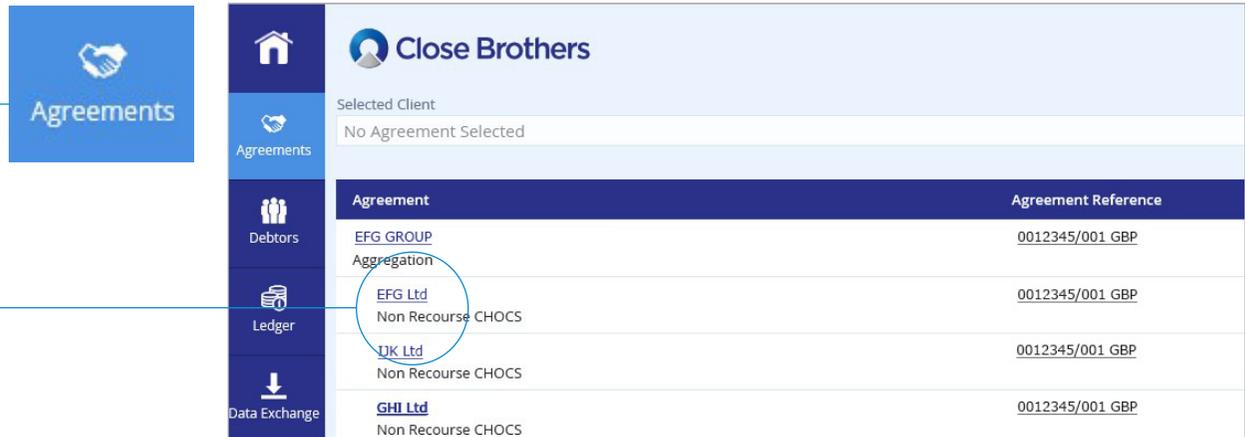


How to... Request a Bad Debt Limit

1. Sign into your account.

If you have one agreement with us, once you have signed in you will be taken to your availability page. From any other page, click on the [Agreements](#) icon.

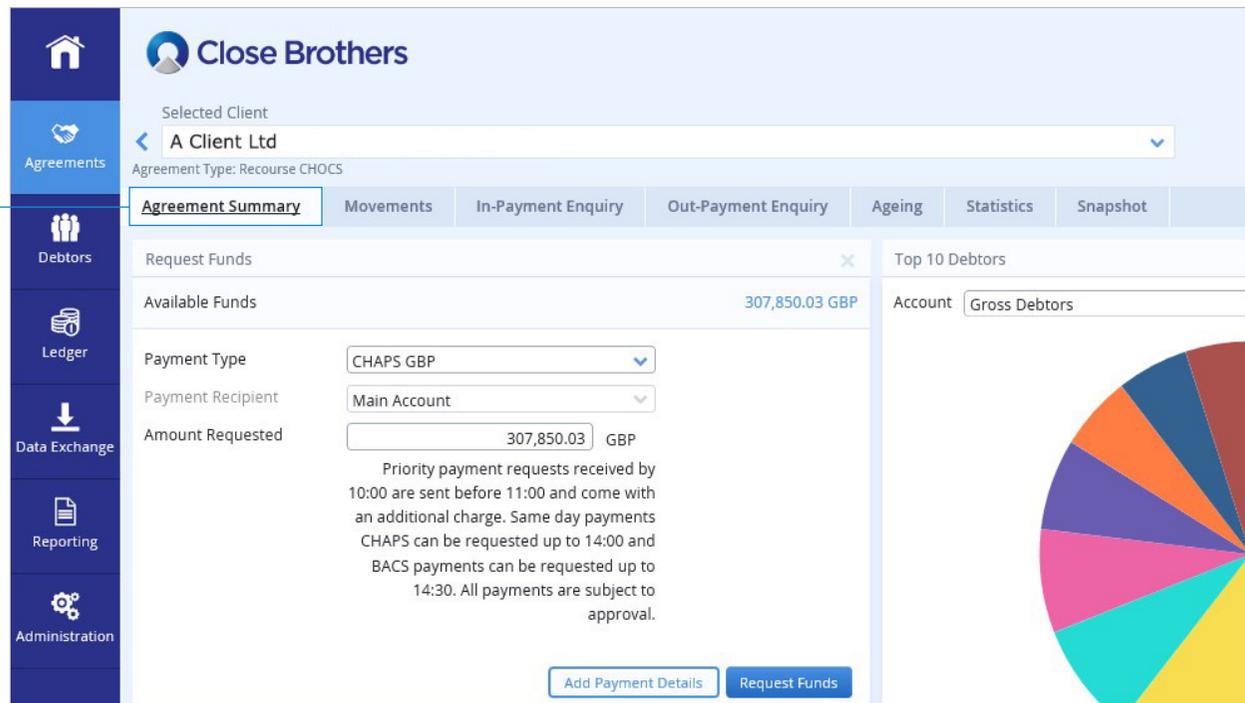


The screenshot shows the Close Brothers dashboard. On the left is a navigation menu with icons for Home, Agreements, Debtors, Ledger, and Data Exchange. The 'Agreements' icon is highlighted. The main content area shows 'Selected Client: No Agreement Selected' and a table of agreements.

