

Broker Program

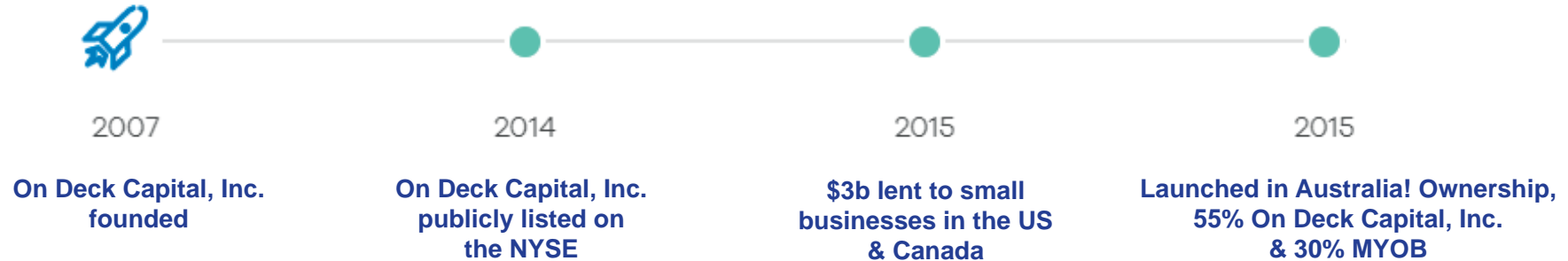
ondeck
The small business loan specialist




About **ondeck**

A leader in online business lending

Who is OnDeck:



Key Metrics:

 **Over \$8 billion**
Delivered to small businesses globally by OnDeck Group*

 **80**
Net Promotor Score

 **9.5/10**
Rating on TrustPilot

An industry leader, in partnership with 

*Information relates to the operations of OnDeck Group, including On Deck Capital, Inc. and its subsidiaries.

How is **ondeck** different?

Speed



Analytics



Customer
Centricity



1 page application and as little as 3 months of bank statements



Over \$8b funded to businesses globally by OnDeck Group*



Product & service customer satisfaction



Quick approvals - can be within a few hours



Proprietary scoring system OnDeck Score® eliminates paperwork



Free online credit check for businesses with "Know Your Score"



Funding in as fast as 1 business day



Assists businesses in 700+ industries








Loyalty benefits for renewal customers

*Information relates to the operations of OnDeck Group, including On Deck Capital, Inc. and its subsidiaries.

What do OnDeck small business loans offer?

-  **Loan Size** \$10,000 - \$250,000
-  **Term** 6-24 months (6, 9, 12, 18 & 24)
-  **Payment** Automated weekly direct debit, daily (optional)
-  **Security** No charge over business assets
-  **Fees** 2.5% Origination fee of the loan principal, deducted from disbursement, fee is cut in half (1.25%) on first renewal

How do OnDeck customers use loans?

-  **Purchasing stock**
-  **Buying or replacing equipment**
-  **Hiring additional staff**
-  **Marketing & advertising**
-  **Managing business expenses**
-  **Renovate or expand facilities**

Term Loan Qualifications

Business Qualifications

- 1 year in business
- 500 business credit score
- \$100k in annual revenue
- Industry not restricted

Underwriting Qualifications

- Most recent 3 months of bank statements showing regular deposit activity
- Minimum of 3 monthly deposits
- Minimum 50% ownership
- No bankruptcy

Information Requirements

- Bank statements in the name of the borrower (not transaction listings)
- Executed Privacy consent
- Where borrower is a trust, we require a certified copy of the trust deed

Client may be disqualified if any one of these requirements are not met.

OnDeck Case Studies

Consulting

Established
10 years

Revenue p/a
\$375,000

Credit Score
734

Amount
\$24,000

Term
6 months



Working capital provided extra cash flow to help fund projects during a 90-day invoicing period with clients. Access to the additional funds meant business ran as usual with no order delays.

Restaurant

Established
2 years

Revenue p/a
\$790,000

Credit Score
575

Amount
\$66,000

Term
9 months



Marketing through a new initiative to grow the restaurant's online digital presence, quickly meant taking on additional staff to keep up with increasing customer reservations on a nightly basis.

Retailer

Established
17 years

Revenue p/a
\$1,200,000

Credit Score
880

Amount
\$75,000

Term
18 months



Facility expansion to a second warehouse freed up the original shop for renovations, to introduce a dine-in steak & burgers café. As a result, profits and clientele grew year over year.

Industrial

Established
3 years

Revenue p/a
\$600,000

Credit Score
740

Amount
\$81,000

Term
12 months



Purchasing stock in a bulk order of skip bins meant taking advantage of a limited time offer at a significantly discounted rate. Increased product availability led to higher demand & fulfillment.

Fact Sheet

OnDeck Business Financing

- **Term Loans** ranging from \$10,000 - \$250,000 over 6-24 months
- **Pricing** is fixed cost, automated Direct Debit weekly payment, or daily
- Easy **1** page application and funding in as fast as **1** business day
- Competitive rates, transparent fees with no hidden costs & no security
- Over **\$8b** funded to over 80,000 small businesses globally by OnDeck Group*
- **OnDeck Score®** proprietary scoring system assesses business performance at greater speed & can provide approvals within hours
- An industry leader, partnering with **MYOB**, who is a strategic investor
- World class customer service backed by strong customer satisfaction

OnDeck Minimum Requirements



1 year
in business



\$100k
annual revenue



500 business
credit score

OnDeck Target Customer



6 years
in business



\$700k
annual revenue



700 business
credit score

Top Industries Served

- | | | | | |
|---------------------|------------------------|----------------------|------------------------|-------------------------------|
| ✓ Restaurants/Cafes | ✓ Takeaway Food | ✓ Store Retailing | ✓ Professional Service | ✓ Plumbing/Maintenance |
| ✓ Accommodation | ✓ Food Wholesalers | ✓ Technical Services | ✓ Technical Services | ✓ Electrical Services |
| ✓ Bars/Nightlife | ✓ Clothing Wholesalers | ✓ Trades | ✓ Scientific Services | ✓ Tiling & Carpeting Services |

Common Restricted Industries

- | | | |
|---|----------------------------|------------------------------|
| x Gambling Venues | x Payroll Companies | x Heavy & Civil Construction |
| x Residential & Commercial Property Development | x Non-Profit Organisations | x Farming & Agriculture |

Thank You

Questions?



Contact your local dedicated BDM

Email us at: broker@ondeck.com.au

Call us on: **02 8310 6246** or **1800 903 257**

ondeck

