



BUSINESS FINANCE PROVIDED BY
YOU LEND

YouLend - Important Information

The YouLend finance products are brought to you by YouLend Limited, t/a YouLend.

Product Explanation

Cash Advance - this is a sale of future card receivables only, not a loan. This is available for unincorporated entities, such as sole traders and small partnerships.

Any credit to be provided to a merchant as borrower for either product is to be applied for business purposes relating to the merchant only and not for the benefit of any other person.

How It Works

How it works



You receive a £100 card payment from your customer.



£20 goes toward advance repayment



£80 goes back into your business

The repayment percentage is chosen by the borrower during the application process. This means that your funding repayments always stay in line with the business cash flow.

(In this example the fixed repayment percentage is agreed at 20%)

YouLend Product Key Information & Eligibility Criteria

- In order to be eligible for either product, the business must be trading for 3 months or more, with a minimum of £3,000 in card transactions per month.
- With respect to any prequalified offer you may receive, the prequalified offer is indicative and is calculated using 12 months' trading activity of a similar business type and size, and intended as a guide only. The final amount shall be confirmed by YouLend in their sole discretion
- The Cash Advance products are available to existing Handepay merchants receiving acquiring services from an acquiring provider organised through Handepay. In order to apply for either product, you must not have entered into any other agreement with third parties for the sale of your receivables.
- If you do not receive acquiring services organised through Handepay, an alternative may be available.
- Please be aware that you are borrowing as a merchant borrower for business purposes only. The cash advance agreements entered by the merchant borrower will not be subject to the regulation and legal protections applicable to loans that are consumer credit or regulated mortgage contracts.

All Cash Advance applications are processed by the independent service provider YouLend Limited.