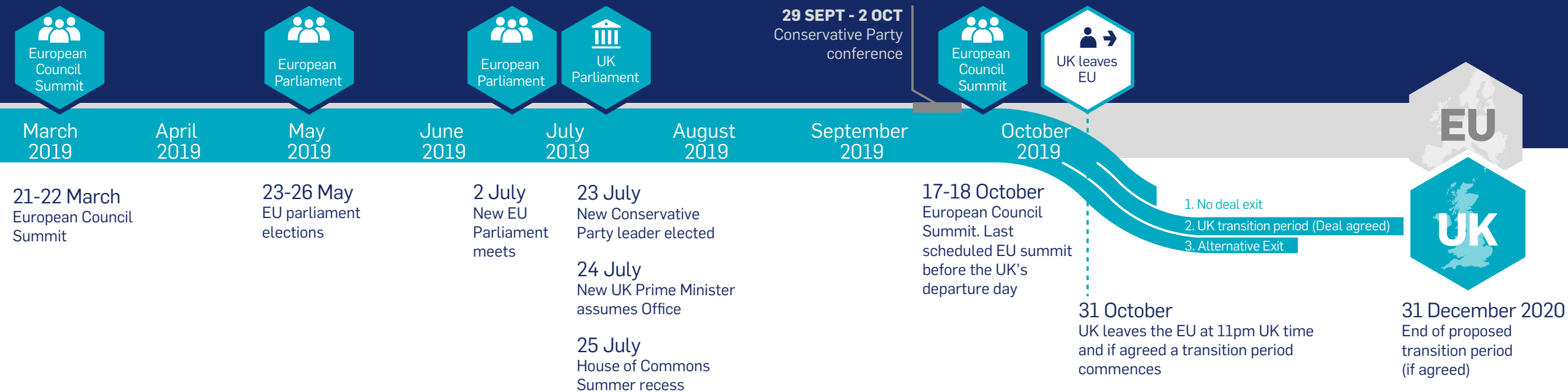


Brexit Countdown: Five practical steps you can take today to be ready on 31 October 2019



Need help keeping track of the evolving Brexit process? Did you know that you can sign up to receive the latest Brexit guidance for your industry on the UK Government website: <https://www.gov.uk/business-uk-leaving-eu>

The UK is set to formally leave the European Union on 31 October 2019, either as part of a managed exit or without an agreed withdrawal deal (also referred to as No Deal Brexit).

While there is still uncertainty about the final outcome, we want to help ensure that you're informed and prepared in the final few weeks before the UK leaves the EU.

To help support you, we've collated a list of practical considerations and potential solutions to help your business to cope with and capitalise on the challenges and opportunities that Brexit brings.

1

Get a UK EORI number and be prepared for tariff changes



A UK Economic Operator Registration and Identification (EORI) number ensures your business can continue to trade into and out of the UK, in case of a no deal Brexit.

How we can help ...

Our Duty Deferment Bonds, enable you to import goods from outside the EU immediately without having to pay duty or tax.

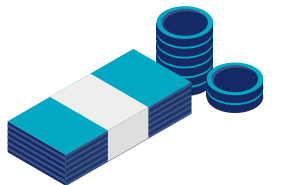
Our Invoice Financing solutions help businesses borrow money against outstanding amounts due from customers – providing a useful way to manage cash flow with changes in tariffs, charges and taxes.



If you're interested in finding out more about the potential impacts of Brexit upon your business sector more broadly, contact your Relationship Manager to arrange a 'no hassle' call with our leading sector specialists to help navigate the evolving landscape.

2

Ensure you have enough cash-flow and Inventory



A no deal Brexit could lead to a lengthening of supply chains and more cash tied up in stock or unfinished goods.

This could affect the vast majority of UK businesses due to the interconnected nature of supply chains.

How we can help ...

We have a range of products to help maintain supply, demand and flow of trade in the event of a no deal Brexit:

Supply Chain Financing – could help with cash flow between orders; we could potentially structure loans so that you don't repay until your customers have paid you.

Capital Import Financing – supports businesses in buying plant and machinery to help sustain or drive business ahead in a post Brexit era – without risking cash reserves.

Lombard – offers borrowing solutions for numerous business assets, from extra warehousing for stock piling, plant machinery and technology.

Trade Finance Instruments – such as Letters of Credit may be available for you to deploy in order to pay for goods once they are delivered. Visit our International [Trade Hub](#) or speak to your RM.

3



Consider reducing exposure to exchange-rate fluctuations and simplify international payments.

How we can help ...

[FXmicropay](#) helps build businesses in new export markets.

Via a simple integration on business websites, FXmicropay enables automatic pricing of product catalogues into up to 94 currencies. The service helps to price goods and services in customer's local currency mitigating any foreign exchange risk.

International Cash Management & International Payments – helping to establish new banking relationships through our Partner Bank network, operating in 36 countries across EMEA, APAC and the Americas, helping to simplify payments ahead of Brexit.

4



Look after your people

If you employ staff who are EU citizens, you may wish to visit the UK Government's employer toolkit intended to help support you with the impact of Brexit on your staff.

<https://www.gov.uk/government/publications/eu-settlement-scheme-employer-toolkit>

The UK Government has recently published two important papers to support businesses on [Social Security Payments](#) and [Workplace Rights](#).

Meanwhile, don't forget that Brexit uncertainty could trigger wider concerns about the UK economy and job security, affecting all employees. This could even lead to a loss of productivity and you may need to think about how to keep your staff engaged.

How we can help ...

[RBS Mentor](#) is your expert partner in employment law & HR, health & safety and environmental management.

We can provide your business with the consultancy, advice and legal protection insurance you need for your business to thrive amid Brexit negotiations and beyond.

5



Think outside the box – with flux comes opportunity

Brexit is likely to provide opportunities to trade with markets that you may not have considered before.

Additionally, a weaker pound (following the EU Referendum in 2016) combined with strong global growth has also boosted the competitiveness of UK manufacturers.

Now could be the time to research expansion into new markets beyond Europe, launch new investments or consider diversification.

We're backing British business...

Our **Growth Funding initiative** is just one potential way we can potentially help you to invest in your business and explore alternative to exporting markets, investing in new capital equipment or diversifying your business for the post-Brexit era.

[Our Asset Finance solutions](#) may also help future-proof your businesses by providing working capital to fund greater automation or Artificial Intelligence for instance – without using up cash that you could invest more effectively elsewhere. To learn more about our four main asset finance products: Hire Purchase, Finance Lease, Contract Hire and Operating Lease, contact your Relationship Manager.

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Security may be required. Product fees may apply.

Growth Funding

If your business has export or import trade with the European Union, a reliance on the EU labour markets or is exposed to foreign exchange movements you may need further support through the Brexit process. We have funding available to help you achieve your ambitions and can help you access the right financing products so they can meet your short and longer term trade and working capital needs – whatever the outcome of the Brexit process.

Security may be required. Product fees may apply.

For more information please speak to your Relationship Manager or our Business Banking Support Team on:

UK: 0345 366 5592 (Mon – Fri, 8.30am – 5.30pm)

Overseas: +44 2890 538 459 (Mon – Fri, 8.30am – 5.30pm)