

# Hitachi Capital Invoice Finance

provides an alternative,  
less bureaucratic and  
more flexible approach  
to raising finance  
against invoices.

Start your six  
month trial today!  
Call 0800 1105 005

## About us

Our philosophy is based upon developing long-term working relationships with our clients. We believe that no other company can match our comprehensive commitment to service.

In 2008, Hitachi Capital (UK) PLC acquired Hitachi Capital Invoice Finance from London Scottish Bank PLC.

Hitachi Capital (UK) PLC is part of one of the world's largest and most respected groups. Through its four main business areas – Business Finance, Consumer Finance, Vehicle Solutions and Invoice Finance – Hitachi Capital provides a carefully selected range of high-quality financial and insurance products that can be tailored to meet the needs of both business and personal customers.

Being part of Hitachi Capital (UK) PLC ensures that we have the stability and financial support to continue to grow our business. In fact, we have grown continuously year-on-year and are one of the fastest-growing companies in the industry.

## Why choose us?

With no more than 25 clients for each Client Manager, we offer the highest possible levels of service, with real people ready to help and advise. That means you always have the day-to-day working capital and assistance you need to manage and run your business efficiently.

We will maximise the cash available against your sales invoices, building a long-term relationship with you and your customers. Our independence from UK banks means we are more secure and can offer you greater flexibility than other factoring companies.

As a member of the Asset Based Finance Association, we will provide you with reputable and reliable factoring.



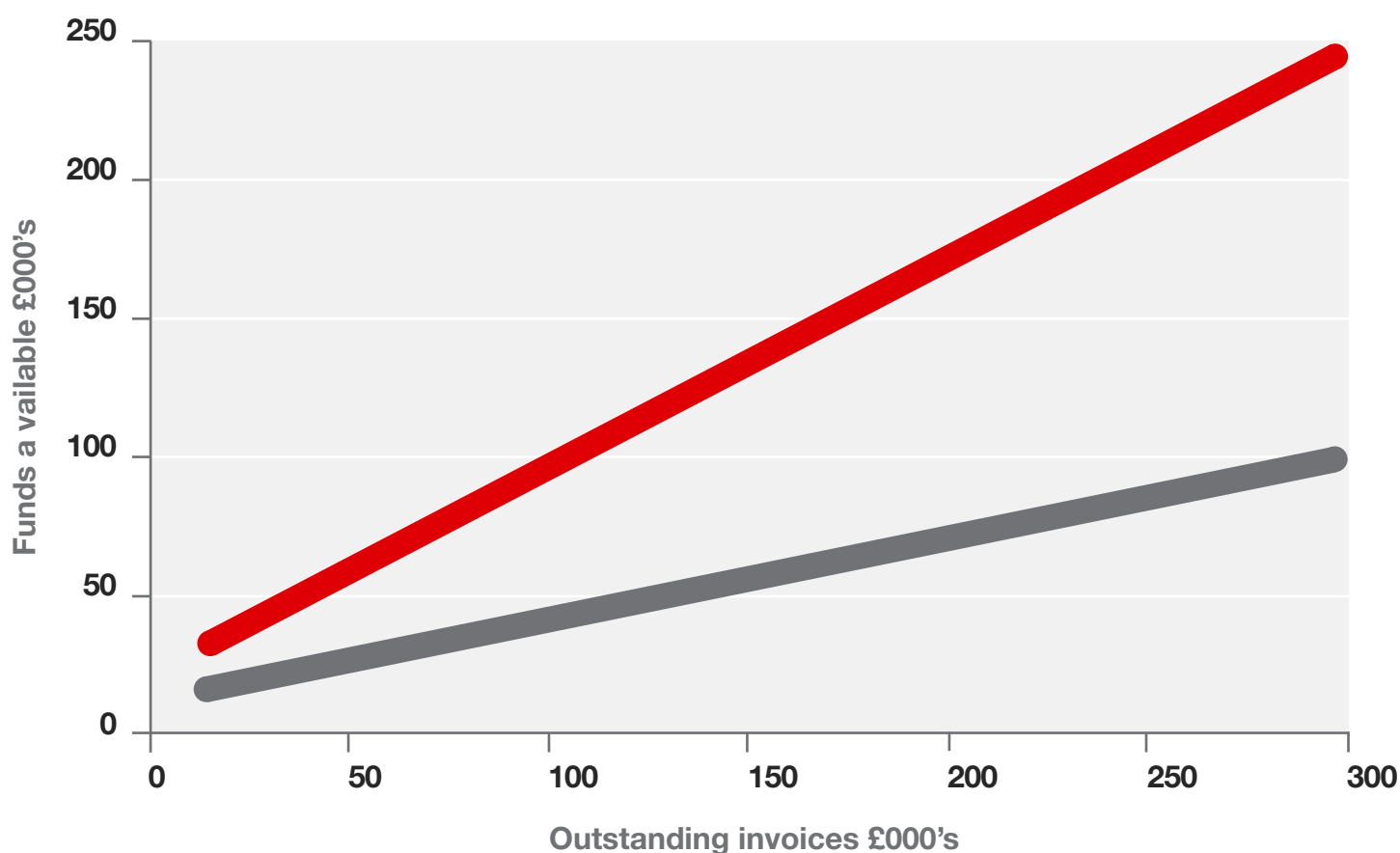
## What is factoring and invoice discounting?

