

The simple and reliable way
to access estate funds quickly



The longest standing provider of Inheritance and
Estate Advances in the UK, with more 5 star
reviews than any other lender



Access funds quickly

Funds typically released
within 3 days of application



Exceptional customer service

One experienced contact
person from start to finish



Solutions focused

We simplify the process and work
directly with Solicitors



Straight-forward pricing

Arrangement fees are 1-2%. We
only charge 1.5-2% simple interest

PRODUCT DETAILS

Our customers do not pay interest on top of interest, making ours the most cost-effective Inheritance and Estate Advances on the market.

If you are an Executor of an estate facing an Inheritance Tax bill (or other Estate liability) without access to the necessary funds then we can help. Many estates can take up to 12 months to administer, yet Inheritance Tax needs to be paid within 6 months from death and Probate, Confirmation or Letters of Administration can not be obtained without paying the tax. Without this you can not sell assets within the estate to raise the funds to pay the tax. Whilst it may be possible to agree with HMRC to pay the Inheritance Tax via instalments, this can be complex, you will need to have sufficient funds to pay the first instalment and it may not be the most cost-effective option. This is one of the ways we can help.

The Estate Advance enables Executors immediate access to up to 50% of the value of the estate. Not only can the funds be used to pay Inheritance Tax, they can also be used to pay other estate expenses including the repair/renovation of property, legal fees etc. Applications are assessed solely on the value of the estate. No personal guarantees or charges over property are required. If it turns out the value of the estate is less than expected, then as long as you have kept to the terms of the agreement, you will not be required to pay the shortfall should there be one. You should have a look at the section titled 'promises and assurances' for more information about what we expect from you. The Advance is repaid in full when the proceeds from the estate are realised directly by the Solicitor. There are no monthly repayments and no early repayment fees.

We only charge simple interest, not compound

HOW IT WORKS

No matter what your credit score

Applications are assessed solely on the basis of the Estate, not on your personal circumstances or credit rating.

With or without a Will

The advance is available before and after the Grant of Probate, and regardless of whether there is a Will or not.

Fast, fair and simple

We aim to pre-approve eligible applications within 48 hours. We only charge simple interest, not compound interest. So you do not pay interest on top of interest.

GET YOUR ESTATE ADVANCE IN 4 SIMPLE STEPS

01

Start your application

Complete a [short online form](#) or call us on [0203 813 6400](tel:02038136400).

02

Send us your documents

We confirm your eligibility and send you a list of the documents we will require.

03

Your application is assessed

Our experienced underwriters assess your application within 48 hours.

04

Receive your funds

Loan documents are issued, signed (normally electronically) and funds are transferred the same day to your nominated bank account, Solicitors Client Account or HMRC.



From turmoil to tranquility - how Bonnie unlocked her country dream

[Read Bonnie's story here](#)

Bonnie Beadle – Inheritance Advance

I FEES

The Arrangement Fee (which is simply added to the loan) is 1-2% of the loan amount. The interest rate is 1.5-2% per month for as long as the Advance is outstanding.

Crucially, we only charge simple interest rather than compound interest. This means you are not paying interest on top of interest. In the example below, this would result in a saving of £1,440 compared to all other providers with the same rates and fees that do charge compound interest.

For more information email info@provira.com, call **0203 813 6400** or visit www.provira.com.

REPRESENTATIVE EXAMPLE

An Advance of £50,000 with an Arrangement Fee of 2% (£1,000) and an Interest rate of 24% (fixed). Interest is calculated on the advance and the fee and accrues daily.

12 months	Time to liquidate estate
£12,240	Owed in interest
£51,000	Owed in capital and fees
£63,240	Total balance owed*

*representative 26.5% APR.

COMMISSION

If you have been introduced to Provira by a third party (e.g. broker, IFA, law firm etc.), we may pay that third party a commission of 1% of the value of the loan. Whether or not we pay a commission has no impact on the fees and interest rate you will pay. If we do pay a commission, we will advise you of this and confirm the amount payable.

