



Who is Our Ideal Customer?

Our ideal customer is a commercial business that has been operating for at **least two years (no startups)** whose owner has a FICO of **690** or above. We only finance for business use. We do not do any consumer loans unless they are self-employed. We can provide financing for municipalities and non-profits.

What equipment do we finance?

Turf equipment, copiers, technology, titled vehicles, construction, office furniture, renewable energy systems and medical devices are our most financed types of equipment. We finance almost any type of equipment our commercial customers need however we will not finance in the hospitality business.

What are our rates? Our terms?

Our terms are typically anywhere from 36 to 84 months, depending on the type and year of the equipment. Our rates depend on the cost of the equipment and may increase due to age of equipment, term, and credit risk of the customer (Last Updated 8/1/25, please contact if 30 days or more have passed since this date)

\$10,000 - \$25,000	9.99% +	\$50,000 +	7.99%
\$25,000 - \$50,000	8.99%	\$100,000 +	7.75%

What else do you offer?

We also offer a working capital product for commercial businesses that can be used for any business improvement that isn't equipment related. A customer with a minimum of 5 years' time in business can borrow up to \$25,000 for 48 months. A customer with a minimum of 7 years' time in business can borrow anywhere from \$50,000+ for 60 months.

Why Univest Capital?

We are a low impact finance product that is perfect for businesses procuring necessary equipment. We offer fast turnaround times with 100% financing. In most cases, the approval to funding process can happen in less than 24 hours with documents being sent via Doc-u-sign.

If you have a customer who needs equipment quickly and meets our criteria, please contact me below.

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