

Office Use Only:

Case No.:	
Bank:	
Date Received:	
Officer:	

BORROWER APPLICATION FORM FOR FARM ENTERPRISES

- > Please complete the application by typing or hand-writing. **Note: All required signatures must be handwritten.**
In the appropriate tick boxes, please mark with 'X'.

The Credit Review Service* is committed to its transparency obligations under the General Data Protection Regulation (GDPR). Our data protection notice for personal data that is supplied to us by our clients is available on our website at:

<https://www.creditreview.ie/privacy-policy>

This notice contains important information about how we process personal data that is supplied to us by applicants. We request that you read the notice carefully and that you ensure that it is made available to any data subjects (e.g. employees, co-owners, family members) whose personal data you provide to us.

By ticking 'I agree', you confirm that:

- (a) you have complied with your own data protection obligations in respect of the personal data that you supply to us and that you are entitled to disclose such personal data to us; and
- (b) you will ensure that a copy of our data protection notice (<https://www.creditreview.ie/privacy-policy>) is sent to data subjects (e.g. employees, co-owners, family members) whose personal data you provide to us.

I Agree

Section 1: Basic Information

1.1 Contact Details

Name of Business applying for the Credit facility:		
Trading Name: (if different)		
Type of Business: (Please select from the following list)	<input type="checkbox"/> Sole Trader	<input type="checkbox"/> Unlimited Company
	<input type="checkbox"/> Partnership	<input type="checkbox"/> Farm Enterprise
	<input type="checkbox"/> Limited Company	<input type="checkbox"/> Other
Business Address:		
Nature of Business (Brief description of what the business does):		
Website (if any):		
Contact Name:		
Job Title:	Telephone Number:	
Email Address:		
All correspondence is sent by email, if you'd prefer to receive correspondence by post please tick here. <input type="checkbox"/>		

1.2 Business Profile

How long have you been in business? Year Established:		Number of Employees:	
Provide brief details of the business's history and ownership; If part of a larger organisation, give details of the group structure (provide parent Company details if relevant):			
Do you trade internationally? Yes <input type="checkbox"/> No <input type="checkbox"/>		Are you already working with any State development agencies? Yes <input type="checkbox"/> No <input type="checkbox"/>	
Agency Name:		Adviser Name:	

Section 1: Basic Information (Cont'd)

1.3 Business's Key Principal Management

Who runs the farm?

No. 1 Principal Name:	Years experience:
Briefly describe experience:	
No. 2 Principal Name:	Years experience:
Briefly describe experience:	
No. 3 Principal Name:	Years experience:
Briefly describe experience:	

1.4 Bank Information

Only required if you are an existing customer of the bank you applied to.

Name on Bank Account:	
Bank Name:	Bank Account Number:
Bank Branch Name:	Bank Sort Code:
Relationship Manager:	

1.5 Current lending commitments of the business.

Tell us about any existing bank loans to the farm. Please make sure all borrowings are included.

Note: this should include personal borrowing for Sole Traders, Partnerships and Farmers.

	No. 1 Lending	No. 2 Lending	No. 3 Lending	No. 4 Lending
Lending Institution:				
Loan Type:				
Loan Limit:	€	€	€	€
Amount Outstanding:	€	€	€	€
Monthly Repayments:				
Termination Date:	XX/XX/XX	XX/XX/XX	XX/XX/XX	XX/XX/XX
Are all repayments up to date:	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

If you have more than 4 lending commitments, please provide details separately.

Section 1: Basic Information (Cont'd)

1.6 Security pledged to the bank by the business.

Is there any collateral (security) held by this bank already, or available as security for the new lending?

Please state the type of security (e.g. Property, Letter of Guarantee), and € Value and the basis of valuation.

Business Assets:	Description:
	Value:
Collateral from others: e.g.: Directors Loans, Guarantees	Description:
	Value:

Please outline the reasons you are unable/unwilling to provide any additional security requested by the bank.

Have you any other commitments that you may have to honour, for example, guarantees or performance bonds?

Yes No

1.7 Preferential Creditors: State any amounts outstanding and for how long.

Tax:	€	Months:
VAT:	€	Months:
PAYE/PRSI:	€	Months:
Rates:	€	Months:
Other Preference Creditors:	€	Months:
	Give details:	

1.8 Declined Lending Proposal.

Bank applied to:	Decline Ref Number:	
Date of the request for the borrowing: XX/XX/XX	Amount required: €	Term of credit (months):
Reason you requested the loan/credit facility:		

1.9 Repayment.

How does the farm propose to repay the lending?

What is the total cost of the project?

How much is the farm proposing to contribute to the project?

