

The logo for multififinancial, featuring a stylized 'm' composed of four dots of increasing size, followed by the word 'multifi' in a bold, sans-serif font.

Quick Start Guide

Fast access to finance in a user-friendly platform with fixed, competitive interest rates.

Step one



Begin Application and Check Eligibility

Verify if your business meets the minimum criteria:

- limited company registered at Companies House,
- trading for at least one year,
- Annual revenue over £50,000
- positive Net Tangible Asset position,
- no outstanding CCJs; and
- not operating in prohibited industries.

A full list of prohibited industries can be found on our website [here](#).

The screenshot shows a web form titled "Indicative credit limit check". Below the title is a sub-header: "To complete your application, please provide the following details:". The form contains several input fields: "Company Details", "Annual Revenue", "Net Tangible Assets", and "Outstanding CCJs". Each field has a corresponding label and a text input area. At the bottom right of the form is a blue button labeled "Submit".

Step two



Indicative Credit Limit Confirmation

If the customer passes the initial criteria, the introducer can either progress the application or request a callback to discuss further.

Once the the introducer approves the credit limit, the customer receives a confirmation email, allowing the customer to progress their application.

The screenshot shows a web form titled "Credit limit confirmation" with the Multifi logo at the top. The form contains the following text:

Credit limit confirmation

Thank you for completing the initial criteria. We have calculated an indicative credit limit for your business based on the information you have provided.

£10,000

This amount is an indicative credit limit only. It is not a guarantee of funding. The final credit limit will be determined by our credit team after a more detailed review of your business and financials.

You can either progress the application or request a callback to discuss further.

- ☐ I want to progress the application
- ☐ I want to request a callback
- ☐ I want to cancel the application

Click on the button below to confirm your choice.

Apply

Step three



Company Information

Complete a short company questionnaire and add director and shareholder information.

The customer will then be prompted to provide consent to Open Banking.

Apply for credit limit

Complete a short questionnaire about your business, and you'll be able to apply for a credit limit.

Go to my credit limit

View my credit limit

Indicative credit limit

£10,000

Based on the information you've provided, we've calculated an indicative credit limit for your business. This is not a guarantee of a credit limit, and it may change as we receive more information about your business.

Additional information

Please provide some additional financial information for your company.

