



## Application form for MilkFlex Loan

APPLICATION NO: \_\_\_\_\_

Thank you for your recent enquiry in relation to the MilkFlex Loan. To allow us to consider your application, please complete this Application Form and the Farm Worksheet provided and submit them along with the required documentation to Finance Ireland Credit Solutions DAC trading as Finance Ireland Agri, 85 Pembroke Road, Ballsbridge, Dublin 4, D04 YN53, Ireland.

Finance Ireland Credit Solutions DAC, trading as Finance Ireland Agri, Finance Ireland Leasing and Finance Ireland Commercial Mortgages is regulated by the Central Bank of Ireland. The company registration number is 549222 and its address is 85 Pembroke Road, Ballsbridge, Dublin 4, D04 YN53, Ireland.

### Part 1: Farm Business Details

#### 1.1 Business Details

Business Type:    Sole Trader     Limited Company     Partnership

Business Name: \_\_\_\_\_

Trading Name (if different from the above): \_\_\_\_\_

Farm Address: \_\_\_\_\_

Contact Person: \_\_\_\_\_ Best Contact Time: \_\_\_\_\_

Telephone: \_\_\_\_\_ Mobile: \_\_\_\_\_ Email: \_\_\_\_\_

Company Registration Number (if applicable): \_\_\_\_\_

Company incorporated in Country (if applicable): \_\_\_\_\_

Length of time trading: \_\_\_\_\_

Number of employees (including applicants): \_\_\_\_\_

**Main Bank Details:** \_\_\_\_\_

Bank: \_\_\_\_\_ Branch: \_\_\_\_\_

IBAN: \_\_\_\_\_ BIC: \_\_\_\_\_

#### 1.2 Business/Company/Farm Ownership Details:

**First Owner Name:** \_\_\_\_\_

Address: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Country of Residence: \_\_\_\_\_ Occupation: \_\_\_\_\_

Marital Status: \_\_\_\_\_ Number of dependent Children: \_\_\_\_\_

Status:    Sole Trader     Director     Partnership

Percentage shareholding (if applicable): \_\_\_\_\_

**Second Owner Name:** \_\_\_\_\_

Address: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Country of Residence: \_\_\_\_\_ Occupation: \_\_\_\_\_

Marital Status: \_\_\_\_\_ Number of dependent Children: \_\_\_\_\_

Status:    Sole Trader     Director     Partnership

Percentage shareholding (if applicable): \_\_\_\_\_

**Third Owner Name:** \_\_\_\_\_

Address: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Country of Residence: \_\_\_\_\_ Occupation: \_\_\_\_\_

Marital Status: \_\_\_\_\_ Number of dependent Children: \_\_\_\_\_

Status:    Sole Trader     Director     Partnership

Percentage shareholding (if applicable): \_\_\_\_\_

### 1.3 Farm Details

**GLANBIA MILK ACCOUNT SUPPLIER NUMBER(S):**

Brief description of farming activities:

<b>Land Owned</b>	Yes <input type="checkbox"/> No <input type="checkbox"/>	<b>Total Acreage (Acres/Hectares):</b>
<b>Land Rented on Conacre</b>	Yes <input type="checkbox"/> No <input type="checkbox"/>	<b>Total Acreage (Acres/Hectares):</b>
<b>Land Leased</b>		<b>Total Acreage (Acres/Hectares):</b>
<b>Land Leased #1</b>	Yes <input type="checkbox"/> No <input type="checkbox"/>	<b>Term of Lease:</b>
<b>Expiry Date:</b>	<input type="text"/>	<b>Total Acreage (Acres/Hectares):</b>
<b>Land Leased #2</b>	Yes <input type="checkbox"/> No <input type="checkbox"/>	<b>Term of Lease:</b>
<b>Expiry Date:</b>	<input type="text"/>	<b>Total Acreage (Acres/Hectares):</b>
<b>Land Leased #3</b>	Yes <input type="checkbox"/> No <input type="checkbox"/>	<b>Term of Lease:</b>
<b>Expiry Date:</b>	<input type="text"/>	<b>Total Acreage (Acres/Hectares):</b>
<b>Do you have a Milk Supply Agreement (MSA) with Glanbia?</b>	Yes <input type="checkbox"/> No <input type="checkbox"/>	
<b>Are you participating in the Glanbia Open Source Sustainability Programme?</b>	Yes <input type="checkbox"/> No <input type="checkbox"/>	
<b>Have you attended a MilkFlex information meeting?</b>	Yes <input type="checkbox"/> No <input type="checkbox"/>	
<b>If yes, please confirm date of meeting attended:</b>	<input type="text"/>	
<b>* If no, has your Financial Adviser or Finance Ireland Senior Relationship Manager discussed and explained the requirements of this Application Form?</b>	Yes <input type="checkbox"/> No <input type="checkbox"/>	

