



FLEXIBLE TERM LOAN: LONG-TERM STABILITY WITH FLEXIBLE TERM LOANS

Hermes has a number of innovative capital solutions to help your client stay afloat and in control in times of turbulence. Does your client have an urgent funding requirement, and the right assets to support the funding? Sometimes the “right assets” mean any combination of unencumbered motor vehicles, plant and equipment and/ or third-party real property. Our Flexible Term Loan solution provides fully secured term loans designed to offer SMEs stability and structured repayments over an extended period.



FLEXIBLE TERM LOAN: LONG-TERM STABILITY WITH FLEXIBILITY

Flexible Term Loan is a fully secured term loan that offers businesses the financial support they need over a structured period. With repayment terms ranging from 6 to 48 months, businesses can secure the capital necessary for growth, refinancing, or working capital needs.

Who is it for?

- SMEs that have a bright future, but with a credit history and historical financials that don't tell the full story.
- SMEs with sufficient asset security needing longer-term funding.
- Businesses requiring capital for expansion, asset purchases, corporate restructuring or refinancing.
- Companies looking to restructure existing debt with predictable repayment terms.

How it Works

- Businesses secure a term loan backed by eligible business assets.
- Loan terms range from 6 to 48 months, with fixed or flexible repayment structures.
- Repayments can be structured to align with cash flow and business objectives. Interest only periods, an initial capitalised interest period, bullet payments tied to events, and stepped payments that increase as the business grows can be considered.
- Flexibility to change out fleet assets .

Why Choose This Solution?

- Longer-term financial stability – structured repayments over 6-48 months.
- Predictable cash flow management – clear repayment schedules.
- Secured lending with flexible terms – funding structured around business needs.
- Supports growth and expansion – capital available for investments and restructuring.

Security & Collateral

- Secured against eligible business assets (property, equipment, or other unencumbered assets).
- First or second mortgage options available depending on loan size and structure.

Typical Use Cases	<ul style="list-style-type: none"> • Refinancing existing short-term or high-interest debt. • Funding business expansion or asset purchases. • Providing working capital with structured repayments. • Supporting corporate restructuring and turnaround strategies.
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A Stand-Alone Solution, or in Combination?	<ul style="list-style-type: none"> • As a stand-alone solution: Ideal for businesses needing structured funding over an extended period. • In combination with other products: <ul style="list-style-type: none"> ◦ Can be paired with BridgePlus to transition from short-term funding into a structured loan. ◦ Works well with Invoice Finance to provide both ongoing working capital and term-based funding stability.
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WHY HERMES?

Quick approvals and funding: financing available within 48 hours.	Broker-friendly lending: collaborative approach to structuring deals.	Flexible repayment structures: designed to match business cash flow cycles.
Expertise in special situations funding: we understand the unique challenges SMEs face when cash flow is under pressure.	Speed and flexibility: with a lean management structure made up of experts with years of experience, funding solutions can be tailored to your needs, and a term sheet provided within 24 hours.	Commercial approach to credit: as a managed fund with a unique capital structure of its own, Hermes is not constrained in the way banks and other credit providers are, allowing a pragmatic approach to structuring and approving credit facilities.

HOW TO APPLY?

1. Submit an enquiry online or speak to a Hermes Capital specialist.
2. Provide asset details and business financials.
3. Get approved and receive funding in as little as 48 hours.

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To illustrate our approach, we've included a brief case study below.



Case Study: Flexible Term Loan Facility Keeps Transport Business Owner Behind the Wheel youtu.be/T482hlpctjY

A Western Australia-based transport business servicing the mining sector with an annual turnover of \$20M had entered voluntary administration following the sudden closure of a major client's mine triggered by a sharp fall in iron ore prices. The financial impact was immediate and severe, leaving a cash flow hole too large to recover from without restructuring.

Although the business had since diversified its client base and stabilised operations, the damage had been done. The directors were now faced with a stark challenge: they needed to repurchase the company's unencumbered truck fleet from the administrators in order to regain control and keep the business alive. Traditional lenders weren't interested. The requirement was viewed as a 'capital raise', and the fact that the company was still in VA meant a hard no from nearly everyone. That's when the broker stepped in.

Recognising the need for a 'special situations' lender, the broker brought the deal to Hermes, backed by a blend of security: the fleet of vehicles and a second mortgage over the director's property.

The broker requested a 48-month amortising term loan for \$5M, with a 6-month interest-only period to help with cash flow as the business emerged from administration. Hermes went further:

- Months 1–3: Capitalised repayments
- Months 4–6: Interest-only
- Months 7–48: Fully amortising the balance

Hermes provided a written approval within 48 hours, meeting the administrator's deadline, and settled shortly after, in time to secure the tender and complete the creditors' deed. The result? The business successfully reacquired its assets and is now trading forward with a renewed structure and a clean slate.

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