



Equipment Financing Frequently Asked Questions

Who can apply? Our financing is available to business customers only. Most of our approved customers have established businesses and a credit score of 675 or higher. However, we review all applications – including those from new businesses.

How much can I finance? You can finance equipment purchases from \$10,000 up to \$150,000 or more. On average, our customers finance about \$40,000.

What are the interest rates? Rates typically range from 11% to 16% (as of June 2025). Your exact rate will depend on your business credit, how long you've been in business, the loan amount, and the term length.

What loan terms are available? We offer 24-to-60-month terms, and **you can pay off your loan early at any time without penalty.**

Can I get pre-approved before buying? Yes. Getting pre-approved can make your buying decision easier and faster.

How do I apply? Applying is quick and easy online:

<https://www.advantageplusfinancing.com/dade/>

How does the process work?

1. Complete a simple online application.
2. We'll call you to review your details.
3. Credit decisions are usually made on the same day or within one business day.
4. If approved, you'll receive an email with your financing offer.
5. Once you accept and provide the required documents and signatures, funds are released.

When will funds be available? If everything is finalized before 3:00 pm CST, funding can happen the same day. Otherwise, funds are sent on the next business day.

Can I add more equipment later? Yes. We make it easy to add equipment during your loan term with a quick review of your credit.

The **Advantage+ Finance Team** is available to answer any questions that you or your customers may have.

insidesales@AdvantagePlusFinancing.com

(800) 949-7040