

# Selective invoice finance

Bridge the cash flow gap caused by long payment terms as you advance your unpaid invoices

Ideal for businesses looking to enhance their working capital on a no-contract, **pay-as-you-go basis**

<b>Features</b>	<ul style="list-style-type: none"><li>• Facilities from (£/€//\$) <b>10,000</b> to <b>10m</b></li><li>• GBP, EUR and USD invoices</li><li>• No minimum contract</li><li>• Advance rate of up to 90%</li><li>• Fees from 0.85% per month</li></ul>
<b>Benefits</b>	<ul style="list-style-type: none"><li>• Fund as many or as few invoices as you would like – that is why we call this selective invoice finance</li><li>• Bad debt protection included as standard</li><li>• We can fund overseas subsidiaries as standalone, collaborating with an existing lender that is funding the UK parent business</li></ul>
<b>Eligibility criteria</b>	<ul style="list-style-type: none"><li>• Companies registered in an OECD country, established for at least three months</li><li>• Debtors must be based in an OECD country</li><li>• Debtor payment terms up to 120 days</li></ul>
<b>Use of funds</b>	<ul style="list-style-type: none"><li>• Strengthen cash flow for growth strategies, including but not limited to:<ul style="list-style-type: none"><li>• Investment in R&amp;D</li><li>• International expansion</li><li>• Acquisitions, MBOs and MBIs</li></ul></li></ul>

## Success stories:

<b>Global consultancy firm</b>	<b>Dutch-based multinational</b>	<b>Dutch health and beauty retailer</b>
<b>\$1.5m</b>	<b>\$10m</b>	<b>€500,000</b>
To fund large invoices to US debtors	To release working capital to fund growth	To smooth out seasonal cash flow demands