

We're a multi-award-winning digital business lender with a genuine passion for supporting UK SMEs. All products are available on an unsecured or secured basis with top-ups, repayment holidays and no early settlement fees as standard.

Flexiloan <i>refreshed</i>	Flexiloan Lite <i>new</i>
<i>For businesses trading for 12+ months</i>	<i>For businesses trading for 6+ months</i>
£5,000 - £500,000	£5,000 - £500,000
12 - 48 month terms*	3 - 12 month terms
Rates 0.9% - 2.9% p/m	Rates 1.9% - 3.9% p/m
<small>*Up to 36 month terms on unsecured loans</small>	

Product features your clients will love



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 a 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.



Top-ups & repayment holidays

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



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.



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.

Eligibility criteria

- ✓ A minimum of six months' (Flexiloan Lite) / twelve months' trading history (Flexiloan)
- ✓ 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+

Documents we need

Depending on the complexity of the business, further documentation may be requested. However, we will always require the following:

- 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

How it works

You can submit applications individually through your broker portal via our quick or full form, or [via our API](#) (including documents sharing).

1 Submit 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 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.

Commission Structure

Fleximize is proud to offer one of the most generous commission schemes in the commercial lending space. Brokers can charge clients up to 5% on 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.

Standard Scheme | available to all brokers

Receive up to 8% on funded loans with our tiered commission scheme. Brokers are rewarded with enhanced commissions when they successfully introduce multiple new clients within one calendar month. This resets monthly and is based on funded date.

LOAN FUNDED	COMMISSION DUE		
(per month)	Commission due	Standard comms	Bonus
First loan	5%	Up to 5%	-
Second loan	6%	Up to 5%	+ 1%
Third and fourth loan	7%	Up to 5%	+ 2%
Fifth loan	8%	Up to 5%	+ 3%

Exclusions

Returning clients: This scheme only applies to clients that are not already on the Fleximize database. Commission for refinances or returning clients is as per your introducer agreement.

Bespoke arrangements: Enhanced commissions are only redeemable where a maximum of 5% is applied.

Gold Scheme | qualification required

Receive an additional 1% across all deals, on top of our standard scheme commission. This scheme refreshes every month and is based on drawdown date. The broker must refer a minimum of three funded loans each month for two consecutive months or six loans within any two month period. Once achieved, they will qualify for gold scheme commissions from the next calendar month.

LOAN FUNDED	COMMISSION DUE		
(per month)	Commission due	Standard scheme	Gold bonus
First loan	6%	5%	1%
Second loan	7%	6%	+ 1%
Third and fourth loan	8%	7%	+ 1%
Fifth loan	9%	8%	+ 1%

Exclusions: Same as the standard scheme, plus inactivity; if a broker doesn't have two deals funded within any one-month period, they will return to the standard commission scheme.

Zero Fee Scheme | perfect for advisors & accountants

If our standard scheme doesn't work for your business model, we do offer a zero fee scheme, which allows you to receive a smaller commission on all loans referred and successfully funded, without your client incurring an arrangement fee.

This scheme is popular for business advisors, accountants, and even digital publishers, as you can be as involved as you want to be. To join this scheme, simply speak to your account manager.

