

Application & Customer Declaration

De Minimis Loan application form

Thank you for your recent enquiry in relation to the SME De Minimis Scheme. To allow us to consider your application, please complete this application form and submit it along with the required documentation to Fexco Asset Finance Unlimited Company, Fexco Centre, Iveragh Road, Killorglin, Co. Kerry, V93 WN9T, Ireland.

Fexco Asset Finance Unlimited Company t/a Fexco Asset Finance, is regulated by the Central Bank of Ireland. The company registration number is 105444 and its address is Fexco Centre, Iveragh Road, Killorglin, Co. Kerry, V93 WN9T, 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.

The Central Credit Register is owned and operated by the Central Bank of Ireland. For more information see www.centralcreditregister.ie

Please complete the following information:

Account Number:

Office Use Only

NACE Code:

Office Use Only

Industry Sector
(activity supported by Loan):

Loan Purpose:

SME - independent entity

Yes

No

SME - Number of Employees at date of application

Forecast no. after loan

SME Annual Turnover - (based on latest financial statements), or:

SME Balance Sheet Net Worth (Based on latest financial statements)

Details:

Loan Amount - € (proposed)

Amount (in words)

Type (please tick)

Investment

Working Capital

Refinancing debt from an existing bank

If amount is to re-finance debt from an existing bank, state from which bank

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

Country / Postal Code / Eircode

Are the project address details the same as the SME address?

Yes

No

Project Address if different to SME Address:

Project Address Line 1

Project Address Line 2

Project Address Line 3

Country / Postal Code / Eircode

On-Lender Details *(Office Use Only)*

On-Lender SME Loan Id:

Date SME Loan Agreement Signed:

dd/mm/yyyy

Confirmation that the SME has completed and signed the SME Declaration (including State Aid) in relation to the Loan Application:

Yes

No

SME Meets EU Definition:

Yes

No

Data Protection Notice and Consent

The information, including personal data, provided on this [application/ guarantee and indemnity] may be disclosed by Fexco Asset Finance ("FAF") 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 FAF 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/>.

Each of Fexco Asset Finance and SBCI may disclose the information to its respective successors, assigns and transferees, and their respective advisors, contracted parties, delegates and agents, and in the case of SBCI, its funders (including the European Investment Bank and Kredietanstalt für Wiederaufbau) (collectively the "Disclosees") for such purposes.

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 made 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.

The applicant acknowledges and accepts that to the extent that any of the information constitutes personal data, within the meaning of the Data Protection Acts 1988 and 2003 as amended (collectively the "DPA"), such personal data will be used by Fexco Asset Finance, and may be disclosed to and used by the SBCI and the Disclosees, for the purposes set out above.

The applicant further acknowledges and accepts that in connection with such purposes, the information may be transferred to countries outside the European Economic Area ("EEA") that may not have data protection laws or that have data protection laws that do not provide the same level of protection as EU data protection law. Such transfers will only be carried out for the purposes described above, or as otherwise required by law or regulation, in accordance with applicable data protection legislation.

To the extent consent is necessary under the DPA or other applicable data protection legislation, the applicant expressly consents to the use of the personal data, including the transfer of the personal data outside the EEA, or as otherwise outlined above. The applicant acknowledges and accepts that Fexco Asset Finance and SBCI are entitled to use and further disclose the personal data for such purposes without requiring the applicant's consent where such use is legitimate within the meaning of the DPA or other applicable data protection legislation.

An individual has the right at any time to request a copy of any personal data (within the meaning of the DPA) that Fexco Asset Finance holds in relation to him / her and to have inaccuracies in that information corrected. A statutory fee of €6.35 (which may be amended from time to time) is applicable to all requests for copies of your personal data.

By signing this application form the applicant acknowledges and consents (to the extent consent is required under the DPA or other applicable data protection legislation) to the use of the personal data as described above.

Explanatory Notes

An entity qualifies as an SME if it has less than 250 employees, an annual turnover of less than €50 million and/or balance sheet assets of less than €43 million.

An independent entity is one that is autonomous, i.e. not part of a wider group of enterprises. Capital expenditure for premises, machinery, vehicles, or other capital expenditure purposes. Short term operational funding needs of the business. Project Total Costs, Implementation date and address only apply to Investment type loans.

SME Declaration:

I, of confirm that

1. I have been informed of the indicative financial advantage to be transferred under this proposed agreement
2. I have been informed of the Strategic Banking Corporation of Ireland's (SBCI) provision of funding for the proposed agreement (supported by Kreditanstalt für Wiederaufbau (KfW) and European Investment Bank (EIB) and other persons from whom SBCI from time to time obtains funding). (see explanatory notes)

3. qualifies as a SME under the EU definition

4. I, an authorised agent of confirm that

has received the following De Minimis Aid within the last three years (the current year and previous two fiscal years

Grant Provider	Form of Grant	Date of Grant (DD/MM/YY)	Amount of Aid in EUR (€)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

NB:* - no character limit, but only allow text up to the end of the fields

6. That the amount is not going to be used in contravention of any of the terms and conditions of the scheme available at <http://sbc.gov.ie>, which I have read and understood

Authorised SME signature:

Position:

Date:

Authorised second SME signature (if applicable):

Position:

Date: