

Community Loan Application

Registered Charities, Community Interest Companies, Co-operatives, Credit Unions and any other non profit making organisations

Coronavirus Business Interruption Loan (CBIL) Scheme

This loan is provided under the Coronavirus Business Interruption Loan (“CBIL”) Scheme, and provides support to businesses who have been impacted by the exceptional circumstances caused by the outbreak of COVID-19 (Coronavirus). The CBIL Scheme is managed by the British Business Bank on behalf of, and with the financial backing of, the Secretary of State for Business, Energy and Industrial Strategy.

Please read the following information and tick the relevant boxes

By completing and submitting this form, you are confirming that all the information that we hold for your business and key account parties is up to date. This form should not be used to make changes to the information that the Bank holds about your business or any key account parties. If you need to update any details, information on how to update us about changes to your business can be found at; www.co-operativebank.co.uk/business/help-and-support/managing-your-account/useful-forms

As part of your application for a loan account, we may need to confirm some details for verification purposes and to meet our regulatory requirements for the prevention of money laundering.

Your application is subject to status and based on an assessment of your financial circumstances. By proceeding with an application, you confirm you have documented permission and consent from all key account parties to include their details in this application and for all relevant searches to be undertaken including credit reference and those relating to fraud prevention as part of this application and on an ongoing basis. The Bank may ask to see a copy of this documentation as part of the application process.

The minimum loan amount available is £50,001, with a maximum of £5 million.

We will need you to provide the following additional information:

- Last two years’ financial accounts
- An Asset Liability Income and Expenditure statement (ALIE) for each key party (www.co-operativebank.co.uk/assets/pdf/bank/business/lending/assets-and-liabilities.pdf)
- Cash flow forecast (if available).

To apply for a Coronavirus Business Interruption Loan with The Co-operative Bank, just follow these easy steps:

1 Complete all relevant sections in the application form and write clearly in CAPITAL LETTERS.

Ensure all key account parties, account signatories and major shareholders have read Section 1 ‘Important information’ and signed this application form as appropriate wherever you see this symbol.

Please ensure your account application exactly aligns to your organisation’s own governing documents e.g. signing authorities



3 If you are a Business Banking customer please check you meet the following eligibility criteria:

- Be 18 years or over.
- Be a UK resident.
- Be a Director/Member/Trustee/Committee Member with authority to borrow on behalf of the business or organisation.
- Hold a business current account with The Co-operative Bank.
- Require the lending for business use.
 - You confirm that your business has been impacted by COVID-19 (Coronavirus).

4 If you are a business banking customer, please email your completed form to: RM.applications@co-operativebank.co.uk

If you would prefer to post the form to us, please send to:

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

If you have a Relationship Manager please return this form back to them.

Important information

Important – Your Personal Information



Credit decisions and also the prevention of fraud and money laundering.

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 and business 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 with the terms and conditions of your account and the 'Your marketing preferences and consent declaration' section in this application form.

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

- 1) 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:
 - a) Our own.
 - 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 both public (including the electoral register) and shared credit and fraud prevention information.
 - c) Those at fraud prevention agencies (FPAs).
 - d) If you're 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.

- 2) 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.
- 3) 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.
- 4) Where you borrow from us, we will give details of your account(s) and how you manage it/them to CRAs.
- 5) 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.
- 6) If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies.
- 7) Law enforcement agencies may access and use this information.
- 8) We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:
 - a) Checking details on applications for credit and credit-related or other facilities.
 - b) Managing credit and credit-related accounts or facilities.
 - c) Recovering debt.
 - d) Checking details on proposals and claims for all types of insurance.
 - e) Checking details of job applicants and employees.
- 9) If you have borrowed from us and do not make payments that you owe us, we will trace your whereabouts and recover debts.
- 10) We and other organisations may access and use from other countries, the information recorded by fraud prevention agencies.
- 11) 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 General Data Protection Regulation.

How to find out more

You can contact the credit reference agencies currently operating in the UK; the information they hold may not be the same so it is worth contacting them all.

- **TransUnion**, Consumer Services Team, PO Box 491, Leeds LS3 1WZ or call 0330 024 7579 or log on to www.transunionstatreport.co.uk
- **Equifax** PLC, Credit File Advice Centre, PO Box 3001, Bradford BD1 5US or call 0844 335 0550 or log on to www.equifax.co.uk
- **Experian**, Consumer Help Service, PO Box 8000, Nottingham NG80 7WF or call 0344 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, Delf House, Skelmersdale, WN8 6NY.

Section 1 Ethical Policy

Our Ethical Policy promises our customers that we will not provide banking services to organisations involved in certain activities. In order to meet these stated obligations and to assist in our ongoing assessment, please reaffirm the position of your organisation(s) (including parent company and subsidiaries) on the following:

	Yes	No
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?		
Are you involved in the manufacture of pharmaceuticals?		
Are you involved in the provision of water utility services to developing countries?		
Do you manufacture tobacco products?		
Are you involved in biotechnology or the development of genetically modified organisms?		
Are you involved in nanotechnology or the development of products utilising nanotechnology?		
Have you contravened any environmental legislation or regulations in the last three years?		
Are you involved in the extraction, production or distribution of fossil fuels?		
Are you involved in the production or distribution of other fuels (e.g. biofuels)?		
Do you manufacture chemicals?		
Are you involved in forestry or the timber trade?		
Are you involved in the fishing industry?		
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 five years)?		
Do you manufacture (or are you involved in the animal testing of) cosmetics, toiletries or household products or their ingredients?		
Are you involved in the experimentation or use of great apes for any purpose?		
Are you involved in animal farming?		
Are you involved in blood sports (e.g. fox hunting)?		
Are you involved in the animal fur trade?		
Are you involved in the gambling industry?		
Are you involved in the provision of short-term, small-value personal loans (e.g. payday loans, home collected credit)?		
Have you ever breached any relevant advertising standards codes or marketing codes (e.g. Advertising Standards Agency codes)?		

If you answered 'yes' to any of the questions above, please provide full details:

Section 1 Declaration

Details of how the account(s) is/are conducted may be recorded with one or more credit reference agencies and may be shared with and used by other lenders for the purpose of assessing further applications from you (including all Directors, Partners and Committee Members) and members of your household (including all Directors, Partners and Committee Members) and for occasional debt tracing or fraud prevention. The Bank will hold and process the information you provide and may use it to assess the suitability of your application using the technique known as "Credit Scoring".

Organisation name

I/We[†] authorise The Co-operative Bank p.l.c. (the "Bank") to:

- act as our bankers, open and operate the Account(s) (the "Account(s)") specified by me/us[†] on the application form and provide the Organisation with the services (the "Service") offered by the Bank
- accept instructions (including written instructions sent by facsimile and electronic instructions through the use of digital signatures and/or identification numbers or passwords) from us in connection with the account(s) and the Service, provided that the instructions are given and/or signed in accordance with the signing authority listed in the Bank mandate. Instructions shall mean: cheques, bills of exchange, promissory notes or other orders for payment drawn, made or accepted on our behalf (even if the payments cause the account(s) to be overdrawn) and requests or instructions in writing concerning the account(s), our affairs or property (including the opening of new account(s), the arranging of facilities and creation of security)
- communicate with or in respect of the Business by email and/or SMS in connection with the account(s)
- 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 with your terms and conditions.

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

[†] Please delete as appropriate throughout

This section should be signed in accordance with your account mandate

I/We[†] agree, declare and hereby resolve:

- that the information provided in this mandate is true and correct
- all signatories/authorised users to the account are aged 18 or over
- no signatories/authorised users have been subject to bankruptcy in the last six years
- no signatories/authorised users have had County Court Judgments registered against them in the last six years
- that the Bank shall be notified in writing of any change in limited company share ownership and any change of Directors/Secretary/Members/Trustees/Governors, other official or authorised signatory/authorised user and shall provide the Bank with a copy of any changes to the Constitution/Rules/Memorandum and Articles of Association/Regulations or Bye Laws. Any changes will be subject to FCA requirements
- that the Directors/Members/Trustees/Governors[†], having carefully considered the terms and conditions for the account(s) and the Service, have agreed to accept and comply with the terms and conditions
- that this authority shall remain in force notwithstanding any change in our constitution, LLP agreement (if applicable), name or membership
- that the Organisation is empowered by, and is acting within, its constitution in giving instructions for the Bank to act as our bankers in the terms set out above
- (in the case of a Trust) that the Trust Deed empowers the Trustees, without restriction or exclusion, to and we do hereby request and authorise The Co-operative Bank p.l.c. in the terms set out above
- I/We certify that I/We have been impacted by COVID-19 (Coronavirus).

