



WELCOME TO BIZFLEX, THE LOAN THAT LETS YOU PAY AS YOU EARN!

 South Africa banks on business.
Business banks on BizFlex.

Standard Bank **IT CAN BE™**

BIZFLEX GIVES YOU THE FLEX TO ADAPT AND THE FLOW TO GROW

WHAT IS BIZFLEX?

BizFlex is Standard Bank's revolutionary, first-of-its-kind loan that's designed to adapt to your business's financial circumstances. With its unique 'pay as you earn' repayment structure, BizFlex enables you to **pay back the loan as and when you generate revenue**, so your repayments will always match your cashflow. Here's how it works:



You select the amount you need and the percentage of your business's daily revenue you wish to contribute towards the repayment of the loan. Your chosen capital amount and the revenue repayment percentage determine the expected loan term.



The interest charged is fixed upfront and guaranteed in Rand terms, irrespective of how long you take to repay the loan. Plus, **no initiation or maintenance fees apply**, giving you **complete cost-certainty and peace of mind**.



The application and signing process is completed digitally, with the **funds paid out within hours** of your loan being approved.

BizFlex is ideal if you need working capital, or to take advantage of opportunities to grow your business. The funds can be used for anything from stock and equipment purchases, to refurbishment, expansions and other special projects.

When you're operating a business, you don't always have immediate access to working capital to fund opportunities when they arise. As Africa's leading Business Bank, we understand that having **access to flexible finance** can make all the difference in times like these – and that's why we have developed BizFlex.

WHY CHOOSE BIZFLEX?

BizFlex combines cost certainty with payment flexibility, because **all costs are fixed upfront, regardless of the time taken to repay the loan**. Repayments are calculated as a percentage of your business's revenue and made on the days when revenue is earned. This means that your repayments will always match the cash flow of your business – and ensure that you are never out of pocket.

Let's take a look at an example:

You decide to take up a BizFlex loan of R100 000 and commit 5% of your daily revenue towards repaying the loan. Based on your business's historical revenue trends, we estimate that it will take 6 months to repay the loan, including the interest charge value* of R10 000. This means you will have a total outstanding balance of R110 000 which gets repaid based on your daily revenue, as follows:

LOAN BALANCE PER DAY	YOUR DAILY REVENUE	REPAYMENT (5% OF DAILY REVENUE)	LOAN BALANCE REMAINING
Day 1: R110 000	R10 000	R500	R109 500
Day 2: R109 500	R0	R0	R109 500
Day 3: R109 500	R7 500	R375	R 109 125

This process of repayment will continue until the full loan amount of R110 000 is repaid, even if it takes longer than the anticipated repayment period**.

*Please note that this example is for illustrative purposes only.

**A minimum daily repayment may apply if 'pay as you earn' repayments are significantly lower than expected.

TAKE THE NEXT STEP

To be eligible for BizFlex, you need to be **an incorporated entity with annual turnover of at least R1 million** and have an active Standard Bank Business Current account **in good standing for at least 6 months**. The amount you qualify for is dependent on your past revenue earned and your assessed ability to repay.

**TO FIND OUT IF YOU ARE ALREADY PRE-APPROVED,
OR IF YOU CAN APPLY FOR A BIZFLEX LOAN,
SPEAK TO YOUR BUSINESS BANKER TODAY.**

WANT TO KNOW MORE?

If you have any questions, or if you would like more information about how BizFlex can benefit your business, contact your business banker, or visit www.standardbank.co.za/bizflexloan

*Terms and conditions apply

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