

 fleximize | introducers

Business Finance, Done Properly

An introducer's guide to Fleximize



"Excellent support
and **world-class**
customer service"



Based on 450+ reviews

PROUD PATRON OF
NACFB
Helping Fund UK Business

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About us

Fleximize is a multi-award-winning digital business lender dedicated to providing UK SMEs with flexible finance, done properly. Since launching in 2014, we've supported thousands of businesses with their growth plans across a variety of sectors, from professional services to hospitality.

Flexibility is at the very heart of our offering; all of our loans come with top-ups, repayment holidays, and no early settlement fees as standard so that we can continue to support your clients even if their situation changes.



"I have been in finance in one form or another for 30 years and this is one of the best finance houses I have ever come across. Quick, efficient, and very user-friendly system and service."

Mike | Tailored Business Finance



**BEST BUSINESS
FINANCE
PROVIDER**
HIGHLY COMMENDED 2021

Our products

We currently have two loan products, our Flexiloan and Flexiloan Lite. Both products are available on an unsecured or secured basis with top-ups, repayment holidays, and no early settlement fees as standard.

Flexiloan

For business trading for 12+ months

£5,000 - £500,000

12 - 48 month terms

Rates 0.9% - 2.9% per month

Settle anytime without penalty

Flexiloan *Lite*

For business trading for 6+ months

£5,000 - £500,000

3 - 12 month terms

Rates 1.9% - 3.9% per month

Settle anytime without penalty

Unsecured or secured options

Both our Flexiloan and Flexiloan Lite come as either unsecured or secured. Borrowers can borrow on an unsecured basis of up to £250,000, over a maximum of 3 years.

Rates from 10.8% per annum

Our rates start from 0.9% per month and go up to a maximum rate of 3.9%, depending on the strength of the business.

Decisions in 24 hours

We will work hard to ensure you have a decision, and sometimes even funds, within 24 hours.

Repay early, repay less

Our Penalty-Free Promise means that borrowers only pay interest for the time they had the loan, so if they repay early, they'll repay less overall.

Top-ups & repayment holidays

Flexibility is what we stand for, which is why we offer top-ups and repayment holidays on all our products.

No hidden fees, ever

We pride ourselves on transparency, so you'll never find any hidden fees or shady small print in our loan agreements.

Handy Tools

Get a rough idea of what a loan will cost: fleximize.com/quote

Use our rate comparison tool to compare business loan quotes: fleximize.com/rate-comparison-tool



Why your clients will love us



Unrivalled flexibility: it's in our name

Our products are flexible enough to meet the specific needs of businesses in practice, with top-ups and repayment holidays as standard.

5* customer service and ongoing support

Customer service is at the heart of our offering - our team will ensure that each and every business feels listened to and is equipped with the support they need to thrive.

We take the fuss out of funding

Our fuss-free, speedy application and approval process provides businesses with convenient funding when they need it most.

Our Penalty-Free Promise

We like to keep our pricing simple and transparent. Your clients will always know what they're paying upfront, and we'll never hide any fees along the way. Here's a quick customer guide outlining how we compare to other lenders:

OTHER LENDERS

- ✗ Many charge a fee if you wish to repay your loan early.
- ✗ Those that don't will still charge you interest based on the original loan term, so if you're repaying your 24-month loan after six months, you're paying 18-months of interest that you shouldn't be.
- ✗ Some lenders won't let you make overpayments; if you're ahead of schedule but you don't have enough to settle your loan in full, you won't be able to save on interest.

FLEXIMIZE

- ✓ We don't charge any early repayment fees whatsoever.
- ✓ With Fleximize, you only pay interest for the time you've had the loan. If you want to repay your 24-month loan after six months, you'll only pay interest for the six months you had the loan.
- ✓ Our loans are amortizing, and you can make overpayments anytime without settling in full. This means you can save money on interest.

To find out more about our Penalty-Free Promise visit: fleximize.com/penalty-free-promise



Who we fund

We've worked with enough business owners to understand that every person has their own philosophy and approach to running a successful venture. That's why our business funding is flexible enough to cater to the needs of most small businesses and for almost any purpose.

