

# BACKING BRAVE SMEs AND FARMERS

HELPING THEM TURN THE STRESS OF LARGE ONE-OFF COSTS INTO EASY, REGULAR PAYMENTS

#backedbyAIB

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AIBM/CBS54 09/16

# PROFESSIONAL FEE FINANCE (PROMPTPAY) AND INSURANCE PREMIUM FINANCE

SPREAD ANNUAL LUMP SUM COSTS OVER 11 MONTHS

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## HELP WITH CASHFLOW

If you need help spreading large one off payments throughout the year, we can help.

## WE'RE BACKING BRAVE

We know that it can be tough to pay large bills in one go, so we're backing brave with two cashflow management products that spread large annual bills over 11 months.

Our two solutions are **Insurance Premium Finance** and **PromptPay**.

Both are:

- **Short term finance.**  
Working capital finance options, help you spread your one off payments over a period of up to 11 months, improving your cashflow
- **Simple to set-up.**  
Our working capital finance options are an easy way of paying annual bills over a fixed period. Simply contact your local branch, business centre or local AIB Finance and Leasing Representative
- **Fixed interest rate products.**  
Repayments are fixed for the full term. This will help improve your budgeting process and cashflow

### 3 EASY WAYS TO APPLY



**Online**

[www.aib.ie/promptpay](http://www.aib.ie/promptpay)



**Branch**

Drop into any AIB branch



**Phone**

Call 1890 47 88 33  
8am - 9pm Monday to Friday  
and 9am - 6pm on Saturdays

## INSURANCE PREMIUM FINANCE

Helpful for spreading the cost of general insurance premiums over the year. For example:

- ✓ Motor, fire and burglary insurance
- ✓ Employer's, public and product liability insurance
- ✓ Professional or medical insurance

## PROMPTPAY

Makes the cost of large payments (other than insurance costs) more affordable. For example you can use it for:

- ✓ Preliminary tax
- ✓ Pension contributions
- ✓ Commercial property rates
- ✓ Professional fees
- ✓ Annual audit fees

Minimum application of €5,000 required and maximum term of 11 months.

A documentation fee of €63.49 applies to all loans. This fee will be charged with the first repayment.



Find out more by visiting [www.aib.ie/promptpay](http://www.aib.ie/promptpay)

## BENEFITS OF PROMPTPAY FROM AIB FOR YOU AND YOUR BUSINESS



Spread large payments over 11 months



Quick and easy to set up



Fixed interest rate for the full term



To find out more about how we can help with your cashflow, contact your local branch, business centre or local AIB Finance and Leasing Representative or visit [www.aib.ie/promptpay](http://www.aib.ie/promptpay)

## REGULATORY INFORMATION

**WARNING: YOU MAY HAVE TO PAY CHARGES IF YOU REPAY EARLY, IN FULL OR IN PART, A FIXED-RATE CREDIT FACILITY.**

The customers featured received a gratuity. Lending criteria, terms and conditions apply. Credit facilities are subject to repayment capacity and financial status and are not available to persons under 18 years of age. Security may be required.

Allied Irish Banks, p.l.c. is regulated by the Central Bank of Ireland.