

**For more established businesses purchasing newer assets, flexipremium is there with the competitive rates that your customers deserve.**

## Current flexipremium rates:\*

AMOUNT FUNDED (ex Brokerage)	PRIMARY	SECONDARY
\$50,000 – \$100,000	6.95%	8.34%
\$100,001 – \$500,000	6.95%	7.84%
\$500,001+	Please contact your flexicommercial BDM	

### ELIGIBLE ASSETS

#### New and used assets:

- >> **Primary** – up to 5 years old (Contract Road Transport/Logistic businesses who operate 5 or more trucks can be considered<sup>^</sup>)
- >> **Secondary** – up to 3 years old

### TIME IN BUSINESS

- >> **Asset backed:** ABN and GST registered – minimum of 4 years
- >> **Non-asset backed:** ABN and GST registered – minimum of 8 years

### BROKERAGE

- >> Maximum 3%

## RATE CURRENT AS AT 21 JANUARY 2025 AND UNTIL FURTHER NOTICE.

\*flexicommercial reserves the right to adjust the rate in line with changes in cost of funds, or if the promotion is oversubscribed. <sup>^</sup>The industry of Road Transport/Logistics includes contract road freight, transport services, road vehicle towing, log haulage service (road), furniture removal services and truck hire service. **It does not include:** Transport assets required to be used directly in a business such as construction services, heavy and civil engineering construction, building construction, agriculture; and Civil work (i.e. tippers, dogs, agitators, and cranes). Additional 1.0% for private sales, 1.25% for non-asset backed customers and 1.25% for terms >60 months.

## flexicommercial standard rates:\*

BASE RATE (ex Brokerage)	PRIMARY	SECONDARY	TERTIARY
\$10,000 – \$20,000	13.50%	14.00%	16.50%
\$20,001 – \$50,000	11.00%	11.25%	15.50%
\$50,001 – \$150,000	9.25%	9.50%	14.50%
\$150,001+	8.75%	9.00%	13.50%

Add additional to base rates in each of the following:

- |  |   |   |
|--|---|---|
| <p><b>1.0%</b></p> <ul style="list-style-type: none"> <li>&gt;&gt; Prime Movers (excludes Tippers, Agitators, Rigid Bodies, etc)</li> <li>&gt;&gt; Assets 10-15 years old</li> <li>&gt;&gt; Term of &lt;24 months</li> <li>&gt;&gt; Private sales</li> </ul> | <p><b>1.25%</b></p> <ul style="list-style-type: none"> <li>&gt;&gt; Non-asset backed customers</li> <li>&gt;&gt; Term of &gt;60 months</li> </ul> | <p><b>2.0%</b></p> <ul style="list-style-type: none"> <li>&gt;&gt; Assets &gt;15 to 20 years old</li> </ul> |
|--|---|---|

- >> Establishment fee of \$495 applies to all products; \$745 for private sales
- >> Minimum deal size of \$10,000
- >> Maximum term of 7 years on Primary assets up to 3 years old, for all other assets the maximum term is 5 years

\*Rates are applicable from 21 January 2025 and subject to change without notice. For use by accredited flexicommercial brokers only. Lending criteria, fees and T&Cs apply. All applications are subject to Financier's lending and credit criteria and approval is at the sole discretion of the Financier. Finance provided by flexicommercial Pty Ltd ABN 17 644 644 860, a subsidiary of humm Group Limited.

# flexicommercial Brokerage & Asset Categories

## Brokerage:\*

(included in Net Amount Financed)

<\$50,000	<b>Max Brokerage 8%</b> Add 0.5% to above rates for every 1% brokerage charged above 5% (up to 8%)
≥\$50,000	<b>Max Brokerage 6%</b> Add 0.5% to above rates for every 1% brokerage charged above 4% (up to 6%)

## Asset categories:#

PRIMARY	SECONDARY	TERTIARY
Agricultural machinery and equipment Materials handling/forklifts Access equipment (boom/scissor lifts) Light trucks <3.5 tonnes Heavy trucks >3.5 tonnes Trailers and buses/coaches Commercial motor vehicles (utes, vans and 4WDs) Construction and earth moving equipment (non-mining)	Medical/dental/laboratory equipment Mining equipment Trade tools Attachments for earthmoving Plant services (compressors and generators) Printing and packaging equipment Forestry machinery and equipment Engineering and toolmaking equipment Woodworking and metalworking equipment Mechanical workshop equipment Food manufacturing equipment Tier II Trucks, Buses, Earthmoving###	Fitness equipment POS systems Catering AV and video conferencing All IT assets## Renewable energy## Pallet racking Security system (hardware only) Fit outs Temporary fencing## Software Air conditioning units Cool rooms Spray booths Catering and hospitality equipment Portable buildings
>> Can be up to 20 years old at end of term (trailers – 30 years)	>> Can be up to 7 years old at end of term	NB: We do not fund photocopiers, MFDs and scaffolding
NB: We do not fund SUVs or passenger cars (this includes rental car businesses)		

\*Please check the specific asset and its classification via the broker portal.

##Maximum exposure \$50K. Full doc acceptable for >\$50K.

###Includes (but not limited to) Chinese branded equipment and electric trucks.

**Applications/enquiries:** contact your flexicommercial BDM

For payouts and balance information please find on the [Broker Portal – Self-Serve](#)