



RECOVERY LOAN SCHEME APPLICATION FORM

Application Form

Applicant Sections

Please complete this form in BLOCK CAPITALS and mark the box with a cross where applicable.

How we will use your information

Before continuing with this application, please read the information below which explains how we and others will use your personal and financial information during this application process. When we use and share personal and financial information, we do so on the basis that we have a legitimate interest to prevent fraud and money laundering, to manage our risk and to protect our business and to comply with laws that apply to us (including verifying your identity and assessing the suitability of our products).

For full details about how we use the personal and financial information of our customers, please see our full Privacy Notice at www.coutts.com/privacy-and-cookie-policy

Who we are

The organisation responsible for processing your personal and financial information is Coutts & Co, a member of NatWest Group plc.

Coutts

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1. Business details

| | | | | | | | | | | | | |
|--|-------------------------|--------------------------|------------------------|--------------------------|-------------------------------|--------------------------|--|--|--|--|--|--|
| Business name | | | | | | | | | | | | |
| Trading name (if different) | | | | | | | | | | | | |
| Business type/Legal status | Sole Trader | <input type="checkbox"/> | Partnership | <input type="checkbox"/> | Limited Liability Partnership | <input type="checkbox"/> | | | | | | |
| | Private Limited Company | <input type="checkbox"/> | Public Limited Company | <input type="checkbox"/> | Other | <input type="checkbox"/> | | | | | | |
| Company registration number or Charity number (if applicable) | | | | | | | | | | | | |
| For Sole Traders/ Partnerships VAT Reference/UTR Number | | | | | | | | | | | | |
| Business/Trading address line 1 | | | | | | | | | | | | |
| Business/Trading address line 2 | | | | | | | | | | | | |
| Business/Trading address line 3 | | | | | | | | | | | | |
| Business/Trading address line 4 OR overseas country | | | | | | | | | | | | |
| Postcode | | | | | | | | | | | | |

Business activity

Please describe the **business activity** of the business applying for the facility. **Please be as specific as possible** as this description will be used as part of an eligibility check.

| | | | | | | | | | | |
|---|---|-----------------------------|---|---|---|---|---|---|---|---|
| Are the core of your business operations in the UK? | Yes <input type="checkbox"/> | No <input type="checkbox"/> | | | | | | | | |
| Has your business been impacted by COVID-19? | Yes <input type="checkbox"/> | No <input type="checkbox"/> | | | | | | | | |
| On what date did your business commence trading? If you are buying an existing Business/Franchise, the start date is when the existing business was started. | <table border="1"> <tr> <td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td> </tr> </table> | | D | D | M | M | Y | Y | Y | Y |
| D | D | M | M | Y | Y | Y | Y | | | |

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| | | | |
|--|--------------------------------|--|-------------------------------|
| 1. Business details continued | | | |
| Are you a "SME" or a "Large Enterprise"? | SME <input type="checkbox"/> | Large Enterprise | <input type="checkbox"/> |
| <p>"SME" means you and any Group Company on a consolidated basis have:</p> <ul style="list-style-type: none"> fewer than 250 employees and have either an annual turnover not exceeding £45m and/or an annual balance sheet not exceeding £38.75m. <p>For such purposes the turnover calculation and the annual balance sheet total calculation shall be based on that used for the definition of an "SME" by the European Commission Recommendation 2003/361/EC concerning the definition of micro, small and medium-sized enterprises.</p> | | | |
| <p>How many employees do you have? Note your answer should be the total number of employees consolidated on a Group basis, as per the European Commission Recommendation 2003/361/EC concerning the definition of micro, small and medium-sized enterprises:</p> <p>1-9 <input type="checkbox"/> 10-49 <input type="checkbox"/> 50-249 <input type="checkbox"/> 250+ <input type="checkbox"/></p> | | | |
| <p>What is the annual wage bill of your business? (Including social charges as well as the cost of personnel working on the undertaking's site but formally on the payroll of subcontractors) for 2019 (or for the last year available).</p> | | <p>£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> | |
| Does your business engage in the manufacture or sale of goods or the provision of services? | Goods <input type="checkbox"/> | Services <input type="checkbox"/> | Both <input type="checkbox"/> |
| <p>What is the current annual turnover of your business?</p> <ul style="list-style-type: none"> Based on management or statutory accounts for the previous 12 month period. If you have been trading for less than 12 months, please use the 12 month period beginning on, and including, the date you commenced trading. Where the borrower is a business within a larger holding, the aggregated turnover for the whole Group should be used. Turnover should also be aggregated with any other businesses, regardless of legal status, which are controlled by the entity which also controls the business making the RLS application. | | <p>£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> | |
| Is (or will) more than 50% of the above turnover be generated by trading activities? | Yes <input type="checkbox"/> | No | <input type="checkbox"/> |

