

# BCYBER<sup>®</sup>

## Protect Now, Pay Later

POWERED BY

**FINSTRO**

### Trade Account Offer

We are excited to offer our valued customers access to a trade account with extended repayment terms on outstanding trade balances and new purchases. We have partnered with Finstro, one of Australia's leading fintech providers, to deliver a solution to help boost cashflow and assist with extended trading terms. A new trade account designed to help your business trade and grow.

### How it works

- 01. Download the Finstro app**  
Available now in the App store and on Google Play.
- 02. Apply**  
Upload some basic details and you'll instantly be issued a digital Mastercard.
- 03. Buy Now, Pay Later**  
Get the stock you need now, make repayments on your terms to suit your cashflow!



### Benefits for you



Fast  
Approval



Flexible  
Repayments



Control  
Cashflow

### Apply now



Scan here

## Finstro Payment Solutions

Extended repayment terms on all on all cybersecurity purchases and current outstanding balances. Finstro is a solution which helps boost your cashflow and assists you with flexible repayment options.

- Flexible Trade Account to draw on as you need to pay for invoices
- Up to 44 days interest free on all purchases
- Upload invoices for same day payment
- Simple application, just download the app to your mobile
- Choose weekly, fortnightly, or monthly repayments tailored to your cashflow
- Push any purchase into 3 or 6 month instalments to help manage cashflow

Below is a breakdown of the fees for the trade app:

<b>Charge Type</b>	<b>Rate/Cost</b>
Transaction Fee	2.15% (inc GST)
Interest Charged Per Month <sup>1</sup>	1.50%
<b>Other Charges</b>	
Defer payment by 7 or 14 days on instalment plan	\$5.00 plus accrued interest charged when option to defer payment taken
Arrears Interest	0.10% per day
Dishonour Fee	\$11 (inc GST)
Payment Processing	\$1 + 0.1% x amount

1. All purchases are placed on monthly billing with up to 44 days interest free.

T&Cs apply. Call 1800 693 467 or visit [Finstro.com](http://Finstro.com) for more information.

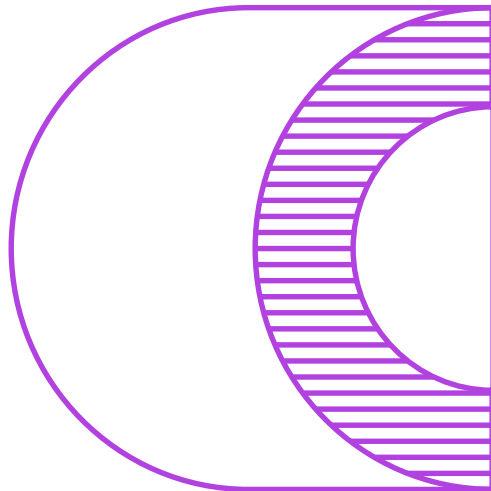
# Customer Application Criteria

## Minimum Applicant Information

- ABN, Business Name, Address & Contact Number
  - Director details and ID
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## Minimum Criteria

- Trading 6 months or longer
  - ABN must be registered for GST
  - Minimum turnover \$75,000 p.a.
  - Clear credit history
- 



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