

SME De Minimis 2015 Loan Application

Please complete the following information (IN BLOCK CAPITALS)

Industry Sector (activity supported by loan)

NACE Code

Loan Purpose

SME – independent entity

Yes

No

SME - Number of Employees at date of application

Forecast no. after loan

SME Annual Turnover – (latest year end financial statements)

SME Balance Sheet Net Worth (latest year end financial statements)

Loan Details

Loan Amount – Euro (proposed)

Loan Amount – Euro (proposed **in words**)

Loan Type (please tick)

Investment

Working Capital

Re-financing Exiting Bank

If loan is to re-finance an exiting bank, state from which bank

Loan Maturity duration (number of months - proposed)

Project total cost if different to Loan amount (proposed)

Project Implementation end date (proposed)

SME Details

SME Name

SME Unique Identifier (CRO or VAT number)

SME Legal Form (incorporated or unincorporated entity)

SME Address Line 1

SME Address Line 2

SME Address Line 3

County / Postal Code

Are the project address details the same as SME address?

Yes

No

Project Address if different to SME Address

Project Address Line 1

Project Address Line 2

Project Address Line 3

County / Postal Code

SME Declaration

I, of,

declare that

(1) I have been informed of the indicative financial advantage to be transferred under this proposed loan agreement.

(2) I have been informed of the SBCI provision of funding for this proposed loan agreement (supported by KfW, EIB and the ISIF).

(3) qualifies as an SME under the EU definition (see explanatory notes)

(4) I, an authorised agent of,

confirm that has received

(aggregate amount in EURO or nil) of De Minimis Aid within the last three years (the current year and previous two fiscal years)

(5) That the loan is not being used in contravention of any of the terms and conditions of the scheme, (<http://sbci.go.ie>) which I have read and understand.

Authorised SME signature:

Position:

Date: / /

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 may 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.

I understand that – unless Bank of Ireland has told me differently - the provision of my personal details by me 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 acknowledge that I have read Bank of Ireland's Data Privacy Summary which is available on request or at <https://www.bankofireland.com/privacy>

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. This notice is a guide to how the Bank of Ireland Group processes personal data.

The Borrower acknowledges it will be necessary for the Bank to disclose all and any details, information (including personal information about the Borrower or other individuals from whom personal data is collected in relation to this loan) or documentation relating to the facilities or any security held, to (i) the European Investment Bank, Kretanstalt für Wiederaufbau ("KfW"), and the National Treasury Management Agency acting for and on behalf of the Ireland Strategic Investment Fund and any other person from whom the SBCI from time to time obtains funding for the purposes of the SBCI Scheme ("the SBCI Funders"), (ii) the SBCI (iii) any EU Body or State Body, (iv) the employees, contractor, sub-contractors, auditors and professional advisors of both the SBCI Funders, the SBCI and the Bank and (v) any other persons or bodies having a legal right or duty to receive same ((i) – (v) are together referred to in this Offer Letter as the "Recipient") for the purposes of audit and research by the Recipient and as may be necessary to give effect to the terms of and the proper operation of this SBCI scheme and this loan. The processing and sharing of such information is based on the following (a) it being necessary for the purposes of the Bank's legitimate interests (b) 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. The Borrower authorises the processing of all and any details, information or documentation by the Recipient for the purposes set out above provided that such actions are in accordance with applicable data protection law. The SBCI Funders may be obliged to divulge information relating to the

Borrower (including personal information about the Borrower or other individuals from whom personal data is collected in relation to this loan) and the Project to any competent European Union institution or body in accordance with the relevant mandatory provisions of EU law.

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

Personal Data Notice from the Strategic Banking Corporation of Ireland (SBCI)

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 SME De Minimis Scheme (the "SBCI Scheme"); (ii) anti-money laundering / financing of terrorism or fraud; (iii) the Bank's 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/>.

Explanatory Notes

* An entity qualifies as an SME if it has less than 250 employees, an annual turnover of less than €50m and / or Balance Sheet Assets of less than €43m.

** An independent entity is one which is autonomous i.e. not part of a wider group of enterprises.

*** Capital expenditure for premises, machinery, vehicles, or other CapEx purposes.

**** Short term operational funding needs of the business.

***** Project Total Costs, Implementation date and address only apply to Investment type loans.

Excluded Activities; Export activities, Agriculture, Fisheries and Aquaculture, Road Haulage.