

FRANCHISING

Mercantile Bank, now part of Capitec, shares entrepreneurs' visionary spirit. With more than 50 years' of experience, we know what it takes to run a successful business.

Mercantile Bank's Franchise Team has years of experience and the practical know-how within the Franchising Industry, which equips them to assist Franchisors, Franchisees and other Franchise service providers. The team is geared to meet our clients' specific needs and demonstrates Mercantile Bank's commitment to supporting the Franchise Sector across all categories including retail, fuel, food and automotive.

Our holistic value franchise offering incorporates lending packages, transactional banking as well as value-added solutions that are custom-made to your unique business needs.

LENDING SOLUTIONS

With our holistic business approach, our specialist franchise team will assist in packaging an integrated lending package, specific to your franchise brand as well as your portfolio needs. This may include a variety of products to accommodate all aspects of your business portfolio, whether you are just getting started, looking to grow, diversifying your revenue streams or considering a portfolio restructure.

Mercantile Bank offers lending solutions at competitive pricing to franchisees that are looking to:

- Purchase an existing outlet;
- Setup a new store;
- Revamp or upgrade an existing outlet;
- Purchase or rent additional equipment;
- Enter into a management buy-out transaction;
- Purchase commercial property; or
- Improve working capital or cash flow

Enjoy flexible and affordable finance facilities* including:

OVERDRAFTS

An overdraft is linked to a current account and allows the account to fluctuate into credit and debit, up to the agreed limit. Only pay interest on the portion of the facility you use, not the entire limit.

ASSET FINANCE

Instalment Sale Agreement is used to finance moveable assets (vehicles, equipment, etc.) with a set number of scheduled payments over an agreed term. The repayment period can range from 36 - 60 months for equipment.

RENTAL FINANCE

Rental finance allows for an asset to be rented. At the end of the rental term, the rental could continue indefinitely until the client decides to take ownership or take out a new rental. This is a "off balance sheet" lending which has number of benefits including being a tax deductible expense.

PROPERTY FINANCE

A Commercial Property Loan allows you to acquire your own premises opposed to renting. This loan is generally structured over 120 months with equal monthly instalments.

MERCHANT LOAN

Merchant Loan is advanced to a borrower where the instalments are deducted from the transactions processed through the card machine. The loan amount can be from as little as R25 000 up to R2 million. Loan amount is determined by the turnover processed through the card machine over the past 13 months. The loan repayment period is 12 months, but the higher the card turnover, the quicker the loan will be paid off. Affordable and competitive pricing, linked to the (variable) prime interest rate.

BUSINESS LOANS

The loan can be structured from 12 months up to 10 years depending on the specific requirement. This product is a versatile method to finance a number of different business needs.

BUSINESS CREDIT CARD

The credit card is a revolving credit facility linked to a VISA credit card. Credit cards are secure with chip and pin security and can be utilised for contactless and contact purchases. Get interest free credit when you pay full outstanding balance from date of transaction to due date. Rewards are earned monthly on spend with no cap in terms of loyalty on your spend.

*Terms and conditions apply

TRANSACTIONAL BANKING SOLUTIONS

Mercantile Bank offers a comprehensive range of business banking transactions, along with a personal assurance of professional service delivery at all times for improved and simplified daily operations.

We focus on you and your business to ensure that your unique needs are met quickly, are tailor-made for your brand and portfolio, and are based on your specific banking behaviour.

These products include:

INTERNET BANKING

Internet Banking provides an online platform to Businesses to view, transact and manage their own or linked accounts. Mobile Banking is available via the Mercantile Banking App that can be downloaded onto Smart Phones. Create and manage users to access their accounts and functionality required at no additional cost.

CASH SOLUTION

Reduce the hassle and risk related to managing physical cash on your business premises. G4S Deposita offers a customised, secure and reliable end-to-end retail cash management solution to franchises. Using locally developed software, the system manages all aspects linked to G4S devices, including transaction recording, user activity, physical and component monitoring, as well as reconciliation, settlement and management reports.

MERCHANT SERVICES

Take care of all business' card-based customer purchases. Point of sale (POS) terminals can be linked to transactional bank accounts, enabling

you to receive same-day value for all VISA and MasterCard Credit and Debit card transactions. Benefit from competitive POS pricing, simplified book keeping, reduced fraud, and associated risk and improved cash flow.

Our comprehensive card payment channels include the following solutions:

- Card machines accepting Mastercard® and Visa® debit and credit cards enabled for chip and PIN, magnetic stripe as well as contactless payments.
- Masterpass™. A portable QR code is provided for display. Customers simply scan the QR code, capture the amount and a pin.
- Merchant Portal offers a free dashboard where merchants can access information relating to their business and relevant news.

Capitec Merchant Services offer the following value added services:

- 24/7 merchant support
- Free installation and card machine roll
- Free fraud prevention training and fraud detection services
- National on-site support
- Supports Samsung Pay, and 30-day rolling agreements only

INVESTMENTS

Investments are key to the growth of your business whether you are preparing for your next revamp, saving to purchase of a further store or managing your excess cash reserves. Mercantile Bank offers a range of short and long term investments to suit your needs.

VALUE ADDED SOLUTIONS

Stay at the top of your franchise game with the best value offerings for your staff and business.

Mercantile Bank's value added solutions include:

INSURANCE

Mercantile Bank has a joint venture with CommRisk Insurance Brokers which offers a range of short and long-term insurance for businesses and individuals. Benefit from our range of commercial and business insurance:

- Short Term Insurance
- Long Term Insurance/Life Insurance
- Business Insurance
- Key Person Insurance
- Buy & Sell insurance/Agreements/Business Continuity

At Mercantile Bank, we love what we do, hence we'd like to help you grow your business.

We look forward to having a conversation with you. Switch to Mercantile Bank today.

Contact us on franchising@mercantile.co.za

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