

**Product (tick as required)**

Loan	
Hire Purchase	

**Eligibility Questions**

Please make sure you can answer YES to the following:

If a Loan is this an existing Hitachi customer who has a live Agreement, or one that has expired in the last 12 months?	
Was the customer's payments up to date before COVID 19?	
Has the business been trading for a minimum of 3 years?	
Does the business (or group of businesses) have a turnover of no more than £45 million?  <b>Note:</b> If the business is part of a group, controlled on either a legal or de facto basis, the maximum turnover applies to the group undertaking. More than one company within the group can be considered for a CBILS facility but only if the consolidated group turnover does not exceed the £45 million annual turnover threshold. The qualifying period is 12 months preceding application.	
For a <b>Loan</b> Is the request over £50k, up to £250k?  For a <b>Hire Purchase</b> is the amount financed request over £25k?	
Has the business been impacted by COVID 19?	
If the Customer is a private individual, is the loan or HP agreement for a business purpose or a business use asset?	

If you answer NO to any of the questions above the company will not be eligible for CBILS.

Please make sure you can answer NO to the following:

Did the business make a loss in its most recent financial year?	
Was your business considered as a "business in difficulty" as at 31 December 2019 and what does that mean in practice? This includes businesses that: <ul style="list-style-type: none"> <li>accumulated losses of more than half of their subscribed share capital (for limited companies) or</li> </ul>	

<p>more than half of their capital (for unlimited liability companies);</p> <ul style="list-style-type: none"> <li>started, or had fulfilled the criteria to be put into, collective insolvency proceedings;</li> <li>previously received rescue aid that was yet to be reimbursed (or, in the case of a guarantee, terminated);</li> <li>received restructuring aid, and were still under a restructuring plan; or</li> <li>(where they do not meet the SME criteria) have fallen below solvency ratios for the previous two years.</li> </ul>	
Was the business previously declined by Hitachi?	
Is the business, a State Funded schools, Financial Services (banks, building societies and reinsurers), Public Sector?	
Has the business taken out a Bounce Back Business Loan?	

**If you answer YES to any of the questions above the company will not be eligible for CBILS. To help speed up the underwriting process, please complete and submit the details below with any CBILS proposal, along with the following supporting information:**

- Full year end Accounts
- Up to date MI and draft year end Accounts if applicable
- Four months of (most recent) bank statements

Customer Name	
Company Number	
Address	
Contact Name	
Amount Required	
Term Required e.g. 12m/24m etc.	
Number of employees under or over 250?	
Annual Turnover?	
Background to customer and business including background on management, specific employee number etc.	
What other steps has the customer taken to protect the business? (measures to reduce overheads, furlough staff, other government support, approached	

 **Hitachi Capital (UK) PLC**  
**Business Finance**

Introducer Checklist V4 05.20

trade creditors to defer payments, business rate relief, deferring quarterly VAT, HMRC Time to Pay service?)	
Quality of the businesses customers; concentrations, terms negotiated, is any insurance in place?	
If other creditors are shown in the accounts please provide a breakdown.	
Have they approached their bank and other funders for support? (I.e. Other CBILS facilities, payment holidays, increase in overdraft etc.) If so, what has been the outcome?	
Full rationale behind amount requested; what is the figure based it on, how long it will last etc.	
Have they received BIP on any other CBILS? If yes how much?	
Have they received a Qualifying Payment? If yes how much?	

### Additional Information for a Hire Purchase

<b>Asset description</b>	
<b>Manufacturer</b>	
<b>Year of manufacture</b>	
<b>Cost of asset</b>	
<b>Deposit paid to supplier or HCBF? If paid to HCBF and over £15k, cleared funds will be required before HCBF will pay the supplier</b>	
<b>If funded amount is over £250k is a Directors Guarantee available?</b>	