

UK Export Finance General Export Facility

Supporting your export business by helping to free up working capital, to fulfil multiple export contracts, ease cash flow constraints and to scale up your export business.

The UKEF General Export Facility (GEF) offers UK-based exporters flexible government-backed support to access a range of trade finance and risk management solutions.

The GEF scheme provides a UKEF guarantee to Bank of Scotland, so that Bank of Scotland can assist UK exporters* gain access to a wide range of working capital solutions such as Trade Loans, Letters of Credit, Bonds and Guarantees.

As well as being product agnostic, the use of GEF does not need to be tied to a particular export contract and can be used domestically as well as internationally, which are conducive to supporting exports.

* Subject to meeting additional criteria requirements.

To discuss your 'GEF' requirements, please speak to your Relationship Manager in the first instance, or scan this code to contact our team of Trade specialists directly.



Features and benefits

- ▶ Flexibility - GEF can be used across a range of working capital products and does not need to be tied to a particular export contract
- ▶ Simplicity - product and contract agnostic under a single Bank of Scotland facility agreement
- ▶ Quicker decisions - removes the need for individual/ separate submissions for multiple individual export contracts; reducing administrative burden, resulting in being faster to market through significant time savings
- ▶ UKEF support - to a broader number of exporters across a wider range of sectors who meet the eligibility criteria
- ▶ No requirement - to meet UK content criteria covering both domestic, imports and international business, conducive in supporting exports

Eligibility*

UK based exporter, providing value added goods or services, where:

- ▶ They manufacture goods, deliver services or produce intangibles which would qualify for a UK Certificate of Origin, issued by Chamber of Commerce
- ▶ They have UK premises and employees
- ▶ The exporter pays UK Corporate Tax and generates 20% export sales in any (or 5% in each) of the last 3 years

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 on our 'Help & Support pages' at: business.bankofscotland.co.uk/help/account-management/make-a-complaint

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



Visit [our website](#)



Contact your local Relationship Manager

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Eligible deposits with us are protected by the Financial Services Compensation Scheme (FSCS). We are covered by the Financial Ombudsman Service (FOS). Please note that due to FSCS and FOS eligibility criteria not all business customers will be covered.

Lloyds Banking Group is a financial services group that incorporates a number of brands including Bank of Scotland and Lloyds Bank. More information on Lloyds Banking Group can be found at lloydsbankinggroup.com.