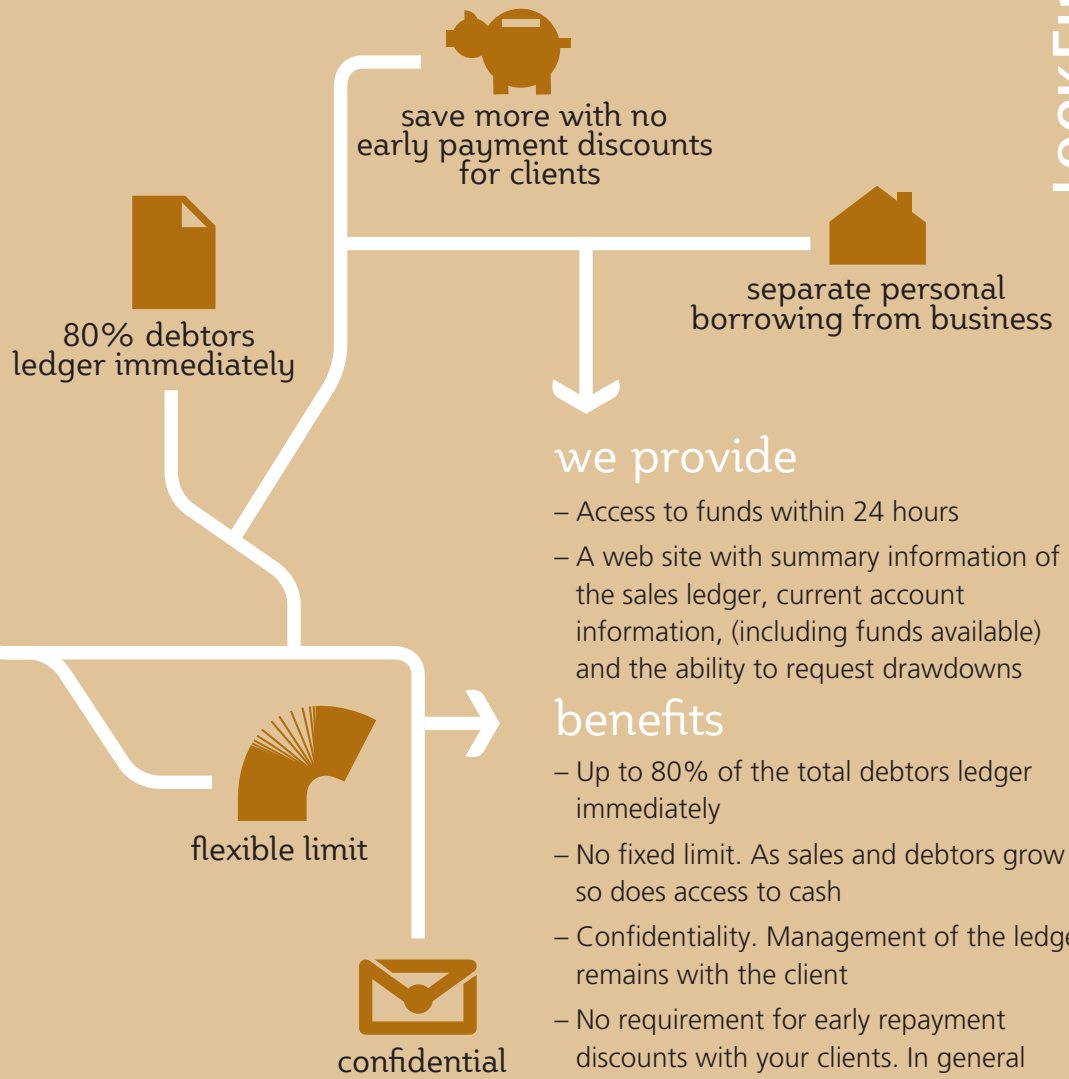


# debtor financing



Imagine how much easier life would be if most of your business sales were in cash.

**Our Debtor Finance product can provide immediate access to cash tied up in the debtors ledger.**

Debtor Finance allows you to control your debtors ledger while we provide up to 80% of its value immediately. When full payment is received for the invoices you receive the remaining funds less interest and costs. There is no fixed limit so as sales grow so can your access to cash. With cash on hand there is the opportunity to negotiate better buy prices from suppliers. And there is total confidentiality, your clients, or any other third party, will not know of our involvement.

Ideal for established businesses who have been trading for more than a year, with annual sales in excess of \$750,000.

## further information

Our normal lending criteria applies.  
Establishment fees and interest charges apply.

## contact us

If you need to consider funding options for your business or your client's business, call us now for an initial assessment.

freephone 0800 ASK LOCK  
(0800 275 562)

[www.lockfinance.co.nz](http://www.lockfinance.co.nz)