

## Application & Customer Declaration

De Minimis Loan Application form

**NOTICE: Under the Credit Reporting Act 2013 lenders are required to provide personal and credit information for credit applications and credit agreements of €500 and above to the Central Credit Register. This information will be held on the Central Credit Register and may be used by other lenders when making decisions on your credit applications and credit agreements.**

The Central Credit Register is owned and operated by the Central Bank of Ireland. For more information see [www.centralcreditregister.ie](http://www.centralcreditregister.ie)

### Please complete the following information:

Account Number:	<input type="text"/>	NACE Code:	<input type="text"/>
SME - Number of Employees at date of application	<input type="text"/>	Forecast no. after loan	<input type="text"/>
SME - Independent Entity	Yes <input type="checkbox"/> No <input type="checkbox"/>		
SME Annual Turnover - (based on latest financial statements), or:	<input type="text"/>		
SME Balance Sheet Net Worth (Based on latest financial statements)	<input type="text"/>		
Industry Sector (activity supported by Loan):	<input type="text"/>		
Loan Purpose:	<input type="text"/>		

### Details:

Loan Amount - € (proposed)	<input type="text"/>	Amount (in words)	<input type="text"/>
Type (please tick)	Investment <input type="checkbox"/>	Working Capital <input type="checkbox"/>	Refinancing debt from an existing bank <input type="checkbox"/>
If amount is to re-finance debt from an existing bank, state from which bank	<input type="text"/>		
Maturity duration - number of months (proposed)	<input type="text"/>		
Project total cost if different to Loan amount - € (proposed)	<input type="text"/>		
Project implementation end date (proposed)	<input type="text"/>		

### SME Details:

SME Name	<input type="text"/>		
SME Unique Identifier (CRO/VAT) if available	<input type="text"/>		
SME Legal form - Incorporated Entity	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
SME Address	<input type="text"/>		
Is the project address the same as the SME address?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	

### Project Address if different to SME Address:

Project Address	<input type="text"/>
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## Data Protection Notice

The information, including personal data, provided on this application may be used by Fexco Asset Finance Limited (“FAF”) for the purposes of protecting the legitimate business interests of FAF including verifying the identity of the applicant (for which purpose the applicant may be contacted directly, including by telephone), and for such other purposes as are specified hereunder and/or in FAF’s Privacy Policy, available at <https://www.fexco.com/asset-finance-privacy-policy/>

The information, including personal data, provided on this application may be disclosed by FAF to the Strategic Banking Corporation of Ireland (“SBCI”) for the purposes of: (i) determining eligibility for the particular SBCI Scheme; (ii) anti-money laundering / financing of terrorism or fraud; (iii) the FAF and SBCI’s reporting functions in accordance with the Scheme; and (iv) conducting relevant surveys by or on behalf of the SBCI. Such processing is undertaken pursuant to the SBCI’s statutory purposes and in relation to personal data that it obtains, the SBCI acts as data controller for the purposes of Data Protection Legislation. The SBCI may also disclose the information to its respective advisors, contracted parties, delegates and agents, and the SBCI’s own funders (details of which are available at: <https://sbci.gov.ie/>). For further information on how the SBCI handles personal data, including information about the applicant’s data protection rights (in respect of the SBCI) and the contact details of the SBCI’s data protection officer, please refer to the SBCI’s data protection statement which is available at <https://sbci.gov.ie/>.

FAF may further disclose the information to its respective successors, assigns and transferees, and their respective advisors, contracted parties, delegates and agents (collectively the “Disclosees”) for such purposes.

To the extent that FAF processes, as data controller, any personal data in connection with this application, the terms set out in FAF’s Privacy Policy shall apply to such processing. If there is any conflict between the data protection provisions with respect to FAF herein and the provisions in FAF’s Privacy Policy, the provisions of FAF’s Privacy Policy shall prevail.

