

## Invoice Finance – improving your cash flow

If you sell products or services on credit to other businesses, Invoice Finance can be an effective way of improving your cash flow by converting invoices into cash.

### Key features

- Invoice Finance can unlock up to 90% of the value of your sales
- Cash against your invoices within 24 hours
- Flexible contract terms. Only 28 day notice period required
- Simple online system and a named Relationship Manager

### Key benefits

- Funding that grows with your sales
- Improving your cash flow can allow you to secure supplier discounts by paying them early or allow you to increase your stock to support sales growth
- Support with your credit control is available
- Ideal for growing businesses who are dependent upon regular access to cash

## MAIN PRODUCT OFFERINGS

### Factoring

Factoring often suits smaller businesses in the early stages of growth. This service frees up management time, removing the burden of running a sales ledger and credit control functions by passing this over to Metro Bank Invoice Finance.

### Invoice Discounting

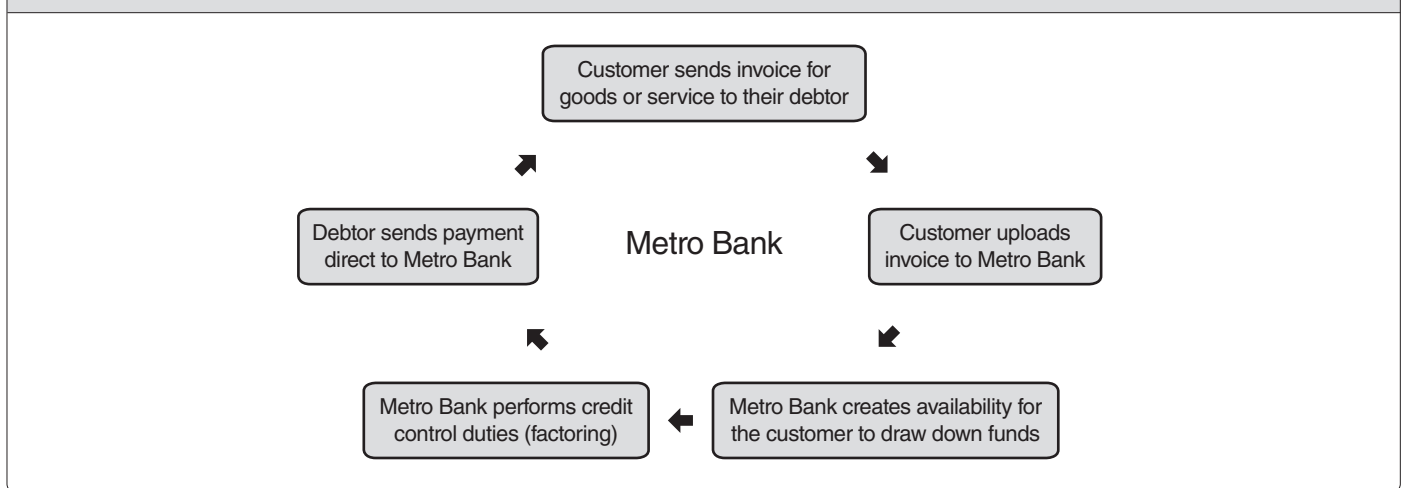
Invoice discounting is suitable for larger businesses with established credit control systems and processes. This facility has the same immediate cash flow benefit as factoring but you maintain control over your sales ledger administration. It is confidential, which means that your customers will not be aware that Metro Bank is acting on your behalf.

### Small Business Offering

A simplified solution for new and smaller businesses that provides the funding benefits of factoring, for businesses that require up to £100,000. The key features are:-

- Funding lines up to £100,000
- One single fee
- No set up fee
- No minimum fees

## HOW INVOICE FINANCE WORKS



## Invoice Finance – improving your cash flow *(continued)*

### WHO CAN IT HELP?

- Businesses who are seeking cash flow for growth
- Businesses who sell products or services on credit to other businesses
- Limited companies and limited liability partnerships

### WHAT DOES IT COST?

- A charge is payable on the amount of money advanced on a daily basis. This is called a discount fee.
- There is also a service fee, which will vary depending on the service you agree with Metro Bank Invoice Finance.
- The Small Business Offering only attracts a single service fee and no discount fee.

### NEED MORE INFORMATION?

If Invoice Finance is of interest to you, please contact us on **0148 353 1100** or email **BDTeam@metrobank.plc.uk**. Our opening hours are Monday to Friday, 8.30am to 5.30pm.

For more information, please visit our web site at: [www.metrobankonline.co.uk/business/borrowing/](http://www.metrobankonline.co.uk/business/borrowing/)