

# SME Business Lending Application Form – Republic of Ireland



Thank you for your recent enquiry in relation to credit facilities. To progress your application please complete this Business Lending Application Form. Your Business Team at 1850 211 690, your Relationship Manager or your external business advisor may assist you with completing this application form.

Your request for credit will be progressed when your Business Team/Relationship Manager has received this signed Business Lending Application Form and the supporting information as requested by your Relationship Manager or within the enclosed covering letter.

**Please note** – when filling out this form please use the tab and arrow keys to move between the relevant fields. Ensure you do **not** use the return or enter keys. Please complete in BLOCK CAPITALS.

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## Contents

### Part 1 Business Details

### Part 2 Personal Details

### Part 3 (i) Application Details

### Part 3 (ii) Supporting Information

### Part 3 (iii) Security/Collateral Proposed

### Part 4 (i) Data Protection Notice

### Part 4 (ii) Declaration

### Part 5 SEPA Business Term Loan Mandate

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## Three easy steps to apply for business lending with Ulster Bank Ireland DAC

1. Contact your Business Team at 1850 211 690, or your Relationship Manager.
2. Complete this Application Form.
3. Gather the supporting information as requested by your Relationship Manager or within the enclosed covering letter.

**SMEs are defined as enterprises which employ fewer than 250 persons and which have an annual turnover not exceeding EUR 50 million, and/or an annual balance sheet total not exceeding EUR 43 million.**

## How we will use your information

Before continuing with this application, please read the information below which explains how we and others will use your personal and financial information during this application process. When we use and share personal and financial information, we do so on the basis that we have a legitimate interest to prevent fraud and money laundering, to manage our risk and to protect our business and to comply with laws that apply to us (including verifying your identity and assessing the suitability of our products).

For full details about how we use the personal and financial information of our customers, please see our full Privacy Notice at [ulsterbank.ie/privacy](http://ulsterbank.ie/privacy)

## Who we are

The organisation responsible for processing your personal and financial information is Ulster Bank Ireland DAC, a member of The Royal Bank of Scotland Group (“RBS”).

<p><b>Notice: Under the Credit Reporting Act 2013 lenders are required to provide personal and credit information for credit applications and credit agreements of €500 and above to the Central Credit Register. This information will be held on the Central Credit Register and may be used by other lenders when making decisions on your credit applications and credit agreements</b></p>
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**The Central Credit Register is owned and set up by the Central Bank of Ireland under the Credit Reporting Act 2013. For more information, including your rights, see [www.centralcreditregister.ie](http://www.centralcreditregister.ie).**

## Credit Reports – What are my rights?

The Central Bank will publish on [www.centralcreditregister.ie](http://www.centralcreditregister.ie) the exact date when credit reports will become available. When credit reports become available, you will have a right to:

1. request your credit report at any time – and the first credit report each calendar year is free;
2. insert a 200-word explanatory statement on your credit report;
3. apply to have your information amended if you believe it is inaccurate, incomplete or out of date.
4. make a report to the Central Credit Register if you reasonably believe that someone has, is, or is about to impersonate you.

**Part 1: Business Details**

Please tell us about your business. This information will assist us in providing a professional timely response.

Business name/

Trading name

(as per Certificate of Incorporation/Trading Name)

Business address

Contact person

Email

Telephone

(HH:MM)

Mobile

Best contact time  :

Main bank account details Account number

Sort code

**Under the Credit Reporting Act 2013 you must provide additional information.**

- Please complete the Entity Verification Table on next page.
- Please enter the corresponding Entity Type, Entity Identification Number and Tax Registration Number below.

Entity Type

(Please refer to the Entity Verification Table for guidance)

Entity Identification Number

- Tick box to specify type
- |  |  |
|--|--|
| <input type="checkbox"/> Company Registration Number (CRN/CRO) | <input type="checkbox"/> Personal Public Service Number (PPSN) |
| <input type="checkbox"/> Business Registration Number (BRN)    | <input type="checkbox"/> Individual Tax Number (ITN)           |
| <input type="checkbox"/> Legal Entity Identifier (LEI)         |  |

Tax Registration Number

**If your application is successful, verification documentation may be required to validate:**

- Address Details
- Entity Identification Number
- Tax Registration Number

Company incorporated in (country)

Number of outlets

Primary business activity

In Business since  /  (MM/YY) Business premises status Owned  Leased

Number of employees  As at  (DD/MM/YYYY)

## Entity Verification Table

The Credit Reporting Act of 2013 requires the correct Entity Type, Entity Identification Number and Tax Registration Number to be provided for all lending applications and appropriate evidence to be held by Ulster Bank to support these details.