From out of a hole towards hope – how Moneer was able to move forward with his life

[Read Moneer's story](#)

Moneer Gul – Inheritance and Estate Advance

WHY PROVIRA?

- **We have more 5-star reviews than any other provider.** We have a TrustPilot score of 4.9 and hundreds of reviews.
- **We are known for our exceptional customer service.** We have extensive knowledge of the probate process to help you and answer any questions throughout the process. Our customers deal with the same caring and experienced underwriter at all times - with backup should that person be away.
- **We only charge simple interest, not compound interest.** So, customers are not paying interest on top of interest, making ours the most cost effective inheritance and estate loans in the market.
- **We will not be beaten on price.** We have incredibly competitive rates and we won't be beaten on price.
- **We are fast:** On receipt of the information we require we can normally process loans and, if approved, issue loan documents for signature within 2-3 days. Funds are released on the same day all documents are signed.
- **We are fair:** We are happy to only lend you what you need, so that you do not pay unnecessary interest.
- **We are transparent:** We send regular statements so customers are kept well informed on the status of their loan.
- **We liaise directly with law firms, solicitors and executors to obtain all the information we need for underwriting.** This information is the same as required to obtain probate. So, it should be readily available.
- **We can pay Inheritance Tax to HMRC directly.** Giving you one less thing to worry about.
- **There is no maximum loan value.** We offer loans from £20,000 to greater than £1 million.
- **There is no risk to the borrower.** No personal guarantees or charges over properties are required.



Ready to get started?

Our experienced, caring team are here to answer any questions. Give us a call on [0203 813 6400](tel:02038136400) or start your application now.

[Click here to apply](#)

FAQs

How is an Estate Advance different from a traditional loan?

Traditionally, personal loans require the borrower to take personal responsibility for the repayments or to provide security to the lender over their assets, such as property. In the event that the borrower defaults, the lender can take action against the borrower, which may include taking possession of personal assets and selling them to recover what they are owed. Inheritance Advance is different. The product was designed to underwrite Estates, not borrowers, so you won't be asked for any form of personal security. Our claim is against the assets of the Estate and in the event those assets selling for less than we are owed, then as long as you have kept to the terms of the agreement, we will bear the loss. There are no monthly payments and no early repayment fees.

What can I use an Estate Advance for?

The Advance can be used to pay Inheritance Tax or other Estate liabilities.

What if I don't have a strong credit history?

That does not matter, because underwriting is focused on the Estate (and its assets/liabilities) rather than your personal credit rating. The application process therefore ensures that there is a clear link between applicants (i.e. Beneficiaries) and the Estate, as well as establishing the estimated value of eligible assets within the Estate, to advance funds against.

Will you decline my application based on my income or job status?

No. The decision will be based on the assessment of the Estate. Therefore, your employment information is not relevant.

What happens if the final value of the Estate does not cover the total amount I owe?

That is fine, as long as you have kept to the terms of the loan agreement. This is not your risk, it is ours. This is why we ensure we fully understand the Estate as part of our underwriting process. If we get the assessment wrong we bear any associated loss. You should look at the page of this document titled 'promises and assurances' for more information about what we expect from you.

How much money will I be advanced?

We will estimate the value of the Estate's eligible assets less any liabilities owed, such as the Administrator's fees, mortgages over property within the Estate, etc. This gives the Estate's estimated net eligible asset value.

Eligible assets are typically (UK domiciled) cash, as well as publicly quoted investments and properties that are to be sold. We may consider other assets by exception. You will then be offered up to 50% of the Estate's net eligible assets. You may, of course, take less.

How much does it cost?

The Arrangement Fee (which is simply added to the loan) is 1-2% of the loan amount. The simple interest rate is 1.5-2% per month for as long as the Advance is outstanding.

Do you charge simple interest or compound interest?

Unlike other providers we only charge simple interest, not compound interest. That means you are not paying interest on top of interest.

What if the deceased did not leave a Will?

That is fine. Estates are administered according to clearly defined rules (the Rules of Intestacy) where no Will exists.

