

Introducing



Interest only. No additional fees.

Pay only when you use credit. Pay nothing when you don't.

Built for transparency and growth.



Why partners win with **FLEXI CREDIT**

- **More approvals, longer relationships:** Customers Reload instead of reapplying - clients grow without friction.
- **Offer a fairer alternative:** Customers know exactly what they pay, and why.
- **Earn more over time (on capital):** initial commission + commission on every reload

Charging businesses to *not use credit* inhibits growth.



COMPETI-FUND

Finance available

Competitors take various fees outside of interest



multifi

Finance available

multifi takes £0, unless drawn

Many business finance products still carry standing or embedded costs, whether your client draws money or not.

FLEXI CREDIT removes that cost completely.

Transparent business credit with costs that make sense.

0

No ongoing
service fees

0

No early
repayment penalties

0

No non-utilisation
fees

Pay interest only on what's drawn

1.99% – 4.99%

per month, risk-based.

Who it's for



Best-fit clients

Flexi Credit is designed for UK SMEs that:

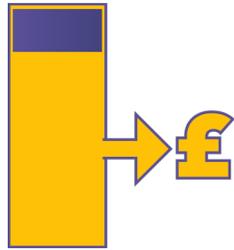
- Want a flexible pot to draw from across the month
- Value transparency and predictable monthly repayments
- Are charged fairly, only when using credit
- Like the option of repaying early without extra fees



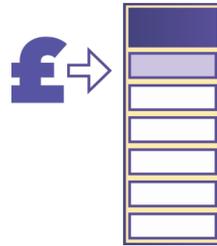
Common use cases

- Stock and inventory
- Supplier payments
- Bridging cashflow gaps
- Marketing spend and growth pushes

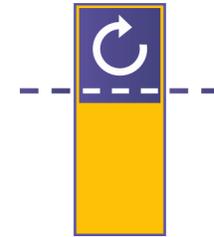
How the Reload works



Draw credit during your 30-day window (multiple draws allowed)



Repay capital monthly, starting 60 days from the opening of your account



Reload when outstanding balance is under 2/3 of credit limit.

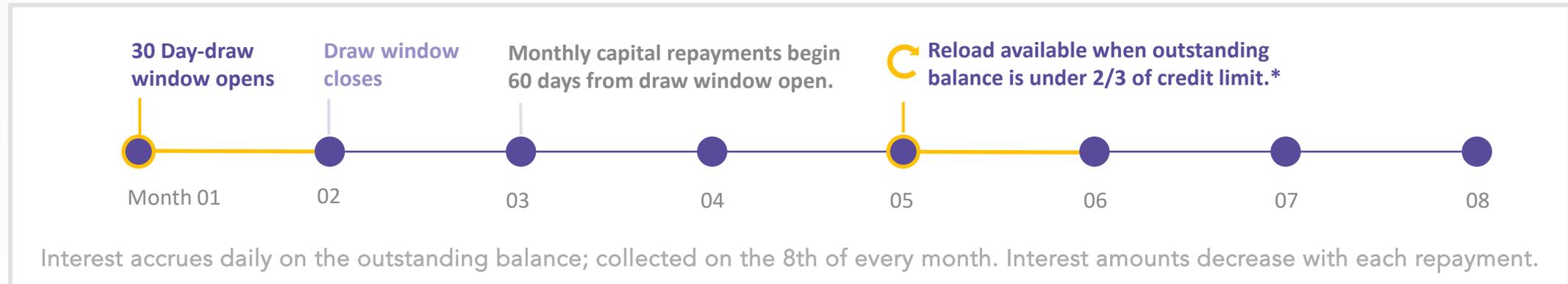
Interest accrues daily on the outstanding balance; collected monthly.
Interest amounts decrease with each repayment.
Reload subject to a check-up by the credit team.



60 days to first capital repayment

First capital repayment is due **60 days from the start of the draw window.**

Example timeline



Why this matters

Time to deploy funds before repayments begin

Helps cashflow planning

Reduces early-stage repayment pressure

Reloads are subject to a short account check-up by the credit assessment team

Risk-based pricing. No hidden fees

Rates are based on business strength

Best-fit clients **1.99% – 4.99%**

per month, risk-based.

Rates reflect business strength. The structure is always the same. No fees added on top.