- Please confirm your business Entity Type by ticking one of the boxes in the table below
- Please provide the required Entity Type, Entity Identification Number and Tax Registration Number in the corresponding fields in the main body of the application form as explained below
- Evidence may be required for both your Entity Identification Number and Tax Registration Number corresponding to box ticked below
  - Ref. A & B: (from table below) Any document from Revenue / Social Services i.e. Tax Clearance Certificate (Social Services card not accepted)
  - Ref. 1-8, 12-15, 18: (from table below) Certificate of Incorporation and Tax Clearance Certificate
  - Ref. 9-11, 16-17, 19-22: (from table below) An official document detailing CRO / BRN / LEI / PPSN / ITN and Tax Clearance Certificate

Check Box (X)	Ref.	Entity Type	Entity Identification Number (evidence may be required)	Tax Registration Number (evidence may be required)
<input type="checkbox"/>	A	Sole Trader (Individual) – ROI (only ROI addresses)	Personal Public Service Number (PPSN) or Business Registration Number (BRN)	Tax Registration Number (same number as PPSN)
<input type="checkbox"/>	B	Sole Trader (Individual) – Non ROI (one or more Non-ROI addresses)	Personal Public Service Number (PPSN); or a Tax Registration Number	
<input type="checkbox"/>	1	Private Company Limited by Shares (LTD company)	Company Registration Number (CRO)	Tax Registration Number
<input type="checkbox"/>	2	Designated Activity Company (DAC) – (limited by shares)		
<input type="checkbox"/>	3	Designated Activity Company Limited by Guarantee (DAC) – (limited by guarantee)		
<input type="checkbox"/>	4	Company Limited by Guarantee (CLG) (limited by guarantee not having a share capital)		
<input type="checkbox"/>	5	Public Limited Company (PLC)		
<input type="checkbox"/>	6	Single Member Company		
<input type="checkbox"/>	7	Unlimited company		
<input type="checkbox"/>	8	Special fund		
<input type="checkbox"/>	9	Undertakings for Collective Investment in Transferable Securities (UCITS)	Any one Entity Identification Number from those listed in the main application form	Tax Registration Number
<input type="checkbox"/>	10	European Economic Interest Groupings (EEIG)		
<input type="checkbox"/>	11	Societas Europaea (SE)		
<input type="checkbox"/>	12	Industrial and Provident Society	Company Registration Number (CRO)	Tax Registration Number
<input type="checkbox"/>	13	Friendly Society		
<input type="checkbox"/>	14	Trade union		
<input type="checkbox"/>	15	Limited Liability Partnership		
<input type="checkbox"/>	16	Other legal form (ROI)	Any one Entity Identification Number from those listed in the main application form	Tax Registration Number
<input type="checkbox"/>	17	Other legal form (non ROI)		
<input type="checkbox"/>	18	Partnership	An identification number is not mandatory, but if available, it should be populated with Business Registration Number (BRN)	If available please provide a Partnership Tax Registration Number
<input type="checkbox"/>	19	Club	An identification number is not mandatory	If available please provide a Tax Registration Number
<input type="checkbox"/>	20	Association		
<input type="checkbox"/>	21	Unincorporated charity		
<input type="checkbox"/>	22	Other non legal form		
		Foreign company not listed above should be checked as <b>17 Other Legal Form (non ROI)</b>	One identification number is required (by order or preference): Registered Company Number (non ROI), Legal Entity Identifier number, Tax Registration Number (non ROI)	

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**Business Ownership Details**

List the names of all individuals who ultimately own or control 25% or more of the shares or voting rights in the Company or otherwise exercise control/management of the Company.

1. Owner's full name

Director Yes  No  Irish Resident Yes  No

Personal Address

Occupation

Percentage shareholding  %

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2. Owner's full name

Director Yes  No  Irish Resident Yes  No

Personal Address

Occupation

Percentage shareholding  %

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3. Owner's full name

Director Yes  No  Irish Resident Yes  No

Personal Address

Occupation

Percentage shareholding  %

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List below any corporate shareholder who ultimately owns or controls 10% or more of the shares or voting rights in this Company or otherwise exercises control/management of this Company.

1. Company name

Registered number  % of shares owned in the Company  %

2. Company name

Registered number  % of shares owned in the Company  %

If more fields are required, please photocopy the business ownership details or use a separate form.

