

Agri-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

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 Agri-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 Agri-Lending Application Form..

Part 1

Farm Details:

| | | | | | |
|--------------------------------------|----------------------|--|--------------------------------------|---------------------------------------|--|
| Borrower/Trading Name | <input type="text"/> | Business Type | Ltd Company <input type="checkbox"/> | Sole Trader* <input type="checkbox"/> | Partnership** <input type="checkbox"/> |
| Business Address/ Trading Address | <input type="text"/> | If Other Specify | <input type="text"/> | | |
| Tax Number | <input type="text"/> | Tax Number | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Contact Person | <input type="text"/> | Company Registration Number/ Business Registration Number | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Email | <input type="text"/> | In Business Since | <input type="text"/> | <input type="text"/> | month/year |
| Telephone/Mobile | <input type="text"/> | Place of Incorporation/Establishment | <input type="text"/> | | |

*Please Provide PPSN in the Personal Details section
**The PPSN of each partner must be provided in the personal details section

Main Bank Account Details

| | |
|------|----------------------|
| BIC | <input type="text"/> |
| IBAN | <input type="text"/> |

Business/Farm 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"/> |
| Occupation | <input type="text"/> | Percentage Shareholding: | <input type="text"/> % | | |

| | | | | | |
|-----------------|----------------------|--|-----------------------------|--|-----------------------------|
| 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"/> |
| Occupation | <input type="text"/> | Percentage Shareholding: | <input type="text"/> % | | |

| | | | | | |
|-----------------|----------------------|--|-----------------------------|--|-----------------------------|
| 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"/> |
| Occupation | <input type="text"/> | Percentage Shareholding: | <input type="text"/> % | | |

Business Borrowing & Savings Details

In this section please outline any farm borrowings e.g. Overdrafts, Bank Loans, Credit Union Loans, any hire purchase or Leasing

| Type of Facility e.g. Overdraft, Leasing etc., | Financial Institution e.g. Permanent TSB | Balance e.g. €82,457 | Repayment Amount e.g. €5,000 | Repayment Frequency e.g. Quarterly | Annual Repayment e.g. €20,000 | Expiry Date e.g. December 2021 |
|--|---|-------------------------|---------------------------------|--|----------------------------------|-----------------------------------|
| | | € | € | | € | |
| | | € | € | | € | |
| | | € | € | | € | |
| | | € | € | | € | |
| | | € | € | | € | |
| | | € | € | | € | |

Other Financial Commitments

E.g. Merchant Credit, Co-Op Debt, Forward Contracts, Bank Guarantees, etc.

| Details | Amount Owed |
|---------|-------------|
| | € |
| | € |
| | € |
| | € |

Farm Saving/Investment Details

E.g. Investments, Shares, Term Deposit Accounts.

| Details | Value |
|---------|-------|
| | € |
| | € |
| | € |
| | € |

Owned Land Details

| Land Owned | Townland | Hectares | Quality | Market Value |
|------------|----------|----------|---------|--------------|
| Lot 1 | | | | € |
| Lot 2 | | | | € |
| Lot 3 | | | | € |
| Lot 4 | | | | € |
| Lot 5 | | | | € |
| Lot 6 | | | | € |

Details of Land Rented or Leased

| | Rented or Leased | Townland | Hectares | Rent Per Hectare | Term Remaining |
|-------|------------------|----------|----------|------------------|----------------|
| Lot 1 | | | | € | |
| Lot 2 | | | | € | |
| Lot 3 | | | | € | |
| Lot 4 | | | | € | |
| Lot 5 | | | | € | |
| Lot 6 | | | | € | |

Capital Expenditure in the Past Two Years

| Detail of Development and Costs | Total Cost |
|---------------------------------|------------|
| | € |
| | € |
| | € |
| | € |

Dairy Details (if relevant)

