

Invoice Discounting

OVERVIEW

Invoice discounting is a confidential facility that lets your business borrow against its outstanding invoices while you retain full control of your sales ledger and customer relationships. The lender advances a percentage of each invoice's value, and you repay as customers settle in the normal way. Customers never know the facility exists. Because it's revolving, available funding scales as your invoicing grows.

HOW IT WORKS

01

Raise your invoice

Issue the invoice to your customer as normal, then notify the lender or upload it to their platform.

02

Receive your advance

The lender advances 75–90% of the invoice value.

03

You stay in control

You manage your own credit control. Your customers remain completely unaware of the facility.

04

Customer pays

Payment lands in a trust account. The lender recovers the advance and fees, then releases the balance to you.

05

Revolving facility

As each invoice settles, headroom is available to draw against new invoices. Timescales depend on the lender and the deal.

IS IT RIGHT FOR YOUR BUSINESS?

- B2B businesses with a clean, diversified debtor book
- Payment terms of 30–90 days
- Asset-light businesses that cannot offer property as security
- Companies where customer confidentiality matters

INDICATIVE TERMS

Advance rate	75–90% of invoice face value
Discount charge	1.5–3% over Bank of England base rate
Service fee	0.2–0.5% of annual turnover

Ready to explore Invoice Discounting?

We'll assess your debtor book and identify the right lenders before approaching anyone on your behalf. No obligation.

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