



Refreshingly New

Credit Codes

For Asset Only

CREDIT QUALITY CODES	A	B	C
CREDIT QUALITY DESCRIPTION	Stronger credits Min 5 years trading Profitable with a solid net worth Clean credit	Standard credit Min 2 years trading Profitable & solvent balance sheet Clean credit	Story book credit Min 2 years trading
HARD ASSET QUALITY Standard Hard Asset with good residual value. Includes Refinance	RATE CARD A	RATE CARD B	RATE CARD C
SOFT ASSET QUALITY Soft Assets & low residual value assets. Will not consider Refinance	RATE CARD A	RATE CARD B	RATE CARD C

FEES

Minimum admin fee is £295.00
Minimum Option to Purchase fee is £75.00 + VAT



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Rates & Commissions

For Asset Only

Minimum Yield	Maximum Commission	Credit Code
Net 9%	1%	A only
Net 10%	2%	A only
Net 11%	3%	A only
Net 12%	4%	A & B only
Net 13%	4.5%	A & B only
Net 14%	5%	A & B only
Net 15%	5.5%	A & B only
Net 16%	6%	A, B & C
Net 17%	6.5%	A, B & C
Net 18%	7%	A, B & C
Net 19%	7.5%	A, B & C

(Cont. on next page)



Please note the following:

- PG's **will** be required on all proposals. **MUST** be homeowner; no tenants
- We will **not** consider NEW STARTS.
- We do **not** offer REGULATED business
- No VAT Deferrals or Balloon payments
- Min deposit 10%
- Facilities HP or Lease (above pricing applies to both)
- Refinance applies to hard assets only
- Hard assets minimum term 12 months, maximum term 60 months
- Hard assets minimum advance £3k, maximum advance £300k
- Soft assets minimum term 12 months, maximum term 36 months
- Soft asset minimum advance £3k, maximum advance £30k
- See list for preferred asset types
- Please state the yield and commission structure you require on your proposals



Refreshingly Preferred Asset Types

PREFERRED ASSET TYPES	
HARD ASSETS	SOFT ASSETS
Buses	Beauty Equipment
Cars	Caravans
Coaches	Catering Equipment
Engineering Plant	Digital Printing Equipment
Manufacturing Plant	Garage Equipment
Motorbikes	Gym Equipment
Motorhomes	Holiday Lodges
Printing Equipment (Not Digital)	IT Equipment
Trucks & Trailers	Office Equipment & Furniture
Vans	Scaffolding
Yellow Plant	Shop Fittings

We will consider other assets and we are known for funding "quirky" assets. So, if it's not on the list then please contact New Business to discuss further

Please send all proposals and supporting information to **newbusiness@kingsleyassetfinance.co.uk**



Kingsley Asset Finance | 01257 232224 | www.kingsleyassetfinance.co.uk

Sterling House, Mill Lane, Whittle-le-Woods, Chorley, Lancs, PR6 7LX