

# OVERDRAFT FACILITY

## WHO ARE WE?

ZDFin is a specialist finance company providing smart solutions for Community Schemes, be they **Sectional Title Bodies Corporate, Homeowners' Associations** or **Share Block companies** ("Community Schemes") on competitive terms and at a favourable interest rate.

## HOW CAN WE HELP YOU?

ZDFin's team has a wealth of practical experience in both property management, finance and financial management pertaining to **Community Schemes**.

At ZDFin we understand the unique challenges **Community Schemes** face and have various financial products which have been formulated, tried and tested, to assist **Community Schemes**.

## ZDFIN SERVICES OFFERED

- Equipment Rental Finance
- Executive Managing Agent (EMA)
- Insurance
- Levy Finance and Specialist Collections
- Loans
- Overdraft Facility
- Unfinanced Levy Collection Services

## ABOUT OUR OVERDRAFT FACILITY SERVICES

ZDFin is an authorised **Financial Services** and **Credit Provider (FSP 50767 and NCRCP 13610)**. ZDFin provides specialist services and advice to **Body Corporates, Homeowners' Associations** and **Property-Owning Companies**. The **Overdraft Facility** product is an easily accessible and user-friendly product providing simple, same day, withdrawals as and when needed for operational use by the scheme.

The **Overdraft Facility** is a flexible, revolving credit solution with no monthly fees, flexible repayment terms, and fast access to funds.

### Who is this product for?

This product is ideal for bodies corporate and homeowners' associations and can assist with managing cash flow gaps and unexpected expenses, especially at month-end.

### Overdraft Facility key features and how it works.

- **Facility:** Straightforward and flexible credit solution designed to support your financial and operational needs efficiently.
- **Revolving Credit:** Withdraw funds as needed available immediately, no delays.
- **No Fixed Monthly Fees:** Enjoy cost-effective financing with no ongoing charges or lockin.
- **Flexible Repayments:** Repay as and when money is available.
- **No Pre-Determined Termination Dates:** The facility remains available as long as it is needed.
- **Quick Access to Funds:** Same day availability.
- **Transparent & Simple Process:** Approval by special resolution.

### What differentiates ZDFin?

- Experts in the field.
- Fast approval process.
- Fully licensed with all relevant authorities.
- Transparent and flexible terms.
- Well recognised and trusted industry brand.

**If you have any questions, please don't hesitate to contact us:**

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