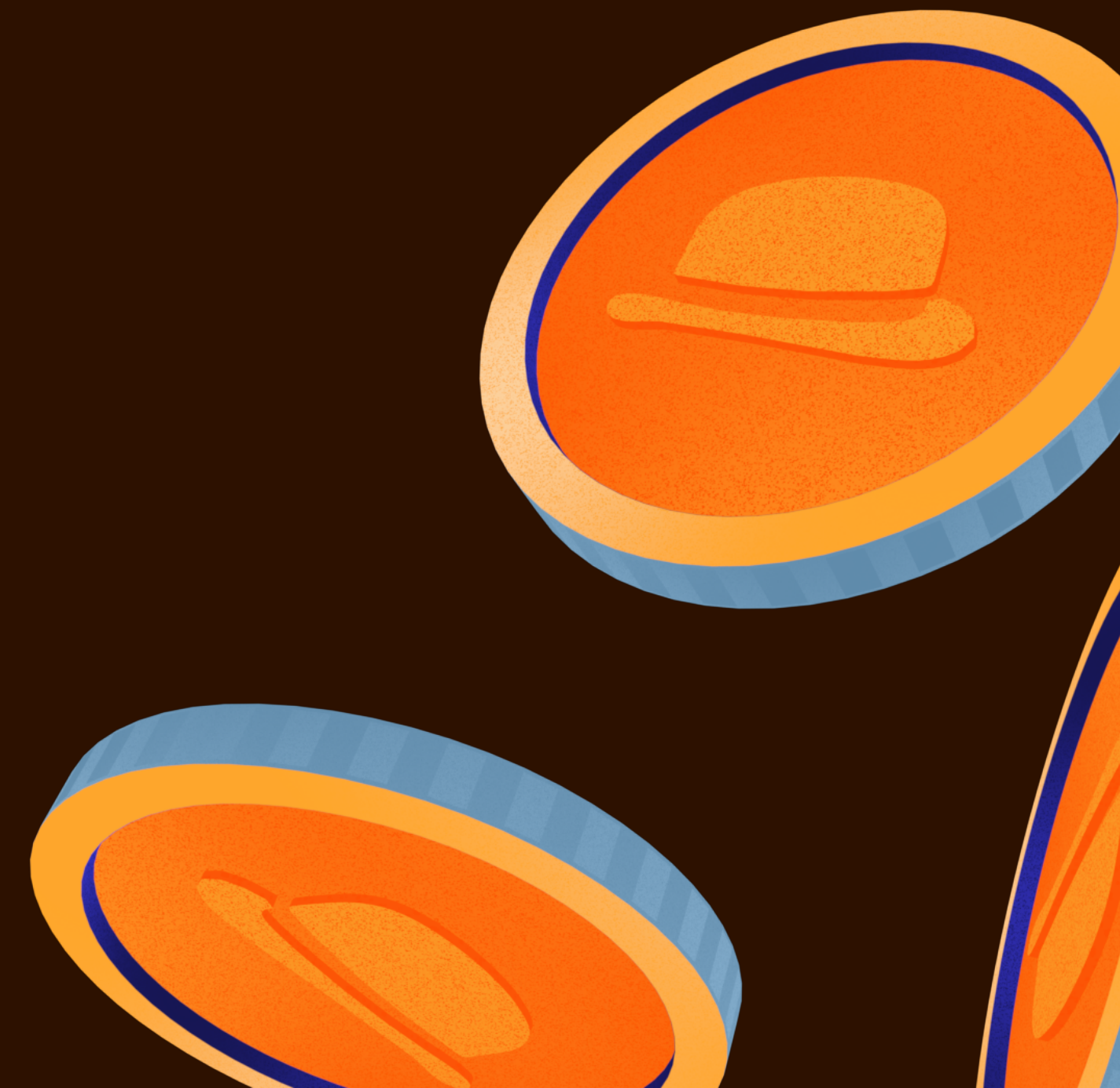


Product guide

Business loans

Fast finance for
established businesses

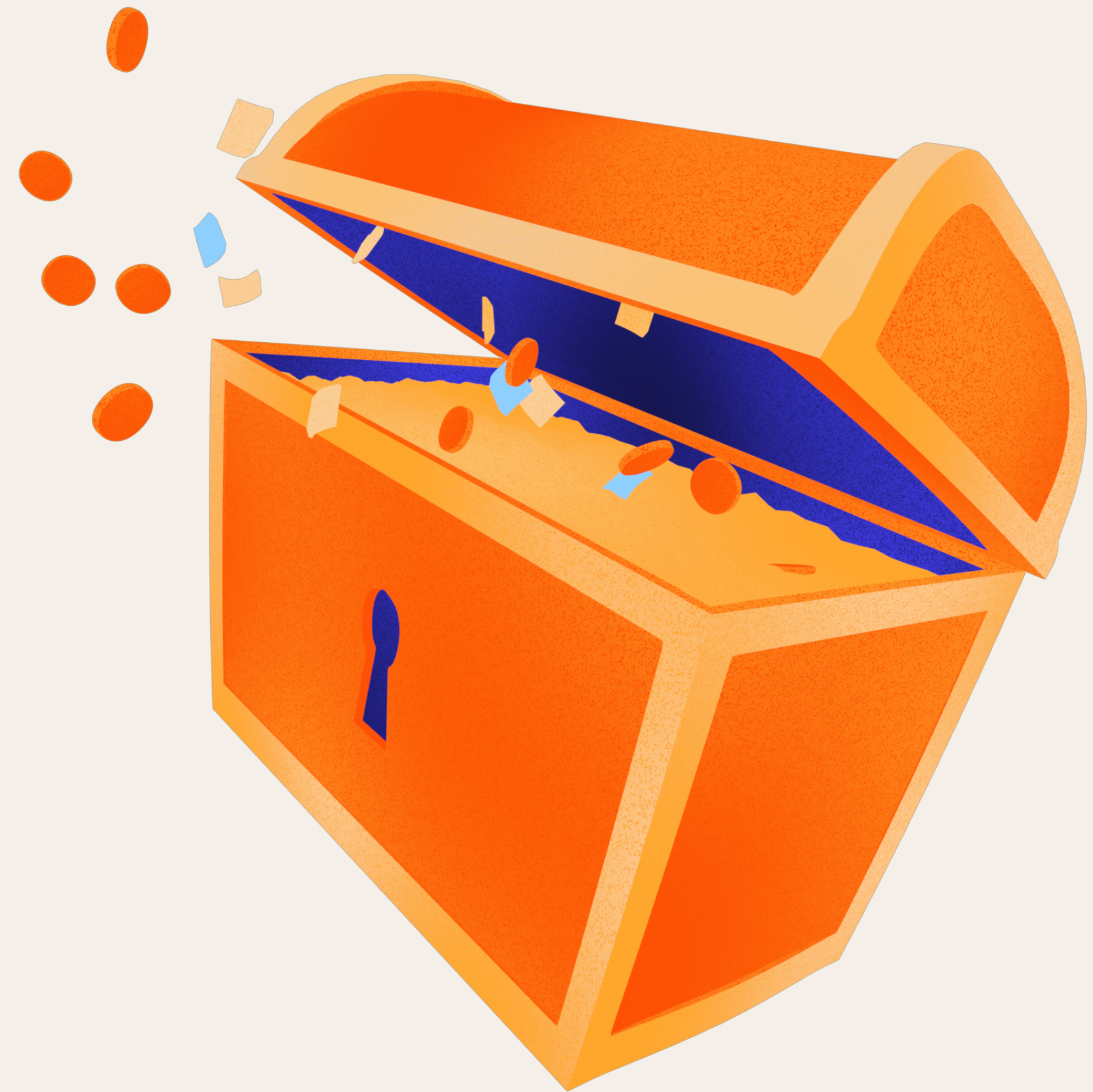


Fuss-free funding, made for growing businesses

Borrowing for your business doesn't have to be a battle. One quick, digital application for an Allica business loan and you could borrow up to £150,000.

Established businesses use loans to invest in staff or a marketing campaign, to develop new products, or to manage annual and one-off expenses.

Our online application is nice and straightforward. You can even get a decision in principle before committing to the application – it only takes a couple of minutes. From start to finish, we've designed the application process to be quick, efficient, and focused on getting you the finance you need to keep growing.



Key product information

Key features

**Loan size**
£25,001 to £150,000

**Term**
One to five years

**Charges**
No Early Repayment Charges (ERCs)

**Purpose**
New assets, business growth, refurbishment, working capital, debt consolidation and lump sum costs

Key information

**Repayment profiles**
Loans are fully amortising from day one

**Arrangement fee**
3% can be added to the loan

**Auto-decisioning**
For loans up to £75,000

**Guarantees**
All loans supported by personal guarantee from Ultimate Beneficial Owner (UBO) or directors

**Open banking**
Required where the primary current account is not already with Allica Bank

Information required

**Loans up to £75,000**
Three months' business bank statements
12 months' management accounts (no older than 60 days), or last two years' full accounts (less than six months old)

