



BORROWERS GUIDE TO WORKING WITH LBL



FAST, SIMPLE AND FLEXIBLE FUNDING SOLUTIONS

At LBL Asset Finance, we provide structured funding and investment solutions across three key sectors - Logbook Lending, Asset Finance, and Debt Purchase. This Borrower's Guide explains how we operate, what information we require from borrowers, and how we maintain transparency, compliance, and effective oversight throughout the lending relationship.

Our objective is to deliver flexible, well-managed funding facilities with clear communication and high operational standards. We work collaboratively with borrowers to ensure funding aligns with their business and regulatory obligations.

OUR CORE BUSINESS

High Cost Short Term Lending via **Logbook Loans**

WWW.LBLASSETFINANCE.COM

LOGBOOK LENDING

Our Logbook Loans division provides regulated secured short-term loans against vehicles. Borrowers retain use of the vehicle during the loan term while LBL registers its interest in the vehicle via HPI as security, giving LBL ownership & prevents the sale of the vehicle until loan is settled. Facilities are designed for quick access to capital subject to affordability, valuation, and FCA compliance checks.

LBL are a member of the Consumer Credit Trade Association (CCTA) and carry all necessary accreditation and fully comply with its 'Code of Practice' to provide ethical lending within the terms of the Consumer Credit Act.

EXAMPLE LOAN STRUCTURE

- Vehicle trade value: £4,300
- Loan amount: £2,500
- Term: 78 weeks (18 months)
- Interest 8% per month
- Fixed annual rate: 96%

OUR CORE BUSINESS

ASSET FINANCE (Pawnbroking Loans)

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ASSET FINANCE (PAWNBROKING)

Typically loans against Cars, Luxury Watches and
Diamond Jewellery

LBL will take possession of the item for the
duration of the agreement



KEY FACILITY FEATURES

- Loan-to-value typically up to 50%
- Affordability verification not required
- No obligation to make regular monthly payments
- Repay on maturity or early settlement
- Interest rates and fees determined by asset risk category
- Title held or charge registered until repayment is complete

EXAMPLE LOAN STRUCTURE

- Loan amount: £6,000
- Term: 7 months
- Interest rate: 6% per month
- Fixed annual rate: 72%

OUR CORE BUSINESS

DEBT PURCHASE

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DEBT PURCHASE

Through our Debt Purchase division, we acquire consumer and commercial debt portfolios at agreed discount rates. Our partners benefit from rapid purchase decisions, transparent pricing, and post-sale performance reporting.



ACQUISITION PROCESS

- Initial data room review
- Portfolio due diligence and pricing confirmation
- Execution of Sale & Purchase Agreement
- Onboarding and reporting setup
- Ongoing performance and compliance monitoring

DEBT PURCHASE - DEALING WITH DEBT THE CORRECT & FAIR WAY

At LBL Asset Finance, our debt purchase strategy is built around fairness, compliance, and sustainable recovery.

We acquire performing and non-performing consumer or commercial portfolios and manage them with a strong focus on responsible engagement and customer wellbeing.

Our approach is simple – we believe every customer deserves the opportunity to repay in a way that is realistic and affordable. We prioritise positive contact, transparent communication, and flexible payment solutions designed to support long-term repayment rather than short-term pressure.

HOW WE WORK

- **Customer-Centric:** Every account is handled with empathy and respect, ensuring customers are treated fairly and with dignity at every stage.
- **Affordable Arrangements:** We assess each individual's circumstances and agree payment plans that reflect what they can genuinely afford.
- **Clear Communication:** Customers are provided with transparent information about balances, interest, and repayment options – no hidden fees, no aggressive tactics.
- **Regulatory Alignment:** All activity follows FCA and CONC guidelines, alongside our own internal standards for fairness, accuracy, and data protection.
- **Outcome-Focused:** By balancing commercial recovery with customer care, we help clients recover capital while helping customers get back on track financially.

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