

## Loan Application

### Primary contact for business

First name:

Last name:

Primary contact number:

Email address:

### About the loan

Loan amount:

Loan term (months):

Primary loan purpose (please select one):

Working capital

Expansion/growth

Refinancing a loan

Asset finance

Tax payment

Property development

Commercial mortgage

Property investment

Buy-to-let mortgage

Other

What does the business do and what is the loan for? (max 750 words)

*Provide a link to the company website if available.*

## Loan Application

### About the business

Business name:

Company type:

Limited company

Limited Liability Partnership

Partnership (4 or more partners)

Partnership (less than 4 partners)

Sole trader

Years trading:

Last year's turnover:

2019 (pre COVID) turnover:

Are any of the business owners a homeowner:

no

yes

Company number (if limited):

Business registered address and postcode:

Trading address and postcode (if different)

Number of full-time employees (excl directors)

## Loan Application

Next VAT bill due date:

Financial year end date:

Business sector:

Does the business bank account have an overdraft?

no

yes

*only complete if selected yes*

Overdraft limit:

Current usage:

Has the business taken on any unsecured loans  
– including CBILs and RLS

no

yes

*only complete if selected yes*

Amount of loan taken

Term

Interest rate

Date taken

Amount outstanding

Lender

Have you or the business had any adverse credit/CCJs

no

yes

Have you made any other applications elsewhere?

no

yes

If yes, what was the outcome?

Loan Application

Significant business owners (must account for >51% of shareholding)

Shareholders or proprietors (at least 20% shareholding) of the business. Should have no significant adverse credit.

Owner 1

% shareholding

First name

Last name

Date of birth

Mobile number

Marital status

Homeowner                      no                      yes

Personal address and postcode  
(5 year history – include mm/yy)

Owner 2

% shareholding

First name

Last name

Date of birth

Mobile number

Marital status

Homeowner                      no                      yes

Personal address and postcode  
(5 year history – include mm/yy)

Loan Application

Owner 3

% shareholding

First name

Last name

Date of birth

Mobile number

Marital status

Homeowner                      no                      yes

Personal address and postcode  
(5 year history – include mm/yy)

Owner 4

% shareholding

First name

Last name

Date of birth

Mobile number

Marital status

Homeowner                      no                      yes

Personal address and postcode  
(5 year history – include mm/yy)

## Loan Application

**By submitting this information you consent to the processing of your data for the purposes of a credit check. This enables a lender as part of their process to make a lending decision. This will be visible to other lenders and getting numerous credit checks can adversely affect your credit score.**

Reach Commercial Finance Limited are a credit broker and not a lender. We can introduce you to a panel of lenders and their finance products. We are not an independent financial advisor; we will provide details of products available, but no advice or recommendation will be made. You must decide whether the finance product is right for you.

The Lender may pay the Broker introductory commission in respect of the funding set out in the Finance Offer. If commission is to be paid, and the amount of commission is known to the Broker prior to acceptance of the Finance Offer, the Client will be informed that commission will be paid. Commission paid to the Broker may vary in amount depending on the Lender or product.

Commission paid to The Broker may vary in amount depending on the Lender or product. Where the nature of any financial arrangement, including the amount of commission or any other type of remuneration is known, in advance of The Broker promoting or recommending a particular Lender or Finance Product, this information will be disclosed to you.

We will typically receive commission from them as a fixed fee or a fixed percentage of the amount you borrow. All of the lenders we work with could pay commission at different rates, and for certain Lenders we do have influence over the interest rate you will pay, and this can impact the amount that you pay under the agreement.

