

# Agri Lending

## Application Form

Republic of Ireland



**Bank of  
Ireland**

## 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.

When the Central Credit Register goes live in 2018, you will be entitled to:

- ▶ Get a copy of your credit record from the Central Bank
- ▶ Correct any errors on your credit record
- ▶ Tell the Central Bank if you suspect you may have been impersonated
- ▶ Ask the Central Bank to add a short explanation written by you to your credit record

To learn more about the register, and your rights and duties under the Credit Reporting Act 2013, please see [www.centralcreditregister.ie](http://www.centralcreditregister.ie)

In order to provide you with a timely response and to allow us assess risk fairly and consistently, we may use automated decision making. If you do not agree with the result, you have the right to provide us with your point of view and have those decisions reviewed by a member of our team.

## Three easy steps to applying for Agri lending with Bank of Ireland

1. Arrange a meeting with your Business Adviser at the branch
2. Complete the enclosed Application Form in full
3. Gather any additional supporting documentation or information that may be required by the Bank (Your Business Adviser will inform you if the Bank have any additional requirements)

### Credit Application Assistance

To help you with your request for credit, please refer to the following websites:

[www.businessbanking.bankofireland.com/business-supports/guide-to-obtaining-credit](http://www.businessbanking.bankofireland.com/business-supports/guide-to-obtaining-credit)

[www.creditreview.ie/Publications.aspx](http://www.creditreview.ie/Publications.aspx)

## Definition of Small and Medium-sized Enterprises (SMEs)

The SME Regulations apply to “micro, small and medium sized enterprises” and the SME Regulations define these enterprises as follows:

When the Central Credit Register goes live in 2018, you will be entitled to:

- ▶ “micro and small enterprise” means an enterprise which employs fewer than 50 persons and which has either or both of the following: (1) an annual turnover which does not exceed €10 million (2) an annual balance sheet total which does not exceed €10 million;
- ▶ “micro, small and medium-sized enterprise” means an enterprise which employs fewer than 250 persons and which has either or both of the following: (1) an annual turnover not exceeding €50 million (2) an annual balance sheet total not exceeding €43 million.

# Agri Lending Application Form

## Republic of Ireland

PLEASE COMPLETE IN BLOCK CAPITALS

Thank you for your recent enquiry in relation to credit facilities. In order to progress your application you will need to arrange a meeting with your Bank of Ireland Business Adviser and complete this Agri Lending Application Form. You can complete this form with the assistance of your Business Adviser during this meeting or with the help of a Business Professional.

Your Business Adviser will inform you of any further documentation that may be required to support your application. Your request for credit will be progressed when your Business Adviser has received these documents along with your signed Agri Lending Application Form.

### Section 1: Farm Business Details

Please tell us about your farming business. This information will assist us in providing a professional timely response.

Business Name	<input type="text"/>	Company Registration No.	<input type="text"/>
Trading Name	<input type="text"/>	Company incorporated in (Country)	<input type="text"/>
		No. of Outlets	<input type="text"/>
Farm Address	<input type="text"/>		
Contact Person	<input type="text"/>	In Business Since	<input type="text"/> <input type="text"/> Years <input type="text"/> <input type="text"/> Months
Email	<input type="text"/>	Customer Since	<input type="text"/> <input type="text"/> Years <input type="text"/> <input type="text"/> Months
Telephone	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	No. of Employees	<input type="text"/> as at <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/>
Mobile	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Business Type	Sole Trader <input type="checkbox"/> Ltd Co. <input type="checkbox"/> Other <input type="checkbox"/>
Best Contact Time	<input type="text"/>	If other, please specify <input type="text"/>	
Main Bank Account Details	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
Sort Code	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		

### BUSINESS OWNERSHIP DETAILS

List below any shareholding entity that ultimately owns or controls 25% or more of the shares or voting rights in this business or otherwise exercises control over the management of this business

Owner Name	<input type="text"/>	Director	Yes <input type="checkbox"/> No <input type="checkbox"/>	Irish Resident	Yes <input type="checkbox"/> No <input type="checkbox"/>
Occupation	<input type="text"/>	Date of Birth	<input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/>	Percentage Shareholding	<input type="text"/>
Address	<input type="text"/>				