**Loans over £75,000**
6 months' business bank statements
Last two years accounts, plus management accounts (if last filed accounts are more than six months old)

**All applications**
Statement of Assets, Liabilities, Income and Expenditure
Details of other debt in the business

Pricing

Fixed rates

	Up to £75,000	Over £75,000
Interest rate	11.75% to 13.75%	9.90% to 12.00%

Exact rate depends on business details, credit score, and risk profile. You can see your indicative eligibility and interest rate with a decision in principle.

Eligibility criteria

Criteria	Description
Borrower type	Limited companies and LLPs, registered in England, Scotland or Wales
Trading type	3 years filed accounts
Repayment cover	150% debt service cover

Get started

[Apply here](#)

A bit more about Allica Bank

Allica makes banking and borrowing for established businesses smarter, more rewarding, and more powerful.

We're an award-winning business bank dedicated exclusively to supporting established businesses with between 5 and 250 employees. That means efficient applications, backed by underwriting and customer support that understands the context of your business and industry.

Take the long-lost art of relationship banking, pair it with all the efficiency and flexibility of digital banking, and you get Allica.

It's how business banking used to be – just better.

Allica Bank Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN: 821851). Registered office: 4th/5th Floor, 15 Worship Street, London EC2A 2DT. Registered in England and Wales with company number 07706156.