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2. About the facility

What is the value of the facility being applied for?

(Min. £25,050 but no more than £2.0m to include fees added)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| £ | £ | £ | £ | £ | £ | £ | £ |
|---|---|---|---|---|---|---|---|

Over how long do you want to repay the facility?
(Max. 6 years)

| | | | |
|--|-------|--|--------|
| | years | | months |
|--|-------|--|--------|

Purpose of facility

What will the facility be used for?

Liquidity needs

Is the amount of the RLS loan request no greater than your liquidity needs for 18 months if you are an SME and no greater than your liquidity needs for 12 months if you are a Large Enterprise?

If SME: Yes ☐ No ☐

(Note that liquidity needs may include both working capital and investment costs)

OR If Large Enterprise: Yes ☐ No ☐

If the RLS Loan request is for less than £30,000 will any of the funds be used to support export activities?

Yes ☐ No ☐ N/A ☐

2.1

Have you (or any part of your wider group) accessed or are in the process of applying for any other RLS, Coronavirus Business Interruption Loan Scheme (CBILS), or Coronavirus Large Business Interruption Loan Scheme (CLBILS) borrowing? Please include any agreed but as yet undrawn borrowing. Also, include any CBILS or CLBILS borrowing to other businesses where shareholders have a controlling interest both in the Recovery Loan Scheme applicant and one or more other businesses.

Yes ☐ No ☐

If Yes, please advise the amount of borrowing:

| | Accessed | Agreed but not yet drawn | Applied for |
|--------|---|---|---|
| RLS | <div><div>£</div><div>£</div><div>£</div><div>£</div><div>£</div><div>£</div><div>£</div><div>£</div></div> | <div><div>£</div><div>£</div><div>£</div><div>£</div><div>£</div><div>£</div><div>£</div><div>£</div></div> | <div><div>£</div><div>£</div><div>£</div><div>£</div><div>£</div><div>£</div><div>£</div><div>£</div></div> |
| CBILS | <div><div>£</div><div>£</div><div>£</div><div>£</div><div>£</div><div>£</div><div>£</div><div>£</div></div> | <div><div>£</div><div>£</div><div>£</div><div>£</div><div>£</div><div>£</div><div>£</div><div>£</div></div> | <div><div>£</div><div>£</div><div>£</div><div>£</div><div>£</div><div>£</div><div>£</div><div>£</div></div> |
| CLBILS | <div><div>£</div><div>£</div><div>£</div><div>£</div><div>£</div><div>£</div><div>£</div><div>£</div></div> | <div><div>£</div><div>£</div><div>£</div><div>£</div><div>£</div><div>£</div><div>£</div><div>£</div></div> | <div><div>£</div><div>£</div><div>£</div><div>£</div><div>£</div><div>£</div><div>£</div><div>£</div></div> |

3. UK Relevant Insolvency Proceedings

I/we confirm that the business applying for an RLS loan is not subject to Relevant Insolvency Proceedings:
(Please ensure one box is ticked)

