

# Business Lending Product Selector Guide



## This section is to be completed by the Applicant

Applicant Name:	<input type="text"/>	Required Amount:	<input type="text"/>
Applicant Address:	<input type="text"/>	Required Purpose:	<input type="text"/>
	<input type="text"/>	Required Term:	<input type="text"/>
	<input type="text"/>	Branch Name:	<input type="text"/>

The features and restrictions of our business lending products are contained in our Guide to Business Banking.

- SME Overdraft is most suitable for revolving working capital needs.
- SME Mortgage Loan is most suitable for purchasing land or buildings.
- SME Term Loan is most suitable for other working or investment capital purposes.
- SBCI Growth and Sustainability Loan Scheme (GSLs) is the most suitable for long-term investments in growth or resilience or climate action and environmental sustainability. The Growth and Resilience Loan is currently paused for new applicants. However, we are still accepting applications for the Climate Action and Environmental Sustainability Loan.

## Please answer the following questions to help us determine product suitability:

Have you considered alternative funding sources to reduce your borrowing need? Yes  No

Have you considered a shorter repayment term to reduce the cost of borrowing? Yes  No

Does your application satisfy the minimum borrowing amount?

• SME Overdraft:	€1,000	• SME Variable Mortgage:	€50,000
• SME Term Loan:	€5,000	• SME Fixed Rate Mortgage:	€50,000
• SBCI GSLs:	€25,000		

Have you considered if you prefer to have the ability to pay down more capital and interest than your standard repayment? Yes  No

The above information will be used to identify the most suitable product for your current requirements based on the different product features, as contained in our Guide to Business Banking. Please note that the cost of credit can be lowered by reducing the amount borrowed and/or the term over which it is repaid.

Do you prefer to risk interest rates increasing in order for you to be able to avail of any interest rate decreases that may occur? Yes  No

Have you considered that you prefer to have the ability to pay-off all or part of your debt or to switch lender, without the risk of having to pay a breakage fee that would apply to a fixed rate term product? Yes  No

Signature 1

Date:   /   /

Signature 2

Date:   /   /

## This Section is to be completed by bank staff

CIF Number:	<input type="text"/>
Account Number:	<input type="text"/>
Customer Advisor:	<input type="text"/>
Customer Advisor Signature:	<input type="text"/>
Most Suitable Product:	<input type="text"/>
Branch:	<input type="text"/>
Date:	<input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/>

Were alternative fundings options discussed? Yes

Has the Applicant been provided with:

- Terms of Business Yes
- Your Guide to Business Banking Yes
- Terms & Conditions and Personal & Business Banking Charges Yes
- Suitability Statement Yes
- Data Protection Notice Yes