Enter a monthly estimated turnover

Percentage of your turnover derived from sales to other businesses

Total credit facilities

Total other outstanding credit applications

Continue

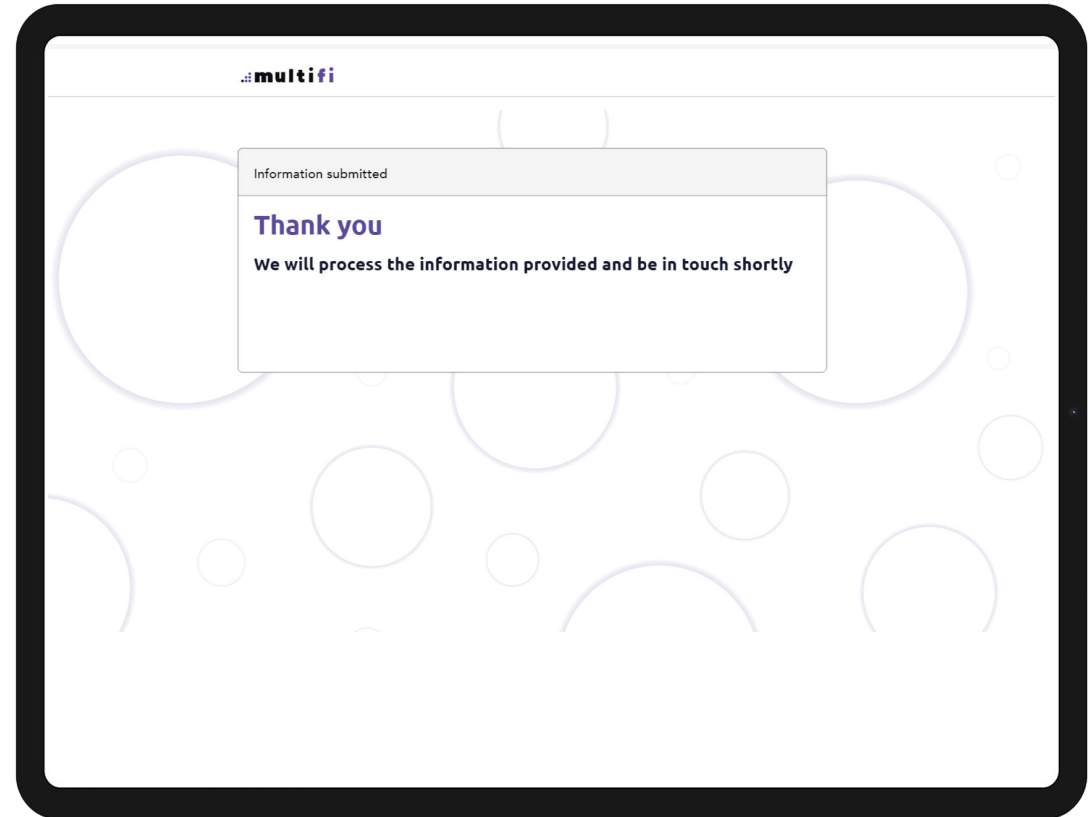
Step four



Credit Assessment

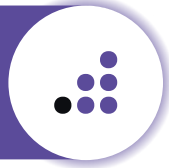
In-line with Know-Your-Business (KYB) regulations, multifi then undertakes a company background and credit assessment check which typically takes 72 hours.

In some instances a face-to-face call may be required at this stage.



[illegible]

Step six



Contract

When all checks are complete a contract is sent to the customer along with a credit agreement and product pack.

DocuSign Envelope ID: 1AC5EF91-AF39-41E6-A9F2-EB4987797182

Credit Facility & Platform Agreement

Dear Mr/Mrs Last Name

Credit Facility

The directors of RCH Capital Limited (the "**Platform Lender**"), and the directors of Kactus Technologies Limited, trading as Multifi ("**Multifi**") confirm that we are pleased to offer you (the "**Customer**"):

a limited company registered in: United Kingdom

with company registration number: asdf

whose registered office is at: adsf

and whose correspondence address is at: asdf

access to the online payment processing and cashflow management platform ("**Multifi Platform**") operated by Multifi, and a credit facility (the "**Facility**") provided by Platform Lender.

This letter confirms the terms and conditions applicable to our relationships and the basis on which you may access and use the Multifi Platform and the Facility. Terms used in this letter which are capitalised bear the meanings given to them in the Multifi Services Terms enclosed with this letter.

Commercial Terms

The following are the key commercial terms applicable to the Facility between Platform Lender and you.

Credit Limit of the Facility	£
Use of Facility	The Facility provided by the Platform Lender is to be used to facilitate bona fide business transactions only.
Minimum Transaction Size	£20
Maximum Transaction Term	<p>The Customer can submit a Repayment Request on the Multifi Platform in respect of the whole or part of any amount owing to the Platform Lender at any time up to 120 days after a Transaction is made (such date, the "Maximum Term Date" as referenced in the Services Terms). Upon receipt of a Repayment Request, funds will automatically be debited from the Customer's E-Money Business Account provided by Multifi.</p> <p>If there is an outstanding balance due to the Platform Lender in connection with any Transaction on the Maximum Term Date, such outstanding amount will automatically be debited from the Customer's E-Money Current Account provided by Multifi and paid to the Platform Lender.</p>
Personal Guarantee	No

Kactus Technologies Limited, trading as Multifi, Registered Address: Windsor House, Bayshill Road, Cheltenham, GL50 3AT. Company incorporated in the UK with registration number: 13917946

RCH Capital Limited Registered Address: Windsor House, Bayshill Road, Cheltenham, GL50 3AT. Company incorporated in the UK with registration number: 14513590

Step seven



Onboarding

When the contract has been signed a member of the multifi team will schedule an onboarding call for the platform.

Your multi Account

HAPPY CUSTOMER LIMITED Account Summary

Cash Account £13,850.00

Credit Account £48,400.00

Account Usage

Repayment Summary

Pending Payments

Payment ID	Payment ID	Reference ID	Status	Payment Amount	Payment Amount	Payment Date	Payment Date
1001	1001	1001	Completed	GBP 100.00	GBP 100.00	10-Sep-2023 12:00:00	10-Sep-2023 12:00:00
1002	1002	1002	Pending Approval	GBP 100.00	GBP 100.00	10-Sep-2023 12:00:00	10-Sep-2023 12:00:00
1003	1003	1003	Pending Customer Authorization	GBP 100.00	GBP 100.00	10-Sep-2023 12:00:00	10-Sep-2023 12:00:00

- £13,850,000 Credit Limit.
- Make payments directly to 3rd party payees.
- Repay at any time up to 120 days.
- Revolving credit: repay and reuse.
- Reviewed on 12 months or upon request.

