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Working Capital

Managing operating finance

Supporting your working capital and trade finance needs.

Control over your cash flow is critical to business success. Whether you are looking to self-fund growth, reduce debt or enhance your balance sheet, optimisation of working capital is key.

Our working capital, trade finance and corporate cards can support all aspects of your end-to-end working capital cycle. We can help reduce both performance and payment risks as well as giving you access to funds locked up in your invoices and other trading assets.

Let's help you get to the right person

Get in touch with a specialist who can help with your business needs.

[Start](#)

Release funds against assets

Converting assets tied up in your business, such as unpaid invoices, property or equipment, into cash ensures funding is in place across the end-to-end cycle.

Our solutions give you flexibility, releasing value from your invoices typically within 24 hours of the invoice being raised.

Support and build resilience in your supply chain with earlier financing at a lower cost of funds.

[Read more about receivables, supplier and invoice finance](#)

Trade and working capital solutions

Manage your domestic and international trading relationships, mitigate risk and ensure funding is in place across the end-to-end cycle.

With UK based teams and a network of banking partners, we have extensive global reach and the expertise to help you select the right working capital solutions and ensure your trading activity runs smoothly.

[View all trade and working capital solutions](#)

Supplier finance

Used to optimise working capital while injecting liquidity into your supply chain reducing risk and improving supplier relationships. Our solutions align the objectives of treasury, procurement and sales for both buyers and suppliers.

[View supplier finance solutions](#)

Overdrafts

A flexible and short-term lending facility that allows you to overdraw your Corporate Current Account up to an agreed limit for a period of up to 12 months. Available in sterling and major currencies, overdraft limits can be

managed at an account level or shared across multiple accounts or group companies.

Corporate cards

Card payment solutions that enable your business to streamline, reconcile and take control of the payment process for both travel and B2B expenditure. Online reporting and expense management systems make the process more efficient by giving you clear oversight of how your business is spending and the ability to automate the expense reclaim process for colleagues.

Find out more about corporate cards



Let's help you get to the right person

Get in touch with a specialist who can help with your business needs.

Contact us now

All lending is subject to status.

Important Legal Information

Calls may be monitored or recorded in case we need to check we have carried out your instructions correctly and to help improve our quality of service.

The products and services outlined on this site may be offered by legal entities from across Lloyds Banking Group, including Lloyds Bank plc and Lloyds Bank Corporate Markets plc. Lloyds Bank plc and Lloyds Bank Corporate Markets plc are separate legal entities within the Lloyds Banking Group.

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We adhere to The Standards of Lending Practice which are monitored and enforced by the LSB: www.lendingstandardsboard.org.uk.

Eligible deposits with us are protected by the Financial Services Compensation Scheme (FSCS). We are covered by the Financial Ombudsman Service (FOS). Please note that due to FSCS and FOS eligibility criteria not all business customers will be covered.

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