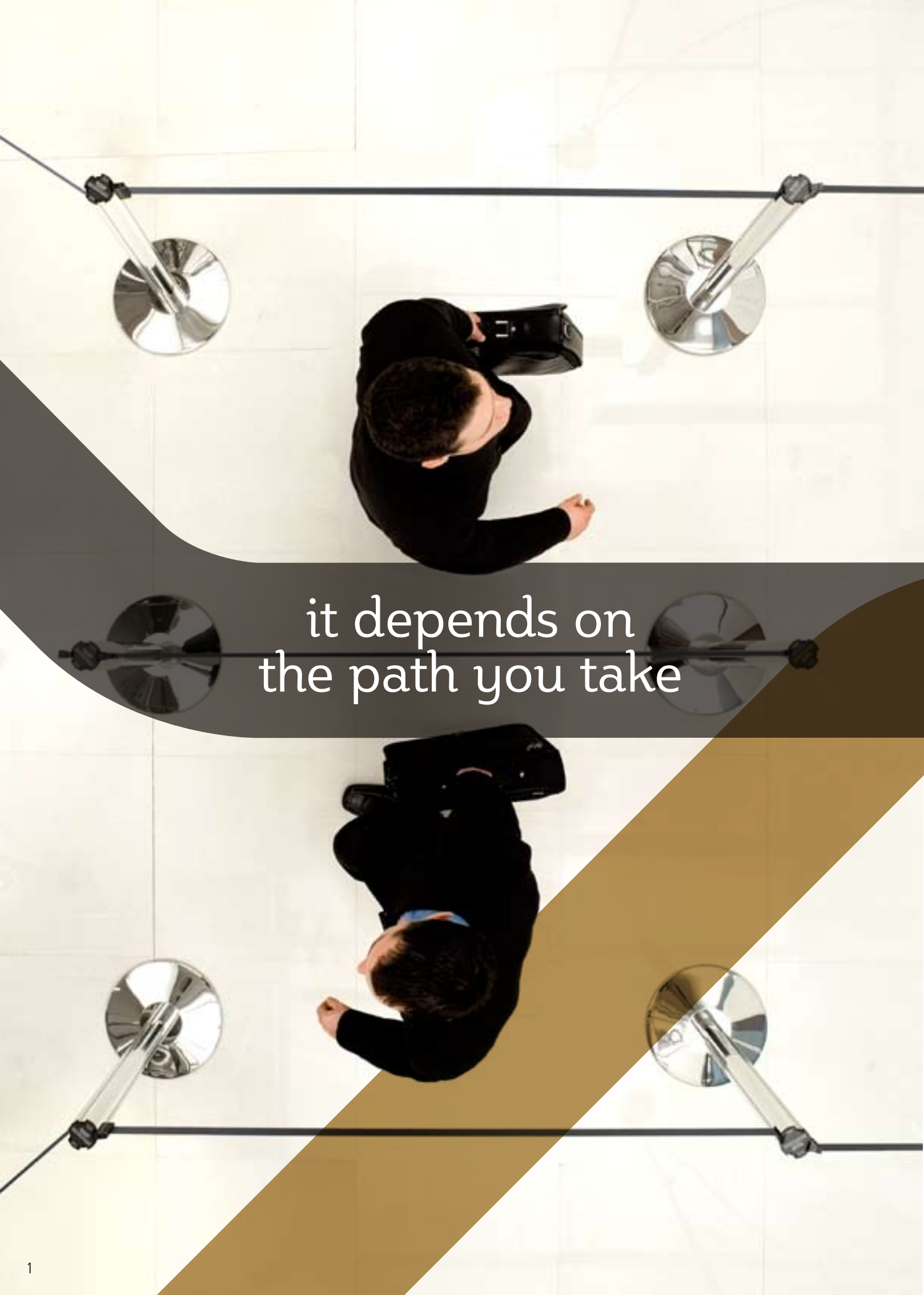


how far
can your
business
go

A high-angle, top-down photograph of a man in a black suit walking through a modern office space. The floor is made of large, light-colored square tiles. A horizontal black line runs across the frame, with two chrome stanchions on either side. The man is walking from left to right, carrying a black bag. A large, dark grey, curved shape is overlaid on the right side of the image, and a large, gold-colored, diagonal shape is overlaid on the bottom right. The text "it depends on the path you take" is written in white, sans-serif font across the dark grey shape.

it depends on
the path you take

there are 3 things that make us one of a kind



Portfolio

We're the only finance company in New Zealand that can provide a fully integrated combination of Working Capital, Trade Finance, Debtor Finance and Factoring.

