

INVOICE FINANCE

BACKING BUSINESS
BACKING GROWTH





BRODERICK'S™

“ Access to this flexible source of finance, and a relationship team that understands our individual business needs, has been **a vital component in allowing us to grow our business** over the last number of years. With AIB Commercial Finance’s support we have been able to enter new markets with the comfort of knowing that our working capital requirements are being fully met. ”

Barry Broderick | Managing Director | Broderick's



INVOICE FINANCE

Instantly realise the value of your invoices

A healthy cashflow is essential for every business. Having immediate access to cash gives your business the ability to manage working capital more effectively and the freedom to do more.

Instead of waiting for your customers to pay invoices, you can transform domestic and export trade debts into cash through confidential Invoice Discounting – the most common form of Invoice Finance.

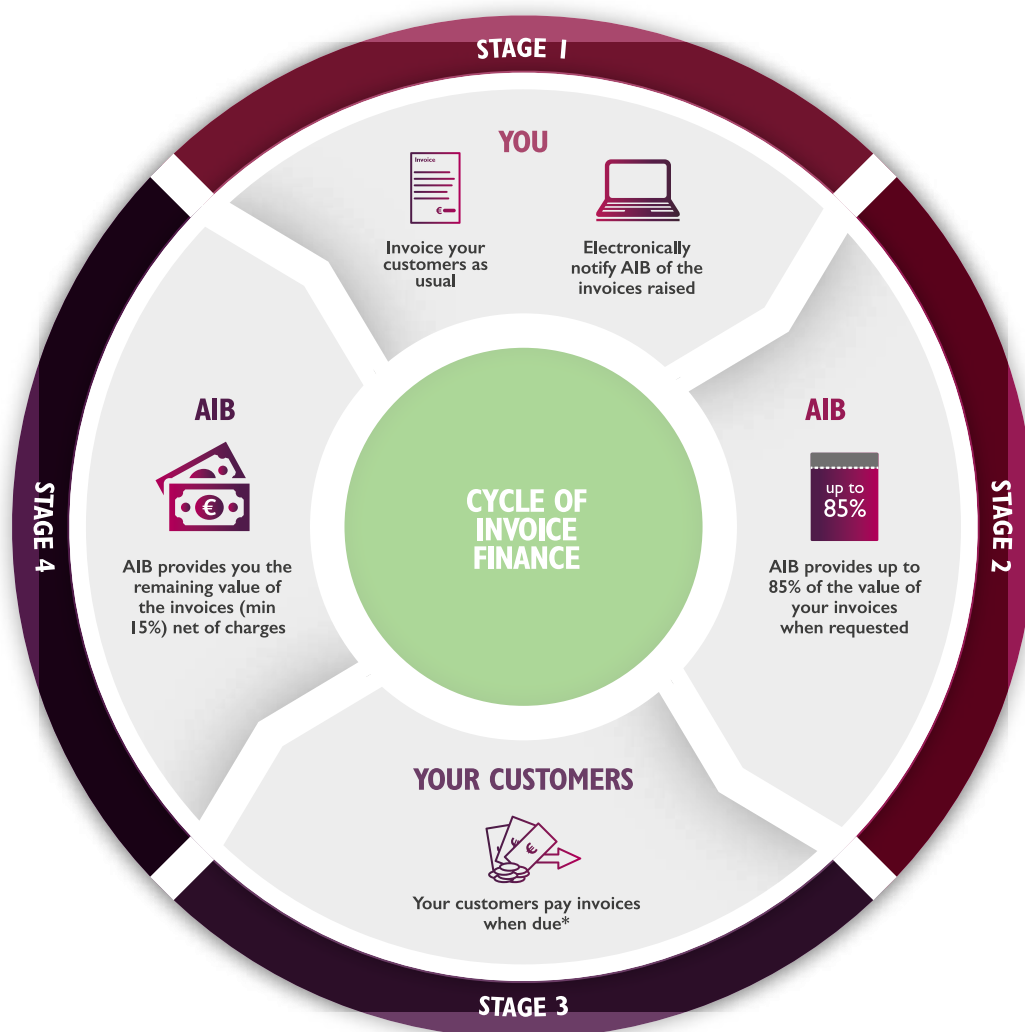
Invoice Finance gives you the opportunity to instantly access up to 85% of the invoice amount on the day you notify us via Advance, our online platform.



