



Credit for SMEs Made Easy

Help your clients find the best available loans
for their business

creditsme.com.au/partner



Who is CreditSME?

CreditSME is an independent finance specialist that provides a platform for accountants and other business advisers to obtain a credit assessment on their clients and arranges business loans from **\$100k to \$20m** across all industries and purposes.



CreditSME simplifies the loan application and approval process by using a proprietary credit algorithm to generate a borrower score on businesses and uses this score to match the business to the most suitable lenders and obtain the best loans terms available.

Our Services



Borrower Score

Report and score on credit profile of a business that reflects how lenders will assess the business



Lender Match

Match to 50+ lenders, provide indicative loan terms and manage loan application process through approval and funding

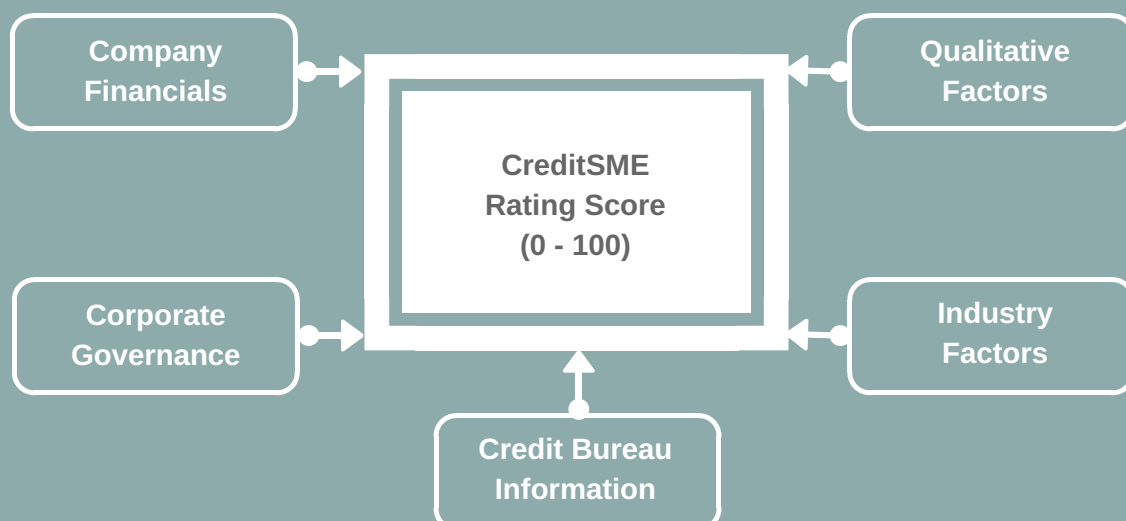


Partner Portal

Simple, 256 bit SSL secure and convenient platform to submit your client details and referrals

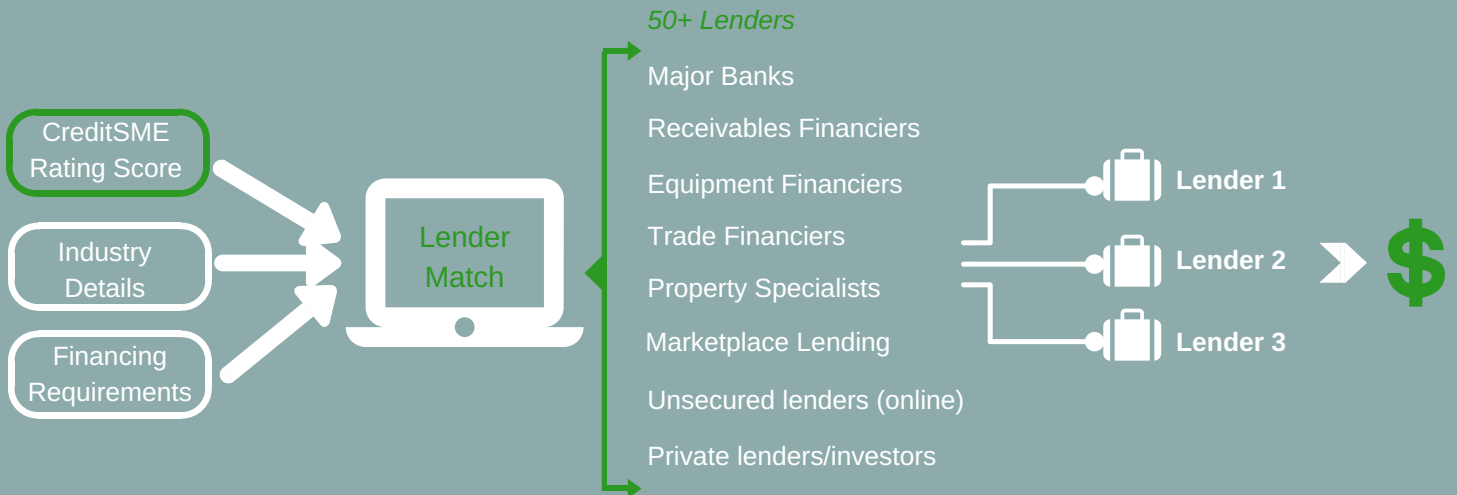
1 CreditSME Borrower Score

CreditSME has developed a proprietary credit rating algorithm that provides an automated assessment of a business's credit profile. This score will reflect how the lenders will view the credit quality of a business. The score is based on a large number of qualitative and quantitative factors and the industry in which the business operates.



