

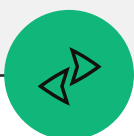
Capital Import Finance

Smart funding for smart importing

When it comes to growing your business, investing in the right assets is key. But what if the perfect piece of equipment is only available overseas? The process of shipping it to the UK can be challenging – with potentially long lead times, upfront payments, and the stress of making sure everything arrives as promised.

That’s where Capital Import Finance comes in

Lloyds provides Capital Import Finance as an end-to-end solution designed to take the difficulty out of buying business assets from abroad. From financing and ordering to delivery and long-term funding, we can provide peace of mind in sourcing the assets you need.



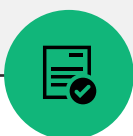
Keep your cash close

Spread the cost over the asset’s useful life and preserve your working capital.



One smooth journey

Finance the asset from day one, through the supply chain and beyond.



Peace of mind, built in

Funds are only released when your supplier delivers what they promised.



Better deals, better terms

With payment security in place, you’re in a stronger position to negotiate.

Capital Import Finance in four simple steps

Step 1:

Pick your perfect asset

Choose the machinery or equipment that fits your business needs – and the supplier you trust to deliver it.

Step 2:

Place your order with confidence

Your equipment is built and shipped under our Letter of Credit facility. This means the supplier gets paid only when they meet the agreed conditions – giving you peace of mind and control.

Step 3:

The supplier gets paid – when it’s right

Once the asset is shipped and all Letter of Credit conditions are met, we release payment to the supplier.

Step 4:

Start your Asset Finance agreement

When your new asset is commissioned, we’ll initiate your finance agreement – and repayments begin, tailored to the asset’s useful life.

Who’s it for?

Capital Import Finance is available to existing Lloyds customers who:

- are importing business assets worth **£100k or more**,
- want to use **Trade and Asset Finance** to fund the purchase,
- need a **streamlined, end-to-end process**.

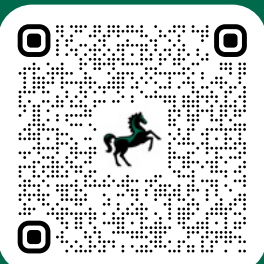


And it works for domestic purchases too!

Especially when upfront payments and risk management are part of the equation.

Find out more

Go to our website by clicking or scanning the QR code opposite, or speak to one of our specialists today: **0345 602 4796**



Business help and support

We aim to provide you with a high level of service. If you have a query our Help & Support pages can help: **lloydsbank.com/business/help**

Please contact us if you would like this information in an alternative format such as Braille, large print or audio.

If you have a hearing or speech impairment you can use Relay UK. More information on the Relay UK service can be found at: **relayuk.bt.com**.

Documentary Letters of Credit are subject to internationally agreed banking rules (ICC Uniform Customs and Practice for Documentary Credits).

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Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Registration Number 119278.

Eligible deposits with us are protected by the Financial Services Compensation Scheme (FSCS). We are covered by the Financial Ombudsman Service (FOS). Please note that due to FSCS and FOS eligibility criteria not all business customers will be covered.

Lloyds Bank Asset Finance, part of Lloyds Banking Group, is a member of the Finance & Leasing Association (FLA) and complies with the FLA Business Code of Practice. Further information is available from the FLA at **www.fla.org.uk**.

