

Typical Interest Rates For Business Loans - Natloans

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Typical Interest Rates For Business Loans

By Mary Nebotakis, Managing Director, Natloans, B. Eco, Dip. Financial Services

When speaking of business loans, and the interest rates accompanying therewith, it must be understood first that depending on the specific type of business loan, the cost and interest rate is sure to differ. The interest rate upon a business loan is usually noticeably higher than that of a personal or car loan, and whilst this may at first seem alarming, it should be understood that the loan term of a business loan is, in tandem, much shorter in general. This means that the cost overall isn't significantly higher, or "worse" (if you prefer) than other loan categories, relative to all factors. In this article, we shall rest our focus upon loans pertaining to Business Cash Flow (BCF), and Line of Credit (LOC) only.

What Defines and Distinguishes BCF and LOC?

Business Cash Flow Lending This is a loan which takes the form of a direct cash injection into a business by a lender. This is useful for short-term projects such as funding an expansion of staff, an upgrade to marketing, or a general expansion of stock, facilities and equipment.

Line of Credit An ongoing agreement between yourself and your bank which grants you access to a predetermined amount of funding when desired by yourself. This is almost always secured by means of a physical capital, such as a property, the value of which determines the total sum upon which you will be able to draw.

That Said, What Can I Expect In Interest For Each?

There is no distinct rate, as such, due to the fact that the rate at which these loans will come are largely dependant on the details and special conditions of the person who seeking to take the loan out. Even so, there is one point of note which is distinctly important; generally, these loans will have interest on a PER MONTH BASIS, rather than a per annum basis, due to the fact that the terms thereof are typically

so short.

For example, one may find themselves with a Line of Credit which has an interest rate of 2% per month, for a period of 6-12 months. Such is typical of the loan category.

Respecting a Business Cash Flow loan, however, per annum basis of interest are far more typical, albeit with higher interest rates. These rates will typically vary around the mark of 8% PA to 12% PA.

For More Information...

These, of course, are generalities. If you would like to know specifically what an interest rate for yourself or your business may be, the only way to get an accurate picture is to speak with a loan consultant who can calculate all of your specifications and details and thusly present you with a full and complete picture. To get in contact with such a person, call Natloans today!

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