Owner Name	<input type="text"/>	Director	Yes <input type="checkbox"/> No <input type="checkbox"/>	Irish Resident	Yes <input type="checkbox"/> No <input type="checkbox"/>
Occupation	<input type="text"/>	Date of Birth	<input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/>	Percentage Shareholding	<input type="text"/>
Address	<input type="text"/>				

Owner Name	<input type="text"/>	Director	Yes <input type="checkbox"/> No <input type="checkbox"/>	Irish Resident	Yes <input type="checkbox"/> No <input type="checkbox"/>
Occupation	<input type="text"/>	Date of Birth	<input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/>	Percentage Shareholding	<input type="text"/>
Address	<input type="text"/>				

List below any corporate shareholder that ultimately owns or controls 10% or more of the shares or voting rights in this business or otherwise exercises control over the management of this business

Owner Name	<input type="text"/>	Director	Yes <input type="checkbox"/> No <input type="checkbox"/>	Irish Resident	Yes <input type="checkbox"/> No <input type="checkbox"/>
Occupation	<input type="text"/>	Date of Birth	<input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/>	Percentage Shareholding	<input type="text"/>
Address	<input type="text"/>				

If more fields are required, please photocopy page.

**BUSINESS OWNERSHIP DETAILS** CONTINUED.

List below any corporate shareholder that ultimately owns or controls 10% or more of the shares or voting rights in this business or otherwise exercises control over the management of this business

Company Name  % of shares owned in the Company   
 Registered No.

Company Name  % of shares owned in the Company   
 Registered No.  *(If more fields are required, please photocopy page)*

**FARM FINANCIAL DETAILS**

Note: Personal financial details will be sought in later sections

<b>BORROWING DETAILS</b> <small>(e.g. farm overdraft, Credit Union Loan, Stocking Loan, Leasing and Hire Purchase)</small>	<b>Financial Institution</b> <small>(e.g. BOI)</small>	<b>Balance</b> <small>(e.g. €200,000)</small>	<b>Repayment Amount</b> <small>(e.g. €2,000)</small>	<b>Frequency</b> <small>(e.g. Monthly)</small>	<b>Annual Repayment</b> <small>(e.g. €24,000)</small>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

<b>OTHER FINANCIAL COMMITMENTS</b> <small>(e.g. Merchant Credit, Co-Op Debt, Forward Contracts, Bank Guarantees, etc.)</small>	<b>Details</b>	<b>Amount</b>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>

<b>SAVINGS/DEBTORS</b>	<b>Financial Institution</b>	<b>Amount Held (000's)</b>
Savings/Deposit Acc	<input type="text"/>	<input type="text"/>
Savings/Deposit Acc (if applicable)	<input type="text"/>	<input type="text"/>
Other Savings	<input type="text"/>	<input type="text"/>
Debtors	<input type="text"/>	<input type="text"/>
		<b>Total Value</b>
		<input type="text"/>

**INVESTMENTS**

	Financial Institution	Value €	Term Remaining (if applicable)
Investments	<input type="text"/>	<input type="text"/>	<input type="text"/>
Life Assurance	<input type="text"/>	<input type="text"/>	<input type="text"/>
Pension	<input type="text"/>	<input type="text"/>	<input type="text"/>
Shares	<input type="text"/>	<input type="text"/>	<input type="text"/>
Property	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other (specify)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other (specify)	<input type="text"/>	<input type="text"/>	<input type="text"/>
		<b>Total Value</b>	<input type="text"/>

**FARM DETAILS**

Please provide a brief description of your farming system (E.g. I farm 200 acres (30 leased) comprising dairy (60 milking herd), beef (80 head - calf to beef) forestry (15 acres) and tillage (Barley) enterprises).