Yes ☐ No ☐

“Relevant Insolvency Proceedings” means the following UK proceedings:

- (a) Winding-up by or subject to the supervision of the court;
 - (b) Creditors' voluntary winding-up (with confirmation by the court);
 - (c) Administration, including appointments made by filing prescribed documents with the court;
 - (d) Voluntary arrangements under insolvency legislation;
 - (e) Bankruptcy or sequestration.
- “Voluntary arrangements” include company voluntary arrangements and individual voluntary arrangements. The exception to this is where a business has entered into a company voluntary arrangement on or after 16 March 2020 (this is not a relevant insolvency proceeding).
 - Receiverships, members’ voluntary liquidations, restructuring plans under Part 26A of the Companies Act 2006 and schemes of arrangement under Part 26 of the Companies Act 2006 are not Relevant Insolvency Proceedings.
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4. Northern Ireland Protocol

Please answer the 3 questions below –

Northern Ireland Protocol – Location Question Set

| | | | |
|--------|---|------------------------------|-----------------------------|
| 1 | Does your business, its subsidiaries, parent company or operations participate in the wholesale electricity markets in Northern Ireland insofar as it applies to the generation, transmission, distribution and supply of electricity, or does it trade in wholesale electricity or involve cross-border exchanges in electricity? (See Note 1 below) | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 2 | Is your business (this is the legal entity proposing to borrow the RLS facility) established or registered in Northern Ireland? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 3 | Does your business have any active subsidiaries, an active parent company and/or operations in Northern Ireland? Or does your business have plans to operate any subsidiaries, or establish other operations in Northern Ireland within the next three years? (See Note 2 below) | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| Note 1 | - to applicants: if your business engages in generation, transmission, distribution or supply of electricity, trades in wholesale electricity or is involved in cross-border exchanges in electricity, but does not participate in the wholesale electricity markets in Northern Ireland, you should answer no to this question. | | |
| Note 2 | - to applicants: secondary economic effects, such as a general increase in the sale of goods to Northern Ireland does not constitute State aid and are therefore outside the scope of Article 10 of the Northern Ireland Protocol. Therefore, where a subsidy (which would include a facility under the Recovery Loan Scheme) is provided to a business in Great Britain, and a business then simply places goods on the NI market alongside other markets then this will not be in scope of Article 10 of the Northern Ireland Protocol. If this is the case, then you should answer no to question 3. However, subsidies that have the effect of channeling advantages to one or a select group of enterprises in Northern Ireland may be in scope of Article 10 of the Northern Ireland Protocol. If this is the case, then you should answer yes to question 3. | | |

4.1 If you have answered ‘Yes’ to ANY of the above 3 questions, we will ask you a number of additional questions to ensure that you are eligible for an RLS loan. We will provide these questions to you separately.

5. How we will use and share your information

Credit reference and fraud prevention agencies

We may request information about you/your business and the proprietors of that business from credit reference agencies to help verify your identity, and to check your credit status to help assess what product you are most suitable for and/or your ability to repay any credit. Those agencies may keep a record of our request(s) and this may affect your ability to obtain credit elsewhere.

While you have a relationship with us, we will continue to share information with credit reference agencies about how you manage your account including your account balance, the regularity of payments being made, credit limits and any arrears or default in making payments. This information will be made available to other organisations.

When assessing this application, we may consider any financial connections you have with third parties (for example from any joint accounts or joint mortgage you hold/have held). If this is a joint application then a new financial connection may be created. Any financial connection will remain on your record until you request the third party's information to be removed from your record by filing a "notice of disassociation" with the credit reference agencies.

However, for this application you may choose to be treated as financially independent of any person (except another party to this application). If you do, by signing this application you declare that you believe that the finances of any individual(s) with whom you remain financially connected will not affect our decision and agree that we may check your declaration.

We may decline this application if we find that your declaration is inaccurate.