Support



For further assistance, please visit the multifi support hub <https://multifi.co.uk/support/>

Frequently Asked Questions (FAQs)

Overview

- [What is a smart meter?](#)
- [What is a smart meter supply?](#)
- [How can I get a different smart meter?](#)
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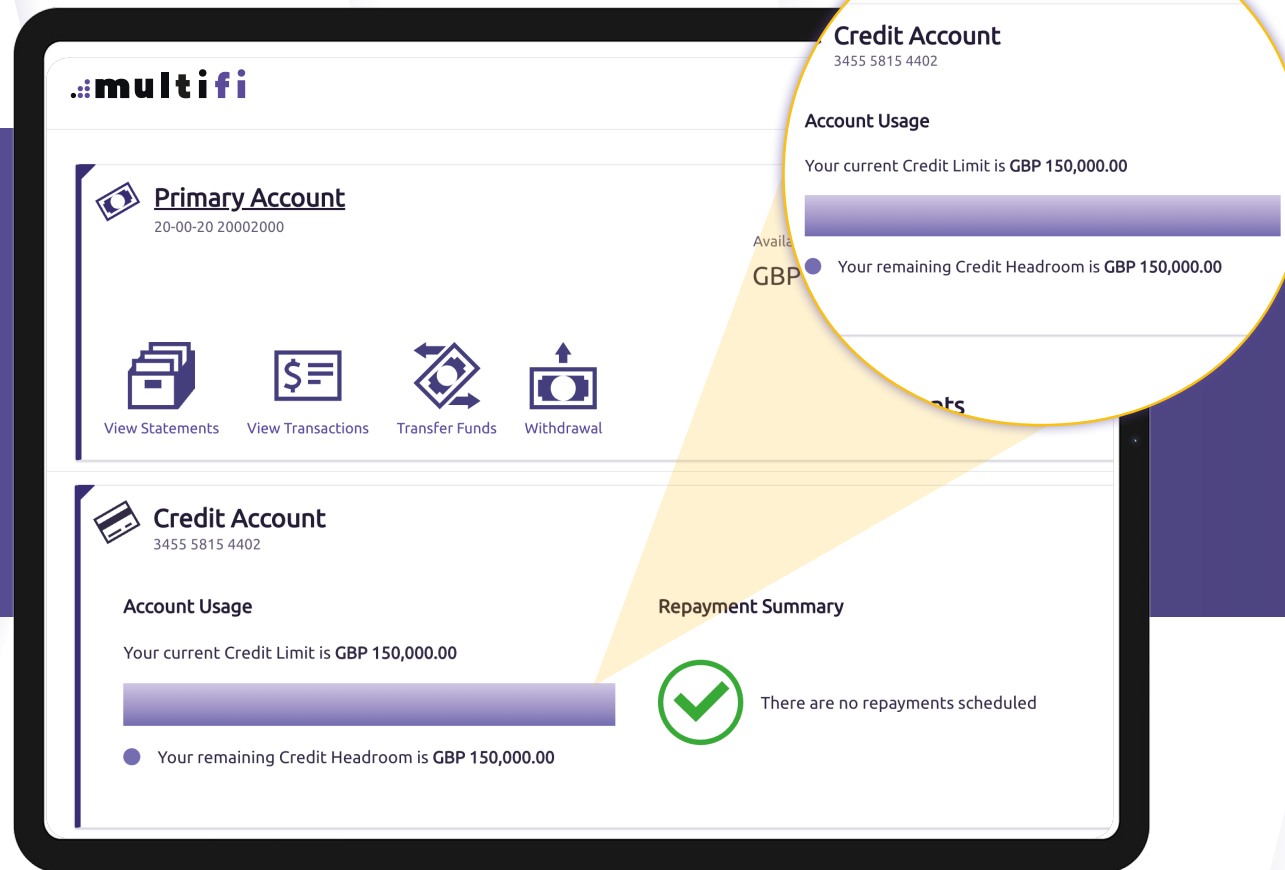
How It Works

- [How can I get a smart meter?](#)
- [How can I get a smart meter?](#)
- [How can I get a smart meter?](#)
- [How can I get a smart meter?](#)



Take the faff out of finance.

Get fast access to finance in a user-friendly platform with fixed, competitive interest rates.



In partnership with:



multifi.co.uk