Water Wine Group **Co-operative** Union

Under the auspices of the Water Wine Capital Group.

Business Loan Application

Sole Traders and Partnerships (excluding Limited Liability Partnerships)

Please Note: Applications for Fixed Rate loans are only available for lending requirements above $100,000

By completing and submitting this form you are confirming that all the information that we hold on your business and key account parties is up to date.

As part of your application for a loan account we need to confirm some details for verification purposes and to meet our regulatory requirements for anti-money laundering.

This form should not be used to make changes to the information that the union holds about your business or any key account parties. If you need to update this information, please follow the standard processes. Information on how
to update us about changes to your business can be done by sending a request to our email address: info@waterwinegroup.com or contact your country coordinator. This process applies to applicants in Ghana and Nigeria.

To apply for a Co-operative Union business loan, just follow these easy steps:

1. **Complete all relevant sections in the application form and write clearly in CAPITAL LETTERS.**

2. **Ensure all account parties have read Section 1, 'Important information' and signed this application form as appropriate wherever this symbol appears on form.**

3. **Enclose a copy of your latest annual accounts with the application.**

4. **Applicants must meet the following eligibility criteria:**
   - Be 18 years or over.
   - Be a Ghana/Nigeria resident.
   - Be a sole trader or partner with authority to borrow on behalf of the business or organization.
   - Hold a current business account with The Co-operative Union.
   - Require the lending for business use.

5. **Complete checklist for either a Variable Rate Loan or a Fixed Rate Loan in the 'Loan Requirements section on page 5.**

6. **Please complete the full application, and send completed applications via email to :**

GHANA RESIDENTS: *ghanaloans@waterwinegroup.com*

NIGERIA RESIDENTS: *nigerialoans@waterwinegroup.com*

If you can, please return this form to the coordinator in your country.

Important information

Important – Your Personal Information

	Credit decisions and the prevention of fraud, money laundering and terrorist financing. We may use credit reference and fraud prevention agencies to help us make decisions. A short guide to what we do and how both water wine co. op., credit reference bureaus and fraud prevention agencies will use your information is detailed below. For details of how your data may be used, also read carefully the 'Using Your Personal Information' notice provided with the terms and conditions of your account and the 'Your marketing preferences and consent declaration' section in this application form. By confirming your agreement to proceed you are accepting that we may each use your information in this way.

A condensed guide to the use of your personal and business information by ourselves and at credit reference and fraud prevention agencies

1) When you apply to us to open an account, Water Wine Co-Op. will check the following records about you and, where applicable, your business partners and anyone to whom you are linked financially:
   a) Water Wine Co-Op records.
   b) Personal and, where applicable, we will check your business records with your country agent. When we receive a search result from the branch, we will footprint on your personal credit file within the union. They will supply both public and shared credit and fraud prevention information.
   c) If you're an executive member of the group, you will seek confirmation, from Rachael Sackey *rachaelsackey@waterwinegroup.com*
2) If you are making a joint application with a spouse or financial associate, we will link your records together so you must be sure that you have their agreement to disclose personal identifiable information. Your branch will also link your records together and these links will remain on file until such time as you or your Partner successfully file for a disassociation.
3) Information on applications will be recorded at HQ, including, where applicable, information on your business and its proprietors. The HQ may create a record of the name and address of your business and its proprietors if there is not one already.
4) If you borrow and do not repay in full and on time, HQ will record the outstanding debt. This information may be supplied to appropriate authorities to perform similar checks and to trace your whereabouts and recover the debts that you owe. Records remain on after they are closed, whether settled by you or defaulted.
5) If false or inaccurate information is provided and fraud is identified, details including the names of the company Directors at the time of the fraud will be passed to fraud prevention agencies. By completing this application, you undertake to inform all Directors of this notice.
6) Law enforcement agencies may access and use this information.
7) Water Wine Co-Op and other organizations may also access and use this information to prevent fraud, money laundering and terrorist financing..
8) Water Wine Co-Op will trace your whereabouts in the event of default to recover debts. This may be done with the assistance of debt recovery agencies.
9) Your data may also be used for other purposes for which you give your specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the prevailing Data Protection Legislation.

How to find out more

You can contact our country coordinators currently operating in NIGERIA AND GHANA; for more information.

- GHANA: samkobihagan@waterwinegroup.com
- NIGERIA: asiwajuoladimeji@waterwinegroup.com
- If you want to receive details of the relevant fraud prevention issues please contact us at the Water Wine Group Co-operative Union, at compliance@waterwinegroup.com

Section 1 Nature of Business

Kindly complete the below checklist to reaffirm the position of your organization(s) (including parent company and subsidiaries) on the following:

	Yes	No
Are you involved in the manufacture or trade of equipment for military or security purposes?	☐	☐
Do you have any business arrangements with developing countries including imports and overseas operations?	☐	☐
Are you involved in the manufacturing of pharmaceuticals?	☐	☐
Are you involved in the provision of water utility services to developing countries?	☐	☐
Do you manufacture tobacco products?	☐	☐
Are you involved in biotechnology or the development of genetically modified organisms?	☐	☐
Are you involved in nanotechnology or the development of products utilizing nanotechnology?	☐	☐
Have you contravened any environmental legislation or regulations in the last five (5) years?	☐	☐
Are you involved in the exploration, extraction, production or distribution of fossil fuels, or the operation and development of fossil fuel fired power stations or infrastructure, such as oil and gas pipelines?	☐	☐
Are you involved in the production or distribution of other fuels (e.g. biofuels)?	☐	☐
Are you involved in the exploration or extraction of minerals?	☐	☐
Do you manufacture chemicals?	☐	☐
Are you involved in forestry or the timber trade?	☐	☐
Are you involved in the fishing industry?	☐	☐
Are you a promoter or a client of a tax scheme subject to HMRC notification or have you contravened any tax laws or rules (e.g. been convicted of tax evasion within the last five years)?	☐	☐
Do you manufacture (or are you involved in the animal testing of) cosmetics, toiletries or household products or their ingredients?	☐	☐
Are you involved in the experimentation or use of great apes for any purpose?	☐	☐
Are you involved in animal farming?	☐	☐
Are you involved in blood sports (e.g. fox hunting)?	☐	☐
Are you involved in animal fur or leather trade?	☐	☐
Are you involved in the gambling industry?	☐	☐
Are you involved in the provision of short-term, small-value personal loans (e.g. payday loans, home collected credit)?	☐	☐
Have you ever breached any relevant advertising standards codes or marketing codes (e.g. Advertising Standards Agency codes)?	☐	☐