## Business Borrowing & Savings Details

<b>BORROWINGS</b>	Financial Institution	Amount Outstanding € (000's)	Monthly Repayments €
Overdraft			
Business Cards			
Loans (incl. Credit Union)			
Leasing/HP			
Commercial Mortgage			
Other Financial Commitments e.g. Forward Contracts, Bank Guarantees, Performance Bonds, Invoice Discounting etc.			

<b>SAVINGS AND INVESTMENTS</b>	Financial Institution	Amount Held € (000's)
<b>Savings</b>		
Deposits		
Other		
<b>Investments</b>		
Investment accounts		
Shares		
Property		
Please also indicate current property value €		
Other		

<b>Business Financial Details</b>			
Period ending (DD/MM/YYYY)	<input type="text"/>	Full year accounts?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Accounts type	Audited <input type="checkbox"/>	Auditor's name	_____
	Certified <input type="checkbox"/>	Management	<input type="checkbox"/>
		Other	<input type="checkbox"/>
Sales/Turnover € (000's)		Interest € (000's)	
Gross Profit € (000's)		Depreciation € (000's)	
Net Profit € (000's)		Tax € (000's)	
Drawings € (000's)			

Current Values			
Assets	Value € (000's)	Liabilities	Amount € (000's)
Land and buildings		Creditors	
Machinery and equipment		VAT/PAYE/PRSI	
Furniture and fittings		Other	
Stock		<b>TOTAL LIABILITIES</b>	
Debtors		<b>Other</b>	
Cash		Tax Status (Tax up to date)?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Deposits		Is a Revenue Agreement in place?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Other		Monthly amount of Revenue Agreement €	
<b>TOTAL ASSETS</b>			

## Part 2: Personal Details

While it is critical we understand your business, it's also important to understand you, its owners. We will need this information to help us assess your requirements.

### Principal Business Owner

Full name(s)  
(as per photographic ID)

Personal Address  
(as per address verification doc)

Nationality

Country of residency

Main bank account details  
Account number  Sort code

Email

Telephone

Mobile  Best contact time  :  (HH:MM)

Date of birth  (DD/MM/YYYY) Time with bank  /  (MM/YY)

Number of dependants  Age range from  to

Residential status Owner  Tenant  Living with parents

Number of years at address  Estimated value of home €

Annual salary €  Salary payment frequency

Previous address  
(if less than 3 years at current address)

## Personal Financial Details Principal Business Owner

<b>BORROWINGS</b>	Financial Institution	Amount Outstanding € (000's)	Monthly Repayments €
Mortgage			
Personal Loan			
Motor Loan			
Overdraft			
Credit & Other Cards			
Tax liability			
Other			

<b>SAVINGS AND INVESTMENTS</b>	Financial Institution	Amount Held € (000's)
<b>Savings</b>		
Deposits		
Other		
<b>Investments</b>		
Investment accounts		
Life Assurance		
Shares		
Pension		
Property (excluding family home)		
Please also indicate current property value €		
Other		

**Second Business Owner if applicable** (if more than 2, please use a separate form or photocopy the second business owner's details)

Full name(s)  
(as per photographic ID)

Personal address  
(as per address verification doc)

Nationality

Country of residency

Main bank account details  
Account number  Sort code

Email

Telephone

Mobile  Best contact time  :  (HH:MM)

Date of birth  (DD/MM/YYYY) Time with bank  /  (MM/YY)

Number of dependants  Age range from  to

Residential status Owner  Tenant  Living with parents

Number of years at address  Estimated value of home €

Annual salary €  Salary payment frequency

Previous address (if less than 3 years at current address)

### Personal Financial Details Second Business Owner

<b>BORROWINGS</b>	Financial Institution	Amount Outstanding € (000's)	Monthly Repayments €
Mortgage			
Personal Loan			
Motor Loan			
Overdraft			
Credit & Other Cards			
Tax liability			
Other			

<b>SAVINGS AND INVESTMENTS</b>	Financial Institution	Amount Held € (000's)
<b>Savings</b>		
Deposits		
Other		
<b>Investments</b>		
Investment accounts		
Life Assurance		
Shares		
Pension		
Property (excluding family home)		
Please also indicate current property value €		
Other		

### Part 3: Application Details

Please tell us about your current financial requirements. If you are unsure, please discuss with your Business Team/ Relationship Manager, who will be happy to go through the various options.