If you wish to be treated as financially independent for this application, please place a cross in this box.

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Further information about credit reference agencies, how they use personal information, and financial connections and how they may be ended, can be obtained from the credit reference agencies. The main agencies we use are Experian (www.experian.co.uk/crain), Equifax (www.equifax.co.uk/crain) and Callcredit (www.callcredit.co.uk/crain). We may use other agencies from time to time. For more information about the agencies we use, see Section 11 of our main privacy notice (Credit reference and fraud prevention agencies).

Application decisions may be taken based on solely automated checks of information from credit reference agencies and internal NatWest Group records. You have rights in relation to automated decision making. If you want to know more please see our full privacy notice at www.coutts.com/privacy-and-cookie-policy or contact your banker.

In order to prevent and detect fraud and/or money laundering, the information provided in this application may be checked with fraud prevention agencies. If fraud is identified or suspected details may be recorded with these agencies to prevent fraud and money laundering.

If we, or a fraud prevention agency, determine that you pose a fraud or money laundering risk, we may refuse to provide the services and financing to you.

When credit reference and fraud prevention agencies process your information, they do so on the basis that they have a legitimate interest in preventing fraud and money laundering, to protect their business and to comply with laws that apply to them.

5. How we will use and share your information

With other NatWest Group companies

We and other NatWest Group companies worldwide will use the information you supply in this application (and any information we or other NatWest Group companies may already hold about you) in connection with processing your application and assess your suitability for our products.

If your application is declined we will normally keep your information for up to 5 years, but we may keep it for longer if required by us or other NatWest Group companies in order to comply with legal and regulatory requirements.

We and other NatWest Group companies may use your information in order to improve the relevance of our products and marketing.

With other third parties

The information provided in this application may be used for compliance with legal and regulatory screening requirements, including confirming your eligibility to hold a UK bank account and sanctions screening.

We may be required to disclose certain information to regulators, government bodies and similar organisations around the world, including the name, address, tax number, account number(s), total gross amount of interest paid or credited to the account and the balance or value of the account(s) of our customers to HM Revenue and Customs ("HMRC"). HMRC may exchange this information with other countries' tax authorities.

6. Confirming your agreement

By continuing with this application, you confirm that you have read and understood how we may use your information in the ways described above and are happy to proceed.

7. Marketing information

Coutts would like to keep you informed by letter, phone, email and text message about products, services and offers that we believe may be of interest to you.

If you do not wish us to contact you for these purposes, please place a cross in this box.

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Coutts will not share your information with third parties for their own marketing purposes.

8. Communications about your account

Notwithstanding your marketing choices above, we will contact you with information relevant to the operation and maintenance of your account by a variety of means including online banking, mobile banking, email, text message, post and/or telephone.

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9. Declaration and signature(s)

I/We understand that, whilst the Secretary of State for Business, Energy and Industrial Strategy, is providing a guarantee under the Recovery Loan Scheme to Coutts & Company (the “Bank”) in connection with the Loan, I/we remain responsible to the Bank for repayment of the Loan in full. The Recovery Loan Scheme guarantee does not reduce my/our liability in any way.

In the event that I/we default on the terms of the Loan (for example, by failing to make the specified repayments), the Bank is entitled to seek to recover the full amount outstanding from me/us.

I/We also understand that when interest becomes payable this will be debited to my servicing account quarterly as set out in the facility agreement.

