

## SBCI Application & Declaration

Customer Number  NACE Code

Industry Sector

Purpose of

Finance

SME - independent entity Yes  No  SME - No. of Employees at date of application  Forecast no.

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

SME Balance Sheet Net Worth - (based on latest financial statements)

### Details:

Financed 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 Financed amount - € (proposed)

Project implementation end date (proposed)

### SME Details

SME Name  SME Unique Identifier (CRO or VAT number)

SME Address

Project Address if different to SME address

### SME Declaration:

I,  of  confirm that

- I have been informed of the indicative financial advantage to be transferred under this proposed agreement
- 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)
- (SME Name) qualifies as a SME under the EU definition (see explanatory note)

4. I,  an authorised agent of,  confirm that

has received Grant(s) made under the De Minimis State Aid within the last three years (the current year and previous two fiscal years.

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

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

Authorised SME signature

Position

Date

**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, including on how your data is processed see [www.centralcreditregister.ie](http://www.centralcreditregister.ie)

#### **NOTICE FROM IRISH CREDIT BUREAU D.A.C ("ICB")**

As a result of the introduction of the General Data Protection Regulation ("GDPR"), from 25th May, 2018 ICB will be using Legitimate Interests (GDPR Article 6 (f)) as the legal basis for processing of your personal and credit information. These Legitimate Interests are 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.icbie/pdf/Fair Processing Notice.pdf](http://www.icbie/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.

#### **Data Protection Notice and Consent**

The information, including personal data, provided on this application may be used by Capitalflow AF2 DAC ("Capitalflow") for the purposes of protecting the legitimate business interests of CAPITALFLOW including verifying the identity of the applicant (for which purpose the applicant may be contacted directly, including by telephone), and for such other purposes as are specified hereunder and/or in CAPITALFLOW's Privacy Policy, available at <https://www.capitalflow.ie/privacy-policy/>

The information, including personal data, provided on this application may be disclosed by CAPITALFLOW 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 CAPITALFLOW 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 Data Protection Legislation. 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 the applicant's 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/>.

CAPITALFLOW may further disclose the information to its respective successors, assigns and transferees, and their respective advisors, contracted parties, delegates and agents (collectively the "Disclosees") for such purposes.

To the extent that CAPITALFLOW processes, as data controller, any personal data in connection with this application, the terms set out in CAPITALFLOW's Privacy Policy shall apply to such processing. If there is any conflict between the data protection provisions with respect to CAPITALFLOW herein and the provisions in CAPITALFLOW's Privacy Policy, the provisions of CAPITALFLOW's Privacy Policy shall prevail. The terms "data controller", "personal data" and "processing" shall have the meaning given to such terms in Data Protection Legislation, and "Data Protection Legislation" means all applicable data protection law, including the General Data Protection Regulation (EU) 2016/679 ("GDPR") and the Data Protection Act 2018, which gives further effect to the GDPR, and any legislation which amends, extends, consolidates, re-enacts or replaces same, including any statutory instruments and regulations that may be made pursuant thereto from time to time. The applicant acknowledges and accepts that to the extent that any of the information constitutes personal data, within the meaning of Data Protection Legislation, such personal data will be used by CAPITALFLOW, 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 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, where "appropriate technical and organisational measures" (within the meaning of Data Protection Legislation) are implemented in respect of such transfers.

To the extent consent is necessary under Data Protection Legislation or other applicable data protection legislation, the applicant hereby expressly consents to the use of the personal data, including the transfer of the personal data outside the EEA, for the purposes outlined above.

The applicant acknowledges and accepts that CAPITALFLOW and SBCI are entitled to use and further disclose the personal data for such purposes without requiring the applicant's consent where such use/processing is otherwise "lawful" within the meaning of Data Protection Legislation. An individual has the right at any time to request a copy of any personal data (within the meaning of Data Protection Legislation) that CAPITALFLOW holds in relation to him / her and to have inaccuracies in that information corrected.

By signing this application form the applicant certifies that all personal data furnished in connection with this application is complete and accurate and acknowledges and consents (to the extent consent is required under Data Protection Legislation or other applicable data protection legislation) to the use of the personal data for the purposes described above.

#### **Declaration**

The finance being sought is provided under the Commission Regulation (EU) No 1407/2013 of 18 December 2013 on De Minimis State Aid Rules (called "De Minimis Regulations"). Small amount(s) of De Minimis State Aid, up to €200,000 (gross grant equivalent) over a three year fiscal 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 given to a single recipient performing road freight transport for hire or reward cannot exceed the €100,000 over a three year fiscal period.

Applicants for SBCI de minimis finance must be aware that such finance is provided to applicants subject to compliance with the De Minimis Regulations. You are required to provide details of all other De Minimis Aid which has been granted to you or your company/organisation received during the fiscal/calendar year concerned and the previous two years. It should be noted that a false declaration, resulting in State aid being granted in excess of the de minimis threshold, will require that excess aid needing to be recovered with interest. De Minimis Aid can be in the form of a grant, equity investment, guarantee or interest rate discount on a loan. De Minimis Aid could have been received from any State Agency, Government Department or Local Authority.

#### **Explanatory Notes**

An entity qualifies as an SME if:

- It has less than 250 employees, an annual turnover not exceeding €50 million and/or balance sheet assets not exceeding €43 million according to the European Commission definition of an SME set out in the commission recommendation of 6 May 2003 concerning the definition of micro, small and medium-sized enterprises (see: [www.sbci.gov.ie](http://www.sbci.gov.ie)).
- It is an independent, autonomous entity, (or, if part of a wider group of enterprises, the entire group must qualify as a "linked enterprise") for the purposes of the definition of an SME contained in the Commission Recommendation 2003/361/EC. Please refer to the SBCI's website (see: <http://sbci.gov.ie>) for full details on the De Minimis State Aid qualifying criteria.

Please refer to the De Minimis Regulation and the SBCI's website (see: <http://sbci.gov.ie>) for full details on De Minimis Aid rules for full detail on qualifying criteria.

*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.*