**You consent that you are aware that the Broker may receive commission from the Lender for the arrangement of this agreement and you have no objections.**

**SIGNED**

**POSITION**

**PRINT**

**DATE**

Reach Commercial Finance Limited Company number 09056450 (England)

Reg office: Riverside House, Irwell Street, Manchester M3 5EN

Email: [hello@reachcf.co.uk](mailto:hello@reachcf.co.uk)

Tel: 0800 993 0193

## Data protection statement

### Introduction

- (a) The terms set out in this Data Protection Statement apply to any information you from time to time and to any information you have already provided.
- (b) We may revise or supplement our Data Protection Statement from time to time for any of the following reasons:
  - to provide for the introduction of new or improved systems, methods of operation, services or facilities;
  - to reflect an actual or expected change in market conditions or general banking practice;
  - to comply with or anticipate any changes in any legal or regulatory requirement;
  - to ensure that our business is run prudently;
  - to make our Data Protection Statement clearer or more favourable to you; or
  - to rectify any mistake that might be discovered from time to time
- (c) You must not send us personal information about someone else without first getting his or her consent for it to be used and disclosed in the ways set out in our Data Protection Statement. This is because we will assume he or she has consented, although we may still ask for confirmation from them. Where you do give us information about someone else, or someone else discloses a connection with you, that information may be taken into account with your other personal information.
- (d) We treat your privacy very seriously and we understand that you will wish to know how we will use the information we collect from or about you. We use your personal information in accordance with our Data Protection Statement and will fully comply with all applicable UK data protection legislation (including the Data Protection Act 1998). It is important that you take all necessary and appropriate steps to protect your data yourself (for example, by ensuring that all passwords and access codes are kept secure).

### Information which we may collect about you

We may collect and process the following information about you:

- (a) Information you provide (either directly or through an agent such as a solicitor, independent financial advisor or introducer) by completing an application for our products and services, whether in writing, on our website, over the telephone or by some other means. This information may include your name, address, contact details, date of birth, bank details, details about your employment and financial information
- (b) Records of any correspondence from you or anyone acting on your behalf
- (c) Details of transactions you carry out with us

### Use of information collected

We may process, transfer and disclose your information for the purposes of:

- providing you with services, and complying with your instructions;
  - verifying your identity;
  - detecting and preventing fraud;
  - complying with laws and regulations (including the rules of any regulatory authority) and public duties;
  - monitoring and/or recording your telephone calls and electronic transactions in order to accurately carry out your instructions;
  - assisting in improving our services and in the interests of security and crime prevention;
  - market research and providing you with information via mail, telephone or other means about our products or services from time to time and analysis in order to assess and improve our business and the services we offer
- (a) We will act proportionately and responsibly when we process, transfer or disclose your information and we will act strictly in accordance with the Data Protection Act 1998.
  - (b) We may at any time search your record with a fraud prevention agency. If at any time you give us or procure the giving of false or inaccurate information and we suspect fraud we will record this. The fraud prevention agency will use information recorded for statistical analysis about fraud and will also share it with other organisations who will use it to prevent fraud and to help make decisions on motor, household, credit, life and other insurance proposals and claims by you, members of your household or any other businesses associated with you.
  - (c) We may from time to time contact you about products and services available from us which we believe may be of interest to you. We may do this by post or by phone unless you have told us in writing not to; and by e-mail, text or other electronic means if you have told us in writing that we can. You can tell us in writing at any time if you change your mind.

### Disclosure of your information

- (a) Your personal information may be passed to and used by lenders for the purpose of this facility only
- (b) Where you have been introduced to us by an introducer such as an independent financial advisor, equipment supplier or accountant we will inform the introducer about the outcome of your application and whether we have agreed to provide you with the product or service for which you have applied. We may also disclose information about you and your relationship with us (including details of any related investment) throughout the term of that relationship. If you do not wish us to disclose this information, please inform us in writing.
- (c) We may also disclose your personal information to third parties in the following circumstances:
  - In the event that we sell or buy any business or assets, in which case we may disclose your personal data to the prospective seller or buyer
  - In the event our assets are acquired by a third party, in which case personal data held by it about its customers will be one of the transferred assets
  - If we are under a duty to disclose or share your personal data in order to comply with any legal obligation or to protect the rights, property, or safety of us, our customers, or others.