

Westford Capital Group

Indicative rate sheet

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Product	APR range	Amount	Max tenor
Personal & Business Loans	8.9% - 17.5%	\$50,000 - \$1,000,000	10 years
Unsecured Business Loan	10.9% - 17.5%	\$50,000 - \$1,000,000	5 years
Working Capital Line	11.5% - 18.9%	\$50,000 - \$2,500,000	5 years
Project Finance	6.5% - 11%	\$1,000,000 - \$2,000,000,000	25 years
Infrastructure Funding	5.75% - 9.5%	\$3,000,000 - \$1,500,000,000	30 years
Mining Finance	7.5% - 13%	\$500,000 - \$1,000,000,000	15 years
Asset Financing	6.9% - 12%	\$500,000 - \$1,000,000,000	15 years
Scholarships & Education Funding	8.5% - 15.5%	\$500,000 - \$2,500,000	5 years
Campaign Finance	8.5% - 15.5%	\$500,000 - \$2,500,000	10 years
Tender & Contract Finance	6.9% - 11.5%	\$250,000 - \$100,000,000	20 years
Career & Professional Development Finance	6.9% - 11.5%	\$250,000 - \$100,000,000	20 years
General Project Funding	7.9% - 13.5%		

Collateral: Business optional; Unsecured none; Working capital none; Project required; Infrastructure required; Mining required; Asset required; Education optional; Campaigns optional; Tenders optional; Careers none; General optional

Unsecured APR band

Unsecured Business Loan (no collateral): 10.9% - 17.5% APR, \$50,000 - \$1,000,000

Working Capital Line (no collateral): 11.5% - 18.9% APR, \$50,000 - \$2,500,000

Career & Professional Development Finance (no collateral): 6.9% - 11.5% APR, \$50,000 - \$2,000,000

Secured-capable products taken unsecured: +150 to +300 bps (typically +225 bps). Minimum DSCR 1.25x; negative pledge and financial covenants.

Rate-change log

2026-10-31 Campaign Finance (9.5% - 15.5% APR), Tender & Contract Finance (8.5% - 14.0% APR) and Career & Professional Development Finance (6.9% - 11.5% APR, no collateral) launched alongside Scholarships & Education Funding.

2026-10-01 Unsecured Business Loan (10.9% - 17.5% APR) and Working Capital Line (11.5% - 18.9% APR) launched. Unsecured pricing on secured-capable products set at +150 to +300 bps.

2026-10-01 Personal & Business Loan moved to cash-flow-first underwriting: collateral optional where DSCR >= 1.25x.

2026-07-01 Representative rates held across project, infrastructure and asset finance following quarterly ALCO review.

2026-04-01 Education Finance lower APR bound reduced by 25 bps for accredited institutions.

2026-01-15 Arrangement fee schedule simplified; APR now quoted inclusive of fees.

Important information

Rates shown are indicative annual percentage ranges for commercial facilities and are reviewed periodically. They are not an offer or commitment to lend.

Your actual rate, fees and terms depend on due diligence, credit approval, cash flow, collateral (where applicable), jurisdiction, currency and tenor, and are confirmed only in a signed facility agreement.

APR ranges include the standard arrangement fee for each product. Third-party costs such as legal, valuation and registration fees may apply and are disclosed before signing.

Westford never requests upfront fees by wire transfer, gift card or cryptocurrency before a signed facility agreement.

Westford Capital Group - Registered office: 120 Riverbend Plaza, Suite 900, Asheville, North Carolina 28801, United States.

Commercial credit only where required by law. Westford never asks for upfront fees by wire, gift card or cryptocurrency before a signed facility agreement.