

# Additional Services & Charges

## GBP

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 services are available to help with this.

### Getting cash to you

<b>Payments to Third Parties</b>	£275
<b>Downloading of Debt Schedules or Applying Cheques/Funds received same day</b>	Subject to a minimum of 2.50% of value or £250 whichever is the greater amount
<b>Our payment processing times are 11.30am and 2.00pm daily*</b>	

\* Any changes to these times will be communicated in advance.

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>Business Restructuring Support Fee</b>	Minimum 2% of Funding Line or £5,000 whichever is the greater amount
<b>Agreed overpayment up to 5% above prepayment percentage</b>	Subject to a minimum of 2.75% of overpayment value or £275 whichever is the greater amount, per week
<b>Agreed overpayment up to 10% above prepayment percentage</b>	Subject to a minimum of 3.75% of overpayment value or £375 whichever is the greater amount, per week
<b>Agreed overpayment over 10% above agreed prepayment percentage or above 90% prepayment</b>	Subject to a minimum of 5.75% of overpayment value or £575 whichever is the greater amount, per week
<b>Permanent increase of your funding limit</b>	Subject to a minimum of 2.00% of uplift or £500 whichever is the greater amount
<b>Temporary increase of your funding limit</b>	Subject to a minimum of 1.00% of uplift or £350 per week whichever is the greater amount
<b>High Involvement increase on debtor above default</b>	Subject to a minimum of 2.5% of uplift or £10 per 1% increase, whichever is the greater amount
<b>Variation to the term(s) of Invoice Finance agreement (excluding funding limit)</b>	Minimum of £350
<b>Agreed increase in individual debtor IP%</b>	Minimum of £350
<b>Perm increase in client IP%</b>	Minimum of £500



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>Bad Debt Protection</b>	Discuss with your local Bibby contacts
<b>Credit limit agreed in excess of agency recommendation</b>	2.50% of uplift or £50, whichever is the greater amount
<b>Agency credit check on debtor</b>	£20 for Ire & UK, £50 for Europe and £100 Rest of World
<b>Preparation of legal file for debtor litigation</b>	£200
<b>Legal costs relating to debtor litigation</b>	At cost plus 15% administration fee
<b>Checking of bank account for debtor funds after 9am (<i>note this is just checking of funds and not applying funds to account</i>)</b>	£50

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 including our Payment Transfer Fees

### Fees

<b>CHAPS Transfer Payment</b>	£30
<b>Debt schedule administration errors</b>	£20
<b>Late filing of monthly information (due by the 15<sup>th</sup> of each month)</b>	£150 per day
<b>I.D. reconciliation incomplete /Re-reconciliation request mid-month</b>	£500
<b>Administration Fee as a result of breach of Invoice Finance agreement</b>	Subject to a minimum of £500
<b>Unauthorised overpayment</b>	Subject to a minimum of 3% per day of the over payment value or £500 whichever is the greater amount – payable per week or part thereof
<b>Cancellation of Audit or visit within 72 hours</b>	£700
<b>Direct banking of monies</b>	£500 plus 1.00% of value per day until full repayment with cleared funds
<b>Unpaid cheque</b>	1.00% of the value of the cheque with a minimum £6 and a maximum £65
<b>Deed of Confirmation</b>	Minimum of £350

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.

All of the above are referred to as Disbursements, Charges or Extra Services within our Invoice Finance Agreement.