Suckler Cow Enterprise: Calves sold at age  (months)

Type of Beef Enterprise: (Calf to Beef) (Forward Stores to Beef) (Summer Grazing) (Over - Wintering)

Sheep System: (Lowland - Early) (Lowland - Mid Season) (Hill/Mountain)

**HERD HEALTH STATUS**

Please tick as appropriate

T.B Clear  Closed  TBC  Count for year ending / /   
 BVD Clear  Vaccinated  Leptospirosis  Other

**OWNED LAND DETAILS**

LAND OWNED	Townland	Acreage	Quality (Excellent; Good; Average; Poor)	Market Value (€)
Lot 1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Lot 2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Lot 3	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Lot 4	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Lot 5	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

## DETAILS OF RENTED LAND

(Specify lease or rent)	Townland	Acreage	Term	Annual Rental per Acre (€)
Lot 1: Lease/Rent (delete as appropriate)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Lot 2: Lease/Rent (delete as appropriate)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Lot 3: Lease/Rent (delete as appropriate)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Lot 4: Lease/Rent (delete as appropriate)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Lot 5: Lease/Rent (delete as appropriate)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

## DAIRY DETAILS IF APPLICABLE.

Current annual milk production <input type="text"/>	Projected annual milk production <input type="text"/>
Gallons <input type="text"/> Litres <input type="text"/>	Gallons <input type="text"/> Litres <input type="text"/>
Year ending <input type="text"/> / <input type="text"/> / <input type="text"/>	Year ending <input type="text"/> / <input type="text"/> / <input type="text"/>
Co-op Supplied <input type="text"/>	
Protein content <input type="text"/> Year ending <input type="text"/> / <input type="text"/> / <input type="text"/>	
Butterfat content <input type="text"/> Year ending <input type="text"/> / <input type="text"/> / <input type="text"/>	
Average Yield per Cow <input type="text"/> gallons/Litres (delete as appropriate)	
Milk Production Platform <input type="text"/> acres	

## CAPITAL EXPENDITURE IN PAST YEAR/TWO YEARS

(provide details of development and cost)

## LIVESTOCK

Livestock Category	Number	Market Value per unit (€)	Total
<b>DAIRY</b>	Cows	<input type="text"/>	<input type="text"/>
	In Calf heifers	<input type="text"/>	<input type="text"/>
	Maiden heifers	<input type="text"/>	<input type="text"/>
	Calves 0-6 mths	<input type="text"/>	<input type="text"/>
	Bulls	<input type="text"/>	<input type="text"/>
<b>BEEF</b>	Suckler cows	<input type="text"/>	<input type="text"/>
	In Calf heifers	<input type="text"/>	<input type="text"/>
	Bulls	<input type="text"/>	<input type="text"/>
	Over 2 years	<input type="text"/>	<input type="text"/>
	1-2 years	<input type="text"/>	<input type="text"/>
	< 1 year	<input type="text"/>	<input type="text"/>
<b>SHEEP</b>	Breeding ewes	<input type="text"/>	<input type="text"/>
	Lambs	<input type="text"/>	<input type="text"/>
	Rams	<input type="text"/>	<input type="text"/>
	Other Sheep	<input type="text"/>	<input type="text"/>
<b>PIGS</b>	Sows & Gilts	<input type="text"/>	<input type="text"/>
	Boars	<input type="text"/>	<input type="text"/>
	Fattners	<input type="text"/>	<input type="text"/>
	Bonhams	<input type="text"/>	<input type="text"/>

## LIVESTOCK CONTINUED.

Livestock Category		Number	Market Value per unit (€)	Total
HORSES	Specify	<input type="text"/>	<input type="text"/>	<input type="text"/>
POULTRY	Specify	<input type="text"/>	<input type="text"/>	<input type="text"/>
OTHER	Specify	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Total Value</b>			<input type="text"/>	

## CROPS

Crop Type	Acreage	Expected yield	Total Market Value
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Total Value</b>			<input type="text"/>

## FARM MACHINERY DETAILS

Description	Age	Value
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Total Value</b>		<input type="text"/>

## FARM PRODUCE IN STOCK

	Number	Market Value per unit (€)	Total
Silage (tons)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Silage (bales)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Hay (bales)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Straw (bales)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Grain (tons)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other (Specify)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other (Specify)	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Total Value</b>			<input type="text"/>

## LABOUR

	Amount per annum (€)
Casual	<input type="text"/>
Permanent	<input type="text"/>
<b>Total Value</b>	<input type="text"/>



