



**Small to Medium Enterprise ("SME")
Proposal Form**

**PLEASE COMPLETE ALL PARTS OF
THIS FORM TO FACILITATE
EFFICIENT UNDERWRITING**

Hire Purchase Contract Hire Lease Hire Rental SBCI

Other (Please Specify)

Date Sales Person

Dealer A/C No.

Telephone Proposal ID.

APPLICANT

Existing Customer Yes NO

Limited Company Partnership Sole Trader

Legal Name

Trading as

Address

Type of Business

Telephone No. Email

CRO No. No. of Years Trading No. of Employees

GOODS DETAILS

Make

Model

Specification

Description

Serial No.

New Used

Quantity

Cash Price

Less Customer Deposit

Less Trade-in

Plus Settlement Figure

Finance Amount

Term

No. in Advance

Rate

1 Director Partner Sole Trader

Title Mr. Mrs. Ms. Name

Address

Time at Address Residential Status Homeowner Tenant Living with Parents

Date of Birth Place of Birth

Telephone No. (m) (h)/(w) Email

Marital Status No. of dependent children

2 Director Partner Sole Trader

Title Mr. Mrs. Ms. Name

Address

Time at Address Residential Status Homeowner Tenant Living with Parents

Date of Birth Place of Birth

Telephone No. (m) (h)/(w) Email

Marital Status No. of dependent children

Warranty: I/We make this application in the course of my/our business/trade/profession.

If you miss a repayment, you will be charged interest on arrears and your agreement may be terminated.

WARNING:

If you do not meet the repayments on your Loan, your account will go into arrears. This may affect your credit rating, which may limit your ability to access credit in the future.

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.

Data Protection: Where this application has been completed by a third party on behalf of the applicant for finance, the third party by submitting this form is certifying that:

I/We have (i) presented the customer(s) e.g. directors or partners, with the Finance Ireland Credit Solutions DAC ('FICS') use of your personal data privacy notice below whilst completing the finance proposal and answered any questions from the customer relating to the notice OR (ii) if the customer was not present with us/me whilst submitting the proposal, we/I have orally (or otherwise) provided the privacy notice section of the SME Proposal Form to the customer including that a credit search will be performed against the personal details they provided. We also confirm that we have made them aware that the full privacy notice will be provided with the Finance agreement, available on the Finance Ireland website or alternatively can be requested in hard copy by writing to: Privacy, Finance Ireland Ltd, 85 Pembroke Road, Ballsbridge, Dublin 4.

Signed by Applicant or on behalf of Applicant (please tick as appropriate)

Signature

Date:

USE OF YOUR PERSONAL DATA

This summary is intended to provide an initial overview of what personal data we collect about you and your representatives (directors, partners and owners), why we process it and your rights under data protection law. For a copy of our Privacy Notice, which contains further detailed information about how we process your personal data please visit <https://www.financeireland.ie/privacy/> Alternatively, you can request a soft copy to be sent to you by emailing privacy@financeireland.ie or a hard copy by writing to Privacy, Finance Ireland Ltd, 85 Pembroke Road, Ballsbridge, Dublin 4. Where you provide us with the personal data of a third party, you must take steps to inform the third party that you will disclose their details to us and direct them to our Privacy Notice.

Your personal data will be collected and processed by the following data controllers:

- i. Finance Ireland Credit Solutions DAC trading as Finance Ireland Commercial Mortgages, Finance Ireland Leasing, Finance Ireland Agri; and
- ii. Fics Holdings (One) Designated Activity Company

referred to as "we", "our" or "us". Each of us is a separate legal entity and separate data controller in respect of your personal data.

