

Community Loan Application

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

Please Note: Applications for Fixed Rate loans are only available for lending requirements above £250,000

By completing and submitting this form you are confirming that all the information that we hold on your organisation and key account parties is up to date.

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

This form should not be used to make changes to the information that the Bank holds about your organisation or any key account parties. If you need to update this information, please follow the standard processes. Information on how to update us about changes to your organisation can be found at www.co-operativebank.co.uk/business/help-and-support/managing-your-account/useful-forms

To apply for a Co-operative Bank Community loan, just follow these easy steps:

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

2 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 Enclose a copy of your latest annual accounts with the application.

4 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.

5 You will need to nominate whether this application is for a Variable Rate Loan or a Fixed Rate Loan in the 'Loan Requirements' section on page 5.

6 Please complete the full application, then save and attach this form to an email and send to:

SMElendingRequests@co-operativebank.co.uk, alternatively, post everything 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?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have any business arrangements with developing countries including imports and overseas operations?	<input type="checkbox"/>	<input type="checkbox"/>
Are you involved in the manufacture of pharmaceuticals?	<input type="checkbox"/>	<input type="checkbox"/>
Are you involved in the provision of water utility services to developing countries?	<input type="checkbox"/>	<input type="checkbox"/>
Do you manufacture tobacco products?	<input type="checkbox"/>	<input type="checkbox"/>
Are you involved in biotechnology or the development of genetically modified organisms?	<input type="checkbox"/>	<input type="checkbox"/>
Are you involved in nanotechnology or the development of products utilising nanotechnology?	<input type="checkbox"/>	<input type="checkbox"/>
Have you contravened any environmental legislation or regulations in the last three years?	<input type="checkbox"/>	<input type="checkbox"/>
Are you involved in the exploration, extraction, production or distribution of fossil fuels, or the operation and development of fossil fuel fired power stations or infrastructure, such as oil and gas pipelines?	<input type="checkbox"/>	<input type="checkbox"/>
Are you involved in the production or distribution of other fuels (e.g. biofuels)?	<input type="checkbox"/>	<input type="checkbox"/>
Are you involved in the exploration or extraction of minerals?	<input type="checkbox"/>	<input type="checkbox"/>
Do you manufacture chemicals?	<input type="checkbox"/>	<input type="checkbox"/>
Are you involved in forestry or the timber trade?	<input type="checkbox"/>	<input type="checkbox"/>
Are you involved in the fishing industry?	<input type="checkbox"/>	<input type="checkbox"/>
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)?	<input type="checkbox"/>	<input type="checkbox"/>
Do you manufacture (or are you involved in the animal testing of) cosmetics, toiletries or household products or their ingredients?	<input type="checkbox"/>	<input type="checkbox"/>
Are you involved in the experimentation or use of Great Apes for any purpose?	<input type="checkbox"/>	<input type="checkbox"/>
Are you involved in animal farming?	<input type="checkbox"/>	<input type="checkbox"/>
Are you involved in blood sports (e.g. fox hunting)?	<input type="checkbox"/>	<input type="checkbox"/>
Are you involved in the animal fur or leather trade?	<input type="checkbox"/>	<input type="checkbox"/>
Are you involved in the gambling industry?	<input type="checkbox"/>	<input type="checkbox"/>
Are you involved in the provision of short-term, small-value personal loans (e.g. payday loans, home collected credit)?	<input type="checkbox"/>	<input type="checkbox"/>
Have you ever breached any relevant advertising standards codes or marketing codes (e.g. Advertising Standards Agency codes)?	<input type="checkbox"/>	<input type="checkbox"/>

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

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 organisation

Existing Account Details

Please provide the details of your existing main Co-operative Bank business current account:

Full name of account

Sort code

			-				-		
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Account number

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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

Tax status

UK tax regulations require the collection of information regarding an account holder's tax residency and citizenship. Therefore, please complete the questions below and provide the information requested. Please note that we may be required to share this information about you with the relevant tax authorities.

If at any time in the future you need to change the information that you have provided, you are required to advise us within 30 days of such a change in circumstances. If you have any questions about how to complete this form, please contact your tax adviser.

Was your organisation established or is it resident for tax, outside the UK? Yes No

If yes, please provide details of your tax residences below. If you have more than two countries' information to provide, please photocopy this page.

