

# Credit Review

Have you been  
turned down for  
a business loan?

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See how Credit Review  
can help.

Credit where it's due.



**If you've just been refused a business loan by your bank or your credit facilities have been reduced or declined, Credit Review is here to help.**

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We know how important access to credit is to sustain and grow your business. At Credit Review, we give practical support to SMEs, sole traders and farm enterprises who have been refused a loan or whose credit facilities have been reduced or withdrawn.

# Here's how it works

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**First, check that you're eligible**

**You are eligible if:**

- a. You are a sole trader, SME or farm enterprise.  
*SME's are businesses with less than 250 employees with an annual turnover of less than €50 million and/or a balance sheet total not exceeding €43 million.*
- b. Your application for credit is with one of the participating banks - AIB, BOI, PTSB or Ulster Bank.
- c. Your application for credit facilities are between €1,000 and €3 million.

**Have you been through the bank's internal appeal process?**

You must first appeal your bank's decision through their own internal process. If you have not yet done this and you need help with your appeal, get in touch with us. This may result in your loan being approved.

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## Complete your Credit Review Application

You can download the application form at **creditreview.ie** or phone the helpline on **1850 211 789** and we'll pop one out in the post.

**3**

## Enclose your fees

Credit Review 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.

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## Post your application to Credit Review

### **Credit Review**

The Plaza  
East Point Business Park  
Dublin 3, D03 E5R6



**Registered post is recommended.**

**Important:** Your completed application must be received within 28 days of your bank's letter stating your loan application has been refused or that your credit facility has been reduced or withdrawn.



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## We get in touch with your bank on your behalf

Credit Review asks your bank to clarify their decision and explain why credit facilities have been refused, reduced or withdrawn.



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## A Credit Reviewer reviews your case

We look at all of the information taking into account the overall viability of your business and its ability to repay the loan.



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## We make a Recommendation

Once we've reviewed your case in detail, we form our expert Opinion on the bank's credit decision and offer our recommendations.



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## Bank's response

Your bank responds to Credit Review and confirms next steps. Your bank must comply with our recommendations or explain why they are not following our recommendations.



**In 90% of cases, the bank has complied with our recommendations.**



# Timelines

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The process typically takes about 4 weeks from receipt of an eligible application to Credit Review issuing an Opinion.





# 90% Success Rate

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90% of the business owners we've supported have had unfavourable credit decisions by their banks overturned.

# Credit Re✓view

## How to contact us

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If you've any questions or need help with your application;

**Email** [info@creditreview.ie](mailto:info@creditreview.ie)

**Helpline** 1850 211 789

**Helpline hours:**

09:00 to 12:30 | 14:00 to 16:45