

Business lending appeal

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

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 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.

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

Your information

Information about you, your representatives and financial associates will be used as detailed in the Business Banking terms and conditions, available at business.hsbc.uk/legal or in branch.

In addition, HSBC UK Bank plc will use such information to administer, review and contact you regarding your application and consider your lending appeal. We may use other members of the HSBC Group and/or third parties to provide services in relation to the declined lending appeals process on our behalf, which may involve the processing of such information to an independent external reviewer appointed to monitor our appeals process. Information will be protected by a strict code of secrecy and security which all members of the HSBC Group, their staff and third parties are subject to. By submitting this appeal you consent to the use of information in this manner.

I confirm I have read and understood your privacy policy.

Independent review

I consent to the independent external reviewer for HSBC's lending appeals process contacting me by telephone for research purposes.

Yes No

Your contact details

Title	<input type="text"/>
First names	<input type="text"/>
Last name	<input type="text"/>
Main contact telephone number	<input type="text"/>
Alternative contact telephone number (optional)	<input type="text"/>

Are you an existing HSBC customer?

Yes No

If yes, please enter your business account details

Sort code	<input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/>
Account number	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

About your business

Business Name	<input type="text"/>
Business Address	<input type="text"/> <input type="text"/>
Postcode	<input type="text"/>

About your borrowing request

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

Up to and including £300,000
 £300,001 and above

If your request was for £300,001 or above, what information did you submit with your borrowing request?

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

Which product did your new request primarily relate to?

Please note: Invoice Finance (factoring and/or invoice discounting), Hire Purchase & Leasing are not lending products or lending arrangements in nature. However, reconsideration of our decisions in relation to these products is included in our appeals process because there are some similarities in the factors that are taken into account to determine if they will be provided to customers and the effect of a decline decision may, in some instances, have similar implications for a business' finances.

<input type="checkbox"/>	Business Overdraft
<input type="checkbox"/>	Business Credit Card
<input type="checkbox"/>	Business Loan
<input type="checkbox"/>	Commercial Mortgage
<input type="checkbox"/>	Invoice Factoring/Invoice Finance
<input type="checkbox"/>	International Trade Finance
<input type="checkbox"/>	Hire Purchase/Leasing
<input type="checkbox"/>	Other – please provide details below
<input type="text"/>	

When, approximately, did you submit your borrowing request?

D	D	M	M	Y	Y	Y	Y
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Your appeal

What is the reason for your appeal?

<input type="checkbox"/>	The decision to decline has not been adequately explained
<input type="checkbox"/>	The bank has not understood my requirements
<input type="checkbox"/>	The bank has failed to take all relevant information into account
<input type="checkbox"/>	The bank's proposed conditions to lend are unreasonable
<input type="checkbox"/>	Other – please provide the reason for your appeal below
<input type="text"/>	

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

<input type="text"/>

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

<input type="text"/>

Your signature (please complete by hand)

Signature	<input type="text"/>
Date	<input type="text" value="DDMMYYYY"/>

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

business.hsbc.uk

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