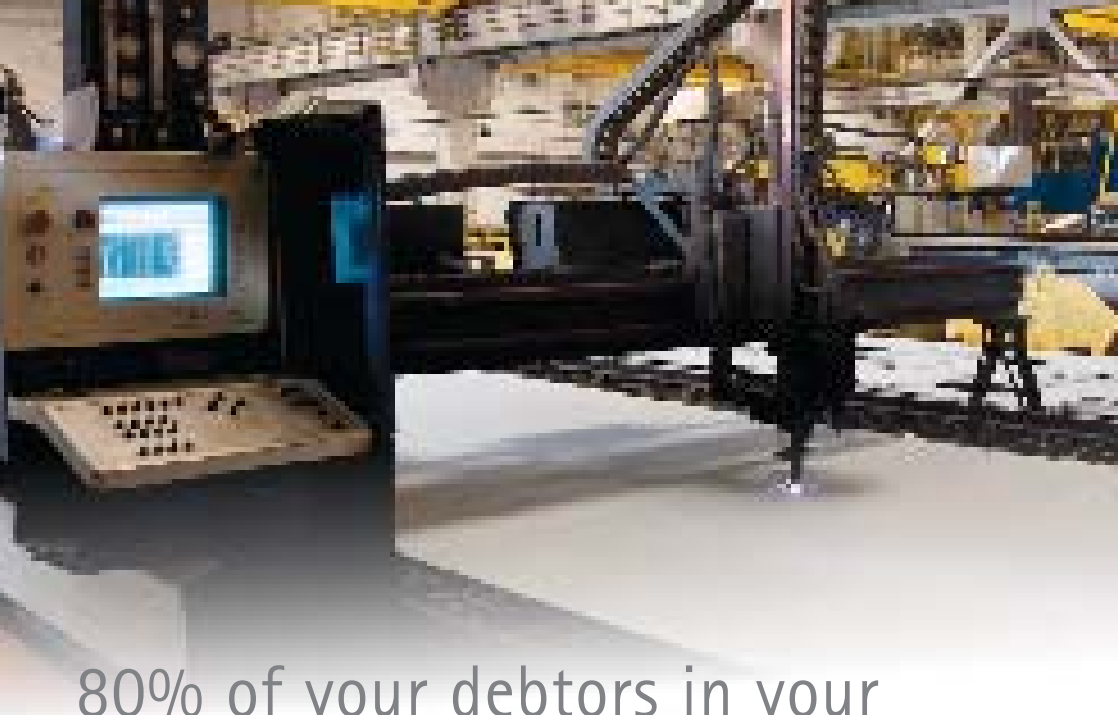


Cashflow Finance



Your own personal bank



80% of your debtors in your hands within 24 hours.

How does Cashflow Finance benefit you?

- **Fast funds:** Cashflow Finance gives you access to your unpaid receivables as upfront cash. All within 24 hours.
- **No security over your real estate:** your receivables are the prime security, not your personal assets. Most business facilities require real estate security, which can put your family home at risk.
- **Maximise your profits:** offering discounts or incentives for fast creditor payments costs you money. Cashflow Finance means you no longer have to miss out on these profits.
- **Flexibility:** the better the access to your cash, the better the chance your business has to adapt and grow.

What can you do with the cash?

- Purchase more stock
- Put on more sales staff
- Obtain purchase discounts
- Acquire other businesses

What is Cashflow Finance?

Cashflow Finance is a working capital facility that is directly linked to the value of your unpaid receivables – your debtors. It enables you to access cash tied up in your debtor's ledger to take advantage of new opportunities whilst maintaining your growth objectives.

The cash-flow problem - Waiting for debtors to pay.



The cash-flow solution - Cash flow finance.



How does it work?

Essentially, instead of having to wait anywhere up to 90 days for your debtors to pay, Bank of Queensland purchases your acceptable trade debts and provides you with up to 80% of the approved invoice value within 24 hours. The remaining balance will be made available upon payment of the full invoice amount by your debtor.

Who should consider Cashflow Finance?

Cashflow Finance is designed for businesses that sell goods on standard credit terms. It's suitable for businesses that have good growth opportunities or ambitions; limited fixed assets to utilise as security; restricted liquidity; seasonal sales activity, or slow paying debtors.

Types of businesses for Cashflow Finance?

- Importers
- Wholesalers/suppliers
- Printers
- Transporters
- Manufacturers
- Service Industries
- People Industries

One point of contact and personal service

With Bank of Queensland, you get direct access to your client manager. They'll be your one point of contact, which means even better customer service for you. And, thanks to their extensive experience, they're the experts at getting your cash flowing again. Which means you can spend more time on the business of running your business.

Cashflow Finance

Contact your Cashflow Finance Specialist today

1300 360 423

boq.com.au

These products are issued by Bank of Queensland Limited ABN 32 009 656 740. The current terms and conditions for these products are available at any Bank of Queensland branch.

The material in this brochure may contain general advice. This material has been prepared without taking account of your objectives, financial situation or needs. You should consider the appropriateness of any advice before acting on it. You should obtain and consider the relevant terms and conditions and Financial Services Guide before making any decisions about whether to acquire or continue to hold these products.

Fees and charges are payable. The Bank's credit assessment criteria apply. All information contained in this brochure is current as at 17 November 2009.



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