

# EQUIPMENT FINANCE

FOR INDIGENOUS AUSTRALIANS



‘The importance of this new equipment to SX5, as an Indigenous business: it allows SX5 to have continuous improvement and gives the ability for SX5 as Aboriginal people to achieve our goals sooner than later and become leaders in this area of mining business.’

- Ralph, General Manager,  
SX5 Group (assets pictured).

  
INDIGENOUS  
BUSINESS  
AUSTRALIA

## WHO CAN GET EQUIPMENT FINANCE?

IBA provides tailored equipment finance solutions to grow Indigenous business. Any Indigenous organisation or business can apply.

## WHAT CAN YOU FINANCE?

Most non-specialised plant, equipment, machinery or vehicles necessary to operate your business can be financed. Assets can be new or used. If second-hand, they need to be acquired from a registered dealer and be no older than 3 years' old.

## WHY PAY CASH WHEN YOU CAN FINANCE?

- Equipment finance conserves cash for other business needs.
- Acquire assets needed for new major projects without tying up your cash.
- Competitive interest rates depending on IBA's risk assessment.
- Fixed payments for the term of the facility.



# EQUIPMENT FINANCE FEATURES

- IBA specialises in financing assets in remote locations.
- Obligation free quote.
- Price matching where possible.
- Payments may be structured to align to your cashflow.
- Finance leases and chattel mortgages available.

# WHY USE IBA?

- **Customer focused:** from big idea through to making it happen, we can provide the right mix of products and services.
- **Culturally aware:** we're invested together alongside Aboriginal and Torres Strait Islander peoples.
- We reinvest profits to further support **Indigenous outcomes.**

# HOW LONG DOES IT TAKE TO GET THE ASSET?

In order to collect your asset, IBA must have received signed facility documents, the first settlement payment and a copy of the certificate of insurance, noting IBA as an interested party.

# HOW DO I APPLY?

1. Contact IBA to arrange an obligation free quote on **1800 107 107** or email **[ibaequipmentfinance@iba.gov.au](mailto:ibaequipmentfinance@iba.gov.au)**
2. If you agree to our quote, an application form will be provided to you. We will also request financial information from you for a credit assessment. This may include financial data (balance sheet and profit and loss statements), company details, director identification and business plans.
3. If approved, your final facility documents will be issued to you for execution.

**All applications are subject to IBA credit approval.**





**Australian Government**  
**Indigenous Business Australia**



Pictured: The Cryogenics Group

**1800 107 107**

**iba.gov.au**



IBA has taken all reasonable steps to ensure that the contents of this publication do not offend Aboriginal or Torres Strait Islander people.

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