

# Small Business

# Loan

## A simple way to borrow, giving you certainty over repayments

Whether you have new equipment to buy or a new project to finance, our Small Business Loan offers you fixed rates over an agreed period, with no early repayment penalty.

### Your needs

You want to be able to get the funds you need to make the most of an opportunity.

You want a quick cash injection or a longer term loan to help your business grow. You want the certainty of repayments in a volatile economic climate.

### Our solution

The Small Business Loan offers you a simple way to borrow between £1,000 and £50,000 from 1 to 10 years on a fixed rate basis.

Additionally, the Small Business Loan has no Early Redemption Charge (ERC), giving you the flexibility to repay your loan at any time without penalty.

### Benefits

- You are protected from the risk of higher interest rates
- You know how much you'll pay each month, allowing you to manage your cash flow in line with your plans
- You can repay your loan early with no Early Redemption Charges

### Considerations

- If variable interest rates are below the fixed rate, you cannot benefit from that lower rate
- No arrangement/security fees applicable

### Is the Small Business Loan right for you?

You might consider the Small Business Loan if you:



Want certainty of repayment amounts and borrowing costs



Want to protect against the risk of higher rates



Believe you may pay the loan back quicker than the agreed term, or may close early

### How it works

#### Initial Discussion

We'll talk to you about your requirements and explain your options



#### Apply

We'll ask for any additional information we don't currently hold. We'll then send your application to our credit teams to review



#### Outcome

We'll contact you to discuss the outcome and agree terms



#### Money in Account

Once terms have been agreed and conditions have been met, funds are made available

## Working with you

You can apply for a Small Business Loan online or speak to one of our dedicated teams of Business or Relationship Managers.

## Product Specifications

- **Amount:** £1,000 to £50,000
- **Term :** 1 to 10 years
- **Repayment type:** Capital and Interest

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Your Challenges	Our Solution
<ul style="list-style-type: none"><li>• Access to funding – uncertainty as to whether funds will be approved</li><li>• Uncertainty around cost – interest rates are at an all time low, but what if they rise?</li><li>• Uncertainty around fees and charges- what will it really cost?</li></ul>	<ul style="list-style-type: none"><li>• Transparent decision process</li><li>• Our solution enables you to fix your interest rate for up to 10 years.</li><li>• The Small Business Loan has no arrangement or Early Redemption Charges so you can repay early without worry</li></ul>

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Additional Information	Explanation
<ul style="list-style-type: none"><li>• No Early Redemption Charges at any time</li></ul>	<ul style="list-style-type: none"><li>• No penalty for overpayments or early closure</li></ul>

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**A personal, director or member's guarantee may be required. Over 18s only. Subject to status, for business use only.**

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