

Invoice discounting... the fast track to success

If you are running a growing business, you will understand the importance of cashflow. Invoice Discounting is a versatile and efficient source of finance that enables you to convert your trade debts into cash. It is a flexible way to generate cash, because the amount you can borrow may increase as your sales increase, making it ideal for both growing and established businesses.

With Invoice Discounting you can:

- Enjoy an efficient and effective source of funding at a competitive price
- Access a secure automated online account management system (I2D online) - 24 hours a day, 365 days a year
- Operate on a confidential basis or disclose to your customers
- There is usually no need to pledge additional security as the facility is secured on your sales ledger

Who can use Invoice Discounting?

- Profitable, fast growing businesses
- Sole Traders, Partnerships and Limited Companies
- Management Buy Outs

How does this work?

- You supply goods or services to your customers and issue invoices for payment
- You notify us of the details of your invoices on a regular basis using our online account management system (I2D online)
- We then release up to 90% of the value of the invoices with the balance available to you, less our charges, when your customers pay
- If this arrangement is confidential then you will manage your own sales ledger and credit control and remit your customer receipts to us with no reference to our funding relationship



Contact us

Birmingham

2nd Floor, Interchange Place
169 Edmund Street
Birmingham, B3 2TA
Tel: 0121 234 1200
Fax: 0121 233 9262

Edinburgh

1st Floor, Ardmore House
40 George Street
Edinburgh, EH2 2LE
Tel: 0131 220 6686
Fax 0131 220 2282

Glasgow

1st Floor, 65 St Vincent Street
Glasgow, G2 5TH
Tel: 0141 241 6562
Fax: 0141 221 0562

Leeds

5th Floor, 15-16 Park Row
Leeds, LS1 5HD
Tel: 0845 601 0007
Fax: 0113 242 7695

London

Bow Bells House
1 Bread Street
London, EC4M 9BE
Tel: 020 3201 6175
Fax: 020 7634 3105

Manchester

Level 9,
1 Marsden Street
Manchester, M2 1HW
Tel: 0161 828 3731
Fax: 0161 834 9060

Northern Ireland

1 Donegall Square South
Belfast, BT1 5LR
Tel: 028 9043 3000
Fax: 028 9043 3010

This document can be made available in Braille, large print or audio upon request.

The provision of Commercial Finance facilities is subject to Bank of Ireland's normal lending criteria and remains at its sole discretion. Information on the features of our Commercial Finance service and our terms and conditions are available on request. Commercial Finance is a trading name of Bank of Ireland – incorporated in Ireland with limited liability. Authorised by the Irish Financial Regulator and authorised and subject to limited regulation by the Financial Services Authority. Details about the extent of our authorisation and regulation by the Financial Services Authority are available from us on request. Registered No. C-1. Head Office, Lower Baggot Street, Dublin 2, Ireland.