



UK EXPORT FINANCE EXPORT WORKING CAPITAL SCHEME

Supporting exporters by providing access to working capital giving them the opportunity to fulfil new contracts to help grow their export business

UK Export Finance (UKEF) is the UK's export credit agency. Their purpose is to support and provide assistance to UK based exporters.

UKEF provides a guarantee to Lloyds Bank, so that we can assist UK exporters in gaining access to working capital finance (both pre and post-shipment) in respect of specific export contracts.

Under this scheme, subject to certain eligibility criteria, UKEF can typically guarantee up to 80% of the loan value.

Features & benefits

- Access to working capital to fulfil new export contracts, in particular those that are of higher value than your usual activity.
- A UKEF backed facility can be used in addition to your existing bank facility.
- UKEF can effectively replace any shortfall you may have in security given to the Bank against the facility.



LLOYDS BANK

How it works

- **UKEF** provide a partial guarantee in favour of Lloyds Bank.
- **We** provide you with the working capital facility backed by a UKEF guarantee.
- **You** are then free to carry on with your business with the flexibility of the working capital required to fulfil your export contract.
- The loan must be used for payment of expenses incurred in tendering for or performing the export contract.

Eligibility

- You must be a client of Lloyds Bank based in the UK and registered with Companies House, or the UK operation of a non-UK company with an established place of business in the UK.
- The export contract must be with a buyer outside of the UK, where goods and/or services are being supplied to that buyer.
- A minimum of 20% of the value of the export contract must be made up of UK content – foreign content imported into the UK and used as part of the manufacturing process is treated as UK content.

Why Lloyds Bank?

- We are dedicated to helping UK business prosper and are focused on becoming the best bank for clients.
- We are experts in banking, building relationships and supporting your business goals.
- Our network of partner banks enables us to support your international needs in more than 100 countries as well as the ability to make International Payments in 38 major currencies.



We're proud to have been voted

BANK OF THE YEAR*

for 15 years in a row by
Finance Directors across
the UK.

* FDs' Excellence Awards supported by Real Business.
For more information visit lloydsbank.com/bankoftheyear

Our Service Promise

If you experience a problem, we will always try to resolve it as quickly as possible. Please bring it to the attention of any member of staff. Our complaints procedures are published at commercialbanking.lloydsbank.com/contact-us/

 Contact your relationship manager

 Visit commercialbanking.lloydsbank.com

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 the Next Generation Text (NGT) Service. More information on the NGT Service can be found at: ngts.org.uk/

Important information

Lloyds Bank plc. Registered Office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales no. 2065. Telephone: 0207 626 1500.

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.