

# Partner with SmartBiz

Your clients get the capital, you get the credit. SmartBiz allows you to connect your clients with the right financial services at the right time.



## Create more value with SmartBiz

With benefits that set us apart, we get your clients the best available terms for the right capital for them. We boost your efficiency with predictive technology that assesses customer fit before starting the application process, and provide visibility into every step of the financial process with a designated portal that lets you track the funding status.

- Partner Assist online portal
- Competitive affiliate plans
- 4.6 out of 5 stars on Trustpilot
- One easy application

## What do your clients need to know ahead of time before applying?

Clients will answer screening questions and will need to provide appropriate documentation and information, including:

- Business' monthly housing payment (mortgage or rental payment statement)
- Intent for the business' use of proceeds

## What does a Financial package look like for a loan with SmartBiz?

Required financial package documents:

### Income + Assets

- 2 years of filed tax returns - personal and business
- Full year's P&L in lieu of tax return if not filed
- Balance Sheet and Profit & Loss
- Statement dated within 90 days
- Most recent 6 months of bank statements

### Debt + Liabilities

- Current debt schedule

**Sign up today and start connecting your clients to capital.**

## Products we offer:



### SBA 7(a) Loan\*

\$50,000 - \$500,000\*\*

Longer terms, lower interest, lower monthly payments



### Bank Term Loan

\$50,000 - \$300,000

Shorter terms, faster delivery of funds



### Line of Credit

\$50,000 - \$100,000

Shorter terms, faster delivery of funds

## We're here to help

Contact your Partnership Success manager today with questions, or email us at [partners@smartbizloans.com](mailto:partners@smartbizloans.com).

\*For 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.  
\*\*Subject 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.

Restricted industries include: Non-profits, lenders, passive businesses including developers, landlords, apartment buildings, mobile home parks and anywhere where tenants typically stay less than 30 days, life insurance companies, multi-level marketing companies, businesses engaged in legal gambling, businesses which restrict patronage, religious organizations, businesses providing prurient sexual material, businesses primarily engaged in political or lobbying activities, speculative businesses including stocks, mining and R&D, and businesses that are currently closed or not generating revenue due to the impact of the COVID-19 pandemic.  
For further inquiries or more information, reach out to your Relationship Manager.