

## What is Connective Cashflow?

**Connective Cashflow – powered by Octet** – provides fast, flexible funding on an all-in-one digital platform for Australian businesses needing to improve cashflow or unlock capital tied up in invoices or supply chains.

### 1. What funding solutions are available?



#### Trade finance

- Supplier payment facility enabling payment to domestic and international suppliers within 24 hours
- Repayment Terms up to 120 days with “interest free” up to 60 days\*
- Funding available in 15 currencies at competitive FX rates



#### Debtor finance

- Funding up to 85% of the invoices value\*
- Funding up to 90 day EOM\*
- Confidential facilities available
- No real estate security required
- Same day funding



#### Term loan

- Boost cash flow with a lump sum loan of up to \$5M\*
- Term loan for equipment or working capital
- Purchase new goods or unlock equity against real assets
- 3 year term + balloon payment available\*
- Security is required for a term loan\*

Facilities are tailored to trading history, balance sheet strength and transaction profile. Refer to eligibility criteria.

## 2. What types of clients are suitable?

Typically:

- Australian businesses **\$1M–\$100M+ turnover**
- Businesses with **B2B invoicing models**
- Growth businesses needing working capital
- Businesses with **cashflow pressure or purchasing funding needs**

Industries include labour hire, transport, wholesale, manufacturing, FMCG, importers and professional services.

## 3. When should brokers consider this product?

Look for clients who:

- Have **slow-paying debtors**
- Need to **pay suppliers before customers pay them**
- Are experiencing **high growth cashflow pressure**
- Have **maxed out overdrafts**
- Are being asked for **property security by banks**

## 4. Do clients need property security?

Not usually. Facilities are typically secured via:

- Balance sheet strength
- Receivables
- General Security Agreements (GSA)

**2nd or 3d GSA positions are acceptable.**

## 5. How quickly can deals be assessed?

- **Matrix Trade Finance:** indicative offer within **1 business day**
- **Trade Finance, Debtor Finance & Term Loan:** BDM contact within **1 business day**

How do brokers submit a deal?

- Submit via **Mercury / Connective Cashflow portal**
- Contact their **Connective Cashflow BDM**

The platform allows brokers to upload documents and track deals.

## 6. Do brokers need accreditation?

No additional accreditation required. Connective Cashflow is not subject to the National Consumer Credit Protection Act 2009 (NCCP). Access to the Connective Cashflow portal is available via the Mercury Nexus dashboard.

## 7. What commissions do brokers earn?

### Trade finance

- 50% of the application fee
- 5% of each transaction fee paid as trail

### Debtor finance

- 50% of the application fee
- 50% of any take-on fee charged
- 0.50% of accrued interest or 10% of the service fee

### Term loan

- Up to 4% of the financed amount
- Upfront commission on facility establishment
- Ongoing trail income on utilised funds

## 8. Is there a clawback policy?

No clawback applies.

## 9. When should brokers consider this product?

Look for clients who:

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## 10. Clients can clients earn Qantas Points or Velocity Points

Clients can opt in to earn up to 1 Qantas Point or Velocity Point for every \$10 repaid on eligible business spend when they transact on their Trade Finance account.

## 11. How can I earn Qantas Points or Velocity Points?

Brokers earn **125,000 Qantas or Velocity points per \$1M in settled facilities in a 12-month period.\***

Reward Tier	Total Settled Deal Value	Direct Airline Points	Premium Benefit
Premier	\$1-3M	125,000 - 375,000pts	1-year Qantas Club Membership or 1-year Velocity Gold Membership
Elite	\$3M+	> 375,000pts uncapped	1-year Qantas Club Membership or 1-year Velocity Platinum Membership

## 12. Do you offer complimentary Qantas Business Rewards (QBR) membership?

Yes, we can provide both you and your clients a link to receive complimentary QBR membership. (valued at \$89.95)

## 13. Can I choose to earn both Qantas Points and Velocity Points?

Yes, you can choose the split per client you refer.

Terms and conditions apply and can be viewed here: <https://www.octet.com/legal/connective-cashflow-terms-and-conditions>