

# KRIYA

## Need flexible funding? Get invoice finance



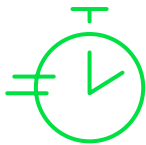
Help your clients say goodbye to gaps in cash flow by advancing the funds owed to them in their outstanding invoices. When they get paid sooner they can easily cover upfront costs or overheads, quickly pay unexpected bills or salaries and flexibly access working capital for growth.

### Benefits



#### Easy to use

Smart online platform  
reduces admin



#### Quick response

Apply in minutes,  
same-day quote



#### Straightforward costs

No hidden fees



#### Personal service

Dedicated account  
manager

### Eligibility criteria

- ✓ Limited company or LLP  
based in the UK
- ✓ Minimum turnover  
of £100,000 p.a. or  
annualised income from  
current year's trading

# About invoice finance

Your clients decide which invoices to fund, with no need to commit their whole sales ledger. Whether their needs are seasonal or ongoing, they can choose the term that works best for their business.

## Monthly

- For short-term, sporadic or seasonal cash flow needs
- Flexibility to cancel with 30 days' notice

### Terms

Monthly rolling contract

### Transparent costs

- **Subscription fee:** A fixed monthly fee for the facility
- **Listing fee:** A £15 fee to cover the cost of CHAPS payments to send funds
- **Discount fee:** A charge on the funds you use

## Annual

- For ongoing funding needs (without funding whole ledger)
- More cost-effective for long-term funding requirements

### Terms

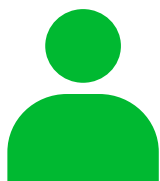
12-month contract

### Transparent costs

- **Subscription fee:** A fixed monthly fee for the facility
- **Listing fee:** A £15 fee to cover the cost of CHAPS payments to send funds
- **Discount fee:** A charge on the funds you use



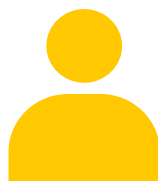
I'm looking for a flexible option that I can budget on a monthly basis



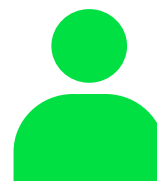
I have seasonal fluctuations in cash flow



I have an ongoing funding need but I don't want a whole ledger facility



I want fixed monthly fees at a more favourable rate



## How it works



### 01 APPLY

Apply online in minutes. Someone from our team will be in touch same-day.



### 02 UPLOAD

Your client uploads their invoices and we'll let them know the cost upfront.



### 03 VERIFY

Their customer verifies the invoice details.



### 04 FUNDING

Get an advance of up to 90% within 24 hours.

## To apply

They'll need...

- To meet our eligibility criteria
- Their company name and UK registration number
- The applying director's date of birth and home address
- Latest statutory accounts
- At least 3 months' bank statements