

Agricultural Investment Loan Scheme ("AILS") Application & Customer Declaration Form

Customer Number NACE Code

Agricultural Activity:

Primary Agriculture Production Processing Agricultural Products Marketing Agricultural Products

AGRI SME - Number of Employees at date of application Forecast no. after loan

AGRI SME - Independent Entity Yes No

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

AGRI SME Balance Sheet Net Worth (Based on latest financial statements)

Purpose of loan and description

Details:

Loan Amount - € (proposed) Amount (in words)

Project Duration Start Date End Date

(Note: Project is not eligible if it has commenced before the date of the loan application)

Maturity duration - number of months (proposed)

Project total cost if different to Loan amount - € (proposed)

Total Eligible Project costs under AILS 2015 - € (proposed)

(Note: List of all eligible costs to be provided on separate sheet)

AGRI SME Details

AGRI SME Name Unique Identifier (CRO or VAT number)

AGRI SME Address

Project Address if different to AGRI SME address

AGRI SME Declaration

I an authorized agent of confirm that

1. I have been informed of the indicative financial advantage to be transferred under this proposed agreement
2. I have been informed of the Strategic Banking Corporation of Ireland's (SBCI) provision of funding for this proposed agreement (supported by the European Investment Bank and Kreditanstalt für Wiederaufbau and other persons from whom SBCI from time to time obtains funding). (see explanatory notes)
3. The total loan amount does not exceed 1.5 times the amount of 'eligible costs' of the project.
4. (entity name) qualifies as a SME under the EU definition (see www.sbc.gov.ie and the explanatory note)
5. I, an authorised agent of confirm that has received the following State Aid in relation to this project:

Grant Provider	Form of Grant	Date of Grant	Amount of Aid in EUR (€)

That the amount is not going to be used in contravention of any of the terms and conditions of the AILS 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

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.icb.ie/pdf/Fair Processing Notice.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 Notification

The information, including personal data, provided on this application may be used by 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 SBCI for the purposes of: (i) determining eligibility for the particular SBCI - AILS Scheme; (ii) anti-money laundering / financing of terrorism or fraud; (iii) the CAPITALFLOW and SBCI's reporting functions in accordance with the SBCI - AILS 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 your 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

By submitting the Declaration, the applicant acknowledges that the information set out above will be disclosed on the SBCI website if the aid granted meets either of the criteria (1) or (2) above. It should be noted that a false Declaration by an aid recipient which results in the breach of the rules of the AILS Scheme could give rise to the loan being recovered with interest.

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).
- 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 AILS qualifying criteria.

("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

SBCI AILS loans are provided in accordance with the EU Agricultural Block Exemption Regulations ("ABER") which permit State aid to be provided to beneficiaries which satisfy certain requirements. The applicant is required to have read and understood the rules of the SBCI - AILS Scheme (which is posted on the SBCI website) prior to making the declaration contained in this application ("Declaration"). In accordance with ABER, the applicant is required to submit the Declaration to CAPITALFLOW before work on the project has started. Where aid under the AILS Scheme is granted by the SBCI, and the amount of the aid exceeds:

1. EUR 60,000 for beneficiaries active in the sector of primary agricultural production; and
2. EUR 500,000 for beneficiaries active in the sectors of the processing or marketing of agricultural products, the SBCI is required to publish the following information on its website:
 - a. Reference of the identification number of the aid;
 - b. Name of the beneficiary;
 - c. Type of enterprise (SME) at the date of granting the aid;
 - d. Region in which the beneficiary is located, at NUTS level II;
 - e. Sector of activity at NACE group level;
 - f. Aid element, expressed as full amount in national currency;
 - g. Aid instrument - Interest rate subsidy;
 - h. Date of granting the aid;
 - i. Objective of the aid - investment; and
 - j. Granting authority (SBCI).