

Accelerate your business growth with Radium Capital

Keep more of your business.

Make your R&D dollars work harder, build your business the strategic way and join the growing number of Australian companies benefitting from smart R&D tax refund advances. Since 2017 we have delivered:



Over \$510m R&D supported



Over 256 clients supported



Over 20 industries supported



Reinvest your own money sooner

Experts in R&D Finance

The standard Australian Tax Office (ATO) R&D refund can leave you waiting up to 18 months to access your own money. A Radium Advance is a simple solution that can advance your R&D tax refund, reducing the need to raise dilutionary capital and smoothing cash flow. If your business is eligible for the government's R&D tax refund you can apply for a Radium Advance.

“We needed a capital injection that wasn't risky or dilutionary and the whole process - from start to finish - was surprisingly quick and easy.”

- James Graham, Executive Director Marketing & Business Development, Recce Pharmaceuticals

Using our quick and easy platform you could access and reinvest up to 80% of your refund sooner. Approvals take two business days and funds are transferred three business days after you sign the loan documents. Secured against your company's ATO refund, a Radium Advance has no upfront costs and nothing to pay until the full ATO refund arrives.

At Radium Capital, financing R&D tax advances is all we do. We're experts in helping businesses reinvest their own money sooner.

Our platform-based approach enables us to deliver confident service and outstanding results using technology that reduces costs and makes time for people.

We see security differently. We don't think like a bank, so we can lend to more businesses and help them grow and thrive.

Just because your business has R&D doesn't mean you should have to risk everything for capital. The only security businesses typically need to apply for a Radium Advance is the ATO refund. This means you hold onto more of the equity you're working so hard to create.

Smart capital for your smart business

Grow your business the strategic way

R&D tax refund advances have the potential to offer excellent tactical and strategic potential for many businesses with an active R&D program. This is where Radium Capital can help because businesses eligible for R&D tax refunds can apply for Radium Advances and improve their cash flow and capital position.

We are Australia's market leader in advances for the Federal Government R&D Tax Incentive refund.

Radium Advances can be a clever part of your capital and cash flow mix and enable your business access your R&D refund throughout the year.

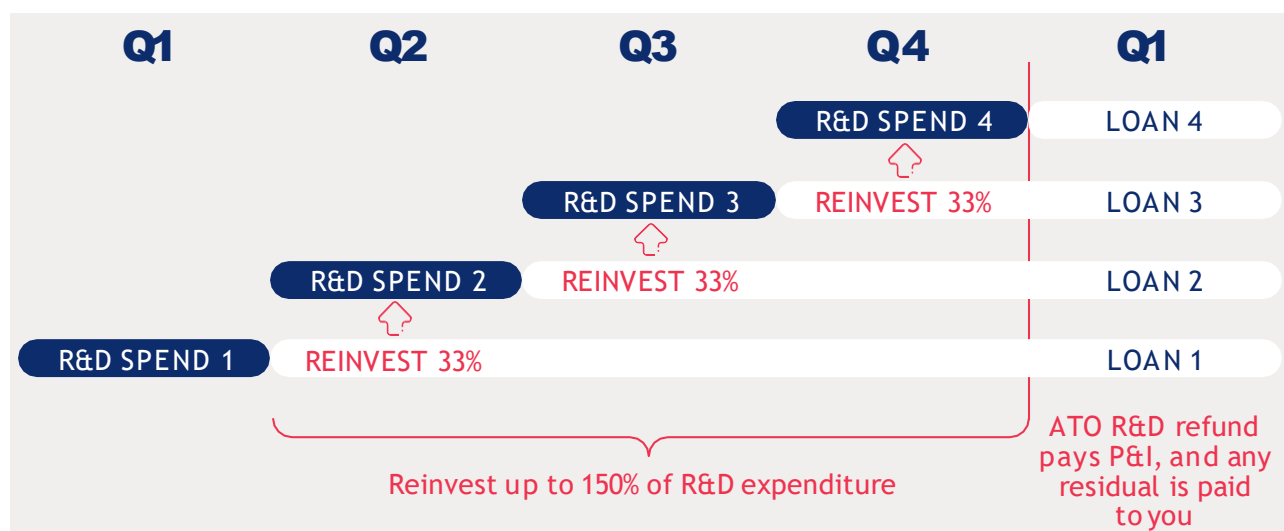
Making your R&D work harder

A Radium Advance can be an individual burst of cash flow, but it works best when you use it strategically under our Radium Quarterly Advance model.

The more you use Radium Advances, the more your R&D benefits. If you advance your tax refund four times a year and reinvest in R&D it triggers additional refunds from the ATO. So, Radium Quarterly Advances make R&D dollars go further than annual advances. By choosing quarterly advances, you can either spend up to 50% more on R&D using the same expenditure, or reduce your capital outlay by up to 33%.

