

Designed for fast financing

izola Factor

Secure funding to grow your business
by turning your outstanding invoices
to immediate cash.



izola Bank

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Izola Factor is designed to help businesses who provide services in the Business-to-Business (B2B) and Business-to-Government (B2G) arena.

It is especially relevant to successful small-to-medium sized business (SMEs) who do not have accessible cash flow which can hinder their ability to operate effectively and their ambitions for growth.

With Izola Factor you can pay your employees and suppliers faster, as well as invest in your company's operations and growth without having to wait until customers pay you.

This is your solution to stabilise cash flow and unlock stalled potential for your business.

What is factoring?

Factoring is a method of financing, allowing companies like yours to sell account receivables and improve your working capital. Your business will be able to access immediate funds, usually within one business day of uploading your invoices to our portal.

How does it work?


Put simply, your invoices become an asset you can make use of. Your factor company, such as Izola Factor, buys your invoices and pays you cash in advance of the agreed repayment terms with your own client.

Is factoring a good option for my company?

Small-to-medium sized businesses face several challenges, especially in terms of growth.

If the following challenges apply to you, factoring might be your solution:

- 1.** Your company is growing and you need access to immediate working capital to keep up with demand.
- 2.** Your customers do pay, but never as quickly as you need.
- 3.** Chasing customers for payment takes up too much of your time, which can be better spent winning new business.
- 4.** You need a little flexibility and do not want to be locked down with loans and overdrafts.
- 5.** Competition in your industry is growing and investment in better technology and equipment is crucial to your business' growth strategy.



Factoring is a good alternative to more traditional financing routes. Here's why:



Fast decision and proposal

The faster you provide us with the necessary information, the faster we can confirm if your company is eligible and send you our proposals.



Single factoring fee

We provide you with a customised fee that is agreed to before any signatures are required.



90% of the invoice value

Once you send us your invoice, we will make sure that 90% of the invoice less our fees is in your account within 1 business day. The remaining 10% will be sent to you as soon as your customers pay us.



100% risk protection

Izola Factor offers non-recourse factoring. That means we take 100% of the risk of non-payment in case of insolvency.



Onboard in less than 10 days

Izola Factor's dedicated team can have you on board in less than 10 working days.



No hidden Fees

We provide you with one factoring fee, that covers all our services.



One point of contact

We build long term relationships with customers.



Professional debt collection

With over 24 years of debt collection services behind us, our multi-lingual team knows exactly how to approach your clients.



Part of a successful group

Izola Bank is wholly owned by the Van Macke Group, a successful family run entity and leader in the distribution of sanitary ware and central heating.

izola Factor

**Helping your business gain faster
and easier access to finance.**

For further information, please [visit our website](#)
or email us on support@izolabank.com

www.izolabank.com



As an online bank that has been operating successfully from Malta since 1994, we have amassed 25 years of experience in providing proficient banking services. Our clients commend us for our personal service and always being readily available to help.

We are big enough to support your ambitions for growth; small enough to remember that customer care is about providing real people to talk to; and experienced enough to understand your financing needs and provide the right solution for your business.

Terms and conditions apply. Izola Bank is licensed by the Malta Financial Services Authority to carry out the business of banking in terms of the Banking Act, 1994 (Chapter 371, Laws of Malta).