

Market leading service

Investec is dedicated to helping you grow your business.

We have been providing a wide range of asset and loan finance solutions to the SME market for over 15 years, financing small to middle ticket transactions up to £10m.

Our strengths lie in our people who are experts in delivering market leading service and building long term relationships with our brokers. We ensure that each broker has a dedicated Investec relationship manager and our UK based broker support team are always on hand to help you.

Benefits



Market leading service

Awarded:

- Broker Champion 2021 Lessor Winner by Leasing World
- Best service from an Asset Based Finance Provider for five consecutive years 2014-2018 by Business Moneyfacts
- 4 times winner "Best Leasing & Asset Finance Provider" — 2019-2022 by Business Moneyfacts



Quick underwriting

Average credit decision received within 4 hours



Fast payouts

Write business on your own documents and copy documents



Leading technology

Brokerlink enables you to track proposals online and gain in depth management information. Our technology also gives you the ability to link your own software via EDI to Investec.

Any proposal for less than £10K is required to be loaded on Brokerlink. Our smartphone/tablet/computer app enables you to calculate your customer repayments and your commission according to asset type, cost of asset, term of agreement and our rates

Products

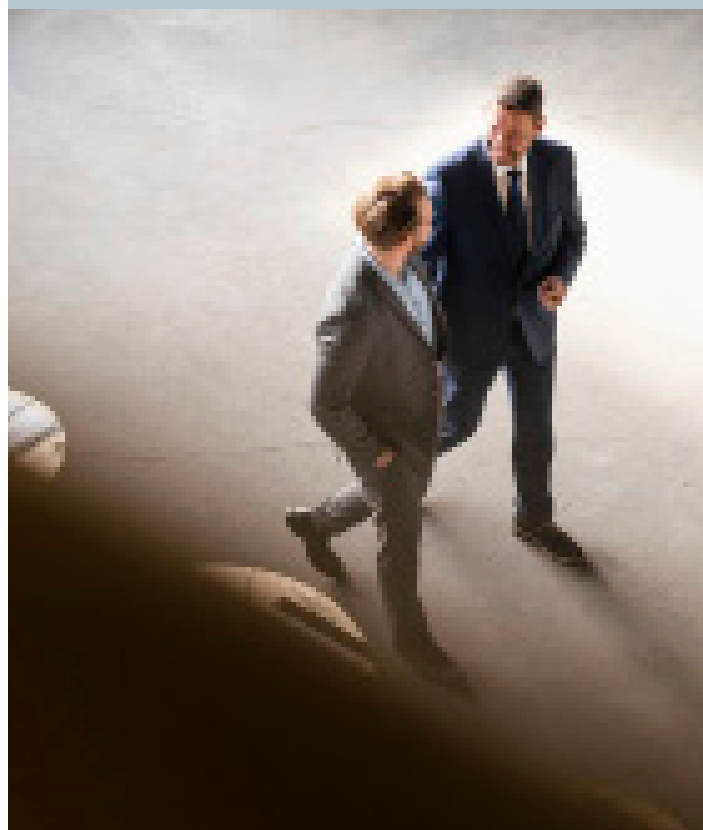
- Fixed term lease
- Minimum term lease
- Standard lease
- Hire purchase (non regulated)
- Commercial loan (software only transactions for strong covenants)
- Professions funding
- Sale and lease/HP back (hard assets only)
- Purchase agency agreement
- Sustainable Energy Lending

We consider VAT deferrals on hire purchase for hard asset.

We can provide supplier stage payments

Additionally Pre-Hire facilities for deals over £250K

Take advantage of our foreign exchange for businesses and individuals.



What we finance

Commercial vehicles, trucks, trailers, plant and machinery, construction, industrial, print and packaging, buses and coaches, machine tools, waste recycling, cranes, CNC machinery, materials handling. This list is not exhaustive.

Rates

Our hard asset rates are subject to change and are communicated monthly.

- Commission based on advance
- Any additional commission is split 50/50 between Investec and the broker
- Minimum deal size £5k
- Pre Hire Rates - please add 0.5% to the standard rates. Minimum documentation fee on Pre Hire deals is £500, ability to share 50/50 over this minimum fee.

