



Smart capital for growing businesses.

CreditLine by FinanZor

\$250K-\$5M 24-48hr access No factoring Domestic & international

Your invoices are an asset.



Good businesses shouldn't be held back by their own invoices.

You've done the work. The invoices are out. But the cash won't arrive for 60, 90, sometimes 120 days. In the meantime, payroll is due. A contract needs resourcing. A supplier wants paying upfront

That gap between delivering and getting paid is a structural problem. CreditLine is a structural solution- a revolving credit facility backed by your receivables, designed to put your working capital back in your control



The four things our clients tell us matter most.



Your debtors are never contacted

You manage invoicing and collections. CreditLine works in the background-your customer relationships stay entirely yours



Draw funds in 24-48hrs

Approved once, draw as you need without reapplying. Your facility flexes with your revenue



No new bank account required

Creditline sits alongside existing banking without disrupting it. No segmented accounts. No locked-in contracts



Domestic and international debtors

CreditLine covers both domestic and international receivables, backed by Atradius Australia credit insurance

CreditLine works if you can tick these boxes



You run an established Australian B2B business



You invoice other businesses on payment terms of 30 to 120 days



Your business has been trading for 2 or more years



Your annual revenue is \$1M or above



Your customers are businesses-domestic or international



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Smart capital for growing businesses.

How CreditLine works.

Three simple steps from application to funding.



Connect

- ✓ Link your cloud accounting platform (Xero, MYOB or similar).
- ✓ We review your live debtor book.



Approve

- ✓ We assess your receivables and set your CreditLine-up to 80% of your insured debtor pool.



Draw

- ✓ Access funds within 24-48 hours.
- ✓ Draw what you need, repay as invoices are paid.

Why businesses choose CreditLine.



No factoring



No new bank account



No customer notification



Domestic & international debtors



Draw funds when you need them

Does your business fit?

- ✓ Wholesale & Distribution
- ✓ Manufacturing
- ✓ Business Services
- ✓ Agriculture, Forestry & Fishing (post farm-gate)
- ✓ Labour Hire
- ✓ Transport & Storage
- ✓ Health & Community Services
- ✓ Mining Services



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