## DETAILS OF FARM BUILDINGS

Description	Livestock capacity	Location (i.e. lot 1, lot 2, etc.)
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

## DIRECT PAYMENT DETAILS

Single Farm Payment		<b>Amount</b>	<input type="text"/>
Number of Entitlements	<input type="text"/>	Value per hectare	<input type="text"/>
Rural Environment Protection Scheme (REPS)	Year of expiry	<input type="text"/>	<input type="text"/>
Agri Environmental Options Scheme (AEOS)	Year of expiry	<input type="text"/>	<input type="text"/>
Forestry Premia	Year of expiry	<input type="text"/>	<input type="text"/>
Disadvantaged Area Payment			<input type="text"/>
Suckler Cow Welfare Scheme			<input type="text"/>
<b>Total</b>			<input type="text"/>

## TRADING ACCOUNTS

	Year 1	Year 2	Year 3
Full Year Accounts?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Period Ending	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
Accounts Type	Audited <input type="checkbox"/>	Audited <input type="checkbox"/>	Audited <input type="checkbox"/>
Auditors Name	<input type="text"/>	<input type="text"/>	<input type="text"/>
Certified	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Management	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<b>Value (€000s)</b>	<b>Value (€000s)</b>	<b>Value (€000s)</b>
Sales/Turnover	<input type="text"/>	<input type="text"/>	<input type="text"/>
Gross Profit	<input type="text"/>	<input type="text"/>	<input type="text"/>
Net Profit	<input type="text"/>	<input type="text"/>	<input type="text"/>
Interest	<input type="text"/>	<input type="text"/>	<input type="text"/>
Depreciation	<input type="text"/>	<input type="text"/>	<input type="text"/>
Drawings	<input type="text"/>	<input type="text"/>	<input type="text"/>
Tax	<input type="text"/>	<input type="text"/>	<input type="text"/>

## OTHER

Tax Status (Tax up to date) Yes  No

Is a revenue agreement in place? Yes  No

Monthly Amount of Revenue Agreement

## Section 2: Personal Details

Your personal details are also important to us and while it is critical to understand your business, it is also important to understand its owners. These details will help us meet your current needs.

Note: If your personal details below are the same as your Business/Farm Financial Details that you have just filled in, there is no need to complete all fields below.

### PERSONAL DETAILS - PRINCIPAL BUSINESS/FARM OWNER

Name

Address

Account Number

Sort Code

#### Contact Details

Email

Telephone

Mobile

Best Contact Time

Date of Birth

Personal Public Service Number (PPSN)\*

*\*We use this to check the Central Credit Register, which became law in 2019. Documentary evidence of your PPSN will be required.*

Time with Bank   Years   Months

No. of Dependants

Age Range   to

Residential Status Owner   Tenant

Living with Parents   Other

No. of Years at Address

Estimated Value of Home

Annual Salary

Previous Address

*(If less than 3 years at current address)*

Off Farm Income (OFI) (Tick as appropriate) Gross  Net

	Details	Amount	Freq. of Payment
OFI (i)	<input type="text"/>	<input type="text"/>	<input type="text"/>
OFI (ii)	<input type="text"/>	<input type="text"/>	<input type="text"/>

### PERSONAL FINANCIAL DETAILS - PRINCIPAL BUSINESS/FARM OWNER

BORROWINGS	Financial Institution	Amount Outstanding (000's)	Monthly Repayments
Mortgage	<input type="text"/>	<input type="text"/>	<input type="text"/>
Personal Loan	<input type="text"/>	<input type="text"/>	<input type="text"/>
Motor Loan	<input type="text"/>	<input type="text"/>	<input type="text"/>
Overdraft	<input type="text"/>	<input type="text"/>	<input type="text"/>
Credit & Other Cards	<input type="text"/>	<input type="text"/>	<input type="text"/>
Tax Liability	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other	<input type="text"/>	<input type="text"/>	<input type="text"/>