As at 31 December 2019, I/We confirm that:

- I/We are not a public or private company (limited by shares or by guarantee) that has accumulated losses greater than half of our subscribed share capital;
- I/We are not a partnership, limited partnership or unlimited company that has lost more than half of our capital (as shown in our accounts) as a result of accumulated losses;
- I/We are not subject to collective insolvency proceedings, and I/We do not fulfill the criteria for being placed in collective insolvency proceedings;
- I/We have not received rescue aid where I/we haven't reimbursed the loan or terminated the guarantee, and I/we have not received restructuring aid and are still subject to a restructuring plan.
- For organisations with more than 250 employees, I/We have not had the following solvency ratios for the past two years:
 - book to debt equity ratio greater than 7.5; and
 - EBITDA interest coverage ratio below 1.0.

Name of Director/Chairman/Member/Head Teacher/Trustee/Officer[†]

Date

Signature



Name of Director/Chairman/Member/Head Teacher/Trustee/Officer[†]

Date

Signature



Name of Director/Chairman/Member/Head Teacher/Trustee/Officer[†]

Date

Signature



Name of Director/Chairman/Member/Head Teacher/Trustee/Officer[†]

Date

Signature



Section 2 About your business and your loan requirements

Existing Account Details

Name of organisation

Organisation postcode

Date organisation established

(this can be an estimated date if you don't know the exact date)

What does your organisation do and how does it operate?
Please give a full description, e.g. **We are a registered charity whose purpose is to help support sick and injured animals. We raise funds through donations, crowd funding and sponsorship.**

Key Contact Details

Please provide contact details for the person we could contact in the event of any queries about the application. The details you provide will only be used in relation to the application process.

Name

Telephone number

Email address

Details of existing business borrowing

Provider/bank	Amount (£)	Type (e.g. loan/overdraft/HP)	Term	Purpose

Loan requirements

How much do you want to borrow? (The minimum loan available is £50,001, with a maximum of £5 million)

£

Over what term do you want to repay the loan? (minimum 3 months, maximum 6 years)

The purpose of the loan

Section 3 Other financial information about your organisation

Part A

The amount of the loan you're requesting must be within at least one of the following thresholds. Please tell us which threshold your proposed borrowing is within, and include any documentation you have to evidence this:

- double the annual wages bill of the organisation (including social charges as well as the cost of personnel working on the organisation's site but formally in the payroll of subcontractors) for 2019, or the last year available. If the organisation was established on or after 1 January 2019, the organisation will need to provide an estimated annual wage bill for the first year of its operation;
- 25% of the turnover of the organisation in 2019; or
- the cashflow needs of the organisation from the moment the loan is granted for the coming 18 months (or for the coming 12 months, if the organisation has more than 250 employees). The organisation cashflow plan may include both working capital and investment costs.

Part B

If your organisation **has** been running for over 12 months, what was your turnover in the last 12 months? (maximum £45 million. If your organisation is part of a group, the group's turnover will be considered when looking at this threshold.)

£

If your organisation **hasn't** been running for over 12 months, what is your expected turnover for the first 12 months of your organisation's activities? (maximum £45 million. If your organisation is part of a group, the group's turnover will be considered when looking at this threshold.)

£

Section 4 CBIL facilities

Please enter:

A – The total balance of all CBIL facilities you have already been granted by us (if any):

£

B - The total amount of the CBIL facility now being requested (including any fees added to the amount of the loan):

£

The total of A + B – This must not exceed £5,000,000.

£

Section 5 Other BIPs or payments received under the temporary framework

Are you in receipt of any other BIPs (Business Interruption Payments) under the CBIL Scheme, and / or any other direct grants, repayable advances, tax or payments' advantages under the Temporary Framework (“Qualifying Payments”)?

Please note: This may impact your BIP entitlement under the proposed CBIL loan.

