

Bad Debt Protection

How we can help your business

Bad Debt Protection is a sensible choice for any business wishing to safeguard against potential losses which may be incurred if customers can't or won't pay their debt. Any Aldermore Invoice Finance clients can take out Bad Debt Protection with us.



Finance that supports your growth ambitions

Lots of high-growth SMEs need finance to support their growth plans, but many are frustrated by a lack of viable working capital options. At Aldermore we provide practical, flexible finance, designed to help growing

businesses like yours turn their ambitions into reality. With our Bad Debt Protection, we can also help protect your finances from non-payment by your customers, so you can take on new orders with more confidence.



Secure your cash flow



Confidence to grow



Business on your terms



Peace of mind

Bad Debt Protection at a glance

- **Secure your cash flow:** if your customer can't pay, you'll still receive payment for all your hard earned sales, safeguarding your business against any potential losses.
- **Confidence to grow:** take on new orders and develop a wider, more profitable customer base, safe in the knowledge that your payments are secure.
- **Business on your terms:** choose the service that suits your business needs by protecting all of your customers or just a selection.
- **Peace of mind:** your cash flow is maintained through your invoice finance facility until your customer pays, or a Bad Debt Protection payment is made.

Aldermore

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[aldermore.co.uk/
invoicefinance](http://aldermore.co.uk/invoicefinance)

Is Bad Debt Protection right for my business?

Bad Debt Protection can help a wide range of businesses if:

- The impact of a bad debt could have a damaging effect on your cashflow.
- You want to grow knowing your sales ledger is protected.
- You have had previous experience of a customer bad debt.
- A small number of customers represent a large percentage of your sales ledger.

How much will it cost?

We will provide the level of protection you choose to suit your requirements with competitive and transparent charges agreed with you up front. All costs will be outlined in your facility offer letter, together with a Client Guide that will detail any additional fees that would apply for services you may need or use.

How does it work?

We can provide a bad debt protected limit for each of your customers, based on their up to date financial status

1. You can choose to protect the whole of your sales ledger or selected customers.
2. We can protect up to 95% of the debt outstanding excluding VAT, as long as the balance exceeds £500.
3. Bad Debt Protection can cover both UK and export customers.
4. Compliments your invoice finance facility with no administrative burden for you.

Why choose us

Flexible & transparent with an upfront made to measure proposal for your business, that includes a clear structure of your funding and pricing, so you know exactly what you're getting.

Day to day support from dedicated locally based Relationship Managers who are on hand to help you as little or as much as you need.

Part of your team we understand business isn't always straightforward. We really get to understand your plans and ambitions, which means we can support both steady growth and ambitious go getters.

See how we've helped our clients grow

Visit our website at www.aldermore.co.uk/businessfinance to find out more about our products, case studies and how we can help.

Subject to status. Security may be required. Any property or asset used as security may be at risk if you do not repay any debt secured on it.

A BDP payment of protection is subject to an agreed BDP Limit being in place and subject to compliance with the Invoice Finance Agreement and, in particular, the Conditions applicable to Bad Debt Protection. Please note that whilst BDP provides protection on qualifying factored invoices against customer insolvency, or protracted default, it is not insurance or an insurance product.

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