



Business

Finance application checklist.

Whether you're considering applying for borrowing or looking to re-finance existing borrowing, it's important that we understand the background to your request.

This allows us to assess your ability to repay and enables you to choose the most appropriate product to meet your needs.

This checklist aims to provide you with details of the type of information we may ask you to provide to support your application. The list and questions we ask you may vary depending on the amount you wish to borrow and your circumstances. We may ask you for further information in addition to what we have listed below.

If you would like further information, please speak to your Relationship Manager.

For all borrowing requests we will ask you:

Your borrowing requirements:

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|--------------------------------|---|
| • How much you want to borrow. | • How long you would like to borrow it for. |
| • Why you want to borrow it. | • How you will repay it. |

About your business:

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|---|---|
| • A profile of the business, the owner and/or management team including experience, expertise and track record. | • Where assets for security are available, to provide details, including an estimate of valuation (professional valuations will be required in some instances). |
| • How much have you and/or the management team got personally invested in the business? | • Whether you have any other borrowing commitments. |

Additional information:

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| Depending on your request, we may also ask you to provide us with: | • Details of your business assets and liabilities, including any additional income from other sources. |
| • Business plans – usually covering the term of the borrowing. | • Management accounts. |
| • Cashflow forecast – usually covering the term of the borrowing. | • Historic financial accounts (for example, profit and loss, balance sheet and cashflow statements). |

Any property given as security which may include your home, may be repossessed if you do not keep up repayments on your mortgage or other debts secured on it.

All lending is subject to status and we will need your permission to carry out a credit check on you and your business. You should not apply for an amount that you cannot comfortably afford to repay now and in the future to avoid the possibility of legal action.



Need some extra help to do your banking? This might be due to physical or mental wellbeing or a life event. We're here to support you. Let us know what you need by calling **0345 835 3858**, chat to us in the Mobile Banking App, or visit us in branch.

This information is available in large print, braille and audio. Ask in branch or call us on **0345 835 3858** (lines are open from 8am to 6pm Monday to Friday and 9am to 2pm Saturday).

If you have a hearing or speech impairment you can call us using the Relay UK service. Type '**18001**' before entering our telephone number. A member of the Royal National Institute for Deaf People will join the call to speak with us as you send and receive text messages. Please visit www.relayuk.bt.com to read how they manage your data.

If you need to call us from abroad, or prefer not to use our **0345** number, you can also call us on **+44 203 284 1576**. Calls may be monitored or recorded.

The opening hours of our Telephone Banking advisor services are Monday to Friday 8am to 6pm, Saturday 9am to 2pm (excluding UK public holidays). Our lost and stolen card and fraud reporting lines are open 24/7. Not all Telephone Banking services are available 24 hours, 7 days a week.

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TSB Bank plc is covered by the Financial Services Compensation Scheme and the Financial Ombudsman Service. (Please note that due to the Schemes' eligibility criteria, not all TSB business customers will be covered by these schemes.)

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