**SAVINGS & INVESTMENTS**

	<b>Financial Institution</b>	<b>Amount Outstanding (000's)</b>
Savings	<input type="text"/>	<input type="text"/>
Deposits	<input type="text"/>	<input type="text"/>
Other	<input type="text"/>	<input type="text"/>
Investments	<input type="text"/>	<input type="text"/>
Investment Accounts	<input type="text"/>	<input type="text"/>
Life Assurance	<input type="text"/>	<input type="text"/>
Shares	<input type="text"/>	<input type="text"/>
Pensions	<input type="text"/>	<input type="text"/>
Property <i>(other than family home)</i>	<input type="text"/>	<input type="text"/>
Please indicate current property value	<input type="text"/>	
Other	<input type="text"/>	<input type="text"/>

**PROPERTY**

Property 1 (other than family home)	<input type="text"/>	
Please also indicate current property value	<input type="text"/>	Gross annual rental income (if applicable) <input type="text"/>
Property 2 (other than family home)	<input type="text"/>	
Please also indicate current property value	<input type="text"/>	Gross annual rental income (if applicable) <input type="text"/>
Other (give details)	<input type="text"/>	<input type="text"/>

**PERSONAL DETAILS - SECOND BUSINESS/FARM OWNER**

Name

Address

Account Number

Sort Code

**Contact Details**

Email

Telephone

Mobile

Best Contact Time

Date of Birth

Personal Public Service Number (PPSN)\*

*\*We use this to check the Central Credit Register, which became law in 2019. Documentary evidence of your PPSN will be required.*

Time with Bank   Years   Months

No. of Dependents

Age Range   to

Residential Status Owner   Tenant

Living with Parents   Other

No. of Years at Address

Estimated Value of Home

Annual Salary

Previous Address

*(If less than 3 years at current address)*

Off Farm Income (OFI) (Tick as appropriate) Gross  Net

	Details	Amount	Freq. of Payment
OFI (i)	<input type="text"/>	<input type="text"/>	<input type="text"/>
OFI (ii)	<input type="text"/>	<input type="text"/>	<input type="text"/>

**PERSONAL FINANCIAL DETAILS - SECOND BUSINESS/FARM OWNER**

BORROWINGS	Financial Institution	Amount Outstanding (000's)	Monthly Repayments
Mortgage	<input type="text"/>	<input type="text"/>	<input type="text"/>
Personal Loan	<input type="text"/>	<input type="text"/>	<input type="text"/>
Motor Loan	<input type="text"/>	<input type="text"/>	<input type="text"/>
Overdraft	<input type="text"/>	<input type="text"/>	<input type="text"/>
Credit & Other Cards	<input type="text"/>	<input type="text"/>	<input type="text"/>
Tax Liability	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other	<input type="text"/>	<input type="text"/>	<input type="text"/>

**SAVINGS & INVESTMENTS**

	<b>Financial Institution</b>	<b>Amount Outstanding (000's)</b>
Savings	<input type="text"/>	<input type="text"/>
Deposits	<input type="text"/>	<input type="text"/>
Other	<input type="text"/>	<input type="text"/>
Investments	<input type="text"/>	<input type="text"/>
Investment Accounts	<input type="text"/>	<input type="text"/>
Life Assurance	<input type="text"/>	<input type="text"/>
Shares	<input type="text"/>	<input type="text"/>
Pensions	<input type="text"/>	<input type="text"/>
Property <i>(other than family home)</i>	<input type="text"/>	<input type="text"/>
Please indicate current property value	<input type="text"/>	
Other	<input type="text"/>	<input type="text"/>

**PROPERTY**

Property 1 (other than family home)

Please also indicate current property value  Gross annual rental income (if applicable)

Property 2 (other than family home)

Please also indicate current property value  Gross annual rental income (if applicable)

Other (give details)

### Section 3: Application Details

Please tell us about your current financial requirements. If you are unsure, please discuss with your Relationship Manager, who will be happy to go through the various options.

