attributes of the business. Simple interest forms the factor rate, which is capitalised into the amount, so the total repayable is set at the start. Term follows age of business plus two months.

Amount	Bank statement	ATO	Financials	Property	Term	Simple interest p.a.	Factor rate	What determines the rate
$10,000 to $75,000	✔	◯	—	—	**7 to 18 months**	**30% to 43%**	**1.25 to 1.45**	Longer trading and stronger turnover move toward the better end. Under $20,000 carries a shorter term.
$75,000 to $150,000	✔	◯	—	—	**12 to 36 months**	**18% to 27%**	**1.27 to 1.55**	Property backing is not required, but it opens the top of this range.
$150,000 to $500,000	✔	✔	✔	✔	**18 to 36 months**	**12.5% to 25%**	**1.30 to 1.55**	Property backing is required and a caveat is taken. Financials must be the latest signed set.

✔ Required ◯ Conditional — Not needed

One factor fee

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

Fees

No establishment, administration, monthly, late payment, default, demand letter or discharge fees on any product. Collections costs apply on default.

Who we can fund

Eligibility, documents and the common declines

Eligibility

- Trading six months or more as a company, with an active ABN or ACN
- Ownership six months or more, the shorter of the two applies
- Turnover above $10,000 a month of genuine trading income
- An included industry
- $10,000 to $500,000, up to 2x monthly turnover
- No minimum credit score
- Property backing improves any deal amount and term
- Affordability governs the outcome

Supporting documents

- Bank statements on every deal. HTML extract or secure link, expanded version
- ATO not needed under $50,000
- ATO $50,000 to $75,000, not required with visible tax payments or property backing
- ATO $75,000 to $150,000, not required with visible tax payments
- ATO required above $150,000, showing lodgement and payment position
- Latest signed financials on all deals above $150,000
- A caveat on residential or commercial property above $150,000

Excluded industries

- Adult
- Agriculture
- Debt collection services
- Firearms
- Gambling
- Horse and dog racing
- Labour hire
- Migration agencies
- Mining
- Property development
- Recruitment agencies
- Travel agencies

Decline reasons

- Trading or ownership under six months
- Turnover under $10,000 a month
- A nil month, or a clear declining trend
- An excluded industry, or a business related to one
- Six dishonours in the last 30 days, or fifteen in the last 90 days
- Two or more identical payments to the same debt collector
- Majority of income is a wage from another employer

How it works

Scenario to funded, and what your client sees

What you do

01

Submit a scenario

In the portal. ABN, age of business, industry, the credit questions, the amount and the purpose. Conditional approval comes back within the hour.

02

Lodge the application

Add the supporting documents for the deal size. Approval in three hours, and every condition sits against the deal in the portal.

03

Documents and settlement

Three hours from documents to settlement. Approved and funded the same day, and you can track it the whole way.

What your client sees

See the offer

Amount, term and repayment set out side by side, so the client picks what suits the business.

Accept in five minutes

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

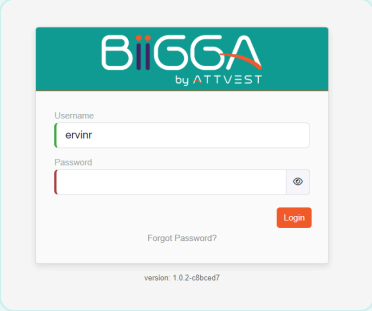
Funded the same day

Approved and funded the same day on acceptance, and the funds can be used however the business needs.

The same three steps are set out for customers at biigga.au under How does it work.

Getting in

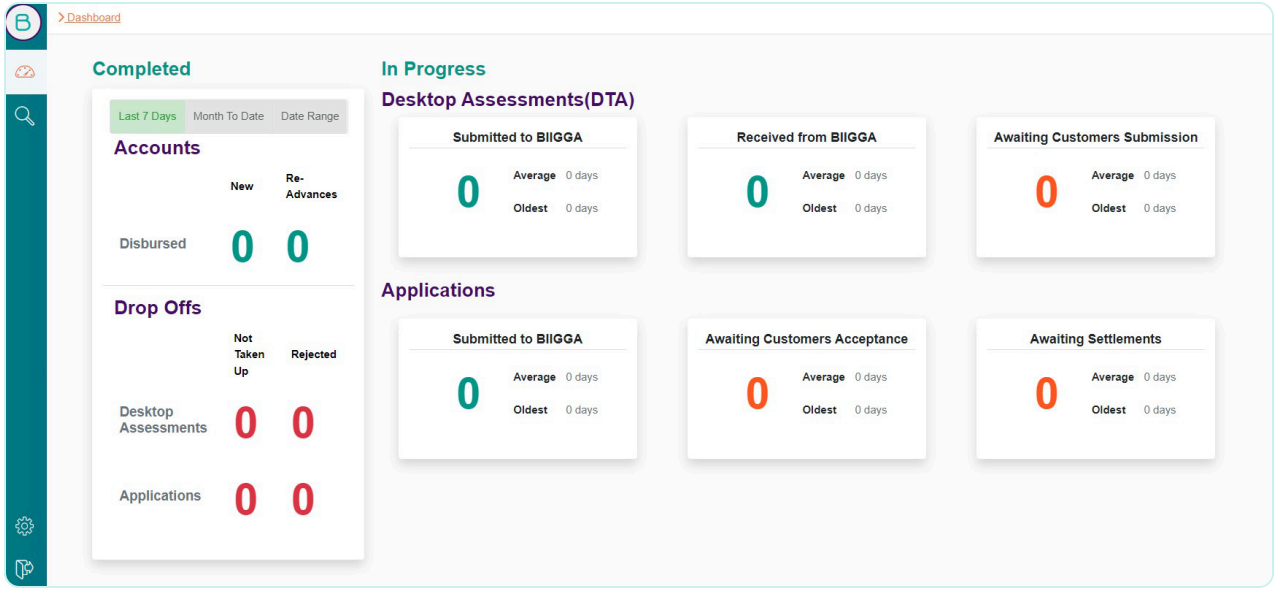
- Accreditation is completed online at broker-accreditation.biigga.au. Once approved, your login is issued by email
- Bookmark portal.biigga.au. Every scenario, application, document and note lives here
- Use Forgot Password on the login screen to reset. Support does not hold your password
- One login per broker. If someone in your team needs access, request it through broker@biigga.au
- The portal is the only channel for scenario submission. broker@biigga.au is for accreditation and support only



