

scramble

Pricing & Additional services



The updated financial terms come into effect on September 1st, 2024



Pricing

Two pricing tiers available for brands to pick from

Standard

Optimize your cash flow: best suited for earlier-stage brands, volatile or highly seasonal sales

- 2% of principal per month;
- 6 months loan terms;
- Personal Guarantees up to 40%;
- Effective annual cost of capital 20,8%;
- Available to *everyone*;
- Required risk factor scoring, which will determine the final repayment schedule.

What's included:

- Ability to reduce personal guarantees to 10% or 0%;
- No equity, interest, or hidden costs;
- Loan can be refinanced for 6 more months;
- Each monthly payment can be shifted to the last month.

9%

flat fee for 6 months

Advanced

Optimize your cost of capital: best suited for larger brands with steady, predictable cash flows

- 8% of principal per months;
- 6 months loan terms;
- Personal Guarantees up to 40%;
- Effective annual cost of capital 16%;
- Available to brands with annual sales >€1M;
- Required risk factor scoring, which will determine the final pricing.

What's included:

- Possible to reduce repayment from 8% to only 4% per month;
- All the Standard plan features.

6%

flat fee for 6 months

Find out more about **Additional services** by scrolling further!



How does risk factor scoring work?

Scramble risk evaluation is built around 7 parameters:

1. Sales volume
2. Profitability
3. Sales growth
4. Existing debt level
5. Shareholders equity
6. External investors
7. Payments discipline

Based on the results of the assessment, the brand will be assigned a certain risk level: **High-**, **Medium**, or **Low-Risk**.

Based on the brand's risk level, final pricing is adjusted as follows:



Pricing

for Advanced Plan

	8% monthly repayment		4% monthly repayment	
	Flat fee	Effective IRR (for reference use)	Flat fee	Effective IRR (for reference use)
Low risk	6%	16%	7,5%	18,1%
Medium risk	6,25%	16,7%	7,75%	18,8%
High risk	6,5%	17,5%	8%	19,5%



Pricing

for Standard Plan

	Monthly repayment	Flat fee	Effective IRR (for reference use)
Low risk	2%	9%	20,8%
Medium risk	4%	9%	22%
High risk	6%	9%	23,4%



Founder Personal Guarantees (FPG)

Obligation to pay back the loan using personal funds in case of business failure

→ Scramble limits personal liability of each founder with a cap. Founders can pick the cap level

40% FPG cap

Each founder is liable for up to 40% of the amount borrowed

Service cost:

Free

Personal obligations due:
**Immediately if/when
business fails**

10% FPG cap

Each founder is liable for up to 10% of the amount borrowed

Service cost:

**1% of the principal,
recoverable back
to business**

Personal obligations due:
**Equal installments
over 5 years**

0% FPG cap

No personal guarantee by the founders

Service cost:

**4% of the principal,
non-recoverable**

Personal obligations due:
No personal obligations



Loan extension/refinancing

Optional service to extend the loan repayment for 6 more months.

→ Scramble enables you to use funds longer than for a standard 6 months term

Early refinancing

Service cost:

**1% of the principal plus
standard 6-months terms**

Requirements:
**Must be requested no later
than the 25th of the month
prior to the repayment date**

Late refinancing

Service cost:

**2% of the principal plus
standard 6-months terms**

Requirements:
**Must be requested no later
than the 30th of the month
prior to the repayment date**

Auto-extension

Service cost:

**3% of the principal plus
standard 6-months terms**

Requirements:
**If refinancing has not been
requested and there are
insufficient funds to cover
the debt the loan will be
automatically prolonged
for 6 more months with an
extra fee charged**



Monthly payment postponement

Opportunity to move each monthly payment to the end of the 6th month.

→ Scramble enables you to overcome short-term cash flow problems

Postponement

Service cost:

1% of the principal

Details:

Each individual monthly payment can be moved to the end of 6-months loan term for a fee. Doesn't apply to the final balloon repayment



If you have any questions or need further clarification, please contact us at ask@scrambleup.com or via WhatsApp at +372 602 7955.