

# Flexible invoice discounting

Release funds against your entire sales ledger or a chosen pool of your debtors, strengthening your working capital



## Why Growth Lending?



**Fast:** submit an application and receive a credit indication within 48 hours; we fund in days, not weeks



**Flexible:** you do not need to fund every debtor on your sales ledger – include as many or as few as you wish



**Easy:** our online platform removes the heavy monthly administrative burden associated with traditional facilities



**Smart technology:** you get a live view of which invoices have been paid, the charges and the funds available to you

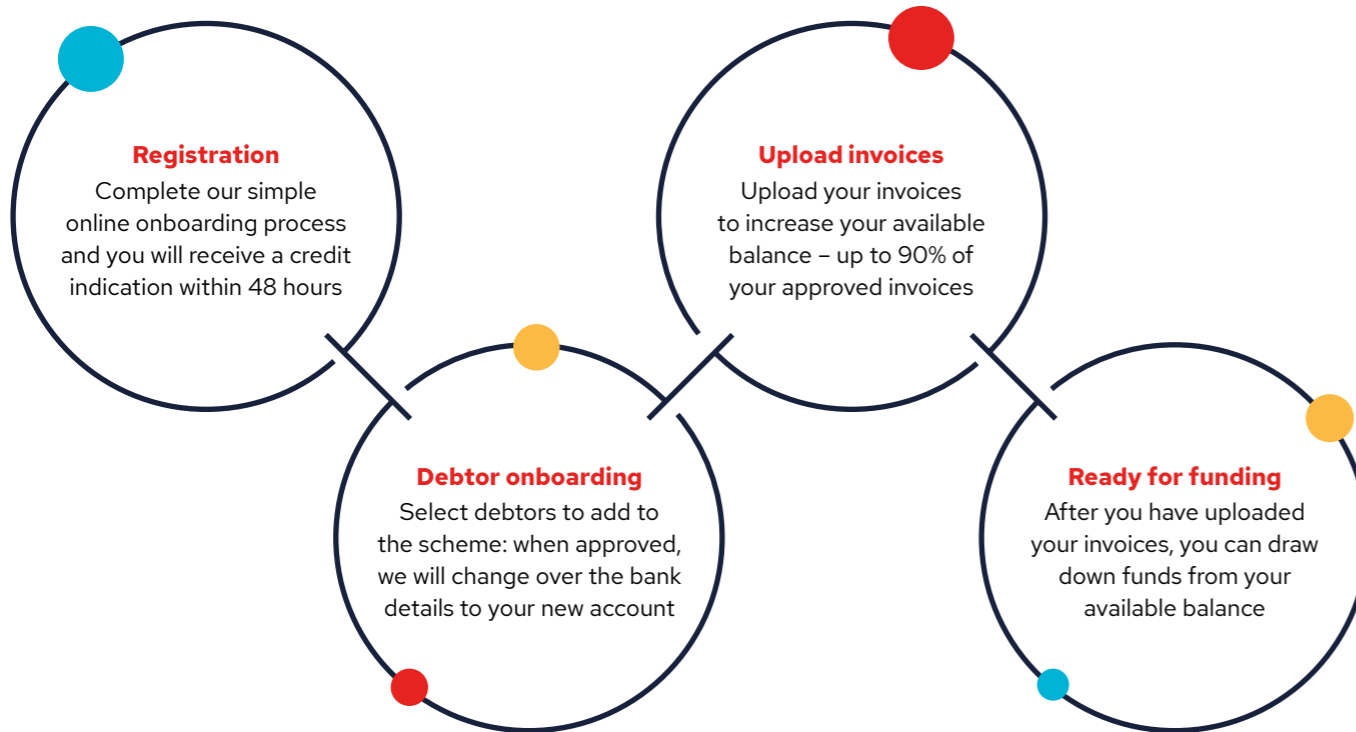


**Transparent fee structure:** unlike traditional facilities, our fee structure is simple and clearly defined upfront

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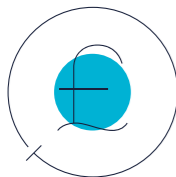
## How does it work?

Clear, straightforward and fast



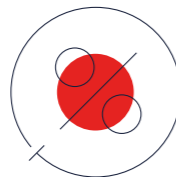
## How much does it cost?

Our fee structure is simple



### Service fee:

a fixed percentage of your turnover



### Discount fee:

charged pro rata on the outstanding balance

## An added extra

We provide bad debt protection on the invoices we fund



### Bad debt protection:

no extra cost – this is included in the price

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## Eligibility criteria

- ✓ You have a UK limited company
- ✓ You have at least five B2B debtors on credit terms
- ✓ You are looking for a modern, robust working capital facility

## FAQs

### How long is the contract?

We will agree a minimum term, typically 12 months

### How much can we release?

Your available funding is up to 90% of your approved invoices

### Is there a minimum facility size?

Yes: £100,000 (up to £20m). We have other products if you need less

### Must I fund every debtor on my sales ledger?

You can add to your facility as many or as few as you like

## Contact us

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