



WORKING CAPITAL ADVANCE COMPARISON

	OX CREDIT	BANK LINE OF CREDIT	RECEIVABLES FACTORING	LEASE-BACK FINANCING	NON-BANK LENDING	CREDIT CARDS
2yr Financials Required	No	Yes	Yes	Yes	Yes	No
Fixed, Transparent Pricing	Yes	No	No	No	No	No
Facility Fees and Other Hidden Costs	No	0.5% – 1.0%	Yes	Yes	1.0% – 1.5%	Yes
Upfront Costs	No	Yes	Sometimes	Yes	Yes	No
Closing Costs	No	Yes	No	Yes	Yes	No
Annual Rate Charged⁽¹⁾	None	8-12%	18-30%	35-40%	20%+	15-18%
Late Payment Rate⁽¹⁾	None	24-30%	None	None	25%+	30%+
Time to Funding (< 5 days)	Yes	No	No	No	No	Yes

⁽¹⁾ www.nytimes.com/2012/08/02/business/smallbusiness/for-small-businesses-bank-loan-alternatives.html?_r=1

⁽¹⁾ Visa Cards