



Merchant cash advance

Big changes in turnover can be a real headache for businesses looking to source and repay finance. Repayments may be affordable during busy periods but challenging when turnover dips.

If a business takes regular credit and debit card payments from customers, they may be eligible for a merchant cash advance. The security of lump sum lending with flexible, proportionate repayments.

Instead of a fixed monthly repayment schedule, businesses can repay part of the loan with each customer card payment, through the terminal. During busy periods, they'll repay more but won't have this pressure during seasonal revenue dips.

At Capitalise, we match businesses with experienced lenders in their sector. Whether that's retail, manufacturing, distribution, leisure, or any other facet of UK industry, we'll ensure they receive a competitive rate that's both affordable and tailored to the business.

HOW MERCHANT CASH ADVANCE WORKS

- ✓ The advance is unsecured which means your house is not at risk
- ✓ No fixed payments as you pay back a percentage of credit card sales
- ✓ No interest charges so you'll know upfront how much the advance will cost



Merchant cash advance partners typically offer finance on a revolving basis. Businesses can continue using the existing credit facility each time 60-70% of the balance has been repaid. These loan types can be issued very quickly, with access to the funds at a time they're needed the most.