

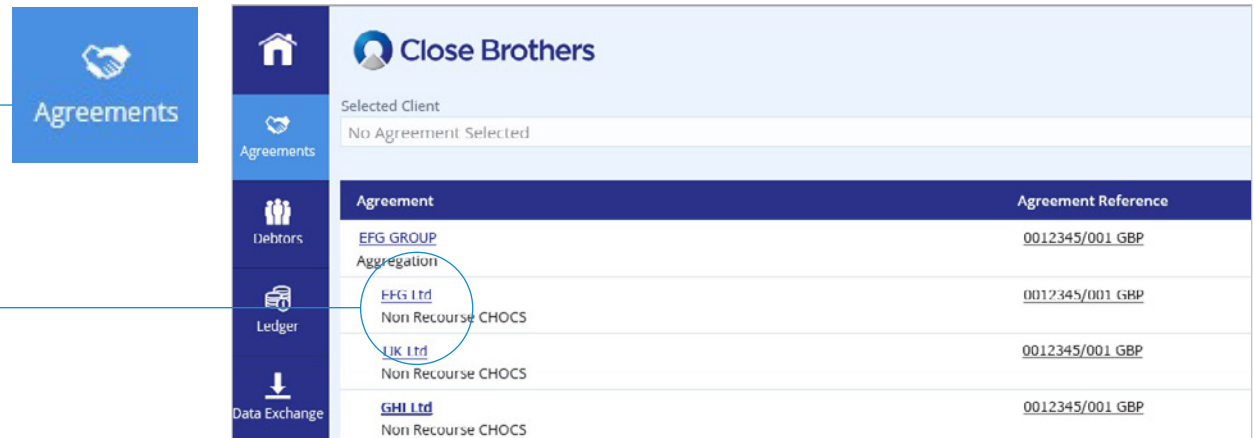
How to... Request a bad debt protection limit

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.

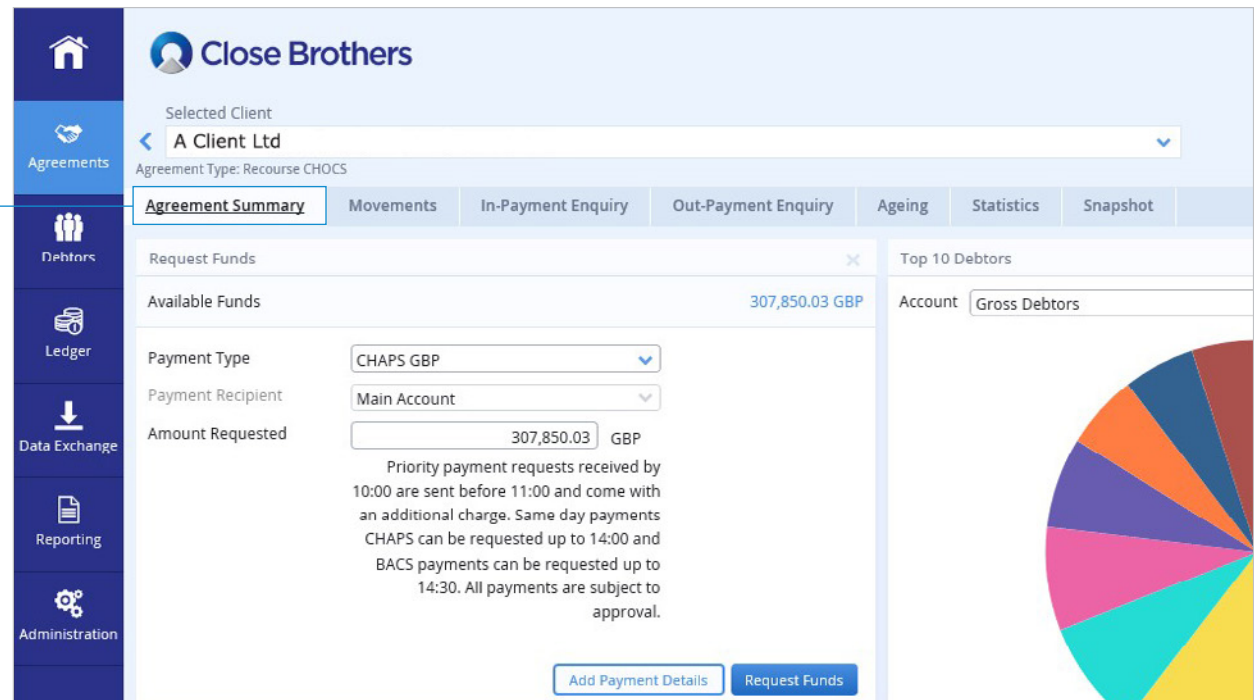
2. If you have a group of agreements, select the account from the list that you wish to view by clicking on the name.

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



The screenshot shows the 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 the 'Selected Client' as 'No Agreement Selected'. Below this is a table of agreements:

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



The screenshot shows the 'Agreement Summary' page for 'A Client Ltd'. The page includes a navigation menu on the left and a main content area with the following details:

- Selected Client: A Client Ltd
- Agreement Type: Recourse CHOCS
- Request Funds: 307,850.03 GBP
- Available Funds: 307,850.03 GBP
- Payment Type: CHAPS GBP
- Payment Recipient: Main Account
- Amount Requested: 307,850.03 GBP

Additional information includes a 'Top 10 Debtors' section with a pie chart and a 'Request Funds' button.

4. To request a bad debt protection limit on an existing account, click on [Debtors](#).

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

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.

The screenshot shows the 'Debtors' section of the Close Brothers interface. The 'Debtors' menu item is highlighted in the left sidebar. The main content area shows the 'Debtor Listing' tab selected, with a search bar containing 'Deb' and a table of debtors.

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	

The screenshot shows the 'Bad Debt Limit Request' page for 'Debtor 123 Ltd'. The 'Bad Debt Limit Request' tab is highlighted in the top navigation bar. The page contains a form for entering the request details and a table for the request list.

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

Contact Information

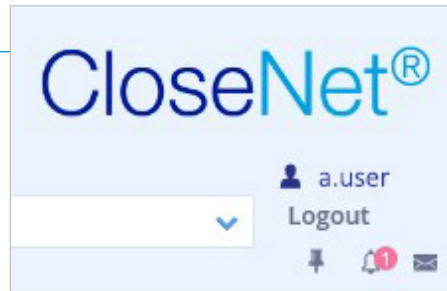
Telephone Main: 0044 1234 567891
Telephone Main: 0044 1234 567891
Telephone Main: 0044 1234 567891
Email address: email.address@debtor123.co.uk

Bad Debt Limit Application Request List

Date	Amount Required	Number
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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 protection 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

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

Category	Item	Value
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	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%

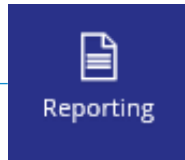
Limit: 10,000.00 GBP

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).



Close Brothers

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Service Provider	Close Brothers Invoice Finance
Client	0001234 / A Client Ltd
Agreement Number	001 / GBP / Non Recourse Factoring

Debtor Reference	Debtor Name and Address	Bad Debt Limit Notification
0000452586 / 001 / GBP	Debtor 123 Ltd	Amount 10,000 / GBP
Principal	1 The Road A Town	Effective Date 18/12/20
		Reason Manually Approved