You can find the Temporary Framework here:

ec.europa.eu/competition/state_aid/what_is_new/sa_covid19_temporary-framework.pdf

If so, please include details here:

Please call 03457 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. is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (No.121885). The Co-operative Bank, Platform, smile and Britannia are trading names of The Co-operative Bank p.l.c., P.O. Box 101, 1 Balloon Street, Manchester M60 4EP. Registered in England and Wales No. 990937. Credit facilities are provided by The Co-operative Bank p.l.c. and are subject to status and our lending policy. The Bank reserves the right to decline any application for an account or credit facility. The Co-operative Bank p.l.c. is a member of the Council of Mortgage Lenders and subscribes to the Lending Code which is monitored by the Lending Standards Board. The Co-operative Bank p.l.c. subscribes to the Standards of Lending Practice which are monitored by the Lending Standards Board.

*Calls to 03 numbers cost the same as calls to numbers starting with 01 and 02. Calls to 0844 and 0843 numbers cost 7p per minute, plus your phone company's access charge. Calls may be monitored or recorded for security and training purposes.

Information correct as at 11/2020.

Data protection and disclosure declaration - Borrower

“I/We,

Insert full name of individual/s completing the form

acknowledge in relation to the CBIL application of

Name of Borrower

that personal data shall be used in the following ways:

- (1) being communicated to each of:
 - i. the Secretary of State for Business, Energy and Industrial Strategy its agents and auditors (the “**Guarantor**”);
 - ii. the British Business Bank plc, any affiliate of the British Business Bank plc and any of their advisers, agents or contractors including professional advisers and consultants, auditors and advisers carrying out due diligence;
 - iii. processing agents, fund managers, delivery partners and companies providing services to the British Business Bank and its affiliates; and
 - iv. Government departments and Devolved Administrations (including but not limited to the National Audit Office, Office for National Statistics, HM Treasury and the Department for Business, Energy and Industrial Strategy) and other politicians or government members (i.e. ministers).

(the “**Guarantor Relevant Parties**”);

- (2) being used by the Guarantor and any Guarantor Relevant Parties:
 - (i) for analytical and administrative purposes (including to keep a record of the types of borrowers and/or applicants applying for a Coronavirus Business Interruption Loan (“**CBIL**”) Scheme facility);
 - (ii) to contact me in connection with the CBIL Scheme;
 - (iii) to make enquiries about the CBIL Application of;

Name of Borrower

- (iv) to take up references about me and the business;
- (v) to give information about me and the business to any other party referred to in paragraph (1) above or to any official involved in running or monitoring the CBIL Scheme; and
- (vi) to evaluate the effectiveness of the CBIL Scheme; and

(3) if a scheme facility is made available to

Name of Borrower

by the Lender) being retained by the relevant recipient for a minimum of ten (10) years after the initial drawdown date of such scheme facility:

and otherwise being used in accordance with the British Business Bank Privacy Notice found at <https://www.british-business-bank.co.uk/privacy-notice/>.

I acknowledge that I have the right to request that any personal data held by or on behalf of any of the parties referred to in paragraph (1) above, be verified, amended, deleted or otherwise modified. I acknowledge whilst I have the right to make such requests, the personal data may continue to be used as necessary to administer the Coronavirus Business Interruption Loan Scheme. I acknowledge that any such requests made by me should be addressed to the British Business Financial Services Limited acting as Agent for the Guarantor at the following address, or such other address as may be notified to me by the Lender from time to time:

The British Business Bank
Steel City House
West Street
Sheffield
S1 2GQ

Email: Dataprotection@british-business-bank.co.uk.

I acknowledge that I may lodge a complaint with the Information Commissioner if I consider that my rights under (i) the Data Protection Act 2018, (ii) the Privacy and Electronic Communications (EC Directive) Regulations 2003 (SI 2003/2426), (iii) any other United Kingdom or European Union laws (with direct effect) relating to processing of personal data and privacy or (iv) any laws or guidance that replaces them (including the European Union's General Data Protection Regulation (Regulation (EU) 2016/679)) have been infringed as a result of the processing of Personal Data by the parties referred to in paragraph (1) above.