**NB:** If Financial Adviser, please enclose copy of his/her confirmation.

### 1.4 New Entrant

<b>* Have you obtained Green Cert Qualification or similar qualification (only applicable to New Entrants)?</b>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>Have you been producing milk for more than 12 months?</b>	Yes <input type="checkbox"/> No <input type="checkbox"/>

**NB:** If you are a new entrant additional requirements/restrictions apply (See Part 3 Checklist)

## Part 2: Loan Application Details

<b>Loan Amount Sought (€):</b>	<input type="text"/>
<b>Refinancing Existing Debt with another institution?</b>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>Amount of above subject to refinancing (€):</b>	<input type="text"/>
<b>Purpose of loan: (Please Detail)</b>	<input type="text"/>
<b>Expected Completion Date of Project:</b>	<input type="text"/>
<b>Total cost of Project (€):</b>	<input type="text"/>
<b>*Is planning permission required?</b>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>Has planning permission been obtained?</b>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>*Are full costings available for the project?</b>	Yes <input type="checkbox"/> No <input type="checkbox"/>

**NB:** If yes, please supply copies/verification of costings.



**Part 3: Required Financial Information Checklist**

- Bank Statements for the past 12 months
- Completed and signed Farm Worksheet (Finance Ireland Senior Relationship Manager to assist farmer with this)
- Copy of Farm Accounts for the previous 3 years (Signed by Accountant and Farmer)
- Confirmation of Tax Compliance from Accountants or copy tax clearance certificate
- Breakdown of drawings/tax for the most recent financial year
- Details of all off farm income (and evidence of such other income, for example a copy P60)
- Details of all debt obligations (On Farm & Off-Farm)
- Most recent statement of farm support payments received
- For new entrants in addition to above:**
- Green Certificate or equivalent
- Five years Business Plan to include Cash Flows and P & L
- Details of Land Lease agreements if relevant
- Optional**
- Authorisation granted to speak to your Accountant/Financial Advisor in respect of this application Yes  No

**Part 4: Warranties**

Warranty: I/We make this application exclusively for purposes of my/our farming and I/we is/are not a "consumer" for the purposes of the Consumer Credit Act 1995, the European Communities (Consumer Credit Agreements) Regulations 2010 or any other legal or regulatory provisions applicable to lending to a natural person acting outside of his or her business, trade or profession.

**WARNING: IF YOU DO NOT MEET THE REPAYMENTS ON YOUR AGREEMENT, YOUR ACCOUNT WILL GO INTO ARREARS. THIS MAY AFFECT YOUR CREDIT RATING, WHICH MAY LIMIT YOUR ABILITY TO ACCESS CREDIT IN THE FUTURE. IF YOU MISS A REPAYMENT, YOU WILL BE CHARGED INTEREST ON ARREARS AND YOUR AGREEMENT MAY BE TERMINATED.**

By signing this proposal form, I/we certify to Finance Ireland Credit Solutions Designated Activity Company, its subsidiaries and affiliates and any assignees or transferees of the loan, if made that all information provided on this form is complete and accurate and I/we consent to the use and disclosure of this information in accordance with the Consent (copy appended to this Application Form).

Where the applicant is a limited company or a partnership, I/we confirm that its Directors/Partners identified above have given their consent to a credit search being made as detailed above.