FACILITY 1 Overdraft  Loan  Other

Amount required €  Repayment period  /  (YY/MM)



Purpose of facility  
e.g. working capital

**Loan repayment**

Frequency e.g. Monthly  Loan first repayment date  (DD/MM/YYYY)

FACILITY 2      Overdraft     Loan     Other    

Amount required      €       Repayment period  /  (YY/MM)

Purpose of facility  
e.g. working capital

**Loan repayment**

Frequency e.g. Monthly  Loan first repayment date  (DD/MM/YYYY)

Any information regarding additional facilities should be attached to this form along with any other supporting material that might be highlighted by our Business Team/Relationship Managers.

Do you foresee any additional requirement over the coming 12 months?      Yes       No

If yes, please provide details

Describe briefly the purpose of Facility 1 and/or Facility 2 and what financial input is being provided by you and the source of these funds. Please let us know if your business is supported by Enterprise Ireland, City & County Enterprise Boards, Business Angels etc and/or other Specialist Funds.

**Additional information**

Depending on the purpose of your borrowing further details may be required. For example, if you are purchasing a new business premises the address, property valuation and expected fit out costs etc, will be required. For a machinery purchase the machinery value and expected life etc, will be required. Please provide any additional information which is relevant to your application.

**Supporting Information**

These details may not be required for all applications. Please provide the supporting information requested by your Relationship Manager or within the enclosed covering letter.

Management accounts	<input type="checkbox"/>	Date received (DD/MM/YYYY) <input type="text"/>
Certified/Audited accounts	<input type="checkbox"/>	<input type="text"/>

Cash flow statement/projections	<input type="checkbox"/>	
Business plan	<input type="checkbox"/>	
Aged debtors listing	<input type="checkbox"/>	
Aged creditors listing	<input type="checkbox"/>	
Confirmation of Tax Affairs	<input type="checkbox"/>	
Bank statements	<input type="checkbox"/>	
Other e.g. Memorandum and articles (refer to cover letter/email)	<input type="checkbox"/>	

**Security/Collateral proposed**

Your Business Team/Relationship Manager will inform you if security is required.

**Part 4: Data Protection Notice and Declaration**

**How we will use and share your information**

**(a) The Central Credit Register, credit reference and fraud prevention agencies**

We may request information about you from the Central Credit Register and credit reference agencies to check your credit status to help assess what product you are most suitable for and/or your ability to repay any credit. They may keep a record of our request(s) and this may affect your ability to obtain credit elsewhere.

Further information about the Central Credit Register and credit reference agencies and how they use personal information, can be obtained from the Central Credit Register ([www.centralcreditregister.ie](http://www.centralcreditregister.ie)) and the Irish Credit Bureau ([www.icb.ie](http://www.icb.ie)).

You can review the ICB Fair Processing Notice, which is available at [www.icb.ie/pdf/Fair Processing Notice.pdf](http://www.icb.ie/pdf/Fair%20Processing%20Notice.pdf).

Application decisions may be taken based on solely automated checks of information from the Central Credit Register, credit reference agencies and internal RBS records. You have rights in relation to automated decision making. If you want to know more please see our full privacy notice at [ulsterbank.ie/privacy](http://ulsterbank.ie/privacy) or contact us at the following numbers:

1800 283062 – Opening hours are Mon to Sun 08.00 – 22.00, from abroad 003531 804 7475; lines are open 24/7.

In order to prevent and detect fraud and/or money laundering, the information provided in this application may be checked with fraud prevention agencies. If fraud is identified or suspected details may be recorded with these agencies to prevent fraud and money laundering.

If we, or a fraud prevention agency, determine that you pose a fraud or money laundering risk, we may refuse to provide the services and financing to you.

When the Central Credit Register, credit reference and fraud prevention agencies process your information, they do so on the basis that they have a legitimate interest in preventing fraud and money laundering, to protect their business and to comply with laws that apply to them.

**(b) With other RBS companies**

We and other RBS companies worldwide will use the information you supply in this application (and any information we or other RBS companies may already hold about you) in connection with processing your application and to assess your suitability for our products.

If your application is declined we will normally keep your information for up to 7 years, but we may keep it for longer if required by us or other RBS companies in order to comply with legal and regulatory requirements.

We and other RBS companies may use your information in order to improve the relevance of our products and marketing.

### **(c) With other third parties**

The information provided in this application may be used for compliance with legal and regulatory screening requirements, including confirming your eligibility to hold a bank account and sanctions screening.

