

Business Lending Application Form



permanent tsb

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Three easy steps to applying for business lending with permanent tsb.

1. Arrange a meeting with a Business lending consultant at the branch.
2. Complete this application form in full.
3. Gather any additional supporting documentation or information that may be required by the Bank (Your Business lending Consultant will inform you if the Bank has any additional requirements).

Please Note:

We will commence your application process once we receive this form completed in full, signed by all applicants, together with all documentation required.

Micro and Small Enterprise

Micro and Small Enterprise means an enterprise which employs fewer than 50 persons and which has either or both of the following:

- (a) an annual turnover which does not exceed €10 million;
- (b) an annual balance sheet total which does not exceed €10 million.

Micro, Small and Medium-Sized Enterprise

Micro, Small and Medium-Sized Enterprise means an enterprise which employs fewer than 250 persons and which has either or both of the following:

- (a) an annual turnover not exceeding €50 million;
- (b) an annual balance sheet total not exceeding €43 million.

For information on our range of products and services for SME Business customers, please refer to **Your Guide to Business Banking** booklet, available in our branches and on www.permanenttsb.ie

Business Lending Application Form:

Thank you for your recent enquiry in relation to credit facilities. In order to progress your application you should arrange a meeting with your permanent tsb Business Consultant and complete this Business Lending Application Form. You can complete this form with the assistance of your Business Consultant during this meeting or with the help of a Business Professional.

Your Business Consultant will inform you of any further documentation that may be required to support your application. Your request for credit will be progressed when your Business Consultant has received these documents along with your signed Business Lending Application Form.

Part 1 Business Details: Please tell us about your business. This information will assist us in providing a professional timely response.

Business Details:

Borrower Name/ Business Trading Name <input type="text"/> Business Address/ Trading Address <input type="text"/> Contact Person <input type="text"/> Email <input type="text"/> Telephone/Mobile <input type="text"/> Fax <input type="text"/> Best Contact Time <input type="text"/>	Business Type Sole Trader <input type="checkbox"/> Partnership <input type="checkbox"/> Limited Company <input type="checkbox"/> If Other Specify <input type="text"/> Company Registration Number/ Business Registration Number <input type="text"/> Place of Incorporation/Establishment <input type="text"/> Tax Number <input type="text"/> No. of Outlets <input type="text"/> Primary Business Activity <input type="text"/> In Business Since <input type="text"/> / <input type="text"/> / <input type="text"/> / <input type="text"/> month/year Customer Since <input type="text"/> / <input type="text"/> / <input type="text"/> / <input type="text"/> month/year Number of Employees <input type="text"/> as at <input type="text"/> / <input type="text"/> / <input type="text"/> / <input type="text"/> Business Premises Status: Owned <input type="checkbox"/> Leased <input type="checkbox"/> Other <input type="checkbox"/> Solicitor details (if Mortgage Application) <input type="text"/>
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Business Ownership Details: List the names of all individuals who ultimately own or control more than 25% of the shares or voting rights in the Company or otherwise exercise control over the management of the Company. All incorporated entities must also have registered their beneficial ownership information in the Central Register of Beneficial Ownership of Companies and Industrial and Provident Societies.

1. Owner's name <input type="text"/> Address <input type="text"/> Occupation <input type="text"/>	Director: Yes <input type="checkbox"/> No <input type="checkbox"/> Date of Birth <input type="text"/> / <input type="text"/> / <input type="text"/> / <input type="text"/> Percentage Shareholding: <input type="text"/> %	Irish resident: Yes <input type="checkbox"/> No <input type="checkbox"/>
2. Owner's name <input type="text"/> Address <input type="text"/> Occupation <input type="text"/>	Director: Yes <input type="checkbox"/> No <input type="checkbox"/> Date of Birth <input type="text"/> / <input type="text"/> / <input type="text"/> / <input type="text"/> Percentage Shareholding: <input type="text"/> %	Irish resident: Yes <input type="checkbox"/> No <input type="checkbox"/>
3. Owner's name <input type="text"/> Address <input type="text"/> Occupation <input type="text"/>	Director: Yes <input type="checkbox"/> No <input type="checkbox"/> Date of Birth <input type="text"/> / <input type="text"/> / <input type="text"/> / <input type="text"/> Percentage Shareholding: <input type="text"/> %	Irish resident: Yes <input type="checkbox"/> No <input type="checkbox"/>

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

1. Company Name % of shares owned in the Company

Registered No. %

If more fields required, please photocopy this page or use a separate form.