I/We give my/our permission to Coutts (the Lender) and the UK Government to:

- make any enquiries about my/our facility application
- take up references about me/us and my/our business
- give information to each other about me/us and my/our business
- give information to any official involved in running or monitoring the Recovery Loan Scheme

I/We confirm to the Lender and the UK Government that:

- all the answers I/we have given here are true and accurate
- I/We have not left any information out
- information in all other documents I/we may have given you is true and accurate

The provision by the Secretary of State for Business, Energy and Industrial Strategy (BEIS) of a Recovery Loan Scheme guarantee does not imply any endorsement or warranty of the Lender from BEIS or the UK Government.

| | |
|---|---|
| Client signature | Client signature |
| | |
| Please print name | Please print name |
| Position held | Position held |
| Date <div> <div>D</div> <div>D</div> <div>M</div> <div>M</div> <div>Y</div> <div>Y</div> <div>Y</div> <div>Y</div> </div> | Date <div> <div>D</div> <div>D</div> <div>M</div> <div>M</div> <div>Y</div> <div>Y</div> <div>Y</div> <div>Y</div> </div> |
| Telephone number | Telephone number |

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10. Data protection and disclosure declaration – applicant/borrower

I/We,

Full name(s) of signatory(ies)

acknowledge in relation to the application of

Name of the business making the RLS application

(the “Borrower”) to the recovery loan scheme (“RLS”, the “RL Scheme” or the “Scheme”) that information provided about me and/or the Borrower (including any personal data) in connection with the RL Scheme, and if a scheme facility is made available, any information in respect of that scheme facility may be used in the following ways:

- (1) being communicated to each of:
- (i) the Secretary of State for Business, Energy and Industrial Strategy (the “Guarantor”) and any of the Guarantor’s auditors and agents (including the British Business Bank plc or any of its affiliates and their auditors and agents), together with any officers, directors, employees, affiliates, advisers, agents or contractors of such auditors or agents (including, without limitation, any advisers, consultants, and auditors carrying out due diligence);
 - (ii) processing agents, fund managers, delivery partners and companies providing services to the British Business Bank plc and its affiliates;
 - (iii) UK Parliament (including any Committee of the House of Commons or the House of Lords);
 - (iv) all UK Government departments and Devolved Administrations (including but not limited to the National Audit Office, the office for National Statistics, HM Treasury, the Cabinet Office, the Public Accounts Committee, the Government Internal Audit Agency (GIAA) and the Department for Business, Energy and Industrial Strategy) and other politicians or government members (i.e. ministers);
 - (v) all UK agencies and authorities including without limitation the Bank of England (including the Prudential Regulation Authority), the Financial Conduct Authority, the Financial Policy Committee, the Insolvency Service, Companies House, or any other governmental, banking, taxation or regulatory agency or authority;
 - (vi) the National Crime Agency the National Investigation Service, Cifas, the UK Financial Intelligence Unit, Action Fraud or any other UK agency, service or organisation involved in the detection of criminal behaviour or fraud prevention;
 - (vii) the Financial Ombudsman Service; and
 - (viii) the European Commission,
- (together, the “Guarantor Relevant Parties”);
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2) being used by the Guarantor and any Guarantor Relevant Parties:

- (i) for analytical and administrative purposes (including to keep a record of the types of borrowers and/or applicants applying for a RLS facility);
- (ii) for the prevention or detection of crime or the apprehension or prosecution of offenders, fraud prevention purposes or in response to police or law enforcement requests and investigations;
- (iii) for reporting purposes to the UK Government or any other state, supranational or public body including the European Commission including publication of information under transparency obligations;
- (iv) in order to meet any reporting requirements or as required whether under law or regulation or otherwise;
- (v) to contact me in connection with the RL Scheme;
- (vi) to make enquiries about the RLS application;
- (vii) to take up references about me and the business;
- (viii) to give information about me and the business to any other party referred to in paragraph (1) above or to any official involved in running or monitoring the RL Scheme; and
- (ix) to evaluate the effectiveness of the RL Scheme;

(3) if a scheme facility is made available to

| |
|--|
| Name of the business making the RLS application |
|--|

by the Lender, being retained by the relevant recipient for a minimum of ten (10) years after the initial drawdown date of such scheme facility,

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- (4) being disclosed by the Guarantor (or any Guarantor Relevant Party) or Lender where such entity is requested or required to disclose any information to any regulatory body (including, without limitation, the European Commission) and/or to any UK Government departments or Devolved Administration for the purposes of ensuring compliance with any State aid transparency requirements and/or transparency obligations under UK subsidy control requirements including publication of information on the relevant transparency public databases; and
-
- (5) being processed in accordance with the British Business Bank privacy notice found at <https://www.british-business-bank.co.uk/privacy-notice/> and the Guarantor's privacy notices found at <https://www.gov.uk/government/organisations/department-for-business-energy-and-industrial-strategy/about/personal-information-charter#beis-privacy-notices> (each as updated from time to time).