#### FACILITY 1

Overdraft  Loan

Other

Amount Required

Repayment Period  Years  Months

Purpose of Facility   
*(eg. Working Capital)*

Loan Repayment Frequency   
*(eg. Monthly)*

Loan First Repayment Date //

Do you foresee any additional requirement over the coming 12 months? Yes  No

#### FACILITY 2

Overdraft  Loan

Other

Amount Required

Repayment Period  Years  Months

Purpose of Facility   
*(eg. Working Capital)*

Loan Repayment Frequency   
*(eg. Monthly)*

Loan First Repayment Date //

If yes, please provide details

Describe briefly the purpose of Facility 1 and/or Facility 2 and what financial input is being provided by you and the source of these funds. Please let us know if this investment will be supported by Department of Agriculture, Food and the Marine funding and/or other specialist funding.

#### Additional Information

Depending on the purpose of your borrowing further details may be required. For example, if you are building animal handling/housing facilities expected construction costs may be required. If you are purchasing land the address, valuation, etc may be required. Please provide any additional information which is relevant to your application.

#### ATTACHMENTS

These details may not be required for all applications. Your Business Adviser will tell you what further information is required to ensure a speedy decision.

Management Accounts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Certified/Audited Accounts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cash Flow Statement/Projections	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Business Plan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Aged Debtors Listing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Aged Creditors Listing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Tax Clearance Certificate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

#### SECURITY / COLLATERAL PROPOSED

Your Business Adviser will inform you if security is required.

## Section 4: Authorisation And Information/Notifications On Use Of Personal Data

This Form must be completed by all Shareholder(s)/Owner(s) who have completed the Personal Details Section in Part 2.

Where more than one applicant, this declaration is to be signed by all parties. (Note: applicants must sign form if personal details are provided.)

### Consents required under consumer legislation

**The information I am supplying on this application will be used for the purpose of providing me with the service I have requested. By supplying the Bank with my home or work telephone or email address I am giving my consent to Bank of Ireland to contact me in any of those ways in connection with this request.**

Yes  No

If you do not provide your consent the Bank may not be able to contact you in relation to this application and any subsequent service we may provide.

### Data Protection:

I/We understand that – unless the Bank has told me/us differently - the provision of my/our personal details by me/us to the Bank for the purposes of this application is a contractual requirement and/or necessary for the Bank to comply with its legal obligations. By signing this form, I/we acknowledge that I/we have read Bank of Ireland's Data Privacy Summary provided with this application. Please note that more detailed information is available in the full Bank of Ireland Data Privacy Notice which is available on request or at [www.bankofireland.com/privacy](http://www.bankofireland.com/privacy). This notice is a guide to how the Bank of Ireland Group processes personal data.

## Marketing Preferences

Please note that if you are an existing Bank of Ireland Group customer, we will continue to respect your marketing preferences with us.

If for any reason you do not want to be contacted for marketing purposes by us, please contact us on 01 688 3674.

If you are not already a Bank of Ireland Group customer we will not contact you for marketing purposes unless you tell us you would like to be contacted. You can let us know this by contacting us on 01 688 3674.

### To the Bank of Ireland Group

- Where this application is an application for facilities, I/we confirm that I/we am/are not less than 18 years of age.
- I/we certify the accuracy of the information in the event of any future applications by me/us (whether oral or written) for a facility, unless I/we expressly advise you to the contrary at the time of any such future application.
- I/We understand if the loan I/we apply for involves the Strategic Banking Corporation of Ireland (SBCI) it will be necessary to share the information (including personal information) collected about me/us for the purposes of this application with the SBCI, and for the Bank to access and process the information (including personal information) collected about me/us by the SBCI. The processing and sharing of such information is based on the following
  - it being necessary for the purposes of the Bank's legitimate interests,
  - it being necessary in order to take steps so that your application for this loan can be considered before a loan agreement can be entered into between us.
- Please read the Personal Data Notice from the Strategic Banking Corporation of Ireland set out below.
- As part of the application process and ongoing loan management I/we understand you will carry out credit checks and share information with the Irish Credit Bureau or other credit reference agencies. I/we understand they will keep a record of this information and may give it to other financial institutions that I/we apply to for credit facilities. I/we confirm I/we have read the Notice from the Irish Credit Bureau set out below.
- In the event of a facility being approved by the Bank and accepted by me/us and following a request to drawdown the facility by me/us, I/we authorise the Bank to make the facility available and to put the appropriate repayment schedule into effect.
- I/We agree that the facility (and any other facilities as may be granted by the Bank at your discretion) shall be subject to the terms and conditions and specific provisions detailed in the Bank's Credit Agreement, once issued.

