

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	✓	✗	✓
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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.