1. Purposes for which we use your personal data

The core purposes for which we process your personal data include the following:

- A. To verify your identity and the information provided in this application form (including contacting you by telephone), assess your suitability for the products and services that you have requested, and decide whether to enter into an agreement with you, such as: carrying out credit reference and scoring checks, checking details on proposals, checks for criminal proceedings / convictions, carrying out financial assessments, anti-money laundering, terrorist financing and fraud prevention checks which may include sharing personal data with fraud prevention agencies, and managing credit or credit related accounts or facilities.
- B. To manage, administer and take decisions regarding your agreement, such as: providing products and services to you, exercising our rights, and performing our obligations, in connection with the agreement, making payments and recovering monies.
- C. Where it is necessary for our legitimate business interests, such as: improving customer service, market research, quality assurance, training staff, marketing (where we are permitted to send you promotional information), system development, statistical analysis, and retention of your personal data to make decisions on future applications for credit even if your current application is declined by us or you decide not to complete your current application with us.
- D. To disclose to Strategic Banking Corporation of Ireland ('SBCI') for the purposes of: for the purposes of: (i) determining eligibility for the particular SBCI Scheme; (ii) anti-money laundering / financing of terrorism or fraud; (iii) Finance Ireland 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/>.
- E. To meet our legal and regulatory obligations, such as: meeting our Anti-Money Laundering obligations and to comply with applicable Central Bank of Ireland codes and regulations.

2. Exchange of Information with Credit Reference Agencies e.g. the Irish Credit Bureau and the Central Credit Register.

In considering whether to enter into this agreement, we may use your personal data for making a credit check on you. We may carry out a search with a credit reference agency such as the Irish Credit Bureau DAC ("ICB") who will keep a record of our enquiry against your name. We may search your personal records at credit reference agencies which may be linked to your spouse/partner or other persons with whom you are linked financially ("associated records") and you may be assessed with reference to "associated records".

ICB of ICB House, Newstead, Clonskeagh, Dublin 14 (consumer@icb.ie) shall process the personal data identified in this proposal form. The legal basis upon which ICB relies to process this personal data is its Legitimate Interests (GDPR Article 6 (f)), namely for promoting greater financial stability by supporting a full and accurate assessment of loan applications, aiding in the avoidance of over-indebtedness, assisting in lowering the cost of credit, complying with and supporting compliance with legal and regulatory requirements, enabling more consistent, faster decision-making in the provision of credit and assisting in fraud prevention.

Please review ICB's Fair Processing Notice which is available at [http://www.icb.ie/pdf/Fair Processing Notice.pdf](http://www.icb.ie/pdf/Fair%20Processing%20Notice.pdf). It documents who they are, what they do, details of their Data Protection Officer, how they get the data, why they take it, what personal data they hold, what they do with it, how long they retain it, who they share it with, what entitles them to process the data (legitimate interests), what happens if your data is inaccurate and your rights i.e. right to information, right of access, right to complain, right to object, right to restrict, right to request erasure and right to request correction of your personal information.

Where any search or application is completed or agreement entered into involving joint parties, we may record details at credit reference agencies, as a result an "association" will be created that will link your financial records.

We may also make periodic searches of credit reference agencies to manage your account with us, including for the purpose of making decisions about whether to make further credit available or to continue or extend existing credit.

We may also add to your or, if applicable, your business's record with the credit reference agencies details of your Agreement with us, any payments you make under it and any default or failure to keep to its terms. These records will remain on the credit reference agencies file for 6 years after our agreement with you is settled or terminated whether settled by you or, if applicable, your business or by way of default. The credit reference agencies may add to their record about you, or, if applicable, your business, details of our search and your application whether or not your application proceeds. The credit reference agencies supply to us both public (including electoral register) and shared credit information.

We may also use credit scoring or other automated decision making systems. These credit scoring techniques and automated decision making systems may take into account any previous applications for finance, defaults or existing debt. The results of this decision may decide whether we provide you with our services or not. If you disagree with the results of an automated decision, you can request a review of your application.

