

APPLICATION

Working Capital Loan

Loan criteria checklist ✓

- A copy of your company's latest accounts, in full (not an abbreviated version) and not more than 12 months from the year-end concerned. This should include the previous year's figures.
- Profitability in both the years concerned after deducting any dividend payments.
- If not a limited company, drawings should be covered by profits in both years.
- Positive net current assets.
- The balance sheet net worth (excluding goodwill and other intangibles) must be at least 3 times the loan applied for in the case of loans up to £15,000 or 5 times for loans of £15,000 and over.

Financial Details

Please indicate the reason for the loan

Accounts enclosed (please tick) I import goods from outside the UK I export goods outside the UK

Amount of loan advance required

Date by which cheque is required Repayments to be spread over

Member business name

Agreement in the name of

Address

Home Address

Telephone Email

Bira membership number

Declaration - please ensure you have answered all the questions

I certify that the above statements are strictly true and accurate and authorise Birmingham Bank Limited to make any enquiries which they consider necessary for confirmation of these and for credit assessment.

Applicant's signature Position held Date

By ticking this box you agree to Birmingham Bank running a credit check on the applicant

**RETURNING
YOUR
APPLICATION**
Print and Post

Complete, sign and post to:
Birmingham Bank, 8th Floor, Lyndon House, 62
Hagley Road, Edgbaston, Birmingham, B16 8PE

Print and Scan

Complete, sign, scan and email to:
applications@birminghambank.com

General Data Protection Regulations (GDPR)

This notice reflects how Birmingham Bank respects your privacy following the data protection legislation which came into force on 25th May 2018. As your bank, there are things we need to know about you - from your name and address to the payments in and out of your account. Keeping all of your information safe is a responsibility we take very seriously and that is why we have a Privacy Notice that spells out exactly what you can expect from us when it comes to your information.

Birmingham Bank Limited is a wholly owned company and how we use your data can be found in the 'How we process your data' section of the 'Birmingham Bank privacy' policy. This policy is available at: www.birminghambank.com/privacy

If you want to get in touch with us on this matter, our Data Compliance Officer can be contacted by email at gdpr@birminghambank.com or by post at 8th Floor, Lyndon House, 62 Hagley Road, Edgbaston, Birmingham, B16 8PE. Data Protection No. Z5691960

Birmingham Bank is covered by the Financial Services Compensation Scheme established under the Financial Services and Markets Act (2000). Payments under the scheme are limited to a maximum payment to any one depositor of £85,000. Further details are available on request. Birmingham Bank is covered by the Financial Ombudsman Service. Details are available on request. It is a member of the Consumer Credit Trade Association and has adopted the CCTA Code of Practice 1995. English law will decide any legal questions about this agreement and the courts of England and Wales will also be able to deal with any legal questions connected with this agreement. *If you are under 18 years of age you will not be able to open a Stocks and Shares ISA.



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Birmingham Bank Limited, is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Finance Services Register No. 204478).

Registered office: 8th Floor, Lyndon House, 62 Hagley Road, Edgbaston, Birmingham, B16 8PE
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