



Invoice Discounting

aldermore.co.uk

Aldermore

Invoice Discounting



How we can help your business

Invoice discounting offers fast access to working capital for a wide range of businesses.

Whatever your individual requirements are, we'll work with you to understand your business needs and design a funding facility to meet them.

Finance that supports your growth ambitions

Lots of high-growth SMEs need finance to support their growth plans, but can be frustrated by a lack of viable working capital options.

We provide practical, flexible finance, designed for growing businesses. Whatever your goals – from expansion plans to new acquisitions, relieving cash flow pressures to reducing finance costs – we're here to help turn your ambitions into reality.



Convert up to 90% of unpaid invoices



Individually designed packages built for you



Manage your facility online



Dedicated Relationship Manager

Invoice Discounting at a glance

- **Flexible business finance:** convert up to 90% of unpaid invoices into ready capital, available within 24 hours of sending us each invoice
- **Built for you:** individually designed packages with all costs agreed upfront
- **Discreet:** a confidential version of the facility is available so your customers needn't know you're using it
- **Full Control:** you maintain all contact with your customers through your own credit control team
- **Convenient:** go online to manage your facility, upload invoices, and review and check funding availability at any time
- **Personal:** a dedicated Relationship Manager will provide ongoing business support
- **Peace of mind:** optional Bad Debt Protection to manage your exposure to potential customer losses

Is Invoice Discounting right for my business?

You should consider Invoice Discounting if your business:

- Sells products or services on credit to other businesses, generating invoices for payment
- Has an annual turnover typically above £750,000
- Has an established credit control department

If you don't have a credit control function in-house, then you may find that Factoring is a better fit for your business. Ask for our Factoring Factsheet or speak to your Aldermore contact to find out more.

How does it work?

1. We'll advance an agreed percentage of your outstanding invoices – typically up to 90%
2. Once you've sent us your details (usually electronically), we'll release the funds
3. You then chase the customer payment as normal, and funds are paid directly to Aldermore
4. When your customers have paid, we'll release the remaining fund – minus our fee
5. We'll then recalculate the funds available to you after every new transaction – so you always know where you are.

How much will it cost?

We'll work with you to design a funding package that perfectly suits your business, agreeing all costs upfront.

Our charges are competitive and totally transparent, and will be outlined in your facility offer letter. You'll also receive a Client Guide, which will detail any additional fees that would apply for services you may need or use. An arrangement fee will also normally apply.



Why choose us?

Flexible & transparent with an upfront made to measure proposal for your business, that includes a clear structure of your funding and pricing, so you know exactly what you're getting.

Day to day support from dedicated locally based Relationship Managers who are on hand to help you as little or as much as you need.

As part of your team we understand business isn't always straightforward. We really get to understand your plans and ambitions, which means we can support both steady growth and ambitious go getters.

See how we've helped our clients grow

Visit our website at www.aldermore.co.uk/invoicefinance to find out more about our products, case studies and how we can help.

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Subject to status. Security may be required. Any property or asset used as security may be at risk if you do not repay any debt secured on it.

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