

COMMERCIAL BANKING



INVOICE FINANCE

MANUFACTURING

Lloyds Banking Group is the leading provider of Invoice Finance to companies operating in the manufacturing industry.

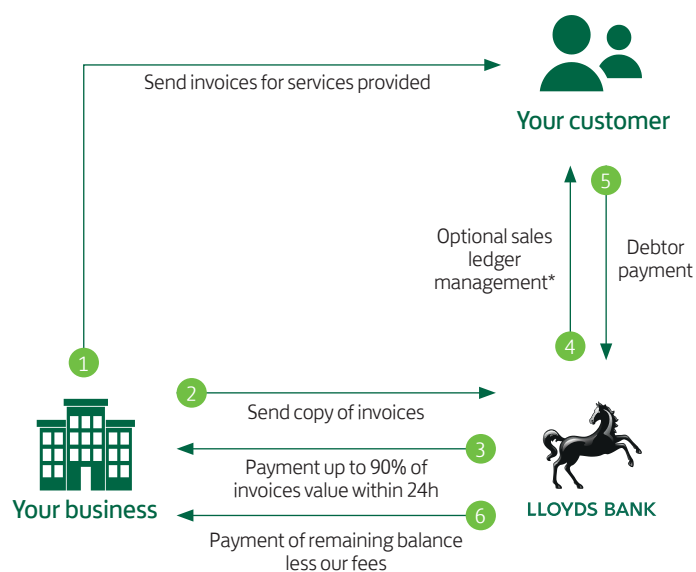
We understand how critical your cash conversion cycle is, and that effectively managing your costs and supplier payments with being paid for your products is crucial. We have over 50 years' experience in helping businesses to optimise their working capital, accelerating access to cash with tailored solutions to support them in achieving their ambitions.

Benefits

- **Early access to cash;** you can release up to 90% of the cash tied up in your unpaid invoices, usually within 24 hours.
- **In-depth industry knowledge;** we understand the complexity of the manufacturing sector and will ensure the right funding is provided.
- **Dedicated client manager;** a dedicated Client Manager will ensure that your needs are met.
- **Predictable cash-flow;** enables you to focus on running your business and plan ahead more confidently.
- **Full bank capability;** with us you can benefit from our full range of bank services.

How it works

Invoice Finance allows you to unlock the value in your outstanding invoices ensuring a predictable cash-flow and peace of mind.



* Factoring clients only



LLOYDS BANK

Additional products and features

Asset Based Lending: Lets you release capital against other balance sheet assets such as machinery, property, etc. to further support business growth.

Debtor Protection: A low-cost, easy-to-manage facility that helps protect your business from potentially damaging bad debt due to customer insolvency or protracted default.

What it costs

We have a transparent pricing policy and there are no hidden fees and charges.

We understand that not all companies are the same and our quotes are provided after careful consideration of your needs to make sure you get the best service, at competitive prices.

Minimum criteria

- If you are a manufacturer and your annual turnover exceeds £50,000.
- You trade business-to-business and on credit terms.
- There is no requirement to bank with us.

Why choose Lloyds Bank

Our long standing track record allows us to cut through the complexity of the industry and provide the best funding option for you. With Lloyds you can release up to 90% of the cash tied up in your unpaid invoices, usually within 24 hours.

You have the support of a dedicated Client Manager, as well as a specialist, UK-based telephony team, available to provide additional support if needed, so you can focus on running your business and pursue your ambitions.



The Invoice Finance facility has given us peace of mind, knowing there is extra liquidity available if we need it. This provides us with more flexibility to operate our business smoothly and enables growth without any negative impact to our cashflow.




Imran Marza

Co-founder and Candy Magician, Jealous Sweets

Our service promise

If you experience a problem, we will always try to resolve it as quickly as possible. Please bring it to the attention of any member of staff. Our complaints procedures for businesses with an annual turnover of up to £25m are published at lloydsbank.com/business/contactus and for businesses with an annual turnover of £25m or more they can found at commercialbanking.lloydsbanking.com/contact-us/

 Go to lloydsbank.com/business/invoice-finance-asset-lending.com

 or call 0800 169 4356

Please contact us if you would like this information in an alternative format such as Braille, large print or audio.

Important information

Factoring and Invoice Discounting may be provided by one or more of Lloyds Bank Commercial Finance, Lloyds Bank plc or Bank of Scotland plc. Asset Based Lending and Debtor Protection facilities are provided by Lloyds Bank Commercial Finance. Lloyds Bank Commercial Finance Ltd. Registered Office: No.1, Brookhill Way, Banbury OX16 3EL. Registered in England and Wales no.733011.

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Lloyds Banking Group is a financial services group that incorporates a number of brands including Lloyds Bank. More information on Lloyds Banking Group can be found at lloydsbankinggroup.com.