Co-op Supplied

Milk Supplied litres Year

Annual Average Protein Content %

Annual Average Butterfat Content %

Number of Cows Milked

Milk Production Platform

Milk Solids Kilograms per Cow

Livestock

| Livestock Category | Number | Market Value per Unit | Total |
|-------------------------|--------|-----------------------|-------|
| Dairy | | | |
| Cows | | € | € |
| In-Calf Heifers | | € | € |
| Maiden Heifers | | € | € |
| Calves | | € | € |
| Bulls | | € | € |
| Other Cattle | | € | € |
| Beef | | | |
| Suckler Cows | | € | € |
| In-Calf Heifers | | € | € |
| Bulls | | € | € |
| Over 2 years | | € | € |
| 1-2 years | | € | € |
| Less than 1 year | | € | € |
| Sheep | | | |
| Breeding Ewes | | € | € |
| Lambs | | € | € |
| Rams | | € | € |
| Other Sheep | | € | € |
| Pigs | | | |
| Sows & Gilts | | € | € |
| Boars | | € | € |
| Fatteners | | € | € |
| Bonhams | | € | € |
| Horses(Specify) | | | |
| | | € | € |
| | | € | € |
| | | € | € |
| Poultry(Specify) | | | |
| | | € | € |
| | | € | € |
| | | € | € |
| Other(Specify) | | | |
| | | € | € |
| | | € | € |

Crops

| Crop Type | Hectares | Expected Yield(T/Ha) | Total Market Value |
|-----------|----------|----------------------|--------------------|
| | | | € |
| | | | € |
| | | | € |
| | | | € |
| | | | € |
| | | | € |
| | | | € |

Farm Machinery

| Description | Age | Total Market Value |
|-------------|-----|--------------------|
| | | € |
| | | € |
| | | € |
| | | € |
| | | € |

Farm Produce in Stock

| | Number | Market Value per Unit | Value |
|----------------|--------|-----------------------|-------|
| Silage(Tonnes) | | € | € |
| Silage(Bales) | | € | € |
| Hay(Bales) | | € | € |
| Straw(Bales) | | € | € |
| Grain(Tonnes) | | € | € |
| Other(Specify) | | € | € |
| Other(Specify) | | € | € |

Labour

| | Number of Employees | Cost per Annum |
|-----------|---------------------|----------------|
| Casual | | € |
| Permanent | | € |
| Total | | € |

Details of Farm Buildings

| Description | Capacity (200 Cows) | Location (i.e. Lot 1, Lot 2, etc.) |
|-------------|---------------------|------------------------------------|
| | | |
| | | |
| | | |
| | | |

Describe your system of farming

e.g. Beef farmer: operating a calf to beef system, selling finished animals at 2 years old; operating a suckler enterprise, selling all stock as weanlings, or selling as forward stores

| | | | | | |
|-------------------------------------|--|----------------------------------|--|--------|------------------------|
| Number of Entitlements | <input type="text"/> | Entitlement Value | € <input type="text"/> | Amount | € <input type="text"/> |
| Annual Forestry Premia | <input type="text"/> | Year of Expiry | <input type="text"/> | | € <input type="text"/> |
| Disadvantaged Area Payment | <input type="text"/> | | | | € <input type="text"/> |
| Other (Specify) | <input type="text"/> | | | | € <input type="text"/> |
| Tax Status (Tax up to date) | <input type="checkbox"/> Yes <input type="checkbox"/> No | Is a Revenue Agreement in Place? | Yes <input type="checkbox"/> No <input type="checkbox"/> | | |
| Monthly amount of Revenue Agreement | € <input type="text"/> | | | | |

