



Exporting – advice from the banks

Information on banks

Barclays

Trading overseas is a key way for small and medium-sized businesses to accelerate their growth. And we'd like to help you make the most of it.

We have over 100 specialist international and trade business bankers – one of the largest teams in the UK – ready and waiting to help you. All of our managers study for the CITA qualification (Certified International Trade Advisor), so they are fully equipped to provide the right support and expertise, whether you are looking to export for the first time or further increase your international footprint.

Barclays has a range of services to help your business make the most of its global opportunities. From euro and international currency accounts, efficient payment methods and managing credit risk to foreign exchange and day-to-day banking support. Plus our unique proposition, 'Business Abroad', provides the tools and know-how that businesses need to start trading internationally with confidence. It offers free access to expert guidance, advice and tools, as well as discounts on international products and services. We also work closely with the UKTI, to run free International Trading Clinics across the UK, aimed at all businesses which would like advice and guidance on trading overseas.

You can find out more about how we can help your business to trade internationally at www.barclays.co.uk/businessabroad

If you are looking to for some advice, inspiration, or to hear the experiences of businesses which have successfully taken their business overseas, then visit Barclays Connector (www.connector.barclays.co.uk). Our online business community has a whole host of articles, top tips, and video case studies for you to review. And if you still have unanswered questions, simply ask the 50,000+ strong Connector community of business owners for their suggestions.

If you would like to discuss your plans for trading overseas, simply contact us at www.barclays.co.uk/internationalbusiness

RBS and NatWest

International trade offers exciting opportunities for UK businesses, but it can also bring challenges. This is where your bank can play a crucial role. As a UK-focused bank with an extensive international footprint and comprehensive product suite, we offer a complete and seamless service for all your payment, trade finance and cash needs.

Export services

Our export services are designed to support you at every stage of the process. We can help you to identify the best global markets for your business and choose the right overseas partners. We can address your cash flow needs by helping to fund transactions, make trade safer by reducing payment and currency risk, and improve your business efficiency by ensuring that payments across borders are managed securely and cost effectively.



Our presence in over 30 countries gives you access to a truly international network. Not only will you find us on the ground in all major markets, but we can offer help well beyond, through a pioneering network of global, regional and local banks. These partner banking arrangements can provide support in a further 25 countries.

At home and abroad you will benefit from a bank with market-leading positions. We are one of the leading providers of SME and corporate banking in the UK. And globally, we are among the leading transaction banking providers, processing more than £400bn through 7m international payments for UK businesses last year. Through our collaboration with UK Export Finance we supported more exporting businesses than any other bank, having introduced over 40% of the UKEF-supported deals in 2014.

Export services contact details

To find out more about how we can help you export successfully, please contact our SolutionsLine team on: 0800 210 0235
(Text Relay 18001 0800 210 0235)

Lines are open 08:00 – 17:30, Monday to Friday (excluding public holidays).
Calls may be recorded.

Web resources available

Our online insights can provide you with the economic, industry and trading information you need to identify the best markets for your individual business. We also have a number of useful guides and online tools to help you get started, details of which can be found on our websites:

www.natwest.com/international or www.rbs.co.uk/international

Santander

Trade finance

Santander Corporate & Commercial understands that trading with business partners based overseas can be challenging. Whether you are weighing the commercial and economic risk climate of individual countries, your financing needs before export or import, or how you can ensure you are paid once your goods are delivered, it is important to have ready access to the right level of support.

Business success depends on being able to mitigate the risks involved in trading internationally and in finding the right trade finance solutions. Santander Corporate & Commercial provides a wide range of trade finance solutions and can guide you through what can seem a complex area. So whether you are an established international business or taking your first steps abroad, our dedicated team of trade finance specialists are on hand to support you. We provide the solutions to help you manage risks, credit terms and payment flows and to identify opportunities to accelerate cash flow.

Our services are tailored to addressing your needs and include: helping you mitigate country and political risk, buyer/supplier risk and contractual risk; offering the right finance mix, which might include import loans, pre-export finance, receivables finance and bill discounting; as well as assisting with liquidity with accelerated cash flow, deferred payment terms or bridging funding gaps.



Key features

- We have a dedicated team of specialists who are committed to delivering a simple, personal and fair approach to trade finance.
- We will work with you to understand your trading risk profile and how risks can be mitigated.
- We will deliver the most appropriate product mix which may include access to a wide range of trade finance solutions.
- We can improve your working capital position and help accelerate cash flow.

Contact details

To find out more visit www.santander.co.uk or contact your local International Director:

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HSBC Bank plc

HSBC was born from one small idea – a local bank providing an international service. In March 1865 HSBC opened its doors for business in Hong Kong and today it connects customers all across the globe. HSBC's international network comprises over 6,200 offices in over 74 countries and territories in Asia, Europe, North and Latin America, and the Middle East and North Africa. So wherever in the world you see the trading future of your business, there's an excellent chance that HSBC is already established there.

Exporters want to accelerate receivables for working capital, reduce risks and have greater visibility and control over their trading processes. HSBC Group has been enabling companies to do just that for 150 years.

Through a global network of 5,800 trade experts in over 60 countries, HSBC Global Trade and Receivables Finance supports ambitious businesses of all sizes trading globally. From small enterprises to global multinationals, HSBC Global Trade and Supply Chain partners with exporters to design trade solutions and financing structures that not only meet their needs today, but also help them set strategies for their growth tomorrow. With trade solutions ranging from traditional paper-based documentary credits to sophisticated upstream supply chain financing, HSBC can help companies trade with confidence.

Contact details

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Lloyds Bank Commercial Banking – trade finance and international services

Lloyds Bank Commercial Banking provides a comprehensive range of financial services to businesses of all sizes, from SMEs to multinational corporations. Our team of trade and supply chain finance experts can help your business expand into new export markets, while managing cash flow and mitigating risk factors.

We can help your business to exploit the benefits of global trade in over 100 countries. Our expertise can help you connect to new markets and provide you with financing options to produce and ship goods, secure new contracts, bridge any gaps in your trade cycle and turn sales into cash more effectively. By using Lloyds Bank's specialist digital solutions you will have real-time control and visibility over your international trade transactions, enabling you to initiate and monitor payments when it suits you.

The wide range of services and innovative solutions we can deliver include:

- Supplier finance
- Pre-shipment finance
- Post-shipment finance
- Import and export trade finance
- Foreign exchange (FX) services
- Bonds and guarantees
- Letters of credit
- Documentary collections
- Risk management
- UK Export Finance government support schemes.

Key contact

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For further information visit:

[www.lloydsbank.com/business/commercial-banking/
international/trade-finance.asp](http://www.lloydsbank.com/business/commercial-banking/international/trade-finance.asp)



LLOYDS BANK

ICAEW services

Business Advice Service

Being aware of and understanding the necessary aspects of international trade are critical to a successful business looking to export.

ICAEW's Business Advice Service offers a free, straightforward discussion with an ICAEW Chartered Accountant. There's no obligation after your first free session, just practical thinking to help your business succeed. To find your local ICAEW firm, visit businessadviceservice.com

For further information:

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ICAEW Library & Information Service

Our Library & Information Service provides access to a range of information on over 180 countries, including guides to doing business and information on the tax climate in each jurisdiction. The country guides can be found at icaew.com/countryresources

There is also a range of useful information on importing and exporting at icaew.com/import-export

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