

COMMERCIAL BANKING



UK EXPORT FINANCE EXPORT WORKING CAPITAL SCHEME

Supporting your export business by providing access to working capital giving you the chance to fulfil new contracts to help grow your 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) for specific export contracts.

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

Features and benefits

- Access to working capital to fulfil new export contracts, particularly 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 replace any shortfall you may have in security given to the Bank against the facility.

How it works

- **UKEF** provide a partial guarantee in favour of Lloyds Bank.
- **We** provide you with a 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.



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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 businesses prosper.
- Our network of partner banks enables us to support your international needs in more than 130 countries as well as the ability to make International Payments in all major currencies.



We're proud to have been voted

BANK OF THE YEAR*

for 17 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 on our 'Help & Support pages' at:

lloydsbank.com/business/help-and-support/account-management/make-a-complaint



Go to lloydsbanktrade.com



or speak with your Relationship Manager

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

Important information

Lloyds Bank plc. Registered Office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales no. 2065. 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 Services (FOS). Please note that due to FSCS and FOS eligibility criteria not all business customers will be covered.

Lloyds Banking Group is a financial services group that incorporates a number of brands including Lloyds Bank. More information on Lloyds Banking Group can be found at lloydsbankinggroup.com.