Country where organisation established/tax residency

Tax Identification Number (TIN)

Does your organisation generate 50% or more of its income from the sale of goods, provision of services, grants, donations or subscriptions?

Yes No

Details of existing business borrowing

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

Loan requirements You must select which loan this application is for, either Variable Rate Loan or Fixed Rate Loan
Please note that Fixed Rate Loans are only available for over £250,000.

Amount (£)	Term	Purpose

Section 3 Part A - Personal details

If necessary please photocopy this section before completing. In this section we require the personal details of all individuals registered on your existing account (as detailed in section 2 - About your organisation), this includes Signatories, Authorised Users, Directors and Trustees, regardless of whether or not they will have access to the account.

BEFORE COMPLETING THIS SECTION PLEASE ENSURE YOU HAVE READ AND UNDERSTOOD SECTION 1: IMPORTANT INFORMATION.

Title	First Name (in full)	Middle name																
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Current home address																		
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Are you a UK Resident for Tax purposes? Yes can include retired people, children and anyone who would be liable to pay tax in the UK if they had enough income. If you are unsure of your UK tax residence status, please refer to the government website: www.gov.uk/tax-foreign-income/residence Yes No

Are you a United States (US) Citizen? Yes No
If 'Yes', add your Tax Identification Number here
The term US Citizen means: An individual born in the United States, an individual whose parent is a United States citizen, a former alien who has been naturalized as a United States citizen, or an individual born in Puerto Rico, Guam or United States Virgin Islands.

Are you resident outside the UK for Tax purposes? If 'Yes' complete the details of your Tax residencies and associated references below: Yes No

Countries or jurisdictions where Tax Resident	Tax Identification Number (TIN)
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

Enter the tax reference number that your country of residence for tax purposes has issued you (this includes TIN, a National Insurance Number (Jersey, Guernsey or IoM), a social security number or a resident registration number).

Section 3 Part A - Personal details

If necessary please photocopy this section before completing. In this section we require the personal details of all individuals registered on your existing account (as detailed in section 2 - About your organisation), this includes Signatories, Authorised Users, Directors and Trustees, regardless of whether or not they will have access to the account.

BEFORE COMPLETING THIS SECTION PLEASE ENSURE YOU HAVE READ AND UNDERSTOOD SECTION 1: IMPORTANT INFORMATION.

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Are you a United States (US) Citizen? Yes No
If 'Yes', add your Tax Identification Number here
The term US Citizen means: An individual born in the United States, an individual whose parent is a United States citizen, a former alien who has been naturalized as a United States citizen, or an individual born in Puerto Rico, Guam or United States Virgin Islands.

Are you resident outside the UK for Tax purposes? If 'Yes' complete the details of your Tax residencies and associated references below: Yes No

Countries or jurisdictions where Tax Resident	Tax Identification Number (TIN)
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

Enter the tax reference number that your country of residence for tax purposes has issued you (this includes TIN, a National Insurance Number (Jersey, Guernsey or IoM), a social security number or a resident registration number).

Section 3

Part B – Major shareholders'/stakeholders' details

If necessary, please photocopy this page before completing. Please ensure you have read and understood the important information section in the application form.

In this section we need to confirm information about any other organisation or individual who has beneficial ownership of your organisation in addition to those individuals named in Part A.

If you have no major shareholders/stakeholders, please tick here

Business/organisation with 10% (or more) shareholding/stakeholding voting right

Business/organisation name

Company registration number

Business/organisation shareholding/stakeholding/voting right percentage. (Business/organisation shareholding/stakeholding/voting right percentage means the proportion of the business owned by another business/organisation.)

Principal personnel of above named business/organisation or individuals with 10% (or more) shareholding/stakeholding voting right (other than those specified in Part A)

Title

First name (in full)

Middle name

Surname

Date of birth

day month year

Nationality/Nationalities

Position within business

Current home address

Home/Flat name/number

Street

Town/City

Postcode

Individual's shareholding/stakeholding/voting right percentage

(The percentage means the proportion of the business owned by the individual.)

Are these shares being held by a nominee?

Yes

No

If yes, please provide full details of actual (beneficial) shareholders (name, address, date of birth, nationalities):

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 04/2023.