

To appeal a Virgin Money business lending decision, please complete and return a copy of this business lending appeal form to us by:

Email to:

**businesslendingappeals@virginmoney.com**

Post to:

**Business Lending Appeals Manager**

**Virgin Money**

**Box 26**

**30 St Vincent Place Glasgow G12HL**

All fields are mandatory, except those marked 'optional'.

## Lending appeal guidelines

You are able to use this appeals process in the following circumstances:

- We are not prevented from lending to you, for example for legal or regulatory reasons or due to economic or trade sanctions
- Your existing lending is not already subject to formal demand or enforcement or legal proceedings
- You have submitted a lending application verbally and /or in writing
- Your appeal relates to a lending application declined within the previous 30 calendar days
- Your annual turnover is less than £25m

### Please note:

This form should not be used for enquiries or objections to the proposed costs of agreed lending (e.g. interest rates, fees and costs) or the standard terms and conditions Virgin Money attaches to such lending.

## Your information\*

CLYDESDALE BANK PLC (trading as Virgin Money) may contact you regarding your application when considering your lending appeal. We may use other members of the VIRGIN MONEY and/or third parties to provide services in relation to the declined lending appeals process on our behalf. By submitting this appeal you consent to the use of information in this manner.

## About your business

Business name	
Business address	
	Postcode

Are you an existing Virgin Money customer?

Yes  No

## Your contact details

Title	Position
First names	Last name
Main contact telephone number	Alternative contact telephone number (optional)

Continued overleaf...

## About your borrowing request

Please enter details of the Manager who considered your lending application

Name	Location / Business Centre
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### How much did you ask to borrow in TOTAL (including any existing borrowing limits)?

- Up to and including £100,000  £250,001 and above
- Over £100,000 up to and including £250,000

### What information did you submit with your borrowing request?

- Cash flow forecast  Other – please provide details below
- Business plan
- Management accounts
- Historic accounts

### Which product did your new request primarily relate to?

- Asset Finance  Invoice Finance
- Business Overdraft  International Trade Finance
- Business Credit Card  Other – please provide details below:
- Business Loan
- Commercial Mortgage

### When, approximately, did you submit your borrowing request?

Date
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## Your appeal

### What is the reason for your appeal?

- The decision to decline has not been adequately explained  The bank's proposed conditions to lend are unreasonable
- The bank has not understood my requirements  The bank has failed to take all relevant information into account
- Other – please provide details below

### Please provide us with further information about the reason for your appeal (optional)

Continued overleaf...

If anything has materially changed since you submitted your original request for Business Lending, please tell us here (optional)

## Independent review

I consent to the bank contacting me, with the purpose of inviting me to a customer focus group with a third party appointed as an independent examiner. This is for the banking industry's research for the Business Lending Appeals Independent process.

Yes  No

## Your signature (please complete by hand)

\*I confirm I have read and understood the "Lending appeal guidelines" & "Your information" in the above sections.

Signature

Date