

## Speak to a Relationship Manager

To get you to the right person we need to ask you a few questions.

[Start](#)

## Managing the cost of borrowing

Our interest rates team help clients to identify, understand and manage fluctuations in borrowing costs. With experience working with a variety of business sectors and the ability to transact a wide range of products, we can provide solutions to help your business manage the cost of borrowing.

[Request a call back](#)

## Managing currency fluctuations

Foreign Exchange (FX) is one of the most significant risks to business trading or operating internationally. Our foreign exchange experts can help clients to identify, understand and manage risks arising from FX (International Payments, Translation Risk, Transaction Risk).

[Read more about foreign exchange risk solutions](#)

## Managing price moves

Changes in commodity prices can pose a risk to your margins. Our team of commodity market professionals can deliver innovative solutions, ranging from simple swaps to more bespoke options-based strategies, designed to manage the impact of commodity price fluctuations in energy, metal and some agricultural goods.

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## Trade risk

Whenever your company trades internationally, it's likely you'll be exposed to risks. We provide importers and exporters with bespoke solutions to help mitigate these risks.

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## Managing the risk of customer non-payment with Debtor Protection

Customers failing to pay the money owed to you is a risk that every business faces, and the consequences of this can be detrimental. That's why we offer Debtor Protection with our Invoice Finance solutions. It's a low-cost, easy to manage facility that will protect up to 90% of the value of your invoices, giving you peace of mind.

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## Financial risk advisory

Identify, quantify and manage financial risks with support from our accounting & financial risk advisory team. Combining both risk management and accountancy expertise, we help clients to formulate policies and build risk management strategies that factor in good practice accounting treatment.

## Corporate cards

We provide our Corporate Card in euro and US Dollar denominations as well as Sterling. If you are paying suppliers in euros or US Dollars, a card payment could help to minimise the costs of transacting in those currencies as well as the risk of currency fluctuations. You need to hold a Lloyds Bank/Bank of Scotland Business Current account in the relevant currency.

## Latest content



### Market View

Alongside our economic update, our experts share their sector outlook on UK services and private markets.

[Watch outlook series](#)



## Financial Institutions Sentiment Survey

88% are expecting economic growth to improve - explore the findings impacting the sector.

[Read interactive report](#)