The co-operative bank

Loans and overdrafts

Business Lending application

All accounts opened in accordance with the Proceeds of Crime Act, Anti-Money Laundering Regulation and the Data Protection Act.

For bank use only

Important – Your Personal Information

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We may use credit reference and fraud prevention agencies to help us make decisions. A short guide to what we do and how both we and credit reference and fraud prevention agencies will use your information is detailed in the section called: A condensed guide to the use of your personal information by ourselves and at Credit Reference and Fraud Prevention Agencies.

For details of how your data may be used also read carefully the "Using your Personal Information Notice" provided and the Keeping You Informed section in this

By confirming your agreement to proceed you are accepting that we may each use your information in this way.

A condensed guide to the use of your personal and business information by ourselves and at Credit Reference and Fraud Prevention Agencies

- When you apply to us to open an account, this organisation will check the following records about you and, where applicable, your business partners and anyone to whom you are linked financially.

 - b) Personal and, where applicable, business records at credit reference agencies (CRAs). When CRAs receive a search from us they will place a search footprint on your personal credit file and where applicable your business credit file that may be seen by other lenders. They supply to us both public (including the electoral register) and shared credit and fraud prevention information.
 - Those at fraud prevention agencies (FPAs).
 - d) If you are a director, we will seek confirmation, from credit reference agencies, that the residential address that you provide is the same as that shown on the restricted register of directors' usual addresses at Companies House

We will make checks such as assessing this application for credit and verifying identities to prevent and detect crime and money laundering. We may also make periodic searches at CRAs and FPAs to manage your account with us

- If you are making a joint application or tell us that you have a spouse or financial associate, we will link your records together so you must be sure that you have their agreement to disclose information about them. CRAs also link your records together and these links will remain on your and their files until such time as you or your partner successfully files for a disassociation with the CRAs to break that link.
- Information on applications will be sent to CRAs and will be recorded by them, including, where applicable, information on your business and its proprietors. The CRAs may create a record of the name and address of your business and its proprietors if there is not one already
- Where you borrow from us, we will give details of your accounts and how you manage it/them to CRAs.
- If you borrow and do not repay in full and on time, CRAs will record the outstanding debt. This information may be supplied to other organisations by CRAs and FPAs to perform similar checks and to trace your whereabouts and recover debts that you owe. Records remain on file for six years after they are closed, whether settled by you or defaulted.
- If you give us false or inaccurate information and we suspect or identify fraud we will record this and may also pass this information to FPAs and other organisations involved in crime and fraud prevention.
- 7) If you have borrowed from us and do not make payments that you owe us, we will trace your whereabouts and recover debts.
- 8) We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.
- Your data may also be used for other purposes for which you give your specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the Data Protection Act 1998.

This is a condensed version and if you would like to read the full details of how your data may be used for Credit Referencing and Fraud Prevention purposes please visit our website at co-operativebank.co.uk or phone 08457 213 213 or ask one of our staff.

You can contact the CRAs currently operating in the UK; the information they hold may not be the same so it is worth contacting them all. They will charge you a small

- CallCredit, Consumer Services Team, PO Box 491, Leeds LS3 1WZ or call 0870 060 1414.

 Equifax PLC, Credit File Advice Centre, PO Box 3001, Bradford BD1 5US or call 0844 335 0550 or log on to www.myequifax.co.uk
- Experian, Consumer Help Service, PO Box 8000, Nottingham NG80 7WF or call 0844 481 8000 or log on to www.experian.co.uk

If you want to receive details of the relevant fraud prevention agencies please contact us at The Co-operative Bank, Fraud Management, Pennylands House, 1 Westgate, Skelmersdale WN8 8LP

Please ensure you write clearly in black ballpoint pen, using CAPITAL LETTERS.

