eBay and Liberis introduce flexible financing for UK small businesses

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eBay UK today announced a new partnership with global finance provider Liberis, to introduce 'Flexible Growth Financing'. This new funding product will be available for UK business sellers starting from April 2026 as part of eBay's Seller Capital program.

'Flexible Growth Financing' will provide sellers a funding limit tailored to their business needs and access to funds as and when they need them, either in full or in stages. This funding is commonly used to restock or expand inventory, enhance product listings, and invest in strategic marketing.

52% of UK SMEs report poor access to affordable credit. They are held back by lengthy and complex application processes, fear of rejection, and high borrowing costs. The result is a funding gap that is actively limiting the growth of small businesses across the UK.

eBay and Liberis have proven experience in the US, where the model has already supported thousands of small businesses as part of eBay Seller Capital, with 90% of Liberis small business customers agreeing that working capital provided by Liberis had a positive impact on their operations.

According to Arthur Smith, StudioCityCowboy, a vintage car parts seller: "*You can take the whole thing at once, or you can take it in smaller amounts — three, four, five times — whatever you need. It gives you a lot of security knowing it's there and you can use it how you need it. It makes me feel in control as a business owner.*"

Eve Williams, General Manager of eBay UK, said: *"Small business growth is vital to the UK economy, but access to the right kind of funding remains one of the biggest barriers for many entrepreneurs.*

"Through eBay Seller Capital and our partnership with Liberis, we're embedding flexible finance directly into our platform, giving sellers fast, data-driven access to funding that adapts to their sales and puts them firmly in control of their growth."

The launch of Flexible Growth Financing builds on eBay's commitment to helping small businesses grow and succeed. Last year alone, eBay's Seller Capital programme delivered over $250 million in working capital through its partners to more than 10,000 sellers globally. To date, well over $1 billion in growth capital has been disbursed through the programme across the US, UK and Germany.

Trang-Thu Trang, CCO of Liberis, said: *"In the US, we have seen how embedded, flexible finance can give eBay sellers greater control over how and when they access capital. We are bringing that same model to the UK, with funding built around real commercial data, tailored limits and payments that adjust with sales. It gives sellers the confidence to invest in growth and act on opportunity, without rigid commitments that do not reflect their performance."*

The new financing option will be available to eligible eBay UK business sellers through eBay Seller Capital from 6 April 2026, with funding decisions often delivered within 24 hours.

Flexible Growth Financing supports sellers with forward planning without requiring an upfront commitment, allowing them to access funds only when a specific need or opportunity arises. Transparent pricing and re-payments that adjust in line with sales help keep cash flow aligned as the business evolves.

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eBay Seller Capital

eBay Seller Capital is an official eBay financing programme that helps eligible business sellers on eBay access working capital to grow and run their business. eBay connects sellers with trusted third-party financing partners who provide the funding. Through the programme, well over $1 billion of growth capital has been disbursed to eBay sellers in the US, UK and Germany.

About eBay

eBay Inc. (Nasdaq: EBAY) is a global commerce leader that connects people and builds communities to create economic opportunity for all. Our technology empowers millions of buyers and sellers in more than 190 markets around the world, providing everyone the opportunity to grow and thrive. Founded in 1995 in San Jose, California, eBay is one of the world's largest and most vibrant marketplaces for discovering great value and unique selection. In 2025, eBay enabled nearly $80 billion of gross merchandise volume. For more information about the company and its global portfolio of online brands, visit **www.ebayinc.com**.

About Liberis

Liberis is an embedded finance provider that works with platforms, including vertical SaaS companies, marketplaces, payment processors, and payment companies, to enable access to finance for their business customers.

The company partners with platforms to embed financing and related financial tools directly into existing workflows, using platform and business data to inform eligibility, pricing, and delivery. Liberis has operated for more than a decade and provides funding solutions across multiple economic cycles.

Liberis offers an API-based platform that allows partners to configure and deploy embedded finance solutions across 15 markets, with the ability to introduce additional financial products over time without requiring further platform integration. For more information, visit: https://www.liberis.com/

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