

# Import Finance

## OVERVIEW

Import finance is a short-term facility that funds the purchase of overseas goods before they arrive in the UK. The lender pays your supplier directly — or reimburses you — and you repay once your customer has paid. It bridges the cash flow gap between paying a supplier and receiving customer payment, a gap that can stretch to 90–180 days on international trade.

## HOW IT WORKS

### 01

#### Place your order

Agree terms with your overseas supplier and share the purchase order with the lender.

### 02

#### Lender pays supplier

The lender pays your supplier directly on your behalf, or reimburses you for the payment.

### 03

#### Goods shipped and sold

Goods are shipped, received, and sold by your business in the normal way.

### 04

#### Customer pays you

Once your customer pays, you use the proceeds to repay the lender plus fees.

### 05

#### Revolving line available

Many facilities are structured as revolving lines — draw against new purchase orders continuously.

## IS IT RIGHT FOR YOUR BUSINESS?

- Importers with confirmed customer orders before purchasing stock
- Businesses whose suppliers require upfront payment or short terms
- Companies with reliable supplier relationships and quality purchase orders
- Businesses growing import volumes but stretched on working capital
- Seasonal importers stocking up ahead of a peak trading period

## INDICATIVE TERMS

|                 |                                                |
|-----------------|------------------------------------------------|
| Facility type   | Revolving credit or per-shipment transactional |
| Interest rate   | 1.5–4% over base rate per annum                |
| Arrangement fee | 0.5–2% of facility                             |
| Term            | 30–180 days per transaction                    |
| Advance         | Up to 100% of purchase order value             |

## Ready to explore Import Finance?

We'll structure the right import facility and match you to lenders with appetite for your supplier base and geography. No obligation.

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