The hidden cost tax (why clients switch)

Some lenders charge ongoing service fees or bake costs into their pricing, meaning businesses can still pay hundreds per month even when flexibility isn't fully used

COMPETI-FUND 01

Term fees on loans over
12 months

https://www.iwoqa.co.uk/compliance/pricing?utm_source=chatgpt.com

COMPETI-FUND 02

fixed fee plus a
percentage of daily
sales

https://youlend.com/merchants?utm_source=chatgpt.com

COMPETI-FUND 03

processing/origination
fees and monthly
service fees

https://www.capify.co.uk/fees/?utm_source=chatgpt.com

 **multifi**

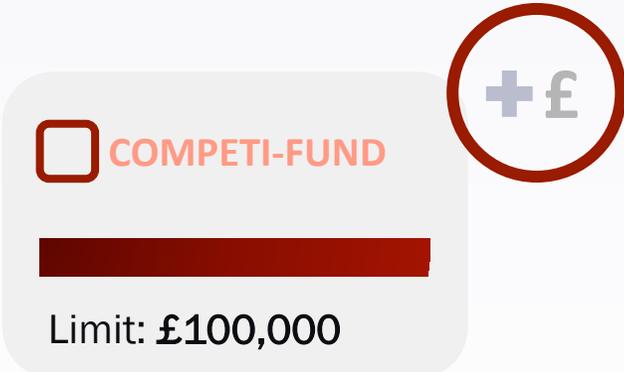
£0
Zero additional fees

FLEXI CREDIT

Zero additional fees: £0.

Illustrative Example

£100k limit, £50k drawn for 6 months



The graphic for the competitor example features a grey rounded rectangle with a red square icon on the left containing a white plus sign and the pound symbol (£). To the right of the icon is the text 'COMPETI-FUND'. Below this is a red horizontal bar. To the right of the main graphic is a red circle containing a white plus sign and the pound symbol (£). Below the bar, the text 'Limit: £100,000' is displayed.

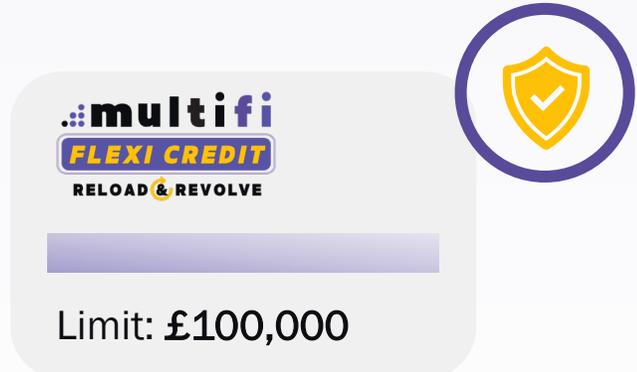
Competitor example

Interest fee (2%): £6,000

Service & embedded costs: £1,800

Origination/setup costs (3%): £1,500

Total: £9,300



The graphic for the multifi example features a grey rounded rectangle with the multifi logo (three dots followed by 'multifi') and 'FLEXI CREDIT' in a blue box with 'RELOAD & REVOLVE' below it. To the right is a blue circle containing a yellow shield with a white checkmark. Below the bar, the text 'Limit: £100,000' is displayed.

multifi example

Interest (1.99% amortising): £4,478

Additional fees: £0

Total: £4,478

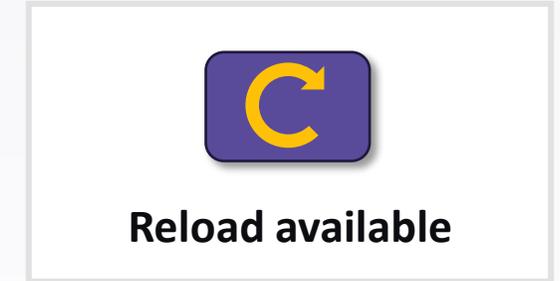
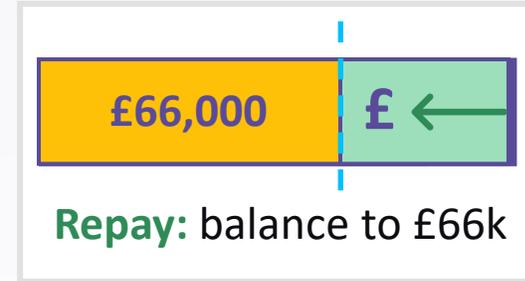
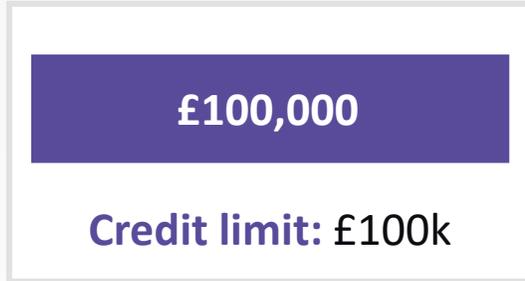
Indicative saving: £4,822