Agreement	Agreement Reference
EFG GROUP Aggregation	0012345/001 GBP
EFG Ltd Non Recourse CHOCS	0012345/001 GBP
UK Ltd Non Recourse CHOCS	0012345/001 GBP
GHI Ltd Non Recourse CHOCS	0012345/001 GBP

2. If you have a group of agreements, select the account from the list that you wish to view by clicking on the name.

3. You will then be taken to the Agreement Summary page.



The screenshot shows the 'Agreement Summary' page for 'A Client Ltd'. The page includes a navigation menu on the left, a top navigation bar with tabs for Agreement Summary, Movements, In-Payment Enquiry, Out-Payment Enquiry, Ageing, Statistics, and Snapshot. The main content area shows 'Request Funds' and 'Available Funds' (307,850.03 GBP). It also includes dropdown menus for 'Payment Type' (CHAPS GBP) and 'Payment Recipient' (Main Account), and a text input for 'Amount Requested' (307,850.03 GBP). A 'Request Funds' button is visible at the bottom right. A pie chart is partially visible on the right side of the page.

4. To request a Bad Debt Limit on an existing account, click on [Debtors](#).

For new accounts see our guide *How to create a new debtor account – non-recourse*.



Debtor Reference	Debtor Name	Gross Debtor	Gross Debtor DAC	Funding Disapp
000123/001 GBP-0000123456/001 GBP	Debtor 123 Ltd	0.00 GBP	0.00 GBP	
000123/001 GBP-0000789101/001 GBP	Debtor Ltd	0.00 GBP	0.00 GBP	
000123/001 GBP-0000234567/001 GBP	Debtor Hire Ltd	0.00 GBP	0.00 GBP	

5. Select from the [Debtor Listing](#) (or type part of the name into the [Search](#) field, then click on your chosen debtors name) and their summary tab will load.

6. From here, click on the [Bad Debt Limit Request](#) tab.

Enter your chosen value in the [Amount Required](#) field, and then click the [Create](#) button.

Bad Debt Limit Request Entry

Amount Required:

Currency:

[Create](#)

Debtor Details

Debtor Name: Debtor 123 Ltd

Address Line 1: 1 The Road

Address Line 2:

Address Line 3: A Town

Country:

Dial Code: +44

Telephone Number: [0044 1234 567891](tel:0044_1234_567891)

Contact Information

Telephone Main: [0044 1234 567891](tel:0044_1234_567891)

Telephone Main: [0044 1234 567891](tel:0044_1234_567891)

Telephone Main: [0044 1234 567891](tel:0044_1234_567891)

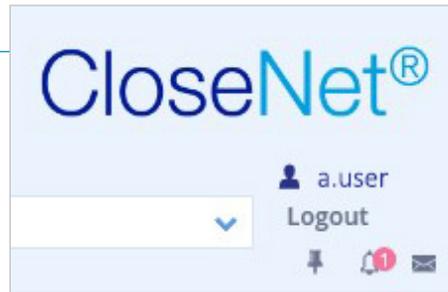
Email address: email.address@debtor123.co.uk

Bad Debt Limit Application Request List

Date	Amount Required	Number
------	-----------------	--------

7. A pop-up screen will advise that your request has been sent and a message will also appear in your notifications.

Click on the bell icon to view confirmation.



Notifications this session →

i Request Sent 14:13 ✕
The Bad Debt Limit request has been sent successfully

8. The request and it's status will listed in the debtor's account on the [Bad Debt Limit Request](#) page. The outcome will also be displayed here within 24 hours of the request submission.

Bad Debt Limit Application Request List

Date	Amount Required	Number	Status
18/12/20	10,000.00 GBP	0000019	Referred for a decision

9. You will also be able to view the current Bad Debt Limit from the [Limits](#) widget on the [Debtor Summary](#) page.

Close Brothers
Selected Client: Debtor 123 Ltd
Selected Debtor: Debtor 123 Ltd -0001234/001
Agreement Type: Non Recourse Factoring

Debtor Summary | Debtor Movements | Debtor Ledger | Debtor Ageing | Debtor Turnover | Bad Debt Limit Request | Debtor Performance Analysis | Debtor Details & Notes

Main Balances	×
Sales Ledger	0.00 GBP
Funding Disapproved	0.00 GBP
Bad Debt Protection Disapproved	0.00 GBP
Disputed	0.00 GBP

Debtor's Payments | ×

Payment Terms	30 days Invoice Date
Last Payment Date	18/02/20
Last Payment Amount	1,094.68 GBP
Days Outstanding	0
Average Days Past Due Date For Outstanding Debit Items	0
Average Days Past Due Date For Payments Received	0
Weighted Payment Terms	0
Weighted Payment Performance	0

Limits | ×

Funding limit

100%

Limit: 80,000.00 GBP

- Approved: 0.00 GBP
- Not Approved: 0.00 GBP

Date Set: 02/11/20

Concentration @ 20%

Limit: 0.00 GBP

Date Set: 02/11/20

Bad Debt Limit

100%

Limit: 10,000.00 GBP

- Approved: 0.00 GBP
- Not Approved: 0.00 GBP

Date Set: 18/12/20

10. A **Bad Debt Limit Notification** report, can be generated from the **Reporting** menu (See our guide *How to obtain/create a report* for instructions).



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<hr/>			
Service Provider	Close Brothers Invoice Finance		
Client	0001234 / A Client Ltd		
Agreement Number	001 / GBP / Non Recourse Factoring		
<hr/>			
Debtor Reference	Debtor Name and Address	Bad Debt Limit Notification	
0000452586 / 001 / GBP	Debtor 123 Ltd	Amount	10,000 / GBP
Principal	1 The Road	Effective Date	18/12/20
	A Town	Reason	Manually Approved