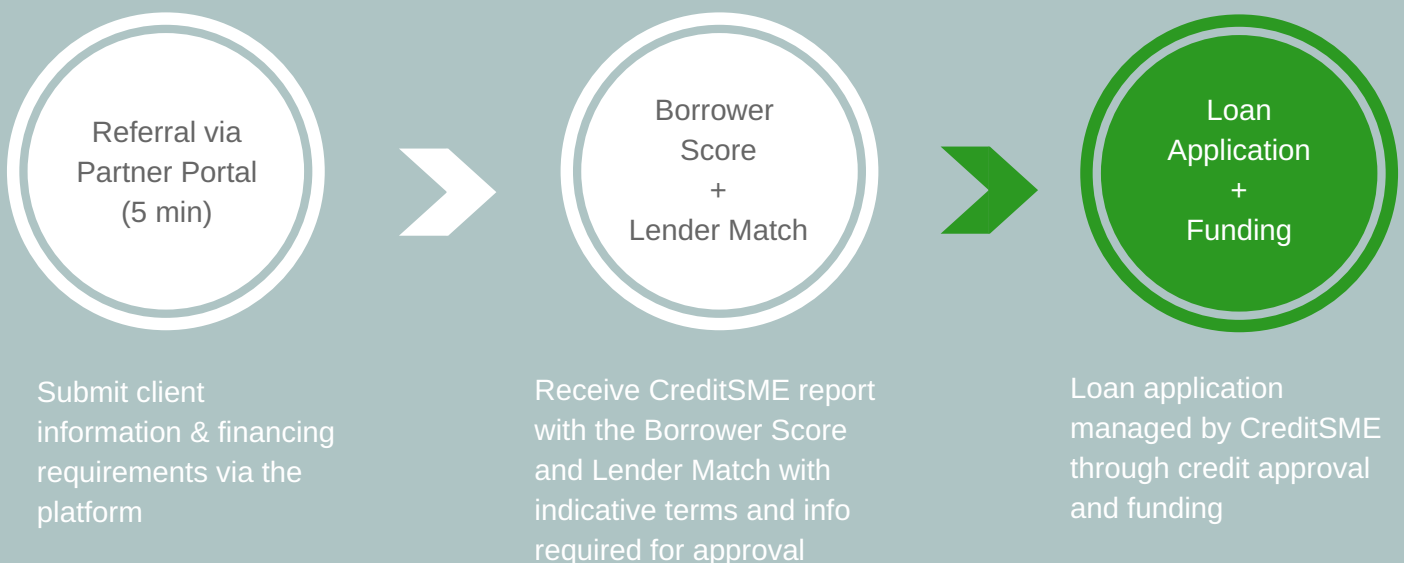
2 Lender Match

A client's financing requirements are assessed against the Borrower Score to match the business up to the most suitable lenders. The most suitable lenders are those expected to provide the best loan terms with a high likelihood of loan approval based on CreditSME's profiling of our panel of 50+ lenders. A business is typically matched to 2 to 3 prospective lenders and indicative loan terms for each prospective lender are provided.



Client then selects the preferred lender and a formal loan application, along with the CreditSME Borrower Score and Report is submitted to this lender. CreditSME will then manage the application process through to loan approval and funding for the client.

3 Partner Portal



Key Benefits ✓

| | CreditSME | Broker | Direct |
|--|-----------|--------|--------|
| Access to a wide range of traditional, digital and private lenders | ✓ | ✗ | ✗ |
| Streamlined loan application & approval process via our secure partner portal | ✓ | ✗ | ✗ |
| Quick and simple match to the most suitable lenders; increase % of approval | ✓ | ✗ | ✗ |
| Indicative loan terms from various lenders without disclosing client details | ✓ | ✗ | ✗ |
| Flexible engagement models with your clients and significant fee share opportunity | ✓ | ? | ✗ |
| Obtain loan pricing without impacting the business's credit bureau score | ✓ | ? | ✗ |
| Free assessment of how a borrower will be rated by lenders | ✓ | ✗ | ✗ |
| Experienced lending professionals to manage the loan application process | ✓ | ? | ? |

Opportunity 💡

CreditSME provides an opportunity for accountants and other business advisers to provide a strong value-added service to their clients backed by an experienced team, strong customer service and long term focus.

CreditSME Borrower Score Report and our lender matching service are free for clients looking for either a new debt facility or improved terms versus their existing facility.

As seen in:

DYNAMIC | BUSINESS

FINANCIAL REVIEW

accountantsdaily

inside small business

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