

# Bad Debt Protection



Safeguard your business against non-payment

## How can Bad Debt Protection help your business?

Customer insolvency or an inability to pay can have a serious impact on your cashflow and profitability. Bad Debt Protection helps protect your business by minimising the financial impact if a customer fails to pay.

Working alongside your existing funding facility, Bad Debt Protection gives you confidence to trade, knowing your business is protected against unexpected bad debts.

## What are the key benefits?



### Flexible

Choose to protect all or selected customers.



### Fast

You can be protected within 24 hours of contacting us.



### Secure

We'll protect up to 90% of the value of your invoice\*



### Ability to backdate

We can backdate protection on debts by up to 60 days.



### Financial Monitoring

We'll alert you if we spot changes in your customers' financial performance, helping you to act early and reduce exposure.

\*Protection is for 90% of the net debt, subject to a minimum threshold of £500

## How does it work?

Bad Debt Protection simply works alongside your existing funding facility and will be managed through your usual Bibby Financial Services contact. They will support you by:

- Applying for customer limits
- Monitoring customers
- Managing claims

You have the peace of mind to focus on running your business, with added protection in place.

## Why choose us?

- **Protection** and **funding** under **one roof**
- A **dedicated** relationship team who understands your business
- **Flexible** cover aligned to your trading needs

## Find out more

Speak to your Relationship Contact to find out how Bad Debt Protection could help protect your business.

