Allica Bank

Mandatory information checklist

What you'll need to start an application

Company/business details

Details of the officer applying on behalf of the business
Full name, DOB, address details (address to cover minimum 3 years) and contact (email or mobile) details.

Property details
Property address, estimated value, age, freehold or leasehold, and property type.

Details of tenant and lease terms
Name, rent, start, break and expiry date.

Product details
Term, repayment profile and how Arrangement Fee is to be paid.

Affordability
Turnover, EBITDA and rent.

Any further details of income sources

Description	Investment	Owner-occupied
Historical financial/income information - last 2 years' financial accounts (to include detailed Profit and Loss and Balance sheet) - excludes newly formed SPVs	✓	✓
Up to date financial/accounting information - Management Accounts	○	✓
Full tax returns of Ultimate Beneficial Owners/Applicants	✓	✓
Bank statements - personal - last 3 months	✓	✓
Bank statements - business - last 3 months	✓	✓
Debt schedule (to cover external debt with more than 1 facility)	○	✓
A Proposal Summary which must include: • the structure of the loan (eg. Newco, OpCo/PropCo) • evidence of affordability (show how EBITDA has been calculated) • background experience of the directors/partners/individuals • brief description of the security property • an overview of how rising prices and energy, fuel costs have affected business, tenant performance and how has this been managed	○	✓
A Proposal Summary which must include: • tenant performance over last 12 months to include - rental voids, rental arrears and any management expenses incurred • background experience of the directors/ partners/ individuals/purpose of funds (if Capital Raise) • brief description of the security property	✓	○
Property schedule	✓	○
Assets, Liabilities, Income and Expense Report (ALIE)	✓	✓
Nominated Bank account details	✓	✓

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