



Unsecured business loans made simple.

Loans from \$5,000 – \$150,000. No hidden fees.



1800 00 SAIL



sail.com.au




partners@sail.com.au

Get on board with Australia's fastest business lender.



Our customers love us!

2,486 reviews on

 Trustpilot



Submission Process and Comms

1800 00 SAIL



sail.com.au



partners@sail.com.au



Direct Referral

- * Deal directly with a Sail BDM
- * You or Sail can interact directly with the client to request docs
- * Client interaction not required if preferred

Send name, scenario and contact details or documents to:

sales@sail.com.au

Partner Portal

- * Submit leads directly into Sail's CRM for a representative to process the deal
- * Track the progress of all of your leads online

Set up your portal at:

sail.com.au/broker/signup

Online Submission

- * Your clients can apply online through our website 24/7
- * Set up a trackable link on your website, mailout, or in your marketing to funnel your clients straight into our online 5 minute application

Contact us:

partners@sail.com.au

API

- * Pass through multiple leads from your landing page
- * Receive status updates on your leads digitally in real-time
- * Preapprovals made instantly on BrokerFlow statements before client contacted

Contact us:

partners@sail.com.au

Commissions Structure

New Loan: **6% +GST**
of loan size

Trail/Redraw: **3% +GST**
of net funds



Lending Criteria and Guidelines

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SME Finance

Facility Type:	Unsecured or Caveat term loan
Facility Size:	\$5,000 - \$150,000
Term Length:	3 – 18 months
Interest Charged:	14 - 24% p.a.

Documentation

\$5,000 - \$100,000: (low-doc)	90 days electronic bank statements, photo ID, privacy;
\$101,000 - \$150,000: (full-doc)	As above + 6 months' financials, ATO statement

Key Points of Difference

- * Low-doc offers in 30 minutes
- * Redraw available every 13 weeks to use like a line of credit
- * No early payout fees
- * Funds in client's account same business day
- * Secured facility optional where unsecured offer isn't high enough for the client's intended use of funds

Serviceability Criteria

- * Lending estimate up to 110% of average monthly sales over last 3 months
- * Business must have trading history of >6 months (>4 months under new management for acquired businesses)
- * Minimum credit score of 350 with no open defaults
- * All industries funded including construction
- * Minimum monthly sales \$5,000 per month



4.9/5
TrustPilot Score



> \$90m
loans funded



85%
repeat customer rate



Sail - simple and intelligent lending.
Get in touch with us today.



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