

Working Capital Loans

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.

Application Form Working Capital Loans

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

60 months maximum

Member business name

Agreement in the name of

Address

Post Code

Home Address

Telephone

Fax

Email

Bira membership number

Written quotations available on request.

Declaration - please ensure you have answered all the questions

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

Applicant's signature

Date

The information you disclose is used only to make decisions concerning acceptance and management of accounts and occasionally to prevent fraud.

Please return this form to:

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

Bira Bank Limited, 225 Bristol Road, Edgbaston, Birmingham, B5 7UB

t 0121 446 6688 f 0121 446 5215 e info@birabank.co.uk

BIRA BANK LIMITED is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services register No. 204478)

Data Protection No. Z5691960 Company No. 555071

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