Section 1: Basic Information (Cont'd)

1.10 Accounts/Financial Information.

The more information we have on the farm, the better we can help you.

If your bank already has the information, we will request the information from your bank.

What date are the most recent certified/audited accounts for the farm? X X / X X / X X
Please outline any Management Information available for the farm e.g. Management Accounts, Business plans, Future Cash Flow Forecasts, Debtors/Creditors listings, Ratio Analysis.
1.
2.
3.

1.11 Specific Farm Details

A.1 Land.

Farm Enterprise(s) Type - List	Total Acres Farmed	Owned	Leased	Lease Cost	Lease Term

Acres Rented (conacre - list):	Acres	Rental Cost	Due Date
	€		X X / X X / X X
	€		X X / X X / X X

A.2 Stock.

Livestock on Farm (Main details - List)	Type	Numbers	Value
			€
			€
			€
			€
Livestock saleable in next 3-6 months (List)	Type	Numbers	Value (Expected Proceeds)
			€
			€
			€
			€

12 Month Milk Supply:	Litres	Avg Price cents/litre (cpl)
Milk Supplied Year to Date:	Litres	Avg Price cents/litre (cpl)

Section 1: Basic Information (Cont'd)

A.2 Stock (Cont'd)

Tillage on Farm (List):	Acres	Crop

Feedstuffs on Hand (List):	Type (tonnes)	Value
		€
		€

A.3 Non-trading Income.

Tillage on Farm (List):	Amount Per Year
Basic Income Support Scheme (BISS) including ECO and CRISS or CIS-YF 2023	€
Basic Income Support Scheme (BISS) including ECO and CRISS or CIS-YF 2024	€
Basic Income Support Scheme (BISS) including ECO and CRISS or CIS-YF 2025	€
Basic Income Support Scheme (BISS) including ECO and CRISS or CIS-YF 2026	€
ACRES: <input type="text"/> No. of remaining years:	€
Other Direct Payments (List): e.g. Area of Natural Constraint ANC (Disadvantaged)	€
Sheep Improvement Scheme (SIS)	€
Suckler Carbon Efficiency Programme (SCEP)	€
Organic Farming Schemes	€
TAMS 3 Grants Due	€
Tillage Sustainability Support Payment	€
Other Schemes	
	€
	€
	€
Off-farm income: <input type="checkbox"/> Permanent <input type="checkbox"/> Contract	
State Job Title	
	€
	€
Other Assets – Shares, Property etc (List)	
	€
	€

Section 1: Basic Information (Cont'd)

A.4 Liabilities.

		Amount	Payment Due Date
Merchant Credit Outstanding			XX/XX/XX
Co-op Suppliers Outstanding			XX/XX/XX
Residential Mortgage	Bank/Provider:		XX/XX/XX
Family Particulars: Tick Single <input type="checkbox"/> Married <input type="checkbox"/>			
No. and Age of Dependents:			

Section 2: Your view of the business

2.1 View of the business as a going concern.

Your views as to the future for this business.

Local Market Prospects for this farm (Mark X in the appropriate box):	Growing <input type="checkbox"/>	Stable <input type="checkbox"/>	Declining <input type="checkbox"/>
Brief comments supporting choice:			
Sales Prospects for this farm (Mark X in the appropriate box):	Growing <input type="checkbox"/>	Stable <input type="checkbox"/>	Declining <input type="checkbox"/>
Brief comments supporting choice:			
Cost Base for this farm (Mark X in the appropriate box):	Growing <input type="checkbox"/>	Stable <input type="checkbox"/>	Declining <input type="checkbox"/>
Brief comments supporting choice:			
Cash/Profit Generation for this farm (Mark X in the appropriate box):	Growing <input type="checkbox"/>	Stable <input type="checkbox"/>	Declining <input type="checkbox"/>
Brief comments supporting choice:			
How confident are you with the "going concern" background data provided above?			

Section 2: Your view of the business (Cont'd)

2.2 Reasons for decline by bank.

Why do you think the bank declined the proposed application?

Reason (Mark X as appropriate below):

Requested facility sanctioned at lower level/different structure <input type="checkbox"/>	Inadequate historic information provided <input type="checkbox"/>
No longer a type of business to which the bank is prepared to lend <input type="checkbox"/>	Account performance/history <input type="checkbox"/>
No longer a sector to which the bank is prepared to lend <input type="checkbox"/>	Inadequate repayment capacity <input type="checkbox"/>
Change in bank pricing policy <input type="checkbox"/>	Unsatisfactory Central Credit Register (CCR) record <input type="checkbox"/>
Change in bank lending policy <input type="checkbox"/>	Level of security offered <input type="checkbox"/>
Deterioration in business performance <input type="checkbox"/>	Other. Please give details: <input type="checkbox"/>

2.3 Non Financial Reasons for the Loan being declined.

Are you aware of any non-lending reasons why the bank would NOT make this loan, for example, legal proceedings pending, insufficient security, etc?
In your view, what are the consequences to the business of not getting this lending approved?
In your view, how many jobs are at risk as a result of this application being declined?

