



Protect your business now.  
Pay later.

### Finance for WorkSafe Vic insurance policies

Our premium funding loan lets you pay your premium monthly and still be eligible for the upfront payment discount<sup>^</sup>.

### Why finance?

- Flexible terms from 6-12months
- Adjustments may be added to your repayment plan
- No financials required up to \$150,000\*
- No ongoing fees. No security required
- Interest charges tax deductible\*\*

### For example

Instalment option	12 months IQumulate	10 months WorkSafe Vic
Premium amount	\$190,000 <sup>^</sup> (less 5% discount)	\$200,000 (full)
Interest	\$6,650 (based on 3.5% flat rate)	-
Total cost	\$196,650	\$200,000
Saving	\$3,350	\$0
<b>Monthly payment</b>	<b>\$16,387 (incl interest)</b>	<b>\$20,000</b>

### How to apply

1

#### Get a quote

Ask your insurance broker for a quote.

2

#### Accept your offer

Accept online (up to \$150,000<sup>#</sup>) by 6 August 2019 to claim the full 5% upfront payment discount, or 1 October 2019 to claim 3%.

3

#### Sit back and relax

We pay your discounted premium and you repay us in monthly instalments.

For more information visit [IQumulate.com](http://IQumulate.com)

<sup>^</sup> Discounted premium can be claimed if first instalment is made to IQPF 4 business days prior to discount premium payment due date.

\* Subject to normal credit checks. \*\* Speak to your Accounting or Financial Planning professional.

<sup>#</sup> If your premium is greater than \$150,000, we require a signed copy of the agreement.

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