

## Compare the Market

We have been asked, what sets us apart? So we have provided a snapshot of another fee funder versus SmartFee. SmartFee is proud to be service driven and has a strong reputation with professional firms.

SmartFee was established by accountants for professionals and their clients. Over the past 20 years, SmartFee has helped hundreds of firms get paid sooner, while offering clients simple, fast and convenient ways to pay invoices.

### For the Firm

|                                  | Another Fee Funder                                                                                                                                                         | SmartFee                                                                                                                                                                   |
|----------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Fees payable by Firm             | Variable amount at discretion of Fee Funder                                                                                                                                | \$0                                                                                                                                                                        |
| Membership Agreement             | Yes                                                                                                                                                                        | Yes                                                                                                                                                                        |
| Monthly Hosting Fee              | \$39 + GST                                                                                                                                                                 | \$0                                                                                                                                                                        |
| Joining Fee                      | \$550                                                                                                                                                                      | \$0                                                                                                                                                                        |
| Exclusivity Agreement            | Yes                                                                                                                                                                        | No                                                                                                                                                                         |
| Default Management Process       | Firm has 1 Business day to organise a solution with their client before it is Direct Debited from Firms account. Responsibility is on the firm to follow up with payments. | SmartFee work with borrowers at every touchpoint to avoid missed payments. We keep your firm in the loop and will strive to come to a solution that works for all parties. |
| Guarantor                        | Yes                                                                                                                                                                        | Yes                                                                                                                                                                        |
| Full payment for invoice made in | 7 business days                                                                                                                                                            | 3 business days                                                                                                                                                            |

### For the Borrower

|                                 | Another Fee Funder                                                                    | SmartFee                                                                                |
|---------------------------------|---------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------|
| Administration Fee              | Between \$40 - \$300                                                                  | \$0                                                                                     |
| Terms                           | 3-12 months                                                                           | 3 - 12 months                                                                           |
| Credit Card Processing Fee      | Yes                                                                                   | Yes                                                                                     |
| Service                         | Responsibility is placed on the firm to ensure payment schedules are kept up to date. | A dedicated client relationship manager ensuring payment schedules are kept up to date. |
| Hidden Fees (deferral fees etc) | Yes                                                                                   | No                                                                                      |

For more information on the SmartFee services contact 1300 723 243. Before proceeding with any Fee Funder, we recommend conducting your own comparison.

#### Get in Touch



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