

## In need of cash?

### More working capital based on your invoices

KBC Commercial Finance offers you a flexible financing alternative based on your invoices:

- you prepare your invoice (after delivery of the services or goods);
- you send the details of the invoice to KBC Commercial Finance;
- the day after, we will advance you up to 85% of the nominal value of the invoice;
- the VAT is included in the advance.

Based on your volume of invoices, our advances grow with your company, there is no limit! As such, this is an ideal solution for fast growing companies. However, cash advances based on invoices are relevant for any company looking to optimize its working capital needs.

### Fast and transparent

- you can monitor your portfolio and the cash advance in real time;
- you request the amount needed and the day after it will be available;
- the interest due is clearly represented, no surprises.

### Tailor-made

- 75%: our formula with recourse (without credit cover) offers you a 75% cash advance;
- 80%: if you opt for a credit insurance, the cash advance can be increased up to 80%;
- 85%: our formula without recourse (with credit cover) offers you a 85% advance and even higher.

It goes without saying that the actual percentages will depend on your specific portfolio and chosen formula but we would be pleased to prepare a tailor-made offer.

### Cost effective

We will charge interest on the actual advance, from the moment you received the advance until the payment of the invoice.

You can choose the most optimal formula:

- cash advances for a maximum flexibility;
- straight loans for larger amounts (more than € 125.000,00) required during a longer period.

And most important, **there is no commitment fee** on undrawn lines.

It is clear that KBC Commercial Finance offers you an optimal solution at the best possible rates.

## Your advantages

A cash advance based on your invoices provides you with a flexible financing tool. Moreover, this financing alternative is often cheaper than a traditional solution via the bank. Try us, you will be positively surprised.