Business/organisation name

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Company number (if applicable)

Nu	mber														

Communications address

Name and address to which all communications and statements for this account are to be sent:

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Ad	ddress	S														
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	audi 655 (continued)	
Telephone number (including ST) code)	Fax number
Please provide your business acc	count sort code and account number	
Branch sort code	Account number	
What does your b	usiness/organisatio	on do? (please be specific)
Type of business	organisation? (please tid	ck as relevant)
Public Limited Compa Limited Liability Partnership Charity	ny Private Limited Compa Other	any Sole Trader Partnership
Time at business address	years months	Number of working officials/employees
Length of time organisation established		Current year end date day month year
Forecast turnover £		Year
Annual turnover (from latest available account of VAT submission)		Year
Details of existing	g business borrowin	ngs?
Provider/bank Amou	Type (e.g. loan/ove	erdraft/HP) Term Purpose
anding requires	pents from The Co. o	nnorative Rank
	ents from The Co-o	
Amount (£)	Type (e.g. loan/overdraft)	Term Purpose

Personal details – 1st party

All parties to complete, please photocopy if necessary

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Full Name	Ш																									
Position	Ш																									
Date of Birth			L		L																					
Home Address																										ı
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Personal details – 2nd Party

All parties to complete, please photocopy if necessary

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Position																					
Date of Birth																					
Home Address	3							 											 	 	
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Our Ethical Policy

Our Ethical Policy promises our customers that we will not provide banking services to organisations involved in certain active to meet these stated obligations and to assist in our assessment, please indicate the position of your organisation (including parent company and subsidiaries) on the following:		der
(including parent company and substitutions) on the following.	Yes	No
1. Are you involved in the manufacture or trade of equipment for military or security purposes?		
Do you have any business arrangements with developing countries, including imports and overseas operations?		
2a. Are you involved in the manufacture of pharmaceuticals?		
2b. Are you involved in the provision of water utility services to developing countries?		
3. Do you manufacture tobacco products?		
4. Are you involved in biotechnology or the development of genetically modified organisms?		
5. Are you involved in nanotechnology or the development of products utilising nanotechnology?		
6. Have you contravened any environmental legislation or regulations in the last three years?		
7. Are you involved in the extraction, production or distribution of fossil fuels?		
7a. Are you involved in the production or distribution of other fuels (e.g. biofuels)?		
8. Do you manufacture chemicals?		
9. Are you involved in forestry or the timber trade?		
10. Are you involved in the fishing industry?		
11. Are you a promoter or a client of a tax scheme subject to HMRC notification or have you contravened any tax laws or rules e.g. been convicted of tax evasion within the last 5 years?		
12. Do you manufacture (or are you involved in the animal testing of) cosmetics, toiletries or household products or their ingredients?		
13. Are you involved in the experimentation or use of great apes for any purpose?		
14. Are you involved in animal farming?		
15. Are you involved in blood sports (e.g. fox hunting)?		
16. Are you involved in the animal fur trade?		
17. Are you involved in the gambling industry?		
18. Are you involved in the provision of short-term, small value personal loans (e.g. payday loans, home collected credit)?		
19. Have you ever breached any relevant advertising standards codes or marketing codes (e.g. Advertising Standards Agency Codes)?		
If YES to any of these statements, please provide full details. This will help us process your application fa	aster.	

If further clarification is required, please telephone Customer Services on 08457 213 213*. *Calls may be monitored or recorded for security and training purposes.

Declaration for loan application Your consent

I authorise the bank to search the files of one or more Credit Reference Agencies, who will keep a record of that search, and make other enquiries the bank believes necessary to confirm the details on this application form and for credit assessment.

It is important that you read and understand the section entitled 'Important – Your Personal Information' at the beginning of this application form, the 'Keeping You Informed' section in the application form and the "Using your Personal Information Notice" provided.

By signing this application you agree that we can use your information in this way.

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	Mobile Number:																							

three years' annual accounts (if available – a minimum of one year's figures is required) and post to:

Lending Services The Co-operative Bank p.l.c. P.O. Box 200 **Skelmersdale** WN8 6GH

Keeping you informed

,	nformation about products and service to you. You can inform us at any time	11 7	, 0
Please tick the relevant box	(es) only if you do not want to be conta	acted using the following methods:	
by post	by phone	by email	by SMS
	like other companies, carefully select of goods and services offered by them		

Please call 08457 213 213 if you would like to receive this information in an alternative format such as large print, audio or Braille.

The Co-operative Bank p.l.c., P.O. Box 101, 1 Balloon Street, Manchester M60 4EP. Registered in England and Wales No. 990937.

The Co-operative Bank p.l.c. is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (No.121885) and holds an Interim Permission in respect of consumer credit activities and subscribes to the Lending Code and the Financial Ombudsman Service.