People

We are a highly experienced and knowledgeable team of people who have a comprehensive understanding of the funding needs of small to medium-sized organisations. Our clients include importers, distributors, wholesalers, manufacturers, exporters and service providers.

Ownership

We think it counts for something when all of our operational and strategic decisions are made in New Zealand. Additionally, as a company within the Amalgamated Dairies Group, we have a shareholder that has a demonstrated track record in business success and truly understands the domestic and international challenges experienced by the New Zealand business community.

It's this combination of attributes that has made us one of New Zealand's leading business funding providers. And it's this combination of attributes that can help your company realise its potential.

experienced, expert & engaging

We know our industry inside out. Our people are skilled and highly competent. They also have a comprehensive understanding of market and industry conditions. In addition, they work hard to understand your business and the issues you face. This involves delivering a personalised service based on taking a long-term partnership view.

we have a proud heritage

We have been established since 1889 and are 100% New Zealand owned. We are proud of our history and it is an essential part of who we are. However, just as importantly, it has enabled us to continuously develop our capability as a specialist business funding provider.



trade finance

Ideal for companies who need to smooth out the fluctuations in cash flow from paying offshore suppliers and receiving funds from local customers. Our trade finance products offer:

Guarantees

- Import letter of credit using our bank lines
- Lock Finance guarantee
- Export letter of credit


Foreign exchange and payments

- Foreign currency bought or sold at a current rate or at a future date, with a predetermined rate
- Foreign trade loans to fund cash flow in a foreign currency
- Clean payments made locally and internationally in all major currencies

working capital

Ideal for companies who require immediate access to cash and do not want to use their personal property as security. Our working capital products offer:

- Flexibility of use. Can be used for shorter or longer term requirements
- Can separate business borrowing from personal borrowing
- Ability to add to or replace existing funding facilities



Our products can be used to fund sales growth, an acquisition, to consolidate debt, fund trade transactions or to assist with cash flow financing. Or it may be for a new business start-up or a MBO. Whatever the reason, our products can be used at any point of company's development – it's better for us to work with a business sooner rather than later.

factoring

Ideal for fast growing companies and those with lower levels of equity and assets. Our factoring products offer:

- Up to 90% of each debtors face value immediately
- Management of the ledger becomes our responsibility freeing up your time to grow the business
- Flexible credit approval terms

debtor finance

Ideal for more established companies who are experiencing growth or seasonality constraints and want to maximise the amount of cash they can borrow against their business assets. Our debtor financing products offer:

- Up to 80% of the total debtors ledger immediately
- Flexible limit. As sales and debtors grow so does access to cash
- Confidentiality. Management of the ledger remains with the client

systems and processes that work for our clients

Like many of our clients we are a medium-sized company. We know that time is money and therefore, have designed our systems and processes to make life easy. They provide flexibility with a quick turnaround which means that we can respond with a sense of urgency.

the benefits of working with us

Besides access to individual expert advice and the peace of mind from dealing with a market leader in financial services, there are many more benefits we have to offer:

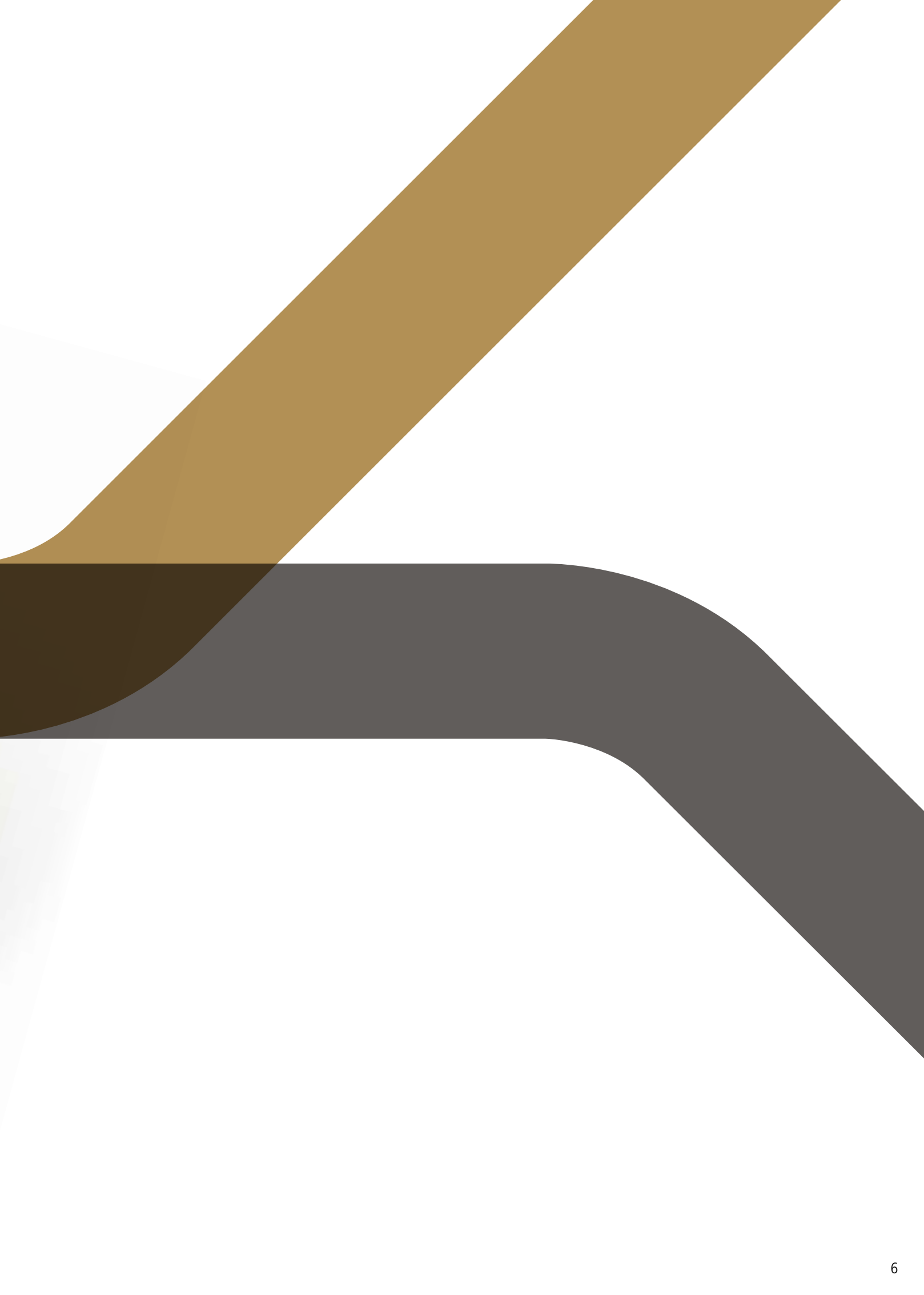
- A partnership with a long-term funder who really understands your business
- Maximise your ability to borrow cash against your business assets
- Take advantage of the growth potential within your business
- More free time to focus on business fundamentals
- Experience support through all the phases of your business performance



choose **lock finance** and optimise your business growth

many paths, but only one destination

There is no one product that will meet all of your funding needs. That's why we combine our product range and expertise to meet our clients' requirements. Irrespective of their size and how long they have been in business, we can work with companies to help them realise their goals. Perhaps it is time to consider the funding options for your business or your client's business. If it is, or if you would like more information, call us now.



"Lock provides us with a range of business financial products that enable our small Importing and Distribution business to grow successfully, resulting in the establishment of warehouses in Auckland, Wellington and Christchurch... an important extension to our business in financial matters and customer support."

Bob Lee CHAIRMAN
Mowac Corporation Limited

"We are delighted that Lock Finance have proven to be excellent to deal with and are serious about working with their introducers to build mutually beneficial and profitable relationships."

Bruce Yelverton PARTNER
Professional Finance Group

"...Time was of the essence and Lock was able to formally extend our facility, including all the legal necessities, in one and a half days. To know that we can get instant positive responses from a financier gives us great confidence."

Wayne Fowler C.A. FINANCE DIRECTOR
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