Established business (trading over 3 years)

Deal term: 2 – 7 years

AMOUNT ADVANCED	TERM	COST OF FUNDS	MINIMUM INVESTEC MARGIN	NET TO INVESTEC	COMMISSION THRESHOLD (ANYTHING OVER 50/50 SPLIT)
5,000 - 12,500	24 - 84 months	5.5%	4%	9.5%	4%
12,501 - 25,000	24 - 84 months	5.5%	2%	7.5%	2%
Over 25,001	24 - 35 months	5.5%	2%	7.5%	2%
Over 25,001	36 - 47 months	5.5%	2%	7.5%	3%
Over 25,001	48 - 59 months	5.5%	2%	7.5%	4%
Over 25,001	60 - 84 months	5.5%	2%	7.5%	5%
150,000 +	48 - 84 months	5.5%	1.75%	7.25%	3%

New start (trading under 3 years)

Deal term: 2 – 3 years

BUSINESSES TRADING 1 – 3 YEARS

AMOUNT ADVANCED	YIELD	COMMISSION THRESHOLD (ANYTHING OVER 50/50 SPLIT)
5,000 – 50,000	15%	5%
50,001 – 100,000	14.5%	5%
100,001+	14.25%	5%

BUSINESSES TRADING UNDER 1 YEAR

AMOUNT ADVANCED	YIELD	COMMISSION THRESHOLD (ANYTHING OVER 50/50 SPLIT)
5,000 – 50,000	16%	5%
50,001 – 100,000	16%	5%
100,001+	15.5%	5%

What we finance

IT, software, telecoms, photocopiers, furniture, shop fittings, racking and partitioning, EPOS, franking machines, security, CCTV, catering, refrigeration, heating, air conditioning, vending machines, laundry, garage equipment, beauty, gym and leisure, cleaning.

This list is not exhaustive.

Rates

- Commission based on advance
- No documentation fee splits applicable for deals under £5,000.

Established business (trading over 3 years)

Deal term: 2 – 7 years

AMOUNT ADVANCED	YIELD 24 MONTHS + TERM	YIELD 18 MONTHS + TERM	YIELD 12 MONTH TERM	COMMISSION THRESHOLD (MAXIMUM COMMISSION)
2,000 – 5,000 +VAT	11.75%	16.5%	21%	20%
5,001 – 10,000 +VAT	10.75%	16%	20%	20%
10,001 – 25,000 +VAT	9.25%	14.5%	19%	15%
25,001 – 50,000 +VAT	9%	14%	18%	15%
50,001 – 100,000 +VAT	8.75%	13.5%	17%	10%
100,001 +VAT	8.5%	13%	16%	7.5%

New start (trading under 3 years)

Deal term: 2 – 3 years

BUSINESSES TRADING 1 – 3 YEARS

AMOUNT ADVANCED	YIELD
2,000 – 5,000 +VAT	22%
5,001 – 10,000 +VAT	18%
10,001 – 25,000 +VAT	16.75%
25,001 +VAT	16.25%

BUSINESSES TRADING UNDER 1 YEAR

AMOUNT ADVANCED	YIELD
2,000 – 5,000 +VAT	24%
5,001 – 10,000 +VAT	20%
10,001 – 25,000 +VAT	18.75%
25,001 +VAT	18.25%

Rates

- The below rates are for businesses trading over 3 years
- For professional practices established less than 3 years return to Investec should be increased by 2%
- Maximum commission after sharing is 15%.

Finance leases and non-regulated hire purchase only

- Minimum deal advance: £10,000
- Term (asset dependence): 36 – 84 month

MEDICAL

Established business (trading over 3 years)

Deal term: 2 – 7 years

Please use the hard asset rate card for medical asset deals.

PAPER PROFESSIONS

Established business (trading over 3 years)

Deal term: 2 – 7 years

Please use the rate card based on asset class, for example for computer equipment use the soft asset rate card, for vehicles use the hard asset rate card.

SUSTAINABLE ENERGY LENDING

Established business (trading over 3 years)

Deal term: 2 - 10 years

For further information please refer to our specific sustainable energy lending fact sheets.

NET YIELD	COMMISSION
7.95% - 9.95%	4% (maximum)

The following criteria applies:

- Typical term is 7 years however longer terms may be considered in exceptional circumstances
- Standard Pre-Hire and documentation fees apply
- Terms & conditions apply and net yield should be based on the risk profile of the borrower and the asset type
- Soft asset pricing applies where Investec net advance is less than £250,000
- For more information please contact Charlotte Davies

Credit guidelines

Soft and hard assets

Accounts required for deals over £15k.
Bank statements and/or up to date management accounts may also be requested

Proprietor's/partner's dates of birth and last three years addresses. No tenants considered

Directors' guarantees can be taken if the company does not support the lending in its own right

Asset description (make, model, age, mileage)

Supplier details

Nature of business and number of years trading

New starts (trading less than 3 years) are considered on a maximum 3 year term. Business plan/proof of investment may be required in addition to bank statements. Directors' guarantees are mandatory.

Find out more

For further information, please contact:

iafbrokersupport@investec.co.uk

0330 123 9614

Investec Asset Finance
Reading International Business Park
Reading RG2 6AA

Investec Asset Finance plc is authorised and regulated by the Financial Conduct Authority for credit-related regulated activities (including hiring). Registered office at Reading International Business Park, Reading, RG2 6AA. Registered in England Number 2179313.

