



Professional Services provided by Whiteroom Finance Pty Ltd under its licencing arrangements with BLSSA Pty Ltd and its Aggregator Plan Australia. **Whiteroom Finance Pty Ltd ACN: 609 854 300** ("SSF") is a credit representative (484180) of BLSSA Pty Ltd, ACN 117 651 760 (Australian Credit Licence 391237).

Managing Director **Christopher White** is a credit representative (484287) of BLSSA Pty Ltd, ACN 117 651 760 (Australian Credit Licence 391237).

Whiteroom Finance is a Member of Mortgage and Finance Association of Australia and of the Australian Financial Complaints Authority

Worthy Parts Finance is a trading name only and responsibility for all services provided under the business is held by Whiteroom Finance Pty Ltd

Worthy Parts Finance is pleased to offer a broad range of finance solutions to its valued clients, including:

For Business:

- Equipment Finance:
 - o For funding purchase of new and used assets including
 - Cars, Utes, Trucks, Trailers, Caravans,
 - serial numbered plant and equipment,
 - static assets (eg workshop racking and office fit outs),
 - o Effectively any uniquely identifiable asset that has a secondary market and is of satisfactory age and condition may be able to be funded via Equipment Finance
 - o Generally it does not include 'consumable' assets (buckets, standalone engines etc would be considered consumable)
- Cash Flow Finance
 - o Using the business income and expense cycle to provide access to short term cash funding (includes overdrafts, invoice funding etc)
 - o Removes the need for property security, while closing the gap between income and expense
- Business loans:
 - o Generally relies on using property as security with the loan itself for other purposes (such as purchasing assets, providing cash flow, or buying stock etc)
- Property loans
 - o For the purpose of purchasing a property and using that property to secure the loan;
- Import and Export Finance
 - o To assist to purchase assets from overseas or sell assets to overseas clients
- Credit cards and small business loans
 - o Unsecured loans, generally for smaller amounts
- Transactional banking recommendations and management
 - o Including bank guarantees (deposit/rental bonds etc)
- Finance Consulting Services
 - o By working closely with or in place of your internal finance team, we can help manage your relationship with your banks and lenders and help guide the financial strategies of your business.
 - o Managing financial arrangements in line with your broader growth strategies is a challenge that we can assist with

For Individuals:

- Home and Investment loans
 - o Purchase, refinance, home renovation, debt consolidations etc
 - o We have over 30 home loan lenders on our panel
- Personal loans
 - o Holidays, home improvement, furniture, debt consolidation,

We also provide a Finance Consulting Services, effectively acting as a business's lender relationship manager in place of (or in addition to) a bank employed manager.