

## **ABOUT US:**

We are a fast-growing company transforming small businesses by facilitating easy access to our loans, this is made possible when these businesses have met our lending requirements. Small businesses can receive up to \$500,000 worth of loans and we ensure quick access to these loans. We also ensure transparency, accountability and a business-friendly environment. New businesses as old as 4 months are also welcomed to our platform, bad credit is also accepted. This is to enable us empower small businesses establish themselves without experiencing too many challenges. Kabbage is a young and fast-growing lending business takes immense measures in ensuring the small businesses have a level playing field to operate, this is why we do not request property collateral in exchange for loans because we understand how difficult this might be for new business owners.

## **WHAT MAKES KABBAGE UNIQUE:**

We at Kabbage understand the importance of capital to small businesses and this why we ensure quick and easy access to our different loan options. Loan decisions are made in a few minutes so funds are made available in 24hrs so clients can be assured of a quick response from our team. We go further by helping small businesses erase high-interest rates by offering low interest on loans disbursed to prospective businesses.

We offer a free consultation to help small business owners through the phone after the application has been filled. This is to ensure business owners are

## **Benefits of our small business loans:**

We do not look at your credit rating and loan decisions take only a few minutes.

Property collateral is not required

Small businesses have a 96% chance of acquiring our loans

We help with choosing the best conditions

- Free consultation from our specialist by phone after filling out the application
- Get all your capital upfront.
- Short loan terms are available.
- Fixed monthly payments, no prepayment penalties.
- Get matched with low-cost small business lenders.
- No personal guarantees.
- Funds in 24 hours (Instant pre-approval).

- Low fees (interest).

### **Am I Eligible?**

Small business owners have certain conditions to be met to guarantee their eligibility for our loans and others we consider trivial.

What we look out for;

- 12 months or more in business
- At least \$50,000 in annual sales
- No recent bankruptcy or liens
- You own at least 20% of the business and a fair or better personal credit

- What we don't need;

- Business plans or projections
- Visits to your business
- Costly appraisal or title insurance

### **How It Works:**

Apply in 10 minutes; a simple application process is done using our online platform.

Same day approval; apply today and receive decisions within hours

Funding possible in 24hrs; we keep the momentum going with fast, easy access to funds.

### **Business Lending Reviews:**

*Kabbage understands my every need and helps my business grow...* Marc Albrighton

*Ever since I got my loan from Kabbage, my business has expanded beyond my imaginations...* Felicity James

*I would recommend Kabbage to any small business owner because they ensure quick disbursement of funds...* Alex Xavier

*I definitely would still be doing business with Kabbage because the brand is transparent...* David Wayne

*I was able to access my loans in a very short time which made me really glad...* Maria Williams

**Borrower Agreement:**

**(April 2019)**

The following Borrower Agreement ("Agreement") is between you ("you" and "your" mean each and every borrower, including any joint applicant/co-borrower) and WebBank, a Utah-chartered industrial bank ("we," or "us"). This Agreement governs the process by which you may make a request or requests for a loan from us through the website Kabbage.com, including any sub-domains thereof, or other application channels offered by us (collectively, the "Site") and operated by Kabbage Inc. ("Kabbage"). If you make a loan request, and if that request results in a loan that is approved and funded by us, then your loan will be governed by the terms of the Loan Agreement and Promissory Note, which is attached to this Agreement as Exhibit A, and as it may be revised from time to time. The version in effect when you make a loan request will apply to any loan made in response to that request, and any secondary loan would be governed by the terms of the document then in effect. This Agreement will remain in effect for the applicable loan and will terminate if your loan request is canceled, withdrawn, or declined.