Credit Review
Athbhreithniú Creidmheasa

Have you been turned down for a business loan?

See how the Credit Review Service 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If you've just been refused a business loan by your bank or your credit facilities have been have been reduced, withdrawn or restructured the Credit Review Service is here to help.

We know how important access to credit is to sustain and grow your business. At the Credit Review Service, we give practical support to SMEs sole traders and farm enterprises who have difficulty accessing credit for business purposes.

Here's how it works

1

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, or PTSB.

c. Your application is for credit facilities 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 bank appeal, get in touch with us. The internal appeal may result in your loan being approved.

2 Complete your Credit Review Application

You can download the application form at **creditreview.ie** or phone the helpline on **0818 211 789** to request one via the post.

3 Fee Payment

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. Payment details can be found on the application form.

4 Post or email your signed application to the Credit Review Service

Post:
Credit Review Service
The Plaza
East Point Business Park
Dublin 3, D03 E5R6

If sending by post, registered post is recommended.

Email: **info@creditreview.ie**

Important: Your completed application must be received within within 30 days of receiving your banks decline letter stating your loan application has been refused or that your credit facility has been reduced, withdrawn or restructured.

5

We get in touch with your bank on your behalf

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Review Service asks your bank to clarify their decision and explain why credit facilities have been refused, reduced, withdrawn or restructured.

6

A Credit Reviewer reviews your case

We look at all of the relevant information focusing on the overall viability of your business and its ability to repay the loan.

7

We make a Recommendation

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

8

Bank's response

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

In 80% of cases supported, the bank has complied with our recommendations.

Timelines

The Credit Review Service will issue a decision typically 4 weeks from receipt of an eligible application.

80% Success Rate

80% of viable businesses we support get approved credit by their bank.

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How to contact us

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

Email info@creditreview.ie
Helpline 0818 211 789

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

creditreview.ie

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