



**FORGIVABLE CAPITAL
LOAN (FCL)**

**Grow your
business.
Keep
more of it.**

100%

of the loan can be
forgiven

50% in Year 2

25% in Year 3

25% in Year 4



FCL is **NOT** a Merchant Cash Advance

FEENIX FCL

\$100,000

Based on \$100,000 Forgivable Capital Loan

- ✓ **Minimum payment**
6–10% fixed annual interest
- ✓ **Monthly**
auto-deducted from
processing
- ✓ **\$100,000**
forgiven

VS

Merchant Cash Advance (MCA)

\$100,000

Based on a typical \$100,000 MCA

- ✗ **Pay back \$130–150K**
30–50% more than funded
- ✗ **Daily**
pulled from your sales
- ✗ **\$0**
forgiven

THE FEENIX DIFFERENCE

- ✓ **Flexible funding** up to \$500,000+
- ✓ **Up to 100%** of the loan can be forgiven
- ✓ **No dilution** — you keep full control
- ✓ **Your rate stays put** — no bait and switch
- ✓ **Simple and transparent** — no hidden fees
- ✓ **Dedicated support** every step of the way

LOAN OVERVIEW

LOAN TYPE Forgivable Capital Loan (FCL)

AMOUNT Up to \$500,000+

RATE 6–10% fixed, annual interest

TERM 4 years

CONDITION Process with Feenix for 5 years

Contact your Feenix Affiliate Partner to apply.

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Building Brighter Tomorrows.

*Financing terms, including rates, structure, and eligibility, are subject to underwriting approval and may vary based on merchant profile and processing volume. Forgiveness requires meeting program requirements.



**FORGIVABLE CAPITAL
LOAN (FCL)**

Why the loan can be forgiven

*Sounds too good to be
true? Here's why it isn't.*

We earn on your
card processing,
not on your loan.



HOW IT WORKS

- 1 We fund your business**
Growth capital to start the relationship.
- 2 You process with Feenix for 5 years**
Your card processing is how Feenix earns.
- 3 Your loan is forgiven**
50% in Year 2 · **25%** in Year 3 · **25%** in Year 4

THE BOTTOM LINE

5 years of processing > the loan

GET STARTED

- 1 Apply**
- 2 Get approved**
- 3 Get funded**
- 4 Grow & thrive**

See how much your business may qualify for.

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Illustrative business-model explanation only. Forgiveness requires meeting program requirements. Actual loan terms, forgiveness, eligibility, processing economics and merchant retention are subject to underwriting and contract terms.