Minimum criteria

- A minimum of six months' (Flexiloan Lite) or 12 months' (Flexiloan) trading history
- Director guarantees required on every loan
- At least one director must reside in the UK
- Loan amount must not exceed 2 x typical monthly revenue
- UK companies only (excluding Channel Islands & Isle of Man)
- Homeowner required for loans of £20,000+

Supporting documents

- Most recent three months' bank statements for all business accounts
- A copy of the latest year-end accounts & up-to-date management accounts
- VAT returns (if VAT-registered) or sales figures for the last 12 months

Funding in action

Olivia

Founder of Hackney-based Glasshouse Salon



After having a funding offer withdrawn by her bank without an explanation, Olivia turned to Fleximize. She borrowed £15,000 from us to move her hair salon to larger premises, take on more stylists, and expand her organic product range.

Check out more customer stories at: fleximize.com/case-studies

Our loan book by industry



Working with us

If you're interested in introducing businesses to Fleximize, you can register by contacting our broker team via brokers@fleximize.com. Once registered, a dedicated account manager will be assigned to your account and will ensure you're equipped with all the information you need to start referring clients.

Submitting a client

You can submit applications individually through your broker portal via our quick or full form, or via our API - including documents sharing.

- 1. Submit an application**
Submit applications at [partners.fleximize.com](#). Initial checks will run and you'll be notified of the outcome immediately. If successful, you'll need to upload supporting documents.
- 2. Get a lending decision**
The application will be reviewed by an underwriter who will provide a final lending decision within 24 hours. If approved, the offer will be made available in your portal.
- 3. Agreements & drawdown**
Once you confirm the client wants to proceed, a relationship manager will guide them through the final steps. Funds are sent to your client upon receipt of agreements.
- 4. Commission paid**
Once your client is funded, invoice us and your commission will be paid.

Scheme benefits

Simple, smart tech

Submitting applications is simple, and our portal provides real-time updates and complete transparency on deal flow.

Fast funding

Fuss-free funding, approved in as little as 24 hours and released immediately, so you can get on to the next deal.

No clawback

Quick commission payouts, and we'll never penalise you for long-term performance of the loan.

Market-leading commission

Fleximize is proud to offer a generous commission scheme to its broker network. The scheme is flexible enough to work for all types of commercial brokers, business advisors, accountants, and digital publishers.

As standard, we allow brokers to add up 5% to every deal, and in return we'll pay out enhanced commission on all multiple deals within one calendar month. There's also an opportunity to become a gold broker, earning you more commission across the same deals. For more detailed information on our scheme, please get in touch.



What you need to know

Here's a quickfire guide to help you when placing clients with Fleximize.

FACILITY TYPE	Unsecured Term Loan	Secured Term Loan
AMOUNT	£5,000 - £250,000	£10,000 - £500,000
TERMS	3 months - 3 years*	3 months - 4 years
LENDING LIMITS	Loan Amount ÷ Typical Monthly Revenue <=2 Non-homeowner = maximum lend of £20,000	
BUSINESS TYPE	Limited Companies, Limited Liability Partnerships. Sole Traders and Partnerships can apply for £25,000+	
BUSINESS LOCATION	England, Scotland, Wales, NI	Property in England and Wales
TRADING TIME	6 months minimum / 36 months for non-homeowners	
FUNDING PURPOSE	Almost anything - our preference is to support growth	
SECTORS	Most sectors supported	
EARLY SETTLEMENT FEES	No - they'll only pay interest for the time they have the loan	
OVERPAYMENTS	Yes, clients can overpay anytime and save on interest	
SECURITY	PG from at least 1 director	PG + equitable charge over property

* Criteria for our 36-month unsecured loan term:

- ✓ At least one homeowner director with good credit and equity > loan amount
- ✓ Loan purpose limited to medium-long term growth (including working capital)
- ✓ A minimum trading time of 30 months
- ✓ DSCR minimum of 1
- ✓ Business must have a positive balance sheet
- ✓ Financials must be dated within the last 12 months for loans less than £150,000 and 6 months for loans £150,000+

Let's Talk

We'd love to hear from you.

partners.fleximize.com

Access your [online portal](#) to submit applications and receive live updates.

brokers@fleximize.com

Ping us an email and we'll be in touch as soon as possible.

Stay in the know

Join our [LinkedIn group](#) and stay up-to-date with the latest goings-on at Fleximize, including product updates and introducer events.
Scan QR to join.



0207 100 0110

Speak to us about your clients' needs and, well...anything.

Pop in and see us

Feel free to drop by Holbrook House, 51 John St, Ipswich, Suffolk IP3 0AH.

Hours of business

Monday to Friday - 8.30am to 5.00pm.

