

Business Lending Application Form

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Contents

Part 1	Business Details
Part 2	Personal Details
Part 3	Application Details
Part 4 (i)	Direct Marketing, PTSB
Part 4 (ii)	Direct Marketing, Third Party Products
Part 4 (iii)	Signature and Declaration
Part 4 (iv)	PTSB Credit Checking and Reporting
Part 4 (v)	Using Your Personal Data

Three easy steps to applying for business lending with PTSB.

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.ptsb.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 PTSB 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 Type Sole Trader <input type="checkbox"/> Partnership <input type="checkbox"/> Limited Company <input type="checkbox"/>
Business Address/ Trading Address	<input type="text"/>	If Other Specify <input type="text"/>
Contact Person	<input type="text"/>	Company Registration Number/ Business Registration Number <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Email	<input type="text"/>	Place of Incorporation/Establishment <input type="text"/>
Telephone/Mobile	<input type="text"/>	Tax Number <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Fax	<input type="text"/>	No. of Outlets <input type="text"/>
Best Contact Time	<input type="text"/>	Primary Business Activity <input type="text"/>
Main Bank Account Details		In Business Since <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> month/year
BIC	<input type="text"/>	Customer Since <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> month/year
IBAN	<input type="text"/>	Number of Employees <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> as at <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <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"/>

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

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	<input type="text"/>	% of shares owned in the Company
Registered No.	<input type="text"/>	<input type="text"/> %

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:	<input type="text"/>	Partner 2:	<input type="text"/>
Name:PPSN:	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Name:PPSN:	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

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 _____	
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	<input type="text"/>
Address	<input type="text"/>
Date of Birth	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
IBAN	<input type="text"/>
BIC	<input type="text"/>
Time with Bank	<input type="text"/>
Contact Details	
Email	<input type="text"/>
Telephone/Mobile	<input type="text"/>
Best Contact Time	<input type="text"/>
No. of Dependents	<input type="text"/>
Age range	from <input type="text"/> to <input type="text"/>
Marital Status	Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/> Separated <input type="checkbox"/>
Residential Status	Owner <input type="checkbox"/> Tenant <input type="checkbox"/>
Living with Parents	<input type="text"/> Other <input type="text"/>
Number of years at address	<input type="text"/>
Estimated value of home	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Previous address (if less than 3 years at current address)	<input type="text"/>
Annual Salary	<input type="text"/>
Salary payment frequency	<input type="text"/>

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	<input type="text"/>	No. of Dependents	<input type="text"/>
Address	<input type="text"/>	Age range	from <input type="text"/> to <input type="text"/>
Date of Birth	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Marital Status	Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/> Separated <input type="checkbox"/>
IBAN	<input type="text"/>	Residential Status	Owner <input type="checkbox"/> Tenant <input type="checkbox"/>
BIC	<input type="text"/>	Living with Parents	<input type="text"/> Other <input type="text"/>
Time with Bank	<input type="text"/>	Number of years at address	<input type="text"/>
Contact Details		Estimated value of home	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Email	<input type="text"/>	Previous address (if less than 3 years at current address)	<input type="text"/>
Telephone/Mobile	<input type="text"/>	Annual Salary	<input type="text"/>
Best Contact Time	<input type="text"/>	Salary payment frequency	<input type="text"/>

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 3 Application Details

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

Application Details

Facility 1 Overdraft Loan

SBCI Eligibility Code Other

Amount Required

Repayment Period Years Months

Purpose of Facility (e.g Working Capital)

Loan Repayment Frequency (e.g Monthly)

Loan First Repayment Date: / /

Option for preferred loan rate: fixed variable

Facility 2 Overdraft Loan

SBCI Eligibility Code Other

Amount Required

Repayment Period Years Months

Purpose of Facility (e.g Working Capital)

Loan Repayment Frequency (e.g Monthly)

Loan First Repayment Date: / /

Option for preferred loan rate: fixed variable

Do you see any additional requirements 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 etc. will be required. For a machinery purchase the machinery value, expected fit-out costs, expected life etc. will be required. Please provide any additional information which is relevant to your application.

Attachments

These details may not be required for all applications. Your Business consultant will advise you what further information is required to ensure a speedy decision.

	Yes	No	Date Received
Completed application form	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
Management Accounts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
Certified/Audited Accounts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
Cash flow statement/projections	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
Business Plan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
Aged Debtors Listing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
Aged Creditors Listing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
Confirmation of Tax Affairs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
Proof of Tax Number/PPSN	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
Other	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>

Security/Collateral proposed

These details may not be required for all applications. Your Business consultant will advise you what further information is required to ensure a speedy decision.

Permanent TSB plc trading as PTSB and PTSB Asset Finance is regulated by the Central Bank of Ireland.

FOR BANK USE ONLY:

Branch Application No.

CIF No. 1 CIF No. 2

Received By Date: / /

Part 4 (i) Direct Marketing, PTSB

Permanent TSB plc 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), PTSB, 56-59 St. Stephen's Green, Dublin 2, D02 H489, Ireland, by phone on 0818 50 2424 or +353 1 212 4101 or go to your local branch.

Permanent TSB plc 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 (ii) PTSB, Third Party Products

Permanent TSB plc 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), PTSB, 56-59 St. Stephen's Green, Dublin 2, D02 H489, Ireland, by phone on 0818 50 2424 or +353 1 212 4101 or go to your local branch.

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 plc as described above. I/We declare that the foregoing statements and particulars and other information we have given to Permanent TSB plc 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 plc 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) PTSB 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.ptsb.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.ptsb.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 trading as PTSB and PTSB Asset Finance is regulated by the Central Bank of Ireland.

**Call us on 0818 200 100 or +353 1 215 1363
+353 21 601 3801 from abroad
Drop into any PTSB branch
Or visit [ptsb.ie/business-banking](https://www.ptsb.ie/business-banking)**



Permanent TSB plc trading as PTSB and PTSB Asset Finance is regulated by the Central Bank of Ireland.

BMK3312 (04/24)

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