The Guarantor or Lender may also disclose information to the extent required to comply with any request made under or pursuant to the provisions of the Freedom of Information Act 2000 or the Environmental Information Regulations 2004.

I acknowledge that I have the right to request that any personal data held by or on behalf of the Guarantor or the British Business Bank, be verified, amended, deleted or otherwise modified. I acknowledge whilst I have the right to make such requests, the personal data may continue to be used as necessary to administer the RL Scheme. I acknowledge that any such requests made by me should be addressed to the British Business Financial Services Limited (acting as agent for the Guarantor) at the following address, or such other address as may be notified to me by the Lender from time to time:

British Business Bank, Steel City House, West Street, Sheffield, S1 2GQ
Email: DataProtection@british-business-bank.co.uk

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I acknowledge that each of the Guarantor, the British Business Bank and the Lender are acting as independent Controllers (as defined in the Data Protection Act 2018) in respect of the personal data that they process in connection with the RL Scheme and that I may lodge a complaint with the Information Commissioner if I consider that my rights under the UK GDPR (more specifically the General Data Protection Regulation (2016/679) as it forms part of the domestic law of the United Kingdom by virtue of the European Union (Withdrawal) Act 2018, and as supplemented by the Data Protection Act 2018) have been infringed as a result of the processing of personal data by the Guarantor or the British Business Bank or the Lender.

I acknowledge that the Lender's ability to provide the Borrower with a RL Scheme facility is dependent upon a guarantee that the Lender obtains from the UK Government under the RL Scheme. The assistance provided through the RL Scheme, like many Government-backed business support activities, is regarded as a subsidy (or State aid in respect of transactions within scope of Article 10 of the Northern Ireland Protocol) and is deemed to benefit the Borrower as it enables the Lender to provide the Borrower with a facility which would not otherwise have been possible. Provision of such subsidy is governed by the UK subsidy control regime (or in the case of State aid, by regulations made by the European Commission).

I confirm that I have authority to enter into this declaration on behalf of

Name of the business making the RLS application

(for Sole Trader, please write N/A)

and have provided notice of data processing details set out in this Data Protection and Disclosure Declaration to relevant individuals.

| | |
|-------------------|-------------------|
| Signature | Signature |
| Please print name | Please print name |
| Position held | Position held |
| Date | Date |

To be signed by each person who is required to sign the Lender's Scheme Facility Letter in respect of this RLS application

Northern Ireland Protocol to the Agreement on the withdrawal of the United Kingdom of Great Britain and Northern Ireland from the European Union and the European Atomic Energy Community (2019/C 384 I/01)

We're here to help

We will be in touch shortly upon receiving this application but if you have any questions, please contact your banker, who'll be happy to help.

LEGAL INFORMATION

Coutts & Co. Registered in England no. 36695. Registered office: 440 Strand, London, WC2R 0QS.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This information does not constitute financial, investment or professional advice or an offer, recommendation or solicitation to buy or sell any financial instrument, product or service.

The Recovery Loan Scheme (RLS) is managed by the British Business Bank on behalf of, and with the financial backing of the Secretary of State for Business, Energy and Industrial Strategy (BEIS). British Business Bank plc is wholly owned by HM Government and is not authorised or regulated by the Prudential Regulation Authority (PRA) or the Financial Conduct Authority (FCA).

USE OF THIS COMMUNICATION

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