

# Checklist

Whether you bank with us, are a new customer or starting up your business, there are certain pieces of information we need from you to help us make a lending decision quickly and accurately. Use this handy checklist to make sure you have everything you need for your application.

What we need to know	Start-up borrowing up to £25k	Existing business borrowing up to £25k	Existing business borrowing over £25k
Purpose of loan	✓	✓	✓
Amount	✓	✓	✓
Lending term	✓	✓	✓
Details of business	✓	✓	✓
Annual accounts or tax returns for past 2 years (alt. 6 months bank statements)	✗	✓	✓
Proof of assets and debts	✗	✓	✓
Business plan	✓	✗ NB. May be required where business is expanding or planning a major change in direction.	✓
Cash flow/Profit and loss forecast	✓	✗ NB. May be required where business is expanding or planning a major change in direction.	✓
Owner investment in business	✗	✗	✓
Other business interests	✗	✗	✓
Assets and security	✗	✗	✓

Security may be required. Product fees may apply. Over 18s only.

**Any property used as security, which may include your home, may be repossessed if you do not keep up repayments on a mortgage or other debt secured on it.**