

Supporting your working capital needs

Invoice Finance

Optimising working capital will be critical to minimise cash flow challenges as we manage through the current cost of living pressures.

To unlock working capital and improve your cash flow, we offer a range of Invoice Finance solutions. By giving you quicker access to money you're owed, our bespoke funding solutions can help you meet your short-term needs and support your long-term growth while also helping you to manage risk.

As a way to support your business, we are pleased to launch a package of support that has been created to help relieve some of the immediate pressures that you may experience while helping you to take advantage of the working capital that an Invoice Finance facility can provide.



Minimum service fee

To limit your charges, we are offering facilities with zero service charge for the first month and no arrangement fee.

Reduced discount charge

To enable you to plan ahead more confidently, we are offering a 1% discount margin which will be applied to all funding provided for the first six months.

Benefits

- **Faster access to cash:** Lloyds Bank can release up to 90% of an invoice value, typically within 24 hours of receiving it
- **Increased flexibility:** Enjoy greater headroom between paying your suppliers and getting paid by your customers
- **Power to negotiate:** Earlier access to payments can provide an opportunity to negotiate early payment discounts with your suppliers
- **Scalable finance:** Your available funding will grow in line with your business sales
- **International opportunities:** Lloyds Bank offers Invoice Finance for both UK and overseas debt in a range of different currencies

Additional products and features

Asset Based Lending: Lets you release capital against other balance sheet assets such as your debtor book, stock, machinery, equipment or property 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 understand that not all businesses are the same and our quotes are provided after careful consideration of your needs. We have a transparent pricing policy and there are no hidden fees and charges.

Minimum criteria

- Your turnover exceeds £50,000.
- You trade business-to-business and on credit terms.
- There is no requirement to bank with us. This offer is available to customers who take out a new Factoring or Invoice Discounting product between 1 January 2023 and 30 June 2023. Discount charge reductions will apply for the first six months.

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. Once the facility has been set up, funding will usually become available 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. You also have access to an intuitive, online system where you can easily manage your facility so you can focus on running your business and pursue your ambitions.



Go to lloydsbank.com/business/invoice-finance



Call your Relationship Manager

If you need this communication in another format, such as large print, Braille or audio CD, please contact us.

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 be found at commercialbanking.lloydsbank.com/contact-us/

Important information



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We are covered by the Financial Ombudsman Service (FOS). Please note that due to FOS eligibility criteria not all business customers will be covered.