

our innovative features are in response to your industry needs

✓ ROUTINE SAME-DAY SETTLEMENT

We are Australia's only premium funder to offer this benefit as a standard service for commercial and domestic premiums, regardless of size. Quick receipt of premiums increases staff efficiency and delivers accelerated trust account income. Delayed settlement is also available by simply nominating the preferred settlement date in our eFund™ quoting system.

✓ NO FINANCIALS REQUIRED

Principal Finance does not require clients to provide financial statements in support of their application, regardless of the size of the funding.

✓ NO SIGNATURE REQUIRED

Submit your client's bank or credit card details securely via eFundAccept™ for instant funding approval. No client signatures are required.

✓ EFUND™ ACCEPTANCE

We were Australia's first premium funder to develop an online facility which enables clients to accept their commercial and domestic funding electronically on a secure internet site.

✓ CONSUMER PAY BY THE MONTH (PBM)

Principal Finance was the first premium funder to receive exemption from the National Credit Code. This means you can fund personal lines premiums without an Australian Credit Licence, earn extra income and promote client retention with a simple facility offering the flexibility of 2 to 12 monthly instalments.

✓ EFUNDEXPRESS™

We are Australia's only premium funder with the technology to support brokers who sell insurance products via an internet site. This 24/7 facility automatically generates funding applications, which are accepted electronically by the client and then transmitted to Principal Finance for settlement – all during a single internet session.

✓ AUTOMATIC ROLLOVER RENEWALS

Principal Finance was the first premium funder to introduce an authority ensuring clients never need to sign paperwork again. You simply send the new contract to us electronically by the push of a button.

✓ ENDORSEMENT FUNDING

We streamlined the process of adding endorsement premiums to existing loans. Simply record the endorsement details online and submit it to us electronically.

✓ MULTIPLE PAYMENT OPTIONS

Clients can choose the most convenient method to pay their funding instalments, including direct debit, electronic funds transfer, credit card or cheque.

✓ FUNDING SOFTWARE

Our eFund™ quoting system is acclaimed as quick and easy to use.

✓ CONTRACT LOGO BRANDING

Add your own company or scheme logo to our funding contracts for branding consistency.

we make funding easy