

Welcome to SmartBiz Bank



We're your SBA lending partner, offering financial services designed specifically for small businesses.

230K+ business owners funded



One Fast and Easy Application



SmartBiz Bank empowers business owners with access to the right financial services at the right time.

SmartBiz has been specializing in processing SBA 7(a) loans since 2013. Our automated, online platform helps streamline the application process for these loans. This can help reduce the typical processing time for loans under \$500,000 from several months to only weeks.¹

SBA 7(a) loans offer longer terms, lower rates, and lower monthly payments than other loan options. In addition, SmartBiz offers other funding options including term loans and lines of credit.

Explore the SBA 7(a) Loan²

Loans from \$50,000 to \$500,000³

- Interest rate: Prime Rate plus 2.75% to 6.5%⁴
- 10 year terms
- Monthly repayments and no pre-payment penalties or balloon payments

Get started today
www.smartbizloans.com
1.866.283.8726

"Good experience with SmartBiz, rates are good, service is excellent. It is refreshing to work with experienced pros on the many moving parts of an SBA loan. This was a good move for my business."
- Tim Campbell, business owner

How it works

From pre-qualification through approval, we're with you every step of the way.

Complete one single, streamlined application

Enter your business and financing details to see if you pre-qualify in five minutes, with zero impact to your credit score.⁵

The right financing, customized for you

Our team and technology work together to recommend the right financing options for your specific needs.

Connect with a Specialist

We will reach out to get you started on the application process and support you from start to submission.

Access your capital and put it to work

Activate your funds to cover operational costs or take advantage of growth opportunities.

★ Trustpilot



4.6 rating • 16,000+ reviews

¹After completing the application and your loan is approved, you can receive your funds in as fast as 7 business days. Most loans only take a couple of weeks from application completion to funding. SBA 7(a) loans above \$150,000 and SBA 7(a) commercial real estate loans up to \$5 million typically take a bit longer, from 4-6 weeks. Funding times may take longer, or be subject to delays, due to factors outside of the Bank's control.

²For discussion and general informational purposes only. All financing is subject to credit approval and determination of SBA eligibility by SmartBiz Bank. Additional collateral may be required.

³Subject to credit approval. Your loan amount will be determined based on many factors, including your credit and financial profile. Not all applicants will qualify for the full amount.

⁴Interest rate depends on loan term, business borrower credit score, and financial profile. Working capital loans from \$50,000 to \$500,000 **SBA loans have a variable rate of Prime Rate plus 2.75% to 6.375%. Bank term loans have a fixed rate depending on loan term and applicant's credit and financial profile.

⁵We conduct a soft credit pull that will not affect your credit score. However, in processing your loan application, SmartBiz Bank and the lenders with whom we work will request your full credit report from one or more consumer reporting agencies, which is considered a hard credit pull and may impact your credit score.