



Financing business opportunities for SMEs

Spotcap provides flexible unsecured business loans to SMEs
with growth potential

www.spotcap.com

What's different about a Spotcap business loan?

Loan applications are processed by our advanced credit scoring algorithm and a team of expert underwriters.



The entire process is online, from application to settlement.



You can make early repayments without being charged a penalty fee.



Our credit decision is usually within one business day, with direct access to the funds upon approval and acceptance.



We use a robust and thorough credit assessment process, allowing us to issue unsecured loans.

Our loans are available to limited companies, partnerships and sole traders that meet our eligibility criteria. Spotcap is an innovative online lender for SMEs, founded in 2014, with operations in the UK, mainland Europe and Australia.

A Spotcap loan is a flexible alternative to:

Invoice finance

Our finance allows you to disconnect your short-term borrowing from your invoicing cycle and debtors' ledger.

Asset finance

Give your business more freedom by escaping from funding that's tied to specific assets in your business.

Raising capital

Spotcap can offer a versatile solution to bridge a funding gap and lets you keep your equity in your business.

Merchant cash advance

Spotcap loans allow retailers to raise the working capital they need, without the finance being specifically linked to sales performance.

How can my business benefit from a Spotcap loan?

There are plenty of ways to put a loan from us to work in your business. Use the funds to:



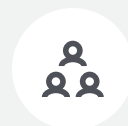
Boost your productivity



Buy new stock or equipment



Grow your sales



Hire new staff

How does a Spotcap loan work?

Once your loan is approved, you can take advantage of our flexible approach to business lending

1. You're granted a credit line

When your loan is approved, you're given immediate access to a credit line of a specified amount.

2. You draw down what you want

You choose what funds, if any, to borrow from your credit line. You can make multiple withdrawals over the first few months, up to the full amount of the credit line. Until you draw down funds from your credit line, there are no fees to pay. Once you make a withdrawal, you pay an arrangement fee and you will start to incur interest on the funds drawn down.

3. The drawdowns become loans

Every time you draw down funds from your credit line, a business loan is created.

4. Repay early without penalty

There are no early repayment fees, should you decide to settle one or all of your loans.



How do I apply for a Spotcap business loan?

01

You apply online. We've designed a streamlined process that asks only for the essential information we need, and most of that can be provided by uploading standard financial reports or by providing a read-only link to your accounting system.

02

We review your application. Your information is processed by our proprietary credit assessment algorithm and reviewed by our experienced underwriters. We will usually inform you of the outcome within one working day.

03

Once approved, a credit line is made available to you immediately.



If you require more information head to www.spotcap.com or contact us on info@spotcap.com or +493 028 097 407.