It is the modern-day equivalent of a bank overdraft, with the added advantage that available funding increases as your company grows, without the need for re-negotiating terms. Factoring provides you with the day-to-day working capital to manage your business effectively.

Factoring with Hitachi Capital has other major benefits. To start with, it frees you up to concentrate on more productive activities, instead of chasing payments. Administratively, it's a better option than arranging an overdraft with your bank. As your company grows, so does the available funding.

**Invoice Finance**  
**Overdraft**

Based on an overdraft of 30% of debtors and factor pre-payments of 80%



### The benefits of invoice finance

- Improves cash flow by giving you immediate access to the money that you are owed.
- Finances your stock requirements.
- Enables you to negotiate prompt payment discounts from your suppliers.
- Funds available for you to grow as your sales increase.
- Saves you time on credit control, allowing you to concentrate on running your business.
- Your book debts are the only assets required to secure funding.

Call today on:

**0800 1105 005**

## How does invoice finance work?

We pre-pay up to 85% of the gross value of each sales invoice

We issue monthly statements (optional) and manage your sales ledger

On payment of invoice we pay you the balance, less charges

## Credit control

Hitachi Capital's credit control services are available to any business that sells goods or services to other businesses on credit terms. It's a highly effective way of freeing up your time so that you can concentrate on more productive issues than chasing up payments. It can also save you the cost of hiring an additional employee dedicated to this often frustrating task.

It's as easy as this. You raise your invoices as usual and send them to your customers. You also send them to your Client Manager, who discusses which companies you'd like to chase, and when. As soon as the time is right, we send out monthly statements with a remittance advice, followed by reminder letters. When we receive payment, we immediately make the money available to you via BACS.

You are kept up to date with payment status throughout this process. As you would expect from a member of the Asset Based Finance Association, we can also reduce the risk of your outstanding debts with a credit searching facility.

## How we can help with your credit control

- Money made available to you immediately via BACS.
- Monthly statements for your records.
- Your Client Manager will discuss who to chase and when.
- Credit control can be carried out as part of your own business or as an outside agency.
- An efficient legal system will improve slow payers and resolve disputes.

## Our key features

- Factoring and invoice discounting for businesses from £50k to £7.5m turnover.
- We work with new starters, phoenixes, turnarounds, administrations and CVAs.
- Our independence from UK banks means we are more secure and stable than other factoring companies.
- Minimum fee starts at £2,400.
- Dedicated Client Managers work with no more than 25 clients, offering the highest possible levels of service.
- Exports considered up to 20% of sales ledger.
- Quick turnaround and flexible underwriting.
- Additional payroll and credit control services.

To find out how we can work with you and help your company, call us today on:

**0800 1105 005**

or email us: [invoice.finance@hitachicapital.co.uk](mailto:invoice.finance@hitachicapital.co.uk)  
[www.hitachicapital.co.uk/invoicefinance](http://www.hitachicapital.co.uk/invoicefinance)