Do I need a professional firm to manage the Estate?

We require a professional firm to be responsible for the distribution of the asset(s) that will enable the Advance to be repaid. This would typically be the Estate Administrator or Conveyancing Solicitor.

What if I change my mind?

You will have 14 days to withdraw from your Advance from the date you enter into the loan agreement starting with the day after the latest of (a) when the agreement is made, (b) the day you receive a copy of the executed agreement or (c) when you are told the agreement has been executed and is in the same form as the copy agreement that you already have. Should you elect to do so, within 30 days after withdrawing, you will need to repay the amount of the Advance together with accrued interest, at the interest rate set out in your loan agreement, from the date the Advance was provided until the date of repayment.

When do I repay the Loan and are there any early repayment fees?

The loan is repaid when the estate is available to be distributed. There are no early repayment fees.

Who are Provira?

Provira's founding team and investors are experienced financial professionals, having successfully launched and invested in many innovative specialty finance businesses. We are passionate about building disruptive businesses that focus on benefiting the consumer. We have worked for and with some of the largest and most reputable financial institutions globally.

I still have questions, what should I do?

Email us anytime on info@provira.com or call us on weekdays (excluding bank holidays) between 9am to 5pm on **+44 (0) 203 813 6400**. If for whatever reason we can't take your call, we will get back to you as soon as possible.

PROMISES AND ASSURANCES

When entering into the agreement you make the following promises to us and agree to protect us from any harm if these promises are not true. That might mean repaying the money owed under the agreement as well as any costs we incur as a result:

- i. If the deceased person left a Will, you promise there is no later Will or codicil (an amendment to the Will) that you haven't told us about. No one has suggested or claimed that there is a more recent Will.
- ii. You have searched the deceased person's home, bank, and last place of residence (including care homes) for a will and found no evidence of a valid Will or a later-dated will. You have checked their known possessions and legal papers and found no other Will.
- iii. If there is a will, you are not aware of any reason why it or any codicil might not be valid. This includes doubts about the deceased person's mental capacity or suspicions of undue influence when the will or codicil was signed.
- iv. You are not aware of any actual or potential claims from anyone trying to invalidate the deceased person's Will or any codicil.
- v. If the deceased person did not leave a will, you have searched their home, bank, and last place of residence (including care homes) and found no evidence of a will. You have checked their known possessions and legal papers and found no Will.
- vi. If letters of administration have been granted or, in Scotland, you've been appointed by the court as executor where the deceased person died without leaving a will, you are not aware of any will made by the deceased person, except one that was revoked before their death or deemed invalid by a court.
- vii. You are not aware of any actual or potential claims against the deceased person's estate for financial provision under the Inheritance (Provision for Family and Dependents) Act 1975 or similar laws or, in Scotland, any claims or potential claims for legal rights against the deceased person's estate.
- viii. To the best of your knowledge, the Executors/ personal representatives and professional firm have the most recent information and documents concerning the deceased person's estate, including the latest version of any will and all codicils.
- ix. You are not aware of any liabilities owed by the deceased person's estate that the Executors/ personal representatives and professional firm do not know about.
- x. You have not yet received any part of the inheritance.
- xi. You have not done anything to reduce or redirect the inheritance, such as giving up your rights to the estate or entering into a deed of variation .
- xii. You have not assigned or agreed to assign any of your present or future rights, title, and interest in the assigned rights to any third party, and you will not do so.
- xiii. You do not know of any fact that would affect our right or ability to take assignation or, where appropriate, assignation of the assigned rights.
- xiv. You do not know of any fact that would jeopardise the ability of the assigned rights to repay the sums owed under the Loan Agreement.
- xv. You will immediately notify us in writing if you discover that any of these promises are no longer true or would not have been true if made at a later date.
- xvi. To the best of your knowledge and belief, all the information you have provided to us is complete and accurate, and you have not withheld any information that may be relevant to our decision to offer you credit on the terms of this Agreement.

[Click to apply now](#)



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