

## Accord Small Business Finance Corp.

**A wholly owned subsidiary of Accord Financial Corp (TSX:ACD)** A trusted financial partner to Canadian Business since 1978

Sometimes your bank or credit union can't or won't give you the help you need to take your business to the next level. Sometimes your situation just doesn't fit into their basket of products. Other times, you need a decision – and funding – fast. That's why more and more small businesses are turning to Accord Small Business Finance. Our financing solutions can compliment or in some cases replace your existing banking arrangements to give you the funding necessary to take your business to the next level.

### OUR PRODUCTS

#### UNSECURED SMALL BUSINESS LOANS

Borrow up to \$75,000

- Fast – 24 to 48 hour turnaround
- Available to all business types – retail, service, construction, trades, transport operators, and more
- Apply and get approved the same day
- Next day funding available
- Easy, streamlined application process

#### Secured Revolving Credit Facilities

Borrow up to \$5,000,000

- Unlock equity in your existing business assets (equipment and real estate)
- Refinance assets to generate additional working capital to fuel your growth
- Puts you in control of your finance costs – revolve your credit based on your seasonal cash flow
- Option to convert the balance on your revolving facility into a 36 month term loan

#### Near-Prime Equipment Leasing and Loans

Borrow or Lease Equipment up to \$1,500,000 (or more in select circumstances)

- Ideal for growing businesses who need to purchase new/used equipment.
- Up to 60 month term
- Up front payments available for equipment purchases from the USA or the EU

#### Mid-Market Equipment Finance

Borrow up to \$5,000,000

- Refinance your existing equipment, to unlock equity and/or reduce your current payments
- Term facilities from 24 to 60 months
- Refinance your existing assets for funds to grow or restructure your business
- Ideal for businesses in capital equipment intensive industries

In addition to the products mentioned above, we can connect you with all of the products available through Accord Financial Corp. Accord is one of Canada's most experienced Asset-based lenders.

