

STARTING UP

ANOTHER WAY FOR LAWN3 FRANCHISEES

NatWest has been supporting franchising for over 25 years with a dedicated Franchise department, and as affiliated members of the British Franchise Association (bfa).

The latest bfa survey confirms that we are the number 1 destination for new franchisees with the largest market share. NatWest is also considered to have the most helpful franchise department and is the bank most recommended by Franchisors

With over 1600 branches and a network of Franchise Managers - managers with experience of all business sectors and specialising in franchising - we can deliver all your banking and finance needs to get you started and support you through the life of your Lawn3 franchise.

We have developed a package of support specifically for franchisees, both starting out and existing , which will be subject to status and approval as set out below:

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| <ul style="list-style-type: none"> ● Dedicated Relationship Manager <ul style="list-style-type: none"> ✓ Direct Line ✓ Mobile Number ✓ Dedicated Customer Management Team ✓ 24-hour support through UK based call centres ✓ Free Management Time ✓ On-Line Banking | <ul style="list-style-type: none"> ● Start-Up Assistance <ul style="list-style-type: none"> ✓ Award Winning Business Start-Up Software ✓ Start-Up Guide ✓ Franchise Factsheets ✓ Regular Free Business Reviews ✓ No transaction charges for 24 months |
| <ul style="list-style-type: none"> ● Advice on Risk Management <ul style="list-style-type: none"> ✓ Business Insurance ✓ Health & Safety ✓ Employment Law ✓ Financial Planning Reviews | <ul style="list-style-type: none"> ● Finance <ul style="list-style-type: none"> ✓ Up to 70% of start-up costs including working capital ✓ Flexible loans tailored to your needs ✓ Capital Repayment Holidays ✓ Term loan up to 5 years ✓ Business Overdraft ✓ NatWest Credit Card ✓ Asset Finance (e.g. vehicle) |
| <p>Security may be required for any borrowing, however, if none is available, assistance may still be provided under the Government's Small Firms Loan Guarantee Scheme.</p> | |

***** Further details on the above services are available overleaf *****

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

Fees and interest rates are important to any business and so is value for money. We believe our overall package for Lawn3 franchisees, represents excellent value.

- We consider your overall business proposal when agreeing fees and interest rates with you. Your NatWest Franchise Manager will discuss our pricing options to meet your specific funding needs. Our standard arrangement fee for loans is 1.7% of the amount borrowed, but we will not charge more than 1.5% (will vary), unless you agree as part of a negotiated price. Overdraft fees vary in accordance with the amount required.
- We will agree a reduced interest rate with you of between 3.0% and 5.0% above base rate depending on the amount of loan, security offered and status. The overall cost for comparison is 10.7% APR.
- Other services are available from our subsidiaries and we would be happy to discuss your requirements with you.

● **Dedicated Franchise Manager**

A friendly Business Manager who cares about your success

- ✓ A specialist Business Manager will guide you through the key stages of starting up your franchise.
- ✓ You can speak to the Manager either in person, via a direct landline, a mobile or through their dedicated Customer Management Team.
- ✓ 24-hour support is available through online banking and our UK based call centres.
- ✓ Your Manager will conduct regular reviews to assess how your franchise is doing, what additional support you need and identify ways to save you time and money.

● **Start-Up Assistance**

A range of banking solutions tailored to your start-up needs

- ✓ Franchise Factsheets are available on our Website, www.natwest.com/franchise along with our award winning business Start-Up software.
- ✓ The NatWest business Start-Up guide has been designed to provide advice and information you may need when deciding to start-up your own business.
- ✓ To ease the strain on your cashflow in the early stages, we will provide free banking for up to 24 months.
- ✓ The NatWest Business Card - backed by MasterCard, offers flexible repayment options.
- ✓ Card processing facilities can be made available, enabling you to take payments by credit/debit card through Streamline Merchant Services - the UK's leading card payment processor.

● **Advice on Risk Management**

You Business Manager can discuss risk management issues and help reduce any exposure

- ✓ NatWest Mentor Services provides Employment Law and Health & Safety advice by phone, 24 hours a day.
- ✓ Free business reviews can be arranged with a Planning Manager to discuss life cover, income protection, pensions, savings and investments
- ✓ NatWest Business Insurance offers one of the best no-claim discounts in the Start-Up market.

● **Finance**

Ensuring your business is properly financed can be crucial, subject to status and approval, we will work with you to put funding in place

- ✓ Funding is available up to 70% of the start-up costs including working capital.
- ✓ Our term loans, up to 5 years as a maximum, are truly flexible and tailored to your needs. Options include, subject to agreement - delaying capital repayments for up to 24 months, drawing your loan in stages, repay less when you need to, overpay when you want and redraw overpayments if you need to, and change the repayment frequency.
- ✓ Overdrafts are available as part of the overall funding package to suit your requirements.
- ✓ You may need help to fund recoverable VAT at start-up - we can consider this.
- ✓ Working with our asset finance Group company, Lombard, we can ensure you have access to the most appropriate source of finance depending on the asset requiring funding (e.g. vehicles)

Would you like to have a look at Another Way with NatWest? We understand the Lawn3 franchise concept and the general requirements for a franchisee, so even if you have another Bank in mind, come and see what we can offer.

To qualify for these terms, contact Chris Hughes at the NatWest Franchise Department.

Free phone: 0800 092 9117, Textphone: 01708 464 014 or via email: franchise.retailbanking@natwest.com

Important Information: Credit Facilities are provided by National Westminster Bank PLC:
Over 18's only. Conditions apply. NatWest does not warrant, endorse or recommend any franchise/ licence/lessee opportunity. Should NatWest agree to lend to assist the purchase of a franchise/lease it should not be construed that the opportunity is in anyway approved by us. Similarly, if this document accompanies any materials produced by a franchisor/lessor then no approval or warranty is implied. You should take independent professional advice in respect of any aspect of franchising/ licensing.