Partnership Commercial Mortgage Application:

The bank is required to record the PPSN for each Partnership member seeking a commercial mortgage for the purpose CCR enquiry and Reporting:

Partner 1: Partner 2:

Name:PPSN:

If more fields required, please photocopy this page or use a separate form.

Business Borrowing & Savings Details

Borrowings	Financial Institution	Amount Outstanding	Monthly Repayments
Overdraft			
Business Cards			
Loans (Credit Union etc.)			
Leasing/Hire Purchase			
Commercial Mortgage			
Other Financial Commitments (e.g. Forward contracts, Bank Guarantees etc)			

Savings & Investments	Financial Institution	Amount Held
Deposits		
Investment Accounts		
Shares		
Property (please also indicate current property value)	Value <input type="text"/>	
Other		

Other

Tax Status (Tax up to date) Yes No

Is a Revenue Agreement in place? Yes No

Monthly Amount of Revenue Agreement

Part 2 Personal Details Your personal details are also important to us and while it is critical to understand your business, it is also important to understand owners. These details will help us meet your current needs.

Personal Details Principal Business Owner

Name

Address

Date of Birth / /

IBAN

BIC

Time with Bank

Contact Details

Email

Telephone/Mobile

Best Contact Time

No. of Dependants

Age Range from to

Marital Status Single Married Divorced
Widowed Separated

Residential Status Owner Tenant

Living with Parents Other

Number of years at address

Estimated value of home

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

Annual Salary

Salary payment frequency

Personal Financial Details Principal Business Owner

Borrowings	Financial Institution	Amount Outstanding	Monthly Repayments
Mortgage			
Personal Loan			
Motor Loan			
Overdraft			
Credit & other cards			
Tax Liability			
Other			

Savings & Investments	Financial Institution	Amount Held
Deposits		
Investment Accounts		
Life Assurance		
Shares		
Pension		
Property other than family home (please also indicate Current property value)	Value _____	
Other		

Personal Details Second Business Owner (if applicable)

Name

Address

Date of Birth / /

IBAN

BIC

Time with Bank

Contact Details

Email

Telephone/Mobile

Best Contact Time

No. of Dependants

Age Range from to

Marital Status Single Married Divorced
Widowed Separated

Residential Status Owner Tenant

Living with Parents Other

Number of years at address

Estimated value of home

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

Annual Salary

Salary payment frequency

Personal Financial Details Second Business Owner

Borrowings	Financial Institution	Amount Outstanding	Monthly Repayments
Mortgage			
Personal Loan			
Motor Loan			
Overdraft			
Credit & other cards			
Tax Liability			
Other			

Savings & Investments	Financial Institution	Amount Held
Deposits		
Investment Accounts		
Life Assurance		
Shares		
Pension		
Property other than family home (please also indicate current property value)	Value _____	
Other		

If more than 2, please use separate form or photocopy this page

Part 4 (i) Direct Marketing, Permanent TSB

Permanent TSB will use your personal data to identify our products, services and benefits which we believe may be of interest to you.

