



## COMMERCIAL LOANS FOR LAWYERS

*At Wesleyan we're committed to offering our customers tailored financial products that fit their business needs as well as their personal ones. With this in mind, Wesleyan Bank offers commercial lending facilities to legal practices.*

We feel it is more important than ever that our customers have access to financial solutions to help them and their practices. Our finance solutions offer flexible and competitive plans tailored specifically to your commercial needs. We've developed a range of bespoke products designed to satisfy the various commercial funding needs of legal practices, with no requirement to move your day to day banking.





# QUALITY LENDING FOR PROFESSIONALS, FROM PROFESSIONALS

Wesleyan Bank has in place a team of specialist Commercial Account Managers focusing specifically on the legal sector. Their expertise and insight into the legal profession will ensure smooth loan applications and a high quality of service whatever your commercial funding requirements. Contact them today to discuss your needs on **0800 980 9348**.

## Tailored loans

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With 175 years' experience in providing expertise to professionals, we are dedicated to working with you to ensure our finance solutions are tailored specifically to your practice needs.

Whatever stage of growth your practice is currently in, you can rely on our Commercial Account Managers to provide you with a

bespoke service, designed to meet your business objectives.

We're also the only endorsed finance provider to The Law Society of England and Wales and the Law Society of Scotland, so you can be sure that Wesleyan Bank is a trusted name that can provide you with reliable finance options to suit your needs.

We can provide finance to assist legal practices in a number of areas:

- ▶ Asset finance
- ▶ IT finance
- ▶ PC funding
- ▶ PII funding
- ▶ Practice acquisition
- ▶ Tax loans

## Asset finance

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Greater expectations of customer service, increased competition or even new legislation means it is often necessary to invest in major renovations or revamping of practices. This includes investing in specialist equipment for your practice. Commercial loans from Wesleyan Bank are available from £5,000 for these purposes.

## IT finance

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Upgrading your IT solutions can be costly, particularly when you consider the cost of not only the hardware or software, but also installation, training and ongoing support and maintenance packages. Wesleyan Bank can help you spread the total cost of your IT investments, all in one flexible plan.

## Practice acquisition

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Purchasing your own practice is a major financial commitment. That is why it is essential that you work with an experienced commercial team who can help you from start to finish. Your own dedicated Relationship Manager will guide you through the process from initial enquiry to draw down of funds. We also offer you bespoke and flexible funding options that can help to meet your business objectives.

## Tax loans

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Avoid HMRC automatic penalty surcharges and spread the cost of your tax bill into manageable monthly payments by financing your tax payment. Finance is available subject to status for Personal Tax, Corporation Tax and

Capital Gains Tax. We can arrange payment of your finance directly to HMRC or if you have already made your tax payment we can still look to finance your payment retrospectively.

## VAT loans

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Quarterly VAT payments can cause cash flow spikes which could be managed more effectively with regular monthly repayments. As one of the leading providers of specialist funding solutions, we can arrange VAT finance at short notice.

## PII funding

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Professional Indemnity Insurance can be a significant outlay to any legal firm, putting considerable pressure on cash reserves or existing banking lines. Spreading the cost using an unsecured loan could be the solution. Wesleyan Bank offer competitive rates for funding your premium.

## PC funding

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Spreading the cost of your Practising Certificate through Wesleyan Bank couldn't be simpler. We can give you an instant quote and funding can be applied for online in just minutes. Funding your PC and SRA fees are a useful way of freeing up cash flow in your firm for where you really need it.

### For further information or to apply

- [wesleyan.co.uk/lawyercommercial](http://wesleyan.co.uk/lawyercommercial)
- [bankcommercialsales@wesleyan.co.uk](mailto:bankcommercialsales@wesleyan.co.uk)
- 0800 980 9348

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## *we are all about you*

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