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"/> | No. of Dependants | <input type="text"/> |
| Gender | <input type="text"/> | Age Range | from <input type="text"/> to <input type="text"/> |
| Marital Status | <input type="text"/> | Residential Status | Owner <input type="checkbox"/> Tenant <input type="checkbox"/> |
| Address | <div style="border: 1px solid black; height: 100px;"></div> | Living with Parents | <input type="text"/> Other <input type="text"/> |
| | | Number of years at address | <input type="text"/> |
| | | Estimated Value of home (if owned) | <input type="text"/> |
| PPSN (for sole traders or Partners only) | <input type="text"/> | Previous address (if less than 3 years at current address) | <div style="border: 1px solid black; height: 80px;"></div> |
| Date of Birth | <input type="text"/> | Off Farm Income | Gross <input type="checkbox"/> Net <input type="checkbox"/> |
| Email | <input type="text"/> | | |
| Telephone/Mobile | <input type="text"/> | | |
| Best Contact Time | <input type="text"/> | | |
| IBAN | <input type="text"/> | | |
| BIC | <input type="text"/> | | |

| Details | Amount | Frequency of Payment |
|---------|------------------------|----------------------|
| | € <input type="text"/> | <input type="text"/> |
| | € <input type="text"/> | <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 | | € | |

| Deposits | Financial Institution | Amount |
|---------------------|-----------------------|--------|
| Deposits | | € |
| Investment Accounts | | € |
| Life Assurance | | € |
| Shares | | € |
| Pension | | € |
| Other | | € |

Property

Property 1 (other than family home)

Value Annual Rental Income

Property 2 (other than family home)

Value Annual Rental Income

Personal Details Second Business Owner (if applicable)

Name

Gender

Marital Status

Address

PPSN (for sole traders or Partners only)

Date of Birth

Email

Telephone/Mobile

Best Contact Time

IBAN

BIC

No. of Dependants

Age Range from to

Residential Status Owner Tenant

Living with Parents Other

Number of years at address

Estimated Value of home (if owned)

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

Off Farm Income Gross Net

| Details | Amount | Frequency of Payment |
|---------|--------|----------------------|
| | € | |
| | € | |

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 | | € | |

| Deposits | Financial Institution | Amount |
|---------------------|-----------------------|--------|
| Deposits | | € |
| Investment Accounts | | € |
| Life Assurance | | € |
| Shares | | € |
| Pension | | € |
| Other | | € |

Property

Property 1 (other than family home)

Value Annual Rental Income

Property 2 (other than family home)

Value Annual Rental Income

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

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?

If yes, please provide details:

Application details: describe briefly the purpose of facility 1 / 2 and what financial input is being provided by you and the source of these funds. Provide details of any grant aid / other specialist funds e.g. grant aid from the Department of Agriculture, Food and the Marine, etc.

Additional Information

Depending on the purpose of your borrowing further details may be required. If you are building / developing farm facilities, details of the costs, availability of farm grants, etc. will be required

Security/Collateral Proposed

Depending on your borrowing purpose you may be required to provide information relating to the security. For example, if you are purchasing land the address, folio number, property valuation, etc

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"/> |
| 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"/> |

Other Documentation that may be Required

| | Yes | No | Date Received |
|--|--------------------------|--------------------------|----------------------|
| 12 months of all Business Bank Account Statements | <input type="checkbox"/> | <input type="checkbox"/> | <input type="text"/> |
| 3 months of personal current account statements for non-Guarantors | <input type="checkbox"/> | <input type="checkbox"/> | <input type="text"/> |
| 6 months of personal current account statements for Guarantors | <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"/> |
| Farm Plan | <input type="checkbox"/> | <input type="checkbox"/> | <input type="text"/> |
| Cash flow statement/projections | <input type="checkbox"/> | <input type="checkbox"/> | <input type="text"/> |
| Milk Statements | <input type="checkbox"/> | <input type="checkbox"/> | <input type="text"/> |
| ICBF Report | <input type="checkbox"/> | <input type="checkbox"/> | <input type="text"/> |

Security/Collateral Proposed

Your Business Consultant will inform you if security is required.

FOR BANK USE ONLY:

Branch

Application No.

CIF No. 1

CIF No. 2

Received By

Date:

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.

BMK5769 (11/22)


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