

The Quebec Technology Association (AQT) announces **an additional \$20 million to the AQT Tax Credit Fund**. Managed by FINALTA CAPITAL, the fund is dedicated to support AQT's SME members. The Fund converts your tax credits and grants into a major competitive advantage through its financing terms unique among financial and government institutions, including expenditure pre-financing, access to 50% more cash and a financial close in some 15 business days.

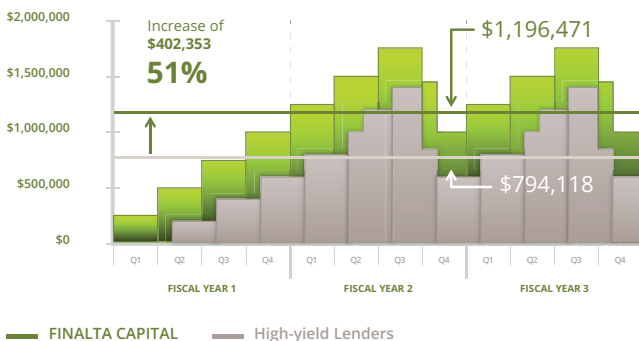
The Fund reduces the refund waiting times for companies eligible for tax credit programs in the following areas: scientific research and experimental development (SR&ED), e-business development (TCEB) and the production of multimedia titles. **Created in late 2014, the fund has already paid out over \$30 million to AQT members**, driving their technologies to market faster and speeding up their business valuation.

**FINALTA CAPITAL ISSUES YOUR LOAN BEFORE YOU INCUR YOUR EXPENSES.**

FINALTA CAPITAL issues 25% of your annual loan on the first day of each quarter in anticipation of budgeted expenditures, which is three to six months earlier than other financial institutions.

FINALTA CAPITAL gives higher value to tax credits and longer overlaps on annual loans. This works out to about 50% more cash than with other financial institutions.

**50% more liquidity:**



For an annual loan of \$1,000,000, the average outstanding loan amount is higher by \$402,353, or 51% more liquidity with financing from FINALTA CAPITAL.

“The tax credit fund is a major asset for our association, a tool to support and develop SMEs working in information and communication technology. The delays they face can take months, forcing them to wait rather than move into action.”

**NICOLE MARTEL**  
President and CEO, AQT

Funding increased to  
**85%**  
for e-business and multimedia tax credits.

**FINALTA OFFERS A STREAMLINED APPROACH TO FINANCING TAX CREDITS.**

FINALTA CAPITAL issues your loan within 15 business days and renewals are made one to two months before the start of your new fiscal year. No need for government guarantees. The documentation is clear and concise.

FINALTA CAPITAL offers financing at a competitive interest rate, adjusted to the risk level and loan amount. There are no hidden fees (legal, accounting, guarantee, disbursement, monitoring or renewal fees). Loan amounts vary from \$250,000 to \$10,000,000.

**FINALTA PUTS AQT MEMBER COMPANIES AHEAD OF THE PACK**

Companies who are AQT members can get their innovations to market faster thanks to tailored financing. Working in various ICT sectors, eligible companies are at different development stages, have successfully entered the market and wish to increase their liquidity to support their growth or free up their line of credit.

- AQT members who qualify for funding:
- Generate more than \$1 million in revenue annually
  - Have a positive EBITDA
  - Claim more than \$250,000 annually in SR&ED, e-business or multimedia tax credits.