

Business finance from £10,000 - £500,000

Find the product that's right for you, get a quick offer and get approved for finance from £10,000 - £500,000 in as little as 5 minutes.

Apply now



What we're all about



Business loan rates from 0.53%

We look at more factors than other lenders, so we're able to provide the right finance for your business, with better rates on our business loans.



Simple pricing structures

Only pay for the funds drawn down.
No early repayment fees. No annual fees.
No surprises.



Indicative offer in less than a minute

With Quick Offer, we don't take hours, we take minutes to get an indicative offer for your business.



Dedicated support team

We're here to walk you through the process and help you get the funds you need.

	Line of credit	Business loan
Facility size	£10,000 - £500,000	£50,000 - £500,000
Term length	12 months	24 months - 60 months
Fees	4 - 17.5% per drawdown	4 - 6.5% set up fee + 0.5 - 2.25% monthly interest
Loan type	Revolving credit line facility	Term loan
Minimum loan size	£10,000	£50,000
Company type	UK Limited (excluding NI)	UK Limited (excluding NI)
Annual turnover	£100,000+	£500,000+
Performance	Profit making business	Profit making business
Years in existence	18 months	36 months
Filed accounts	1 set filed in last 15 months	2 sets (with one filed in last 15 months)
Revenue origination	51% < sales must originate from the UK	51% < sales must originate from the UK
Directors / shareholders	Majority resident in UK for last 3+ years	Majority resident in UK for last 3+ years
Security	Personal guarantee / debenture	Homeowner personal guarantee / debenture

Is your business eligible for finance with FIBR?

- ✓ We can provide funding to Limited companies, across most sectors.
- ✓ Registered and predominantly trading in the UK (excluding NI)
- ✓ Annual turnover of £100,000 or more
- ✓ Trading for at least 18 months, with at least one set of filed accounts
- ✓ No Active CCJs or high value of CCJs in last 48 months
- ✓ 51% of ownership must be UK residents
- ✓ Must hold a bank account with a bank in the UK

How does our process work?

Our process

- 01 Get an initial offer in one minute**
Get an initial offer by filling in your company details, date of birth and residential address.
- 02 Complete application in 5 minutes**
Connect your business bank account securely via Open Banking and answer a few basic questions to get a firm offer.
- 03 Verify and sign contracts**
We'll send you a quick digital KYC to verify your identity, followed by your final contracts for digital signing.
- 04 Access funds**
Once KYB is complete, usually within one business day after receiving all info, funds can be accessed instantly

*To be eligible for document upload firm offer, you must have been trading more than 3 years and their Quick Offer must be more than £50,000

What documents will we need?

Businesses 1 - 3 years old with an indicative offer < £50,000

- We will need an Open Banking connection for businesses that have been trading for less than three years. It benefits you as a partner since you don't have to provide bank statements and it benefits you as it allows us to quickly provide the most accurate lending decisions.
- A detailed loan purpose

Businesses 3+ years with an indicative offer > £50,000

- Last year's full financial accounts that must be dated within the last 12 months. (If accounts are older than 12 months we will require draft accounts in addition)
- At least 3 months of bank statements in PDF format with the last statement no more than 30 days old
- A detailed loan purpose

Questions?

Reach out to our customer service team at support@fibr.com, call 0117 325 7531 or visit fibr.com, or contact us via live chat from the [FIBR website](https://fibr.com)