

# Business lending appeal form

To appeal about an HSBC business lending decision, please complete this form then print and sign it before returning it to your local branch.

**Please note**, this form is intended for a UK audience only.

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

## Lending appeal guidelines

You're 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 formal lending application.
- Your appeal relates to a lending application declined within the previous 30 days.
- Your annual group turnover is less than £25m.
- You requested lending facilities for a period of more than 45 days.

**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 HSBC attaches to such lending.

## Your Information

We use the information you give us to contact you and process your lending appeal. You can find out more about how we use your information by reading the relevant Privacy Notice which can be found either: in your HSBC Kinetic app or at [business.hsbc.uk/legal](https://business.hsbc.uk/legal).

I confirm I have read and understood the lending appeal guidance above.

## Your business and contact details

Business name	<input type="text"/>
Address	<input type="text"/>
City	<input type="text"/>
Post code	<input type="text"/>
First name	<input type="text"/>
Surname	<input type="text"/>
Email address	<input type="text"/>
Main contact number	<input type="text"/>

## Are you an existing HSBC business or HSBC Kinetic customer?

Yes  No

If yes, please enter your business account details

Sort code    -    -

Account number

## About your lending request

How much did you ask to borrow in TOTAL (including any existing borrowing limits)?

Which product did your new request primarily relate to?

- Business Overdraft
- Business Credit Card
- Business Loan
- Commercial Mortgage
- Kinetic Overdraft
- Kinetic Credit Card
- Kinetic Loan
- Invoice Factoring/Invoice Finance
- International Trade Finance
- Hire Purchase/Leasing
- Other – please provide details below

When, approximately, did you submit your borrowing request?

D	D	M	M	Y	Y	Y	Y
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## Your appeal

What's the reason for your appeal?

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

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

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

Your signature (please complete by hand)

Signature

Date

D	D	M	M	Y	Y	Y	Y
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Please print and sign this form, then return it to your local branch.

**business.hsbc.uk**

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