



# Invoice Finance solutions

Unlock your money and improve your cash flow

It's a major headache for more and more businesses: you need access to the cash tied up in unpaid invoices, but slower payments mean that your cash flow is under greater pressure than ever.

## Fast access to your working capital when you need it

Our Invoice Finance product can give your business a timely cash injection by releasing the money tied up in your outstanding invoices. You benefit from instant access to an ongoing supply of working capital that is linked to your sales – so your funding is directly linked to the performance of your business.

## How it works

As you raise an invoice and send it to us, we'll release up to 90% of the value of that invoice typically the same day, subject to cut off times. The remaining value, less a service fee, will be paid to you once your customer pays your invoice. You'll be able to track payments received using our secure online Client Access service, so you'll always know how much funding you have at any given time. For more information on fees, please ask your Relationship Director.

## Designed around your business

We understand one size never fits all, which is why our experienced Invoice Finance specialists will work with you to adapt our service so it fits seamlessly with the way your business already operates.

### At a glance

- Release up to 90% of your outstanding invoices typically the same day, subject to cut off times.
- An ongoing supply of cash against the value of invoices as they are raised.
- Manage your account online 24/7 with our secure Client Access service.
- A relationship focussed approach, tailored to your needs.
- Credit Protection available.

**Invoice Finance services are subject to fees and charges which are based on a business's individual circumstances. Please contact us for further details.**

## Expand your business with Invoice Financing

A serious challenge faced by many growing companies is how to finance the extra working capital required to fund business growth. Expansion often means more money is tied up in debtors, stock and work in progress, with suppliers limiting the amount of extra credit they are willing to provide.

Unlike other forms of short-term funding, such as business overdrafts, Invoice Finance has the capacity to increase in line with the expansion of your business. As your business grows, so does the amount of funding available to you.

For more information please contact your local Relationship Director or visit:

[www.santander.co.uk](http://www.santander.co.uk)

Products and services are subject to eligibility, status, terms and conditions and availability.

## Full Asset Based Lending Solutions

- Leveraging finance against debtors, stock, plant and machinery and property.

## Other services

- Supply Chain Finance
- Merchant Services
- International Solutions