

# Asset Finance

broker rates



# Asset finance

## Hard assets\*

|                       | 12-23 months | 24-47 months | 48-84 months |
|-----------------------|--------------|--------------|--------------|
| £10,000 - £24,999     | 8.55%        | 8.05%        | 7.95%        |
| £25,000 - £69,999     | 7.65%        | 7.45%        | 7.25%        |
| £70,000 - £149,999    | 7.20%        | 6.65%        | 6.55%        |
| £150,000 - £2,500,000 | 6.90%        | 6.45%        | 6.35%        |

\*Advances below £20,000 need to be part of a split drawdown/ potential multi-hirer/ existing customer.

With Allica Bank, you can refinance a hard asset to restructure an existing loan from a lender, fund a new project, finance a business purchase and support a management buyout (excluding raising working capital). The minimum loan is £75,000. Pricing depends on LTV (medium asset pricing uses the Growth Guarantee Scheme). Please speak to your business development manager to find out more.

## Medium assets

|                       | 24-47 months | 48-60 months |
|-----------------------|--------------|--------------|
| £30,000 - £49,999     | 8.25%        | 8.20%        |
| £50,000 - £69,999     | 8.15%        | 7.90%        |
| £70,000 - £149,999    | 8.05%        | 7.80%        |
| £150,000 - £2,500,000 | 8.00%        | 7.75%        |

These rates also apply to hard and medium assets financed using the Growth Guarantee Scheme.

## Soft assets

|                       | 24-60 months |
|-----------------------|--------------|
| £30,000 - £49,999     | 8.45%        |
| £50,000 - £69,999     | 8.35%        |
| £70,000 - £149,999    | 8.25%        |
| £150,000 - £2,500,000 | 8.15%        |

We can only finance soft and medium assets through the Growth Guarantee Scheme.



## Green finance

|                       | 24-47 months | 48-60 months | 61-84 months | 85-96 months |
|-----------------------|--------------|--------------|--------------|--------------|
| £25,000 - £69,999     | 7.95%        | 7.74%        | 7.59%        | 7.53%        |
| £70,000 - £149,999    | 7.70%        | 7.56%        | 7.43%        | 7.39%        |
| £150,000 - £2,500,000 | 7.59%        | 7.47%        | 7.35%        | 7.33%        |

### What we finance:

- Solar panels
- Biomass
- Air source heat pumps  
Maximum term 72 months
- LED (subject to soft asset pricing)  
Minimum loan £30,000  
Maximum term 36 months

### Refinance is available on these assets (excluding LED):

- Minimum loan £75,000
- Maximum term 48 months (subject to soft asset pricing)
- Financed using the Growth Guarantee Scheme

Deals that fall outside of our green finance appetite will revert to Growth Guarantee Scheme lending, with a minimum loan size of £30,000.

- Allica supports the Growth Guarantee Scheme for eligible customers – talk to your business development manager for more information
- The above rates are minimum net yields to Allica
- £295 standard documentation fee and £199 + VAT option to purchase fee
- No annual service fees charged
- Commission is based on the net advance
- Commission on all sub 24-month deals is capped at 2%
- Commission on 24+ month deals capped at 4% (deals over £100,000 capped at 5%)
- We will consider VAT deferrals for all hard asset qualifying deals
- Available to established businesses trading for a minimum of 24 months
- Minimum transaction of £20,000 unless part of a split delivery (£25,001 for sole traders & partnerships in all cases)
- Maximum £2.5 million per transaction

## What we finance

We can finance all sorts of hard, medium and soft assets for established businesses. See a list of examples below, although this list is not exhaustive. Please speak to your business development manager to discuss anything you're unsure of.

### Hard assets

- Commercial vehicles
- Trucks
- Trailers
- Cars
- Plant & machinery
- Construction
- Industrial
- Print & packaging
- Buses & coaches
- Machine tools
- Waste recycling
- Cranes
- CNC machinery
- Materials handling
- Milking machines

### Medium assets\*

- Broadcast vision sound
- Garage equipment
- Textile equipment
- Waste equipment
- Welfare units
- Portacabins
- Holiday pods
- Pumping equipment
- Surveying equipment
- Compressors
- Traffic lights
- Medical equipment
- Robotics

### Soft assets\*

- Catering equipment
  - IT equipment
  - Office equipment and fit-outs
  - Leisure
  - Telecoms
  - Security equipment
  - Scaffolding
  - Gym equipment
  - Restaurant fit-outs
  - Software
  - Park homes and holiday pods
  - Air conditioning units
- and much more!

\*We can only finance soft and medium assets through the Growth Guarantee Scheme

 [www.allica.bank/introducers](http://www.allica.bank/introducers)

 0330 094 3333

 [afproposals@allica.bank](mailto:afproposals@allica.bank)



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