[only to be included where the declaration is signed on behalf of a limited company, limited partnership or partnership]

I confirm that I have authority to enter into this declaration on behalf of

_____ Name of Borrower

and have provided notice of data processing details to relevant individuals.

Signature

Signed	Signed
Print Name	Print name
Position	Position
Date	Date

To be signed by each person who is required to sign the Lender’s Scheme Facility Letter in respect of this CBIL application



The **co-operative** bank
for people with **purpose**

“The Coronavirus Business Interruption Loan programme is managed by the British Business Bank on behalf of, and with the financial backing of, the Secretary of State for Business, Energy and Industrial Strategy”

Important Information

Important – Your Personal Information



Credit decisions and also the prevention of fraud and money laundering

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 and business information by ourselves and at credit reference and fraud prevention agencies’**.

For details of how your data may be used, also read carefully the notice headed **‘Using Your Personal Information’** provided with the terms and conditions of your account.

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

- 1) 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:
 - a) Our own records.
 - 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.
 - c) Those at fraud prevention agencies (FPAs).
 - d) If you are a director, we will seek confirmation, from CRAs, 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.

- 2) 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.

- 3) 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.
- 4) Where you borrow from us, we will give details of your account(s) and how you manage it/them to CRAs.
- 5) 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.
- 6) 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.
- 9) 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 General Data Protection Regulation.

How to find out more

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 03457 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 statutory fee.

- **Transunion International UK Limited**, Consumer Services, PO Box 491, Leeds LS3 1WZ or call 0330 024 7574 or log on to www.transunionstatreport.co.uk
- **Equifax PLC**, Credit File Advice Centre, PO Box 10036, Leicester LE3 4FS or call 0844 335 0550 or log on to www.equifax.co.uk
- **Experian**, Consumer Help Service, PO Box 8000, Nottingham NG80 7WF or call 0344 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 Fraud Operations, The Co-operative Bank, 4th Floor Delf House, Southway, Skelmersdale WN8 6NY.

Please supply a separate copy for each Key Account Party, Additional Named Individual and Major Shareholder.
 Photocopy this page if necessary.

Name
 Company Name

Assets

Liabilities

	Estimated Current Value £		Amount Outstanding £
Domestic Property	<input type="text"/>	Domestic Mortgage Outstanding	<input type="text"/>
Address <input type="text"/>		Other Mortgage Outstanding	<input type="text"/>
<input type="text"/>		Other Secured Loans	<input type="text"/>
<input type="text"/>		Unsecured Loans	<input type="text"/>
Other Property	<input type="text"/>	Hire Purchase/Credit Cards	<input type="text"/>
Address <input type="text"/>		Bank Overdrafts	<input type="text"/>
<input type="text"/>		Tax Liabilities	<input type="text"/>
<input type="text"/>			
Bank/Building Society Deposits	<input type="text"/>	Total Liabilities	£ <input type="text"/>
Investments	<input type="text"/>		
Total Assets	£ <input type="text"/>		

Income and Expenditure

Wages/Salary of Self	<input type="text"/>	Mortgage	<input type="text"/>
Wages/Salary of Partner	<input type="text"/>	Second Mortgage	<input type="text"/>
Other Income (please specify)	<input type="text"/>	Rent/Lodging	<input type="text"/>
		Council Tax	<input type="text"/>
		Other Finance Commitments	<input type="text"/>
		Loan Payments	<input type="text"/>
		Credit Card Payments	<input type="text"/>
		House/Contents Insurance	<input type="text"/>
		Life Assurance	<input type="text"/>
		Travel Expenses	<input type="text"/>
		Other Expenses	<input type="text"/>
Total Income	£ <input type="text"/>	Total Expenditure	£ <input type="text"/>

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 and the 'Using Your Personal Information' notice provided with the terms and conditions.

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

Signature _____ Date _____

Please call 03457 213 213* if you would like to receive this information in an alternative format such as large print, audio or Braille.

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*Lines open 8am - 8pm Monday to Friday, 9am - 12 noon Saturday. Calls to 03 numbers cost the same as calls to numbers starting with 01 and 02. Calls to 0844 and 0843 numbers cost 7p per minute, plus your phone company's access charge. Calls may be monitored or recorded for security and training purposes. Information correct as at 07/2020.