

# Business Lending Appeal

To appeal an HSBC business lending decision, please complete and return this form to:

**HSBC Bank Malta p.l.c.**

**Business Banking Centre**

**Business Lending Appeals**

**Mill Street**

**Qormi QRM 3103**

**Attn: The Senior Quality Assurance Manager**

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

## Lending Appeals Guidelines

Your application for appeal shall only be considered where all the below circumstances subsist:

- Where we are not prevented from lending to you, for example for legal or regulatory reasons or due to economic or trade sanctions
- If your existing lending is not already subject to formal demand or enforcement or legal proceedings
- Where your appeal relates to a lending application declined within the previous 30 days
- Where the lending facility would have had a payment term which exceeds 30 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 [www.business.hsbc.com.mt](http://www.business.hsbc.com.mt) or from one of our branches/Business Banking Centre.

In addition, HSBC Bank Malta p.l.c. will use such information to administer, review and contact you regarding your application and consider your lending appeal. 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.

**Your Contact Details**

Title

First Names

Last Name

Main contact telephone number

Alternative contact telephone number (optional)

**Are you an existing HSBC customer?**

Yes

No

**If yes, please enter your business account details**

Account number

**About your business**

Business Name

Business Address

Postcode

**About your borrowing request**

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

What information did you submit with your borrowing request?

Cash Flow Forecast

Business plan

Management Accounts

Audited Accounts

Other – please provide details below

Which product did your request primarily relate to?

Business Overdraft

Business Credit Card

Business Loan

Invoice Finance

Structured Trade Finance

Other – please provide details below

When, approximately, did you submit your borrowing request?

(Insert date)

## Your Appeal

What is 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 the relevant information into account

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

Please return this form to:

**HSBC Bank Malta p.l.c., Business Banking Centre, Business Lending Appeals, Mill Street, Qormi QRM 3103**

**Attn: The Senior Quality Assurance Manager**