WHY INVOICE FINANCE WORKS

- ✓ Instantly improves cashflow
- ✓ Converts trade debts into cash
- ✓ Enables business expansion
- ✓ Confidential, you retain full credit control
- ✓ Promptly pay suppliers and help improve your credit rating with suppliers
- ✓ Potential access to bulk and settlement discounts from suppliers
- ✓ Can release more funds than other sources of finance, e.g. overdraft
- ✓ Allows you to extend longer credit terms to your customers
- ✓ Simple, easy to use online system
- ✓ Funds made available same day as invoices are raised

INVOICE FINANCE: HOW IT WORKS



*Your customers pay into a confidential AIB account in your name.

Visit www.aib.ie/invoice-finance for a live demo of Advance

STRAIGHTFORWARD FEE STRUCTURE

The fee structure is straightforward with only two elements:

- A **Discount Rate** (equivalent to an Interest Rate) calculated daily on funds used and charged monthly*
- An annual **Service Fee** for management of the facility is charged monthly to your account**
- **Note:** there is no fee charged when you request payments from your invoice finance facility.

* Expressed as a percentage over Base Lending Rate for Euro funding (which may fluctuate). Sterling funding is charged as a percentage over LIBOR and all other currencies are charged as a percentage over AIB Cost of Funds for the currency.

** Standard bank account transaction fees apply. See 'Business Fees and Charges' booklet.

A PRODUCT THAT BACKS BUSINESS



“AIB Commercial Finance assisted us greatly when we decided to expand into export territories, as they provided Invoice Finance on our export debtors in addition to existing finance on our domestic debtors. **We found that export debtor invoices are funded as seamlessly as those within Ireland and we continue to retain full control of all our debtors both domestic and export.**”

Rita Shah | Managing Director | Shabra Plastics and Recycling Limited



INVOICE FINANCE AND YOUR BUSINESS

This flexible form of finance is used by a wide variety of businesses in diverse industries. Invoice Finance is the right choice for your business if you share these characteristics:

Your annual turnover exceeds
€750,000

Your current trade debtors ledger is minimum
€200,000

You sell B2B
in domestic or export markets

Invoice following
full delivery
of products or services

You sell on credit

THE SERVICE EXPERIENCE

What our clients say

Our service is key and working in partnership with you, your dedicated Relationship Manager will help you realise your business's potential using our Invoice Finance product.



“ The biggest accolade that I can offer is that after more than twenty years of association with AIB Commercial Finance, **the quality of service and customer care provided is still of the highest calibre** despite ups and downs in economic trading conditions. ”

David Murphy | Chief Financial Officer | Barry & Fitzwilliam



“ We are continually impressed with AIB Commercial Finance's level of professionalism and their understanding of what exactly we do. We have regular contact with the team, **giving us the added benefit of working our projections and forecasts into our ever-changing landscape of financial needs.** ”

John Lawlor | Managing Director | Synergy Security Solutions Limited



**GROW YOUR BUSINESS
NEW CUSTOMERS
NEW PRODUCTS
NEW MARKETS**

Get in touch with our Invoice Finance team on **01 772 4488** or
visit www.aib.ie/invoice-finance to discuss Invoice Finance today.

Facility criteria terms and conditions apply. Please note that the provision of this product or service does not require licensing, authorisation or registration with the Central Bank of Ireland and, as a result, it is not covered by the Central Bank's requirements designed to protect consumers or by a statutory compensation scheme.

AIB Commercial Finance Limited is a member of the Asset Based Finance Association (ABFA) and is committed to operating in accordance with the ABFA Code, Professional Standards and Complaints. This code is available at www.abfa.org.uk/standards/code.pdf

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