

# Help with Cashflow

If you need help spreading large one off payments throughout the year, we can help.

We know that it is not always convenient to pay large bills in one go, so we offer two cashflow management products that spread large annual bills over 11 months.

Our two solutions are **Insurance Premium Finance** and **PromptPay**.

Both are:

#### Short term finance.

Working capital finance options, help you spread your one off payments over a period of up to 11 months, improving your cashflow

#### Simple to set-up.

Our working capital finance options are an easy way of paying annual bills over a fixed period. Simply contact your business centre or AIB (GB) Asset Finance representative

#### • Fixed interest rate products.

Repayments are fixed for the full term. This will help improve your budgeting process and cashflow

## 3 Easy Ways to Apply



Online

www.aibgb.co.uk/promptpay



**Business Centre** 

Contact your business centre



Phone

0345 034 3253

Monday to Friday from 8am to 8pm. Calls may be recorded. Call charges may vary - refer to your service provider.

## Insurance Premium Finance

Helpful for spreading the cost of general insurance premiums over the year. For example:

- ✓ Motor, fire and burglary insurance
- ✓ Employer's, public and product liability insurance
- ✓ Professional or medical insurance

## **PromptPay**

Makes the cost of large payments (other than insurance costs) more affordable. For example you can use it for:

- ✓ Preliminary tax
- ✓ Pension contributions
- ✓ Commercial property rates
- ✓ Professional fees
- ✓ Annual audit fees

Minimum application of over £25,000 required and maximum term of 11 months.

A documentation fee of £50 applies to all loans. This fee will be charged with the first repayment.

The term of the finance will not exceed the length of the premium or bill to fund.





Find out more about both these solutions by visiting www.aibgb.co.uk/promptpay

# Benefits for you and your Business



Spread large payments over 11 months



Quick and easy to set up



Fixed interest rate for the full term

### **WARNING:**

YOU MAY HAVE TO PAY CHARGES IF YOU REPAY EARLY, IN FULL OR IN PART, A FIXED-RATE CREDIT FACILITY.



To find out more about how we can help with your cashflow, contact your business centre or AIB (GB) Asset Finance representative or visit www.aibgb.co.uk/promptpay



## 0345 034 3253 www.aibgb.co.uk/promptpay



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