

# Asset Finance

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%	7.40%
£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 relationship 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
- 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 relationship 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\*

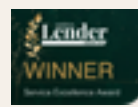
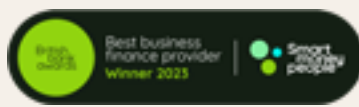
- Catering equipment
- IT equipment
- Office equipment
- Leisure
- Telecoms
- Security equipment
- Scaffolding
- Gym equipment

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

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

 0330 094 6666

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



Allica Bank Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN: 821851). Registered office at 4th Floor, 164 Bishopsgate, London EC2M 4LX. Incorporated under the laws of England and Wales with company number 07706156.

Asset Finance services provided by Allica Financial Services Limited trading as Allica Bank Asset Finance. Registered office at 4th Floor, 164 Bishopsgate, London EC2M 4LX. Incorporated under the laws of England and Wales with company number 12784979. Allica Financial Services Limited is not authorised or regulated by the Prudential Regulation Authority or the Financial Conduct Authority. The Asset Finance products offered by Allica Bank Asset Finance are not regulated products.

Copyright © Allica Bank Limited. All rights reserved.