### SIGNATURES

Applicant 1	<input type="text"/>	Date	<input type="text"/>
Applicant 2	<input type="text"/>	Date	<input type="text"/>
Applicant 3	<input type="text"/>	Date	<input type="text"/>
Applicant 4	<input type="text"/>	Date	<input type="text"/>

## BANK USE ONLY

Branch	<input type="text"/>	NSC	<input type="text"/>
Witnessed by	<input type="text"/>	Date	<input type="text"/>
Application No.	<input type="text"/>		

**WARNING: IF YOU DO NOT MEET THE REPAYMENT ON YOUR CREDIT FACILITY AGREEMENT, YOUR ACCOUNT WILL GO INTO ARREARS. THIS MAY AFFECT YOUR CREDIT RATING, WHICH MAY LIMIT YOUR ABILITY TO ACCESS CREDIT IN THE FUTURE.**

**WARNING: YOU MAY HAVE TO PAY CHARGES IF YOU REPAY EARLY, IN FULL OR IN PART, A FIXED-RATE CREDIT FACILITY.**

#### **CREDIT REFERENCE AGENCIES**

As part of the application process and on going loan management we will carry out credit checks and credit scoring and share information with the Central Credit Register (CCR), Irish Credit Bureau (ICB) and/or other credit reference agencies. Those agencies may keep a record of this information and may give it to other financial institutions that you apply to for credit facilities. The ICB uses Legitimate Interests (GDPR Article 6 (f)) as the legal basis for processing of your personal and credit information. These Legitimate Interests are promoting greater financial stability by supporting a full and accurate assessment of loan applications, aiding in the avoidance of over-indebtedness, assisting in lowering the cost of credit, complying with and supporting compliance with legal and regulatory requirements, enabling more consistent, faster decision-making in the provision of credit and assisting in fraud prevention. Please review ICB's Fair Processing Notice which is available at <http://www.icb.ie/pdf/FairProcessingNotice.pdf>

#### **PERSONAL DATA NOTICE FROM THE STRATEGIC BANKING CORPORATION OF IRELAND**

The information, including personal data, provided on this application may be disclosed by the Bank 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 Bank 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 applicable data protection law. 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 your 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>



## Section 5 (I): Identification Form – Personal Customer 1

### Please photocopy where required

This form should be completed by the individual presenting the Identification & Verification Documents. (The Bank may also, at its discretion, require any of the Beneficial Owners to complete this form). Two copies of the Form are enclosed in this Application Pack.

Account Name

Person to be Identified

Relationship of this person to the above account (please tick all applicable)

Sole Trader  Trustee  Elected Officer / Committee Member

Partner  Authorised Signatory  Management Committee Member

Director  Beneficial Owner

Signed

Date

### BANK USE ONLY

Is person to be identified an existing Bank of Ireland Group Customer? Yes  No

#### IF YES

Name of Branch/Group Entity

**ID Documentation for the person named above must be confirmed in order.**

Anti Money laundering Documentation Screen completed for the above account. Yes

Date Opened

Is AML ID&V documentation held and in order and has AML Documentation Screen been fully completed? Yes  No

With the person's acknowledgment that he / she has been provided with a copy of the Data Protection Summary as detailed in this application form, you can request the Branch/Group Entity who has established his/her identity to update the AML Documentation Screen or provide copies of the ID documentation for your records or you can request him/her to provide the necessary ID documentation.

#### IF NO

Name and current permanent address of person named overleaf must be verified in line with procedures. Has there been face to face contact with the person being identified? Yes  No

If NO, specify method of contact

*(two forms of address verification must be obtained)*

Address Verification 2x method(s) used

*(for non Face to Face only)*

Anti Money laundering Documentation Screen completed for person named above. Yes

Signed (Staff Member)  Staff Number

Date

*Copies of ID Material(s) must be attached to this Form*

## Section 5 (II): Identification Form – Personal Customer 2

### Please photocopy where required

This form should be completed by the individual presenting the Identification & Verification Documents. (The Bank may also, at its discretion, require any of the Beneficial Owners to complete this form). Two copies of the Form are enclosed in this Application Pack.

