

# Additional Services

We are committed to helping you grow your business so you can make the most of every opportunity that comes your way. Our aim is to get the cash that you need to you, when you need it. The following extra services are available to help with this.

## Getting cash to you

<b>Early Same Day payments against Debt Schedules* or Collections</b>	£200 - payment request by 10.00am, processed at 10.30am
<b>Standard Same Day payment against Debt Schedules* or Collections</b>	£35 – payment request by 1.00pm, processed at 1.30pm
<b>Late Same Day payment against Debt Schedules* or Collections</b>	£200 – payment request by 2.30pm, processed by 2.45pm
<b>Same Day payment against Debt Schedules uploaded after 10am**</b>	£250 or 2.5% of payment value whichever is the greater amount
<b>Foreign Currency SWIFT payment (2 days)</b>	£50
<b>Foreign Currency SWIFT payment (express transfer)</b>	£60
<b>Payments to third parties</b>	£275

\*Debt Schedules need to be uploaded by 10am

\*\*Debt Schedules uploaded after 10am

When business throws you an unexpected surprise or you need additional funding that allows you to take advantage of a great opportunity, we may be able to make overpayments on your account.

## Additional funding

<b>Agreed overpayment up to 5% above prepayment percentage</b>	Subject to a minimum of 2.75% of payment value or £275 whichever is the greater amount – payable per week or part thereof
<b>Agreed overpayment up to 10% above prepayment percentage</b>	Subject to a minimum of 3.75% of payment value or £375 whichever is the greater amount – payable per week or part thereof
<b>Agreed overpayment over 10% above agreed prepayment percentage or above 90% prepayment</b>	Subject to a minimum of 5.75% of payment value or £575 whichever is the greater amount – payable per week or part thereof
<b>Overpayment exceeding 1 week</b>	By negotiation
<b>Permanent or temporary increase of your funding limit</b>	Subject to a minimum of 2.00% of uplift or £350 per week whichever is the greater amount

It is an unfortunate reality that not all of your customers pay to terms. When required, we can take appropriate legal action on your behalf to reduce the impact on your business, whilst freeing up valuable time to help you stay focused.

## Debtor services

<b>Agency credit check on debtor at your request</b>	£15*
<b>Standard solicitors letter before action</b>	£35
<b>Statutory demand letter before action</b>	£100
<b>Preparation of legal file for debtor litigation</b>	£100
<b>Legal costs relating to debtor litigation</b>	At cost plus 15% administration fee

\*Fees relating to credit checks on overseas debtors will vary according to country – fee will be quoted on request.

We have great relationships with our clients and we look forward to working with you. Please do not break the terms of our agreement, as this may lead to extra fees being charged or possible termination of the agreement. Examples of these are listed below as well as standard fees.

## Outsourced Pay and Bill Services

<b>Standard set up</b>	FOC
<b>Bespoke set up</b>	POA
<b>Initial Webex training and implementation support - 4 hours</b>	FOC
<b>Additional Webex training and implementation support</b>	£80 per hour
<b>Onsite training</b>	£100 per hour, plus travel costs
<b>Submission deadline extension fee</b>	£50 per week
<b>Second run fee</b>	£50 per week
<b>Additional runs</b>	£50 each
<b>Late submission fee</b>	£25 per week
<b>Invoice re-issue charge</b>	£4.50 per invoice
<b>Permanent placement invoice generation</b>	£4.50 per invoice
<b>Agency own staff payroll (i.e. non Pay &amp; Bill contractors) - up to 10 staff</b>	£75 per pay run
<b>Agency own staff payroll (i.e. non Pay &amp; Bill contractors) - over 10 staff</b>	POA

## Fees

<b>Processing of manual debt schedule</b>	Subject to a minimum of 1% of value of schedule or £10 whichever is the greater amount
<b>Debt schedule administration errors</b>	£15
<b>Administration Fee as a result of breach of Invoice Finance agreement</b>	Subject to a minimum of £350
<b>Unauthorised overpayment</b>	Subject to a minimum of 3% of over payment value or £300 whichever is the greater amount – payable per week or part thereof
<b>Cancellation of Audit or visit within 48 hours</b>	£550
<b>Direct banking of monies</b>	£500 plus 1.00% of value per day until full repayment with cleared funds
<b>BACS Recall</b>	£45
<b>Unpaid cheque</b>	£35 – £55
<b>Variation to the term(s) of Invoice Finance agreement (excluding funding limit)</b>	£350

All of the above are referred to as Disbursements, Charges or Extra Services within Section 8 of our invoice finance agreement.

We are committed to working in partnership with you to understand your business better. We are happy to discuss any bespoke needs you may have to help make your business run more smoothly and profitably. Please do not hesitate to contact your Relationship Manager or Client Services Manager to discuss your requirements.