Section 3: Declaration

I wish to proceed with an appeal to the Credit Review Service on the banks decision to refuse, reduce or withdraw credit	Yes <input type="checkbox"/>	No <input type="checkbox"/>
I have read the eligibility criteria as outlined on the Credit Review Service website (https://www.creditreview.ie/am-i-eligible) and confirm that my lending appeal falls within these criteria	Yes <input type="checkbox"/>	No <input type="checkbox"/>
I have to the best of my knowledge and belief answered all questions on this form honestly and correctly	Yes <input type="checkbox"/>	No <input type="checkbox"/>
I will complete the necessary legal consent and waivers to allow the Credit Review Service to review the decision	Yes <input type="checkbox"/>	No <input type="checkbox"/>
I will pay the Credit Review Service's fee for this service	Yes <input type="checkbox"/>	No <input type="checkbox"/>

Notice of contact by reviewer

During the review, the borrower may be contacted by the Reviewer to seek clarification on information provided in the forms or on any additional information received by the Reviewer.

Note: Handwritten signature required. Please print form then sign and date.

Signed: _____ Capacity of Signatory: _____

Date: _____

Section 4: Consent(s)

Legal Consent

- The form for the Credit Review Service includes a waiver of any claim against the State, the Credit Reviewer or the Credit Review Service in accordance with the legislation establishing the Credit Review Service;
- It is required to allow the bank to provide information to the Credit Review Service and for the Credit Review Service to provide information to the bank.
- Please tick the appropriate box to inform us if you consent to be contacted by the Credit Review Service in the future.

I/We hereby consent to the disclosure by to the Credit Review Service of all details including any relevant personal data and/or confidential materials relating to me/us and my/our application for credit and this Credit Review Service application.

I/We hereby consent to the disclosure by the Credit Review Service to the bank of all details including any relevant personal data including confidential materials provided by me/us to the Credit Review Service in relation to my/our application for credit and this Credit Review Service application.

I/we further consent for the purposes of S25 of the Defamation Act 2009 to the publication in good faith by the bank to the Credit Review Service of any statement or opinion in relation to me/us and my/our application for credit and this Credit Review Service application.

I/We further agree, that no claim may be made against the State, the Credit Reviewer or the Credit Review Service in respect of any recommendation, Opinion or communication made by the Credit Review Service or persons appointed by the Service to act on its behalf.

Note: Handwritten signature required. Please print form then sign and date.

Signed: _____ Capacity of Signatory: _____

Date: _____

Section 5: Fees

Processing Fee:

The Credit Review Service charges a small fee for the service to cover a proportion of its costs. The balance of the costs is covered by the participating banks. The fee can range from a minimum of €100 to a maximum of €250 depending on the value of the loan under review.

To calculate the appropriate processing fee, please see the table below for examples.

Loan / Credit Facility Value	Fee
Up to €100,000	€100
€100,001 - €250,000	€1 per €1,000 (divide the credit amount under review by 1000). Max. fee €250.
€250,001 - €3,000,000	€250

Fees can be made by cheque, postal order, bank draft or EFT.

Payment Amount included

Enter the appropriate fee against the method of payment you chose:

Cheque <input type="checkbox"/>	Amount: €	Postal Order: <input type="checkbox"/>	Amount: €
Bank Draft: <input type="checkbox"/>	Amount: €	EFT <input type="checkbox"/>	Amount: €
Payment made directly to bank: <input type="checkbox"/>	Amount: €		

Bank Details:

Account: Credit Review Service	
Bank: Bank of Ireland	Account Number: 47085494
IBAN: IE49 BOFI 9005 7847 0854 94	BIC: BOFIE2D

Next Steps

Have you have filled in all sections of the form?

- Retain a copy for your own records.
- Ensure you have signed and dated the form.
- Send the signed and dated form to*:

Credit Review Service

The Plaza,
East Point Business Park,
Dublin 3, DO3 E5R6

*Registered post advised for security reasons

On occasion, the Credit Review Service may wish to get in touch with borrowers as part of the review process or to check if the service is meeting their requirements.

Please tick the appropriate box:

- I consent to be contacted
- I do not wish to be contacted