The Radium Quarterly Advance model allows up to 150% of R&D expenditure to be reinvested back into R&D.

The Radium Quarterly Advance model allows up to 150% reinvestment in R&D expenditure. This means you can either increase R&D expenditure by up to 50% or reduce R&D capital outlay by over 30%.



To learn more about Radium Advance™ and how it could be beneficial to your business, call us today on 1800 723 486 or visit radiumcapital.com.au

R&DIUM[™]
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Confident service at a fixed price

How Radium Advances work

It's quick and easy for you to bring forward your company's R&D tax refund with a Radium Advance. We can help you improve your capital and cash flow position in six easy steps:

1. Get in touch

Our R&D refund specialists are here to help you. Call us on 1800 723 486 or email us.

2. Check eligibility

If you are eligible for the Federal Government's R&D Tax Incentive, you're eligible to apply for a Radium Advance.

3. Gather documents

Get a comfort letter from a Radium R&D Tax Advisor Partner confirming your company's R&D spend, refund and eligibility. We can help you with this. We also need a copy of your AusIndustry registration letter and your previous financial year's tax return.

4. Confirm ATO position

Verify your tax position including any debts, using business activity statements, so we can secure your Radium Advance.

5. Apply

Call us on 1800 723 486. We will help you with your application and the documents you need.

6. Results

We'll assess your application within two business days. Successful applicants receive funds three business days after signing the loan documents.

"Our tax adviser recommended Radium to help take our business and our R&D program to the next level."

- Quantify Chief Finance Officer Julian Hocking

Benefits of choosing a Radium Advance

Radium Advances have no upfront fees. Your business only repays the \$699 establishment fee and 15% pa fixed interest rate loan once the full ATO R&D refund arrives. We advance 80% of the refund so the remaining 20% covers loan expenses. Now that's clever!



Advance amount

80% of R&D refund



Reinvest

Up to 150% of R&D expenditure



Increase R&D spend by up to 50%
or reduce capital outlay by up to 33%



Establishment fee

\$699+GST per application



Interest rate

15% pa (14% pa repeat)



Frequency

Individual or quarterly



Repayment

ATO refund repaid directly to Radium



Security

First ranking charge over R&D refund*



Quick approvals and fund transfers

Working with Radium Capital

Our smart platform-based solution is quick and easy to use. Once your documentation is in place, the online application process takes around 15 minutes.

We operate nationally and assist businesses of all sizes, from every state and territory, to scale their R&D programs. From mining and manufacturing to healthcare and social assistance, Radium Advances are making a difference.

Whether you need to connect with our established network of partners, or learn more about Radium Advances and how to apply, Radium Capital is committed to supporting you.

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Additional terms for a Radium Advance: **Advances < \$100k:** Signed director guarantee | **Advances \$100k- \$1million:** First ranking charge over R&D refund only
Advances > \$1 million: Featherweight Security Agreement or General Security Agreement

Information Requirements

1. R&D Comfort letter detailing expenditure and expected refund (From Radium Panel Member)
 2. Prior Year AusIndustry Registration Letter (not applicable for startups)
 3. Tax Comfort letter from your registered tax agent.
 4. Prior year tax return (not applicable for startups)
 5. Statement for the Integrated Client Account (preferably showing zero balance owing, generated within 14 days of submission for previous 12 month period)
 6. Statement for the Income Tax Account (preferably showing zero balance owing, generated within 14 days of submission for previous 12 month period)
 7. Copy of bank statement where Radium will direct funds including bank account name, BSB Number and Account Number
- Note directors and borrowing entity must return a credit score of 510 or more for the application to proceed. You can check company and personal credit scores via Equifax – www.equifax.com.au/swiftcheck
 - If the borrowing entity is already subject to PPSR Registrations, please let me know so we can try and avoid a delay to the funding timeline

Our Process under 2m AUD:

- Submit 7 documents > We Review and submit to credit > Credit decisions within 48 hours > Docs are sent via docuSign > Funding within 72 hours

Security and Fees:

- Advances under \$100k we will require a director guarantee.
- Advances between \$100k to \$1m we require the ability to have the first ranking charge over the R&D refund only.
- Advances over \$500,000 exposure (principal & interest) we will require a Featherweight Security Agreement.
- Advances over \$2m require additional documents

Advance rate	80% of the calculated R&D refund.
Application fee	\$699 (+GST) each application.
Interest rate per annum	15% per annum or 1.25% per month or 14% pa 1.16% for repeat clients.
Funding Frequency	Quarterly or as required.
Repayments	Repayment is from ATO direct to Radium – no monthly payments to factor.
Security required	First ranking charge over the R&D refund only*



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