**4.1 Applicant(s) Signature(s)**

<b>Applicant 1:</b> _____	<b>Date:</b> _____
<b>Applicant 2:</b> _____	<b>Date:</b> _____
<b>Applicant 3:</b> _____	<b>Date:</b> _____

*N.B. The applicant will be required to provide Finance Ireland Credit Solutions Designated Activity Company trading as Finance Ireland Agri with evidence of identity and current permanent address in compliance with the provisions of the Criminal Justice Money Laundering and Terrorist Financing Act 2010*



**Part 5: Data Protection and Consents**APPLICATION NO: 

In order to consider your application and administer any resulting loan, it is necessary for Finance Ireland Credit Solutions Designated Activity Company ("FICSDAC") to process your personal data. This personal data includes personal data provided by you to FICSDAC directly (for example in this application form for a MilkFlex Loan and in the Farm Data Worksheet) as well as personal data provided to FICSDAC by Glanbia Entities in connection with your application and loan, details of which are set out below ("Information"). In signing this Application Form you are consenting to the use and disclosure of your Information as set out below.

Your Information may be held, processed and/or disclosed by FICSDAC and by any affiliate, agent or service provider acting on our behalf, for the following purposes:

- (i) making credit searches with one or more credit reference agencies, including the Irish Credit Bureau (the "ICB"), which will make a record of such search;
- (ii) using credit scoring and other automated decision-making processes;
- (iii) for the purposes of assessing and verifying this application and deciding whether to grant the loan requested; and
- (iv) administering any resulting loan, including for debt collection and enforcement purposes and as otherwise reasonably required for the administration of the loan.

In addition, FICSDAC may disclose the Information:

- (i) to credit reference agencies, the ICB and/or their members
- (ii) to Glanbia Entities (as described below) and to any affiliates, service providers or agents acting on our behalf;
- (iii) to any potential or actual transferees or assignees (and funders of such transferees or assignees) of the loan;
- (iv) to the extent that it is required or permitted to be disclosed by any applicable law or regulation, including for fraud or crime prevention purposes; and
- (v) for any other purpose to which you have consented.

The use and disclosure of the Information as set out herein may in certain circumstances involve the transfer of the Information to countries outside the European Economic Area which are not recognised by the European Commission as having adequate protection for personal data.

Your Information will include the following information which will be provided to FICSDAC by Glanbia PLC, Glanbia Co-operative Society Limited, Glanbia Foods Ireland Limited, Glanbia Ingredients Ireland Limited (and any affiliate) (each such company a "Glanbia entity"):

- A copy of your Milk Supply Agreement with a Glanbia entity.
- Details of your milk supply records (including volume supplied, income from/value of milk supplied and average price of milk supplied by you per litre over the period 2013 to 2016).
- Details of your credit history with Glanbia Foods Ireland Limited for the period 2008 to 2016.
- Confirmation of your participation in the MilkFlex information meeting (where you have attended such meeting).
- Confirmation that you are participating in the Glanbia "Open Source" Farm Sustainability Programme.
- The Information provided to FICSDAC by Glanbia Entities will be processed by FICSL only for the purposes described above and in accordance with the terms of any Payment Instruction Letter that may be signed by you should your application be successful.

You have the rights, subject to certain exemptions, to request a copy of the information which we hold about you (for which we may charge you a small fee) and to have inaccuracies in the information corrected. If you wish to avail of any of these rights, please contact FICSDAC at Finance Ireland Credit Solutions Designated Activity Company, 85 Pembroke Road, Ballsbridge, Dublin 4, D04YN53, Ireland.

By signing this Consent, I/we consent to the use and disclosure of this information in the manner and for the purpose set out above.

Where the applicant is a limited company or a partnership, I/we confirm that its Directors/Partners identified above have given their consent to a credit search being made as detailed above.

**5.1 Applicant(s) Signature(s)**

<b>Applicant 1:</b>	<b>Date:</b>
<b>Applicant 2:</b>	<b>Date:</b>
<b>Applicant 3:</b>	<b>Date:</b>