*Illustrative example combining common fees across alternative SME finance models.
Total interest charged by multifi based on funds drawn on the 8th of the base month.*

Best-fit clients

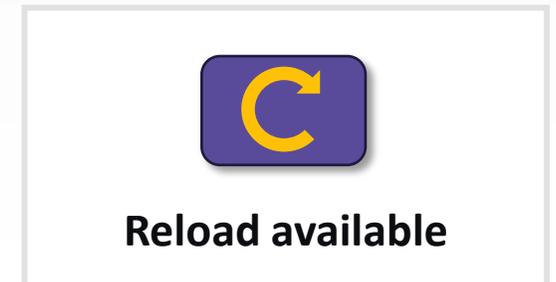
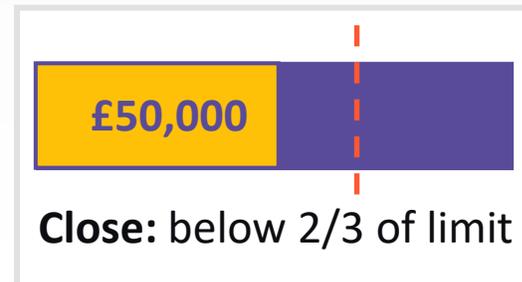
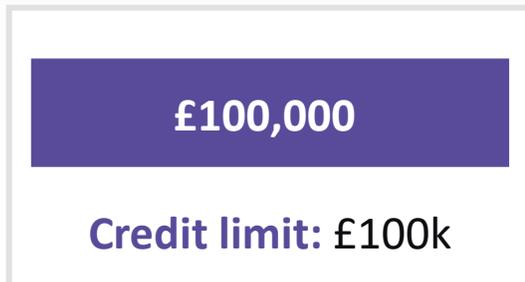
Reload: What it is (and isn't)

Scenario one:



Accounts can be reloaded for another 30-day funding window whenever the balance is under 2/3 of the credit limit.

Scenario two:



If the balance remains below 2/3 of the credit limit when the initial 30-day funding period closes, accounts can be immediately reloaded.

All Reloads are subject to a short assessment.

FAQs

“Is it more expensive than competitors?”

“Often not, because fees aren’t buried elsewhere. Total cost depends on draw and interest rate. We can compare instantly.”

“Why is the interest rate changing?”

“Risk-based pricing and the structure is always fair: **no fees added on top.**”

“Clients will worry about ‘reloading’.”

“Reload just means the available credit opens back up when they’ve repaid down. It’s not a new loan application and customers and reloads are approved following a check-up by the credit team.”

Commission

£ Partner earnings

- **Initial commission** on the drawn capital
- **Commission on capital taken from each reload**
- **Long term revenue potential** driven by repeat reloads.
- **Commission is paid upfront** removing the old trail model.



How brokers win

- Lead with: **No service fees. No penalties. Just clear, upfront costs.**
- Explain that 'reload' is simply a revolving process saving multiple applications for new loans
- Position reload as **growth-friendly flexibility**

What we need for a fast decision



Company details

- Name or company number
- Annual turnover
- Trading history
- Funds required
- Purpose of funds / typical use case
- Any existing borrowing information
- Open Banking access and consent to credit checks and PG from customer
- Final acceptance is conditional on clear customer checks.



Service promise

- Typical decision time: Under 24 hours for 85%
- Dedicated partner support:
partners@multifi.co.uk

Introducing



QUESTIONS?

multifi.co.uk