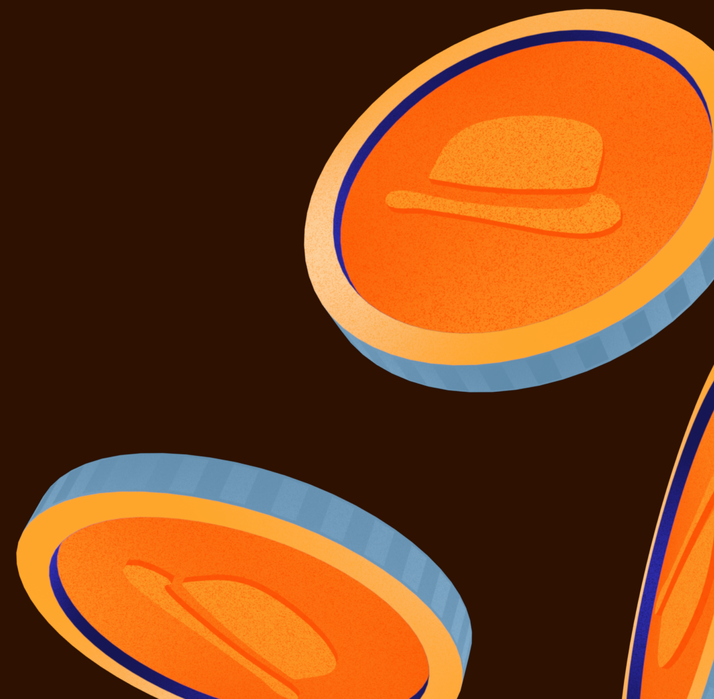
NOVEMBER 2026

Product guide

Business loans

Intermediary usage



Allica Bank

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.

Business loans

Key features

Loan size
£25,001 to £350,000

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*

*commission is included within the arrangement fee and is not an additional cost

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

Loan size	Up to £75,000	Over £75,000
Risk band 1	11.75%	9.90%
Risk band 2	13.75%	12.00%

Risk band 1 is defined by businesses with an Experian Delphi score of 81+, risk band 2 is businesses with a Delphi score between 61-80.

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