The terms “data controller”, “personal data” and “processing” shall have the meaning given to such terms in Data Protection Legislation, and “Data Protection Legislation” means all applicable data protection law, including the General Data Protection Regulation (EU) 2016/679 (“GDPR”) and the Data Protection Act 2018, which gives further effect to the GDPR, and any legislation which amends, extends, consolidates, re-enacts or replaces same, including any statutory instruments and regulations that may be made pursuant thereto from time to time.

The applicant acknowledges and accepts that to the extent that any of the information constitutes personal data, within the meaning of Data Protection Legislation, such personal data will be used by FAF, and may be disclosed to and used by the SBCI and the Disclosees, for the purposes set out above.

The applicant further acknowledges and accepts that in connection with such purposes, the information may be transferred to countries outside the European Economic Area (“EEA”) that may not have data protection laws or have data protection laws that do not provide the same level of protection as EU data protection law. Such transfers will only be carried out for the purposes described above, or as otherwise required by law or regulation, where “appropriate technical and organisational measures” (within the meaning of Data Protection Legislation) are implemented in respect of such transfers.

To the extent consent is necessary under Data Protection Legislation or other applicable data protection legislation, the applicant hereby expressly consents to the use of the personal data, including the transfer of the personal data outside the EEA, for the purposes outlined above. The applicant acknowledges and accepts that FAF and SBCI are entitled to use and further disclose the personal data for such purposes without requiring the applicant’s consent where such use/processing is otherwise “lawful” within the meaning of Data Protection Legislation.

An individual has the right at any time to request a copy of any personal data (within the meaning of Data Protection Legislation) that FAF holds in relation to him / her and to have inaccuracies in that information corrected.

By signing this application form the applicant certifies that all personal data furnished in connection with this application is complete and accurate and acknowledges and consents (to the extent consent is required under Data Protection Legislation or other applicable data protection legislation) to the use of the personal data for the purposes described above.

The loan being sought is provided under the European Commission Regulation on De Minimis Aid. Small amount(s) of State aid, up to EUR 200,000 in any three-year period to any one enterprise, are regarded as too small to significantly affect trade or competition in the common market. Such amounts are regarded as falling outside the category of State aid that is banned by the EC Treaty and made be awarded on behalf of a Member State (in this case, the SBCI) without notification to or clearance by the European Commission. A Member State is required to have a mechanism to track such aid (called “De Minimis Aid”) and to ensure that the combined amount of De Minimis aid payments from all sources to any one enterprise in any three- year period does not exceed the EUR 200,000 limit. You are required to provide details of all other De Minimis Aid which has been granted to you or your company/organisation within the past three years.

It should be noted that a false declaration by an aid recipient which results in the breach of the EUR 200,000 limit could give rise to the De Minimis Aid being recovered with interest.

### Explanatory Notes

An entity qualifies as an SME if it has less than 250 employees, an annual turnover of less than €50 million and/or balance sheet assets of less than €43 million.

An independent entity is one that is autonomous, i.e. not part of a wider group of enterprises. Capital expenditure for premises, machinery, vehicles, or other capital expenditure purposes. Short term operational funding needs of the business. Project Total Costs, Implementation date and address only apply to Investment type loans.

**SME Declaration:**

I,

an authorised agent of  confirm that:

1. I have been informed of the indicative financial advantage to be transferred under this proposed agreement.
2. I have been informed of the Strategic Banking Corporation of Ireland's (SBCI) provision of funding for the proposed agreement supported with finance from the Council of Europe Development Bank and other funders details of which are available at <https://sbci.gov.ie> ("SBCI Funders").
3. I/We qualify as a SME under the EU definition (See [www.sbc.gov.ie](http://www.sbc.gov.ie)).
4. I am/We are an authorised agent of the above named entity and confirm that I/We have received the following De Minimis Aid within the last three years (the current year and previous two fiscal years):

Grant Provider	Form of Grant	Date of Grant (DD/MM/YY)	Amount of Aid in EUR (€)

NB:\* - no character limit, but only allow text up to the end of the fields

5. That the amount is not going to be used in contravention of any of the terms and conditions of the scheme available at <http://sbci.gov.ie>, which I have read and understood.

Authorised SME signature:

Position:

Date:

Authorised second SME signature (if applicable):

Position:

Date: