

FLEX PAY LOANS

Giving You the Flexibility
to Reduce Your Payments

25-50%



BORROW NOW, GROW NOW, PAY LATER!

Many merchants simply don't dream big because they believe they can't afford to borrow the funds they need to make them come true. Flex Pay solves that problem. ARF Financial's Flex Pay Loan allows you to defer from 25% to 50% of your loan principal into the future, resulting in materially lower loan payments now! Things like renovations, remodels, additional locations, equipment purchases, partner buyouts and more are not out of reach.

Not any more! Our Flex Pay Loan is the perfect solution to get your project completed and begin earning a positive return on your investment NOW - without the need for collateral and without the stress to your cash flow! Flex Pay also has a unique early pay off option designed to minimize your interest costs. Couple this flexibility with our 6 month Line of Credit and the Flex Pay solution becomes even more powerful!

Now, that's the flexibility every business owner wants!



Pay Less When It Matters

Defer 25% to 50% of your loan principle for more affordable payments now. Use the funds to grow your business, and pay it back when the time is right.



Pay Weekly Not Daily

Use the funds for what you need, and make low, fixed weekly payments. Our financing is a loan not a cash advance, so repayment is not tied to your daily credit card receipts.



Pay On Your Terms

To help you pay off your deferral, we have a variety of options that will benefit you. You can roll it into the future, allow it to amortize over time, or simply refinance it.

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ARF FINANCIAL

Businesses Bank on Us.™

*To qualify for a Flex Pay Loan, merchant must choose a repayment term of 52 weeks or longer. ARF Financial is a Licensed California Lender # 603 7958 and a California Limited Liability Company. Loan approval, loan amount and interest rate are based upon applicant's credit worthiness and A.R.F.'s standard underwriting guidelines.