



Unlock Cash Flow with Invoice Discounting



What Is Invoice Discounting?

Invoice discounting gives your business early access to cash flow from valid customer invoices that fall within agreed payment terms.

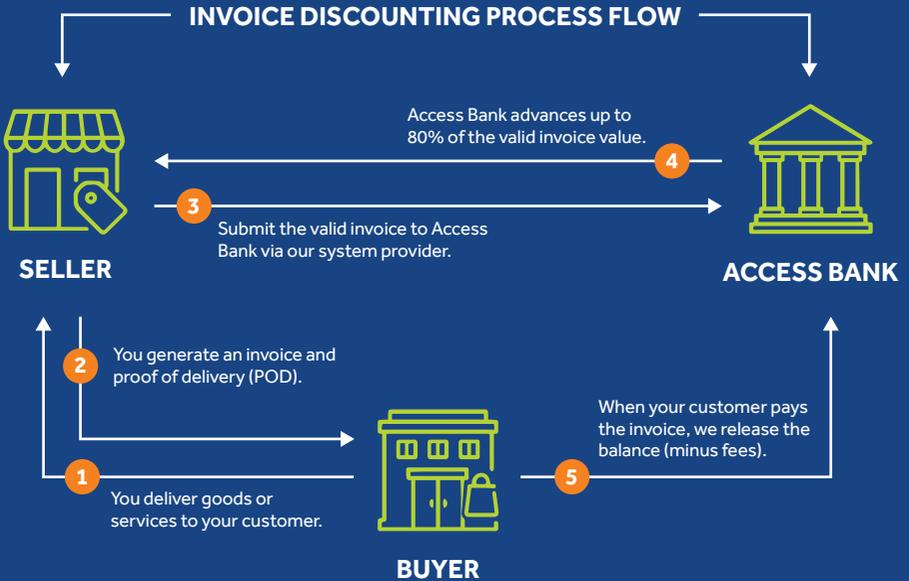
Instead of waiting for your customers to pay, Access Bank advances a percentage of the invoice value, giving you quick access to cash for stock, overheads, or new opportunities. The invoices serve as collateral, with funding provided after goods have been delivered or services rendered.

How It Works:

Access Bank's invoice discounting is designed as a tailored financing solution to meet your unique cash flow needs. We take time to understand your business, analysing your financial position, debtor book, customer base, and industry dynamics, to structure a facility that works for you.

- 1** Your invoices act as collateral, helping reduce credit risk and secure funding.
- 2** We assess your debtors, set credit limits, and work with any debtor insurance policies to manage risk.
- 3** Advances of up to **80%** of the valid invoice are provided against valid invoices and delivery documentation.
- 4** Our system service provider ensures a streamlined, automated process for submitting and verifying invoices, making funding quick and efficient.
- 5** The balance of funds is released when your customer pays their invoice.
- 6** All contracts are carefully vetted to protect your business and the bank's rights.

Step-by-step Process:



Benefits to the Client



Improve cash flow without waiting for customers to pay.



Quick access to working capital for stock or overheads.



Facilities based on the strength of your debtor book, not just your financials.



Flexible funding aligned with your sales volumes.



Supports growth, with tailored solutions to match your business.



Costs Involved

There are usually only three costs associated with discounting. These are initiation fee, interest on the loan balance and a monthly administration fee.

Initiation fee: is a once-off fee that is charged on the inception of the facility.

Interest cost: is a risk based interest and is calculated on the same basis as overdraft interest and is agreed between the bank and our client.

The standard administration fee: is a minimum of R7 500 per month. This fee is agreed between the bank and our client.

Terms and Conditions Overview

- Advances up to 80% of current valid invoice value (post-delivery).
- Funding requires valid invoice and supporting delivery note.
- Credit limits set based on debtor quality and risk.
- Contracts vetted for clauses that may affect recourse.
- Remaining 20% released upon debtor payment.

Contact Details

For enquiries, you may send an email to:
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Access Bank South Africa is a licensed financial services provider in terms of the Financial Advisory and Intermediary Services Act (FSP 5865) and a registered credit provider in terms of the National Credit Act, registration number NCRCP6.