

Asset Finance

broker rates



Asset finance

Hard assets*

	12-23 months	24-47 months	48-84 months
£10,000 - £24,999	8.80%	8.30%	8.20%
£25,000 - £69,999	7.90%	7.70%	7.50%
£70,000 - £149,999	7.70%	7.15%	7.05%
£150,000 - £2,500,000	7.50%	7.05%	6.95%

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

Medium assets

	24-47 months	48-60 months
£50,000 - £69,999	7.80%	7.50%
£70,000 - £149,999	7.65%	6.59%
£150,000 - £2,500,000	7.60%	7.35%

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

Soft assets

	24-48 months
£50,000 - £69,999	8.00%
£70,000 - £149,999	7.85%
£150,000 - £2,500,000	7.75%

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. Hard asset or medium asset pricing depends on LTV (medium asset pricing uses the Growth Guarantee Scheme). Please speak to your business development manager to find out more.



Green finance

	24-47 months	48-60 months	61-84 months	85-96 months
£25,000 - £69,999	8.20%	7.99%	7.84%	7.78%
£70,000 - £149,999	7.95%	7.81%	7.68%	7.64%
£150,000 - £2,500,000	7.84%	7.72%	7.60%	7.58%

What we finance:

- **Solar panels**
Minimum loan £50,000
- **Biomass**
Minimum loan £50,000
- **Air source heat pumps**
Maximum term 72 months
- **LED (subject to soft asset pricing)**
Minimum loan £50,000
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

- 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*

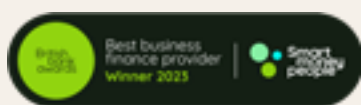
- Catering equipment
- IT equipment
- Office equipment
- Leisure
- Telecoms
- Security equipment
- Scaffolding
- Gym equipment

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

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