MOMENTA FINANCE
REALISING POTENTIAL

PRODUCT PROFORMA

# Working Capital Finance

Short-term funding for UK SMEs to buy stock and run the business.

| £50k—£500k | Up to 12 months | From 1.25% | None |
|---|---|---|---|
| LOAN AMOUNT | TERM | PER MONTH | EARLY REPAYMENT FEES |

## Features and benefits

| FEATURE | BENEFIT |
|---|---|
| **Interest-only, paid monthly** | Capital stays in the business and costs are predictable. |
| **Arrangement fee added to the loan** | From 2% and a renewal fee to be charged thereafter. |
| **No early repayment charges** | Flexibility to repay based on cash flow. |
| **Up to 12-month term** | Borrow only for as long as you need. |
| **Additional to loan request** | Use for short-term working capital alongside longer-term requirements. |
| **Working capital** | Flexible use of funds. |

## Key terms

| | |
|---|---|
| Arrangement fee | From 2% lender fee + broker fee (discretionary) |
| Security | Personal guarantees from the PSCs |
| Repayment | In full at maturity or renewal |
| Renewal | Request up to 30 days before expiry; rate confirmed and renewal fee by negotiation |

## Who it's for

- Turnover of £350,000 or more
- Profitable & solvent in the last filed accounts
- PSC is a UK homeowner

Talk to us about working capital

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