3. Your Rights

To the extent that we are a controller of your personal data you may request access to, rectification, or erasure of your personal data, or restriction of processing or object to processing of your personal data, as well as the right to data portability. In each case, these rights are subject to restrictions as laid down by law. The following is a summary of your rights:

- The right of access enables you to receive a copy of your personal data;
- The right to rectification enables you to correct any inaccurate or incomplete personal data we hold about you;
- The right to erasure enables you to ask us to delete your personal data in certain circumstances;
- The right to restrict processing enables you to ask us to halt the processing of your personal data in certain circumstances;
- The right to object enables you to object to us processing your personal data on the basis of our legitimate interests (or those of a third party) or where we process your personal data for direct marketing purposes;
- The right to data portability enables you to request us to transmit personal data that you have provided to us, to a third party without hindrance, or to give you a copy of it so that you can transmit it to a third party, where technically feasible.

You have the right to lodge a complaint with the Data Protection Authority if you consider that the processing of your personal data infringes the GDPR.

If you wish to exercise any of these rights, please contact us by emailing privacy@financeireland.ie or by writing to Privacy, Finance Ireland Ltd, 85 Pembroke Road, Ballsbridge, Dublin 4. We will respond to your request within one month. That period may be extended by two further months where necessary, taking into account the complexity and number of requests. We will inform you of any such extension within one month of receipt of your request. We may request proof of identification to verify your request. We have the right to refuse your request where there is a basis to do so in law, or if your request is manifestly unfounded or excessive, or to the extent necessary for important objectives of public interest.

SME De Minimis 2018 Application

Please complete the following information (IN BLOCK CAPITALS)

Industry Sector (Activity Supported by Application)

NACE Code Purpose

SME - Independent Entity Yes No No. of Employees at date of application Forecast No.

SME Annual Turnover – (latest year-end financial statements)

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

Details

Amount € Amount (proposed in words)

Type Investment Working Capital Re-finance Existing Bank

If Amount is to re-finance an existing Bank, state from which Bank

Maturity duration (number of months - proposed)

Project total costs if different to Amount (proposed)

Project implementation end date (proposed)

SME Details

SME Name

SME Unique identifier (CRO No. or VAT No.) SME Legal Form (incorporated or unincorporated entity)

SME Address

Country/Post Code Are the project address details the same as SME address Yes No

Project Address if different to SME address

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 ("SBCI") provision of funding for this proposed agreement (supported by Kreditanstalt für Wiederaufbau ("KfW"), the European Investment Bank ("EIB"), and the Ireland Strategic Investment Fund ("ISIF").

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

(4) I, (name) an authorised agent of, (SME or GROUP) confirm that (SME or GROUP) has received the following (aggregate amount in Euro) of De Minimis Aid within the last years (the current year and previous two fiscal years)

Grant Provider Form of Grant Date of Grant Amount of Aid In Eur

(5) 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 understand.

Authorised SME signature Position Date

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

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B. To manage, administer and take decisions regarding your agreement, such as: providing products and services to you, exercising our rights, and performing our obligations, in connection with the agreement, making payments and recovering monies.

C. Where it is necessary for our legitimate business interests, such as: improving customer service, market research, quality assurance, training staff, marketing (where we are permitted to send you promotional information), system development, statistical analysis, and retention of your personal data to make decisions on future applications for credit even if your current application is declined by us or you decide not to complete your current application with us.

D. To disclose to 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) Finance Ireland 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: 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: sbci.gov.ie/.

The amount being sought is provided under the European Commission Regulation on De Minimis Aid. Small amount(s) of State aid, up to EUR 20 0,000 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, 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.

E. To meet our legal and regulatory obligations, such as: meeting our Anti-Money Laundering obligations and to comply with applicable Central Bank of Ireland codes and regulations.

2. Exchange of Information with Credit Reference Agencies e.g. the Irish Credit Bureau and the Central Credit Register.

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These credit scoring techniques and automated decision making systems may take into account any previous applications for finance, defaults or existing debt. The results of this decision may decide whether we provide you with our services or not. If you disagree with the results of an automated decision, you can request a review of your application.

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