Account Name

Person to be Identified

Relationship of this person to the above account (please tick all applicable)

Sole Trader  Trustee  Elected Officer / Committee Member

Partner  Authorised Signatory  Management Committee Member

Director  Beneficial Owner

Signed

Date

### BANK USE ONLY

Is person to be identified an existing Bank of Ireland Group Customer? Yes  No

#### IF YES

Name of Branch/Group Entity

**ID Documentation for the person named above must be confirmed in order.**

Anti Money laundering Documentation Screen completed for the above account. Yes

Date Opened

Is AML ID&V documentation held and in order and has AML Documentation Screen been fully completed? Yes  No

With the person's acknowledgment that he / she has been provided with a copy of the Data Protection Summary as detailed in this application form, you can request the Branch/Group Entity who has established his/her identity to update the AML Documentation Screen or provide copies of the ID documentation for your records or you can request him/her to provide the necessary ID documentation.

#### IF NO

Name and current permanent address of person named overleaf must be verified in line with procedures. Has there been face to face contact with the person being identified? Yes  No

If NO, specify method of contact

*(two forms of address verification must be obtained)*

Address Verification 2x method(s) used

*(for non Face to Face only)*

Anti Money laundering Documentation Screen completed for person named above. Yes

Signed (Staff Member)  Staff Number

Date

*Copies of ID Material(s) must be attached to this Form*

**GROSS MARGINS - PROJECTED PRODUCTION YEAR ENDING**

Enterprise (Dairy/Beef/ Sheep/Tillage etc)	No of acres/ gallons etc	Gross Margin per unit	Total Gross Margin
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
			<b>Total</b>
			<input type="text"/>

**NDA CALCULATION**

<b>Fixed Assets</b>	
Land / Buildings	<input type="text"/>
Machinery / Cars	<input type="text"/>
Non Farm Fixed Assets	<input type="text"/>
<b>(A) Total Fixed Assets</b>	<input type="text"/>
<b>(B) Total Current Assets</b> (Livestock, + Tillage + Farm Produce + Savings/Debtors)	<input type="text"/>
<b>Total Assets (A+B)</b>	<input type="text"/>
<b>Liabilities</b>	<input type="text"/>
Bank Liabilities	<input type="text"/>
Other Financial Ins	<input type="text"/>
Other Liabilities	<input type="text"/>
<b>(C) Total Liabilities</b>	<input type="text"/>
<b>Net Disposable Assets (NDA)</b> Current Assets Less Total Liabilities (B-C)	<input type="text"/>

**SURPLUS/DEFICIT**

<b>Subsidies / incomes / premia</b>		<b>Total Received</b>
Single Farm Payment (discounted as appropriate)		<input type="text"/>
AEOS		<input type="text"/>
Disadvantaged Area Payment		<input type="text"/>
Forestry Premia (if applicable)		<input type="text"/>
Other (Please specify) <input type="text"/>		<input type="text"/>
<b>Total Subsidies/Premia (2)</b>		<input type="text"/>
<b>Off Farm Income</b>	<b>Source</b>	<b>Net Amount</b>
Farmer	<input type="text"/>	<input type="text"/>
Spouse	<input type="text"/>	<input type="text"/>
Rental Income	<input type="text"/>	<input type="text"/>
Other (please specify) <input type="text"/>		<input type="text"/>
<b>Off Farm Income Total (3)</b>		<input type="text"/>
<b>Total Income (1+2+3) (4)</b>		<input type="text"/>
<b>Outgoings</b>	<b>Source</b>	<b>Net Amount</b>
Overheads & Land Rental		<input type="text"/>
Total Repayments		<input type="text"/>
Taxes		<input type="text"/>
Family Drawings		<input type="text"/>
Other (please specify) <input type="text"/>		<input type="text"/>
<b>Total Outgoings (5)</b>		<input type="text"/>
<b>Surplus/Deficit (Bank Use Only) (4-5)</b>		<input type="text"/>



Bank of Ireland is regulated by the Central Bank of Ireland.

4-391ARU.10 (12/20)