

Trade payables financing



Optimize your working capital while strengthening your relationships with your strategic suppliers

Is your company aiming to grow autonomously? Are you looking to improve your financial scope? If so, our trade payables financing¹ is an attractive financing solution for you.

Trade payables financing in brief

Trade payables financing is an invoice-based financing solution. As soon as you as the purchaser have confirmed your trade payables, these can be advanced. In this way, your main or strategic suppliers benefit from faster payments, while you can pay your own trade payables back to the bank at a later date.

By extending payment terms in this way, you can improve your working capital and other financial key figures. As a result, you increase your flexibility, can benefit from possible discounts on purchases or take advantage of current market opportunities, and finance investments for growth.

Your benefits

- **Optimization of working capital**
Improve your working capital and other financial key figures by extending the payment terms with key suppliers.
- **Strengthening the customer-supplier relationship**
Suppliers also benefit from improved working capital, without trading conditions being changed. Suppliers can be domiciled in any country.
- **Bespoke offering**
As the suppliers are not involved from a legal point of view, you as the purchaser have the freedom to adopt a truly tailor-made program. We gear our trade payables financing services to your individual needs.
- **Many years of expertise**
Our specialists have solid expertise in the area of working capital solutions and are familiar with different markets and sectors. They will provide you with comprehensive advice to match your requirements.
- **Efficient online platform**
You have 24/7 online access to your data and can communicate invoice details electronically.

Minimum requirements/conditions

- Stable, long-standing buyer-supplier relationship (three years minimum).
- Ideally, no more than three suppliers are involved per facility.

Contact us. We will be happy to advise you.

We're always here for you – in person as well. Please contact your client advisor for advice, or make direct contact with:

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¹ This product is offered in cooperation with an external partner.

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