

COMMERCIAL BANKING

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# EQUIPMENT FINANCE

FOR YOUR AGRICULTURE BUSINESS



LLOYDS BANK

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# I need to buy equipment without using up my capital

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## Flexible finance for essential assets

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Keeping your agriculture business running effectively means investing in equipment, machinery and vehicles from time to time. However, having to buy capital assets can stretch your resources, so you might want to avoid significant one-off expenses, or you may not have sufficient cash available when you need it.

Asset finance helps you fund your new equipment in an efficient, affordable and timely way.

Here's how asset finance can help you:

### Fund what you need

You can fund the purchase of a range of capital assets from vehicles and farm equipment, to office equipment.

### Preserve your capital

Matching the amount you borrow to the useful life of the asset and making the repayments from business revenue protects your working capital.

### Stay in control

By arranging regular payments over an agreed period instead of paying cash up-front, you ease the pressure on your cashflow.

### Annual Investment Allowance (AIA)

Many businesses can claim an AIA for expenditure on plant and machinery (excluding cars). In many cases (depending on the businesses level of expenditure) this may mean that you can claim your entire expenditure on qualifying items against this allowance. The maximum amount of the annual investment allowance (AIA) has increased to £500,000 until 31 December 2015, after which time it will return to £25,000.

For more information on the allowance and the items that come under the AIA visit:

**[www.hmrc.gov.uk/  
capital-allowances/plant.htm](http://www.hmrc.gov.uk/capital-allowances/plant.htm)**



We'll respond to your funding request within 24 hours.



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### Our Asset Finance product at a glance

<b>Assets funded include</b>	<ul style="list-style-type: none"><li>▪ Tractors, trailers, other farm equipment including: combines, balers, peaviners, sprayers, robotic milking machines, telehandlers.</li><li>▪ Cars.</li><li>▪ Commercial vehicles.</li></ul>
<b>Service features</b>	<ul style="list-style-type: none"><li>▪ Hire purchase or finance lease.</li><li>▪ Borrow from £7,500.</li><li>▪ Flexible initial deposit.</li><li>▪ Funding periods between one and five years.</li><li>▪ A response to funding requests within 24 hours.</li><li>▪ Telephone-based service.</li><li>▪ Flexible repayments.</li></ul>

The provision of credit or leasing services by us is subject to your meeting our credit approval.

Please ensure that you only apply for credit or leasing services that you can comfortably afford.

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### Our service promise

If you experience a problem, we will always try to resolve it as quickly as possible. Please bring it to the attention of any member of staff. Our complaints procedures are published at [loydsbank.com/business/contactus](https://www.loydsbank.com/business/contactus)

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## Talk to us about finance

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Go to [lloydsbank.com/commercialfinance](https://lloydsbank.com/commercialfinance)



Call us on 0845 602 4796  
(lines open Monday to Friday  
9am–5pm)  
or contact your local  
agricultural manager.

Please contact us if you would like this information in an alternative format such as Braille, large print or audio.

If you have a hearing or speech impairment you can use Text Relay (previously Typetalk) or if you would prefer to use a Textphone, please feel free to call us on 0845 601 6909 (lines open 7am–8pm Monday to Friday and 9am–2pm Saturdays).

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### Important information

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

Asset Finance, Hire Purchase and Leasing facilities are provided by Lloyds Bank Commercial Finance. When using these products and services your agreement will be with a Lloyds Banking Group company whose terms and conditions will apply.

Lloyds Bank Commercial Finance Limited is part of Lloyds Banking Group and is authorised and regulated by the Financial Conduct Authority for activities relating to certain types of consumer credit which are regulated under the Consumer Credit Act 1974 and by the Financial Services and Markets Act 2000. We are not deposit takers and are not regulated by the Prudential Regulation Authority.

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