



The Australian Business Owner's Guide to Finance

Choosing the right funding — without putting your home on the line

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Fast, flexible business finance for Australian SMEs

Finance that fits your business

There's no shortage of ways to fund a business — the hard part is knowing which one fits. This short guide explains the main types of business finance, what each is best for, and how to choose, so you can move forward with confidence. At ClickCapital we match you with the right lenders from a panel of 40+ — often without using your home as security.

Unsecured Business Loan

A lump sum you repay over a fixed term, with no specific asset pledged as security. Approval is based on your business's cash flow and trading history rather than property.

Best for: Working capital, hiring, stock, marketing or a quick opportunity.

\$10K–\$500K · No property security · Funded in as little as 24 hours · Fixed repayments.

Business Line of Credit

A revolving facility with an approved limit — draw what you need, repay, and draw again. You only pay interest on the balance you're actually using.

Best for: Seasonal swings, ongoing cash-flow gaps and a safety net for surprises.

Funds on tap · Interest only on what you use · Reusable · Fast to set up.

Equipment Finance

Finance to acquire machinery, tools, fit-outs or yellow goods, using the asset itself as the security. Keeps your cash free while you spread the cost.

Best for: Buying or upgrading equipment without draining working capital.

Asset is the security · Potential tax benefits · Repayments match the asset's life.

Vehicle, Truck & Bus Finance

Finance for utes, vans, trucks, trailers and buses — new or used, single vehicle or whole fleet. The vehicle secures the loan, so your home stays out of it.

Best for: Tradies and transport businesses adding or replacing vehicles.

Chattel mortgage or lease · New & used · Single or fleet · Fast approvals.

Invoice Finance

Draw most of an invoice's value straight away instead of waiting 30–90 days for payment. It turns your unpaid invoices into working capital.

Best for: Businesses that invoice other businesses on payment terms.

Up to ~90% of invoice value · Grows with your sales · Often no property security.

Commercial Property Finance

Finance to buy, refinance or unlock equity from commercial premises — offices, warehouses, retail and industrial property.

Best for: Owning your premises or releasing equity to grow.

Purchase, refinance or equity release - Owner-occupied or investment.

At a glance

Product	Typical amount	Home as security?	Best for
Unsecured loan	\$10K–\$500K	No	Working capital, fast
Line of credit	Revolving limit	No	Flexible / seasonal
Equipment finance	Asset value	No (asset secures)	Machinery & tools
Vehicle / truck	Asset value	No (asset secures)	Vehicles & fleet
Invoice finance	Up to ~90% of invoices	Often no	Slow-paying clients
Commercial property	Property-dependent	Property secures	Premises / equity

How to choose

Ask yourself three questions: **What's the money for?** (a one-off purchase suits a term loan or asset finance; ongoing needs suit a line of credit). **How fast do you need it?** (unsecured loans can fund in 24 hours). **What can you offer as security?** (many ClickCapital options need none). Still unsure? That's what we're here for.

Ready to find your best-fit finance?

Get a free quote in 2 minutes at clickcapital.com.au — match with 40+ lenders, with no impact on your credit score.

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