The login screen at portal.biigga.au

The dashboard

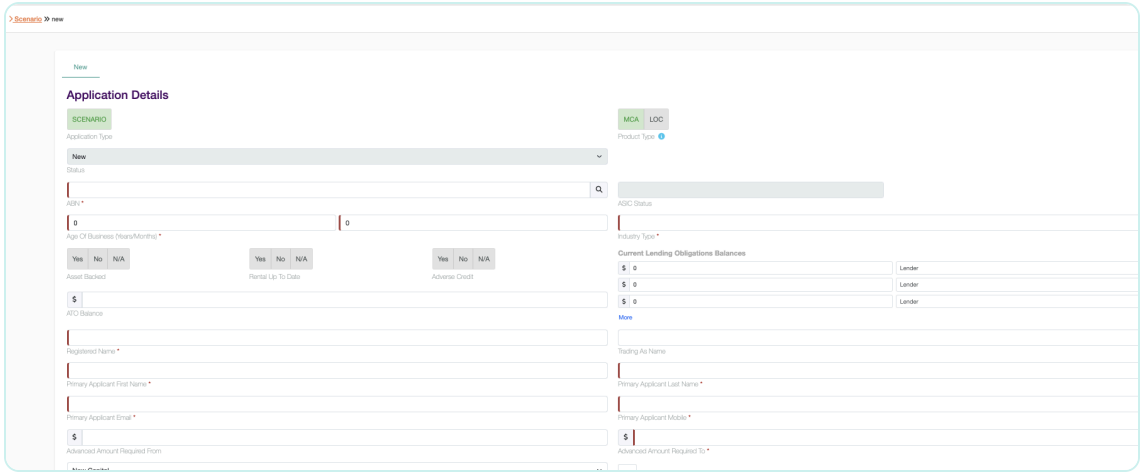
Your starting point for everything



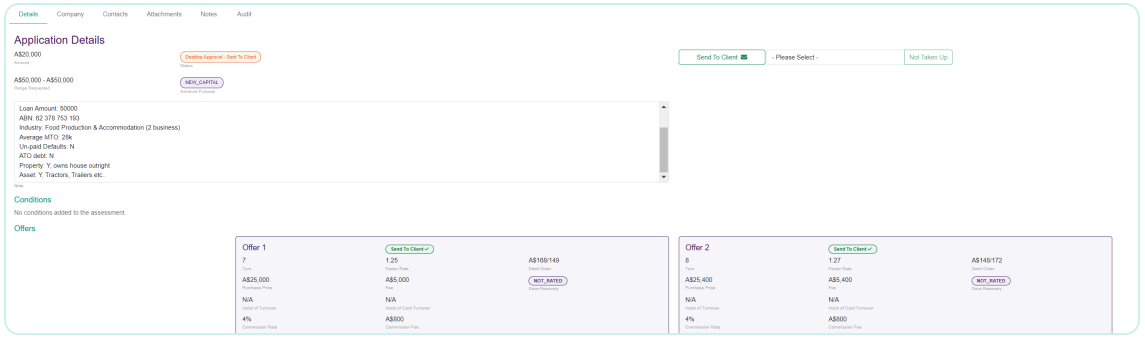
- Completed shows what has funded and what dropped off, filtered by period
- In progress shows every live scenario and application, with an average and oldest age against each stage
- Anything sitting in Awaiting customer submission or Awaiting acceptance is waiting on your client, not on us

Lodging a deal

Five steps, conditional approval within the hour



New Scenario sits top right of the Scenario screen, for a new client or a top-up.



Offers come back with amount, term and repayment side by side.

01 Set the application and product

Application Type is SCENARIO and Status is New. Choose the product on the toggle.

02 Enter the ABN

The lookup returns ASIC status, registered name and trading name. Add age of business and industry type.

03 Answer the credit questions

Asset backed, rental up to date, adverse credit, ATO balance, and each current lending obligation with its lender.

04 Applicant and amount

Primary applicant name, email and mobile. Advance amount required from and to, purpose, and the trust flag.

05 Notes, then Submit to BiiGGA

Context beats a resubmission. The clock starts when you submit, not when you save.

Then what

Every condition sits against the approval, so nothing is discovered late. Send the acceptance to the client, or complete it with them on the phone. Attachments and notes stay on the deal rather than in an email thread.

Next steps

Get your team on the portal

1 Bookmark portal.biigga.au
Add it for everyone in the office who writes deals.

2 Submit your next deal through the portal
Submissions by email cannot be tracked and will not meet the service level.

3 Work from the dashboard
It tells you what is with us, what is with the client, and what has stalled.

4 Talk to your BDM
Pricing, appetite, or a deal that needs a commercial view.

Your BiiGGA BDM team



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