Based on your indicated direct marketing preferences below we will inform you on how you can avail of these products and services using the following methods:

	Y	N		Y	N
Mobile	<input type="checkbox"/>	<input type="checkbox"/>	Email	<input type="checkbox"/>	<input type="checkbox"/>
Home Phone	<input type="checkbox"/>	<input type="checkbox"/>	Text Message	<input type="checkbox"/>	<input type="checkbox"/>
Online	<input type="checkbox"/>	<input type="checkbox"/>	Post	<input type="checkbox"/>	<input type="checkbox"/>

Please indicate your consent to be contacted by mobile phone Yes No

If at any time you change your mind and you wish to amend your direct marketing preferences, you may contact us by writing to FREEPOST F4940, Customer Data Quality (Direct Marketing), Permanent TSB p.l.c., 56-59 St. Stephen's Green, Dublin 2, by phone on 0818 50 2424 or +353 1 212 4101 or go to your local branch.

Permanent TSB would like to use your personal data to provide you with information about products, services or special offers (for example rewards, discounts and cashback programmes) from carefully selected third parties.

Part 4 (iii) Signature and Declaration **To be completed by the individuals listed in part 2-Personal Details.**

I/We declare that I/We am/are of full age and I/We hereby make application for Business Lending with permanent tsb as described above. I/We declare that the foregoing statements and particulars and other information we have given to permanent tsb to be strictly true, to the best of my/our knowledge and belief. The information I/We are supplying on the following form will be used for the purpose of providing me/us with the service I have requested. By supplying my home or work address, telephone number or email address I am giving my consent for permanent tsb to contact me in any of those ways in connection with this request.

Signature of first applicant*

Signature of joint applicant* (if any)

*Authorised representative of the Business

Date: / /

Date: / /

Part 4 (iv) Permanent TSB Credit Checking and Reporting

Under the Central Bank's Consumer Protection Code we are not permitted to offer you a credit product that you cannot afford. Therefore, in advance of granting you a credit product of any type, we will check your credit rating against the Central Credit Register. This information supports a full and accurate assessment of your ability to repay. In addition, we are required by law to ensure that the Central Credit Register is kept up to date and we report personal and credit information to the Central Credit Register.

In certain circumstances we will check your credit records with the Central Credit Register in the Bank's legitimate interests under powers granted by the Credit Reporting Act 2013. Further information in relation to our disclosure of your personal data to the Central Credit Register can be found in our Data Protection Notice. For more information on the Central Credit Register and Your Rights please visit <https://www.permanenttsb.ie/legal-information/our-policies-otherimportant-information/central-credit-register/> or our T&C's Booklet.

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

The Central Credit Register is owned and operated by the Central Bank of Ireland. For more information see www.centralcreditregister.ie

Part 4 (v) Using your Personal Data

In providing personal banking services to you, we need to process personal data about you. This involves asking you for specific personal data, processing this personal data and storing it for a period of time. An explanation of how your personal data is used in the provision of our services to you, our running of the bank and your rights in relation to your personal data is provided in the summary Data Protection Notice included with this pack.

If you would like a copy of the full Data Protection Notice, please ask a branch staff member, call Open24 on 0818 200 100 or view it at www.permanenttsb.ie

WARNING: If you do not meet the repayments on your credit facility agreement, your account will go into arrears. This may affect your credit rating, which may limit your ability to access credit in the future.

Lending criteria, terms and conditions apply. permanent tsb plc is regulated by the Central Bank of Ireland.

Part 4 (ii) Permanent TSB, Third Party Products

Permanent TSB will never share your personal data with these third parties for marketing purposes.

I hereby consent to being contacted for direct marketing of third party products and services using the methods selected across:

Yes No

If at any time you change your mind and you wish to amend your direct marketing preferences, you may contact us by writing to FREEPOST F4940, Customer Data Quality (Direct Marketing), Permanent TSB p.l.c., 56-59 St. Stephen's Green, Dublin 2, by phone on 0818 50 2424 or +353 1 212 4101 or go to your local branch

Call us on

**0818 200 100 or
+353 1 215 1363**

+353 21 601 3801 from abroad

Drop into any

permanent tsb branch

Or visit

permanenttsb.ie/business-banking



permanent tsb p.l.c. is regulated by the Central Bank of Ireland.

BMK3311 (11/22)


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