

Merchant Cash Advance

OVERVIEW

A lump-sum advance repaid as a fixed percentage of your daily card terminal receipts — not a loan in the traditional sense. Repayments flex automatically with revenue, so busier periods repay faster and quieter periods slower. There is no fixed repayment date. The total cost is expressed as a factor rate, not an interest rate.

HOW IT WORKS

01

Card takings reviewed

The lender reviews card terminal statements to assess average monthly card takings.

02

Advance agreed

A lump sum is advanced — typically 1–2x your average monthly card turnover — and paid directly to your account.

03

Automatic repayments begin

A fixed percentage (the 'split') of every card transaction is automatically deducted and paid to the lender.

04

Repayments flex with revenue

Busier periods repay faster; quieter periods slower. No missed payment risk during slow trading.

05

Advance cleared

Repayments continue until the total amount (advance × factor rate) is fully repaid. No fixed end date.

IS IT RIGHT FOR YOUR BUSINESS?

- Businesses taking a significant proportion of revenue via card: restaurants, retailers, gyms, salons
- Businesses with seasonal or variable income benefiting from flexible repayments
- Limited companies and other business customers taking card payments
- Businesses seeking funding based on card takings

INDICATIVE TERMS

Factor rate	1.07–1.35× (borrow £10k, repay £10,700–£13,500)
Split rate	7–35% of daily card receipts
Advance amount	Typically 1–2× average monthly card turnover
Arrangement fee	2–5% with some lenders

Ready to explore Merchant Cash Advance?

We'll assess your card turnover and match you to the most competitive advance available for your profile. No obligation.

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