



Stability

Knowledge

Support

Partnership



Valued Asset Finance

Our 'broker only' finance facilities offer competitive and flexible terms for our broker partners with a dedicated and individual service approach.

we understand specialist banking





Guide to Asset Finance

United Trust Bank offers competitive, flexible finance facilities for businesses lending on a range of assets including wheeled and tracked assets and CNC machinery. Our target customers are 100% introduced via brokers and include sole traders, partnerships, SMEs and high net worth individuals.

Products	Criteria	No hidden charges
<ul style="list-style-type: none"> Hire Purchase Finance Lease Re-Finance 	<ul style="list-style-type: none"> Deposits and finance terms are dependent on the age and type of asset and are subject to the borrower's status Repayment terms are typically from one to five years Non-regulated deals only Deal sizes usually range from £10k to £1m, although we will consider larger transactions for strong covenants Seasonal and bespoke payments are underwritten No restrictive aged asset policy, which allows us to consider a wider range of used assets 	<ul style="list-style-type: none"> No annual admin fee No asset protection
Assets we finance	Service benefits	Rates and terms
<ul style="list-style-type: none"> Cars Prestige cars Classic cars and left hand drive cars Engineering machinery Heavy commercial vehicles Bus and Coach Trailers Municipal vehicles Construction equipment Agricultural equipment Waste recycling equipment Injection Moulding machines Media equipment 	<ul style="list-style-type: none"> Quick credit decisions and same day pay-outs (faxed and scanned docs accepted) Non-standard suppliers considered Credit Team: speak directly to Credit about proposed deals and declined, termed or changed deals Experienced broker managers and dedicated sales admin support 	<p>United Trust Bank welcomes introductions from asset finance brokers who are:</p> <ul style="list-style-type: none"> FCA Authorised DPA Registered <p>Standard commission structure</p> <p>6% - 2% Commission 7% - 3% Commission 7.5% - 4% Commission 8% - 5% Commission 9% - 6% Commission 10% - 7% Commission</p> <p>Documentation fee split 50-50 (minimum £200)</p> <p>Option to purchase fee £100</p>

Deal examples

An established engineering company needed to reduce its monthly outgoings and improve cash flow to manage an increased order book.

UTB agreed to refinance a number of CNC machines financed by other funders for a further 5 years, which saved the customer £12k per month with the extra funds injected into the business.

Loan amount: £500,000

A limited company wanted to buy some 9 year old trailers over a 3 year period and had been turned down elsewhere as the assets would be more than 10 years old at the end of the agreement.

The business was well established, we valued the assets and were happy with the term. The deal was approved within 24 hours.

Loan amount: £50,000

A long established crane hire company required funds within 48 hours to realise a property purchase opportunity.

UTB identified that an existing crane with a small finance balance outstanding had sufficient equity to secure the sum needed and with the documents ready on the same day, the funds were released the following day allowing the property purchase to proceed.

Loan amount: £427,000

Tel: 020 7190 5555

