overdraftme

When to refer a client for a business overdraft

A one-page guide for accountants, bookkeepers and advisors. OverdraftMe is a credit representative of Lend & Loan Pty Ltd (ACL 511092). MFAA Member. AFCA Member.

Refer when you see

- Wages or super due before invoices land (Payday Super pressure)
- ATO debt on - or needing - a payment plan
- Seasonal dips, stock builds or supplier deposits
- The bank said no, or wants property + full financials
- Growth outrunning cash: new contracts, fitouts, hires

The client can typically get

- Overdraft or loan from $5,000 to $500,000
- No property security under $150,000
- No tax returns or BAS under $150,000 - bank statements only
- Indicative panel rates 14.55% to 25% p.a.
- Interest on drawn funds only, plus a line fee of 1% to 2% p.a. on the approved limit

Eligibility guide (every file assessed case by case)

- **Business loan:** ABN 6+ months, $6,000+/month turnover, Equifax 550+
- **Business overdraft:** ABN typically 1+ year (property owners) or 2+ years; strong candidates from 6 months; $6,000+/month, Equifax 550+
- Not available for property development, mining exploration or primary agriculture

Our turnaround commitment

- Decisions from 1 hour. Funding same day in many cases, typically within 24 to 48 hours of approval.
- No credit check to enquire. One application, one credit enquiry, submitted to the single best-fit lender.
- Your client deals directly with John Pierre Saliba - no call centres, no junior handoffs
- Free broker service. OverdraftMe is paid by the lender on settlement, never by the business.

To refer: email info@overdraftme.com.au with "Partner referral" and the client's name and number, or call 02 8046 3933. John responds within one business day. Register as a partner: overdraftme.com.au/partner-program