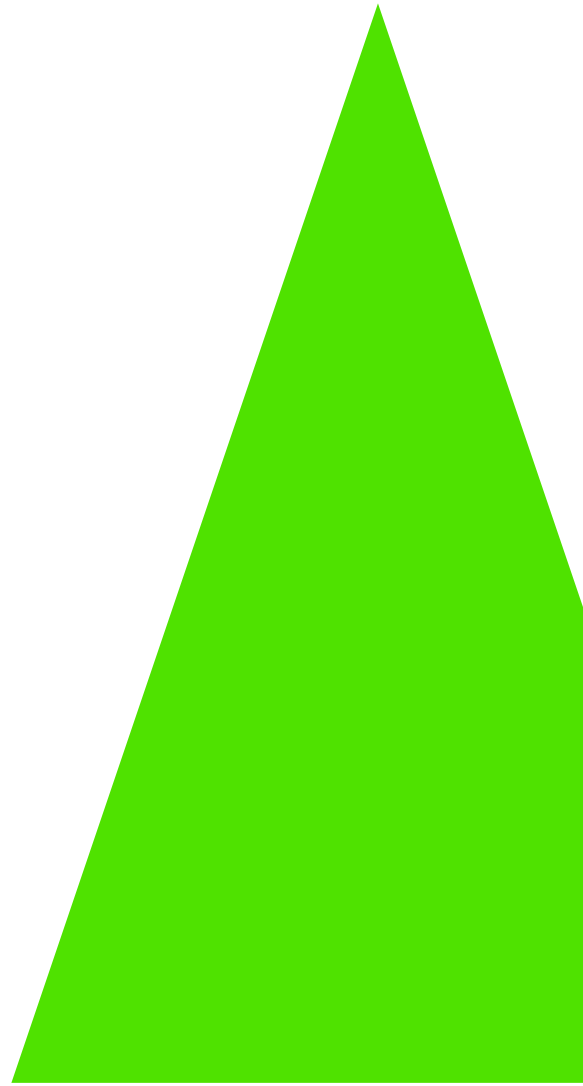


Aldermore



Bad debt protection guide

A SECURE CASH FLOW MAKES MORE POSSIBLE



Bad Debt Protection (BDP) protects against potential losses if your customers can't or won't pay their debt.

If you've got Invoice Finance with us, we can offer you BDP as well.

Backing your growth

We provide flexible finance to help growing companies like yours make more possible. With our BDP, we can protect your finances if your customers don't pay you, so you can grow with confidence.

► **Secure your cash flow**

If your customer can't pay, you'll still receive payment for your hard earned sales.

► **Confidence to grow**

Take new orders and develop a wider, more profitable customer base, safe in the knowledge that your payments are secure.

► **Business on your terms**

Protect all of your customers or just a selection. It's your choice.

► **Peace of mind**

Keep your cash flowing through your invoice finance facility until your customer pays, or a Bad Debt Protection payment is made.

Is BDP right for my business?

- Would the impact of bad debt have a damaging effect on your cashflow?
- Do you want to grow knowing your sales ledger is protected?
- Have you have had previous experience of bad debt?
- Do a small number of customers represent a large percentage of your sales ledger?



How much will it cost?

You choose the amount of protection to suit your needs, and we'll agree competitive and transparent charges with you up front.

All costs are outlined in your facility offer letter. Plus, our Client Guide details any fees that apply for additional services you may need.

How does it work?

We provide a bad debt protected limit based on your customers' latest financial status.

- ▶ You can choose to protect all of your sales ledger or just selected customers.
- ▶ We can protect up to 95% of the debt outstanding excluding VAT, as long as the balance exceeds £500.
- ▶ Cover both UK and export customers.
- ▶ Compliments your invoice finance facility, with no administrative burden for you.

Why choose us?

▶ Flexible & transparent

With a tailored proposal for your business, clearly stating your funding and pricing, so you know exactly how we can take your business to the next level.

▶ Day to day support

From a locally based Relationship Managers who will help you drive your ambitions forward.

▶ We understand

Business isn't always straightforward. As part of your team, we get to understand your plans and help make more possible.



Find out how we can make more possible



aldermore.co.uk/invoicefinance

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Subject to status. Security may be required. Any property or asset used as security may be at risk if you do not repay any debt secured on it.

A BDP payment of protection is subject to an agreed BDP Limit being in place and subject to compliance with the Invoice Finance Agreement and, in particular, the Conditions applicable to Bad Debt Protection. Please note that whilst BDP provides protection on qualifying factored invoices against customer insolvency, or protracted default, it is not insurance or an insurance product.

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