

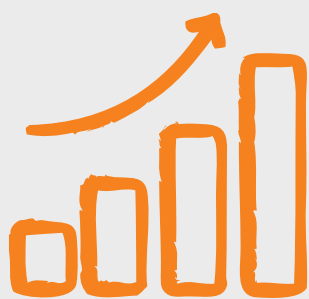
Benefits of credit insurance

Protects cash flow

Credit insurance safeguards your cash flow in the event a debtor falls insolvent or takes longer than the agreed credit period to pay an invoice, subject to a designated credit limit. Without credit insurance a bad debt directly hits your bottom line.



Supports growth



A credit insurance policy can help you to offer more competitive payment terms and allow you to work with customers beyond your normal credit risk appetite.

Improves credit management

Credit insurance can improve the efficiency of your credit management and reduce the time spent chasing late payments. This will allow you to focus on growing your business instead of chasing bad debt.



Reduces costs



Having credit insurance may help you to negotiate favourable terms with suppliers as policies will reduce the impact of a bad debt on them too. It could even help you to access better rates from lenders and increase the amount you're allowed to borrow.

Tailored to your needs

Credit insurance can be provided against your entire debtor book, key customers or just single debtors that may have an adverse credit history. It can be provided as part of a non-recourse invoice finance facility, or as a standalone product.

