

scramble

Pricing & Additional services



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



Pricing

Two pricing tiers available for brands to pick from

Standard

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

- Only 2% repayment per month, 90% of the loan repaid last month
- Small sales volume and volatile cash flow is OK

What's included:

- 6 months loan term
- No equity, interest, or hidden costs
- Founder guarantees can be capped at 0%, 10%, or 40%
- Loan can be extended for 6 more months for a fee
- Each monthly payment can be moved to the end for a fee

9%

flat fee for 6 months

(for comparison purposes, this means effective annual cost of capital of about 20%)

Advanced

Optimize cost of capital: best suited for larger brands and steady, predictable cash flow

- 8% repayment per month, 60% of the loan repaid last month
- Sufficient sales volume and proven cash flow requirement

What's included:

- All the Standard plan features

6%

flat fee for 6 months

(for comparison purposes, this means effective annual cost of capital of about 16%)

Find out more about Additional services by scrolling further!





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 4 months after the loan
received

Late refinancing

Service cost:

2% of the principal plus
standard 6-months terms

Requirements:
Must be requested no later
than 5.5 months after the loan
received

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.