We may be required to disclose certain information to regulators, government bodies and similar organisations, including the name, address, tax number, account number(s), total gross amount of interest paid or credited to the account and the balance or value of the account(s) of our customers to the Office of the Revenue Commissioners. The Office of the Revenue Commissioners may exchange this information with other countries' tax authorities.

### **Confirming your agreement**

By continuing with this application, you confirm that you have read and understood how we may use your information in the ways described above and are happy to proceed.

You are also confirming that where applicable:

1. you are holding authorisation from the other officers and beneficial owners to agree to the searches against them as individuals and use of the information indicated in this agreement;
2. you will promptly notify them of any changes we notify to you about the use of information provided in this form or obtained as a result of the credit searches;
3. you have notified the other officers and beneficial owners that if they would like a copy of the information we hold on them or have any questions about how we use that information they should write to the bank at the address shown in our full Privacy Notice; and
4. you have retained a copy of this form and have provided the other officers and beneficial owners with a copy of this form including our Privacy Notice.

As part of the application process we may ask you to verify your compliance with the process set out above.

### **Marketing information**

If you agree, we would like to keep you informed about products, services and offers that we believe may be of interest to you. Please let us know how you would like to be informed:

Letter  Phone  Email  Text

We will not share your information with third parties for their own marketing purposes.

### **Communications about your account**

Notwithstanding your marketing choices above, we will contact you with information relevant to the operation and maintenance of your account by a variety of means including online banking, mobile banking, email, text message, post and/or telephone.

**Declaration and signature(s)**

- (i) I/We submit this application for an Ulster Bank business lending/facilities and declare that the information herein and any other information provided by me/us during the application process is true and accurate.
- (ii) I/We also authorise you to make any enquiries you deem necessary for confirmation of the information contained in this application and for the purpose of credit assessment and for money laundering prevention purposes.
- (iii) I/We understand that you may decline this application.
- (iv) I, the first named signatory below, confirm that I am in employment and have not received a Notice of Redundancy relative to any stated employment.
- (v) I/We will inform you if any of my/our circumstances change.

**Please remember to sign the signature boxes to the highest level of authority for and on behalf of the business, in accordance with the Relationship Authority or Mandate (as appropriate) held by the Bank and return this application form either by hand or via post.**

Signature of first applicant\*

Signature of joint applicant (if any)

\*Authorised representative of the Business

Date (DDMMYYYY)

Date (DDMMYYYY)

Signature of third applicant (if any)

Date (DDMMYYYY)

**To find out more:**

Call your Business Team at 1850 211 690, or your Relationship Manager  
[ulsterbank.ie/businessmatters](http://ulsterbank.ie/businessmatters)

Unique Mandate Reference Number

**To be completed by Ulster Bank.**

**Please note** – when filling out this form please use the tab and arrow keys to move between the relevant fields. Ensure you do **not** use the return or enter keys. Please complete in BLOCK CAPITALS.

**Business Term Loan Mandate**

Please note that an Ulster Bank feeder account is required to service this mandate. This can be an existing Current Account or Business Service account, or a new Business Service account can be opened for this purpose.

By signing this mandate form, you authorise (A) Ulster Bank Ireland DAC to send instructions to your bank to debit your account and (B) your bank to debit your account in accordance with the instruction from Ulster Bank Ireland DAC.

As part of your rights, you are entitled to a refund from your bank under the terms and conditions of your agreement with your bank. A refund must be claimed within eight weeks starting from the date on which your account is debited. Your rights are explained in a statement that you can obtain from your bank.

Please complete all fields below marked \*.

**1.**

Name(s) of Account Holder(s) *	<input type="text"/>
Your Address *	<input type="text"/>
Street Name and Number	<input type="text"/>
City and Post Code	<input type="text"/>
Country	<input type="text"/>

**2.**

Your Account Details

IBAN *	<input type="text"/>
BIC *	<input type="text"/>

Creditor Name: Ulster Bank Ireland DAC

Creditor Identifier: IE91ZZZ305727

Creditor Address: Ulster Bank Ireland DAC, Ulster Bank Group Centre, George's Quay, Dublin 2

**3.**

Type of payment \*      Recurrent payment       One-off payment

**4.**

Customer signature(s)\*



Date (DD/MM/YYYY) \*

Date (DD/MM/YYYY) \*

Note: Your rights regarding the above mandate are explained in a statement you can obtain from your bank.

Please return this mandate to Ulster Bank.