If you answered 'yes' to any of the questions above, please provide full details:

....
....
....
....
....
....
....
....
....

Section 2 Declaration

Sole Traders and Partnerships (all Partners must sign)

Details of how the Account(s) is/are conducted may be recorded across all branches and may be shared with and used by other lenders for the purpose of assessing further applications from you (including all Partners) and members of your household (including all Partners) and for occasional debt recovery or fraud prevention. The Co-operative union will process the information you provide and may use it to assess the suitability of your application within the co-operative group.

I/We†, the Owner/Partners† of the firm:

(the "Business")

Authorise The Water Wine Co-operative Union.(the lender) to:

- act as our lender and fund management, to lend, open and operate the Account(s) specified † on the application form and provide the Business with the services offered by the Co-Op.
- accept instructions (including written instructions sent by facsimile and electronic instructions through the use of digital signatures and/or identification numbers or passwords from the Business in connection with the Account(s) and the Service, provided that the instructions are given and/or signed in accordance with the signing authority listed in the union mandate. Instructions shall mean: loan forms, bills of exchange, promissory notes or other orders for payment drawn, made or accepted on our behalf (even if the payments cause the Account(s) to be overdrawn) and requests or instructions in writing concerning the Account(s), our affairs or property (including the opening of new Account(s), the arranging of facilities and creation of security)
- communicate with or in respect of the Business by phone call, email or SMS in connection with the Account(s)
- search the files of one or more credit reference agencies, who will keep a record of that search, and make other enquiries the union believes necessary to confirm the details on this application form and for credit assessment. It is important that you read and understand the section entitled 'Important - Your Personal Information' at the beginning of this application form and the notice headed 'Using Your Personal Information' provided with the terms and conditions of your account. By signing this application, you agree that we can use your information in this way.

I/We agree:

- all signatories/authorised users to the account are aged 18 or over
- no signatories/authorised users have been subject to bankruptcy in the last six years
- no signatories/authorised users have had any Court Judgments registered against them in the last six years
- that the information provided in this mandate and the application form is true and correct
- to notify the Co-operative union of any change in the constitution of the Business, membership of the Partnership or authorised signatory/authorised users (any change will be subject to the country's registrar general's requirements)
- that, having considered the terms and conditions of the Account(s) and the Service, I/we will comply with and accept them
- that this authority will remain in force notwithstanding any change in the constitution, name or membership of the Business.

If you are a joint partnership, all Partners must complete this section. Each person who signs this section must <u>also</u> complete Section 3.

Name of Sole Trader (or Partner)

Date

Partnership percentage %
(for Partnerships only)

Signature

Name of Partner

Date

Partnership percentage %

Signature

Name of Partner

Date

Partnership percentage %

Signature

Name of Partner

Date

Partnership percentage %

Signature

Section 3 Business Details

Existing Account Details

Please provide the details of your existing main Co-operative Bank business current account:

Full name of account

Sort code

Account number

Key Contact Details

Please provide contact details for the person we could contact in the event of any queries about the application.
The details you provide will only be used in relation to the application process.

Name

Telephone number

Email address

Tax status

Ghana/Nigeria tax regulations require the collection of information regarding an account holder's tax residency and citizenship. Therefore, please complete the questions below and provide the information requested. Please note that we may be required to share this information about you with the relevant tax authorities.

If at any time in the future you need to change the information that you have provided, you are required to advise us within 30 days of such a change in circumstances. If you have any questions about how to complete this form, please contact your tax adviser.

If you are a sole trader, are you resident for tax purposes outside the above-mentioned countries? Yes ☐ No ☐

If you are a sole trader, are you a Ghana/Nigeria citizen? Yes ☐ No ☐

If you are a partnership, is your business resident for tax, or outside? Yes ☐ No ☐

If you have answered yes to any of the above questions, please provide details of your tax residences below.
If you have more than two countries' information to provide, please photocopy this page.

Country where business established/tax residency	Tax Identification Number (TIN)

Does your business generate 50% or more of its income from the sale of goods and/or the provision of services? Yes ☐ No ☐

Details of existing business borrowing

Provider/bank	Amount (£)	Type (e.g. loan/overdraft/HP)	Term	Purpose

Loan requirements

You must select which loan this application is for, either Variable Rate Loan ☐ or Fixed Rate Loan ☐
Please note that Fixed Rate Loans are only available for over £100,000.

Amount (£)	Term	Purpose

Section 4 Personal details

If necessary, please photocopy this page before completing. All individuals with authority to transact on the account (either signatory or authorized user) must complete this section.

BEFORE COMPLETING THIS SECTION PLEASE ENSURE YOU HAVE READ AND UNDERSTOOD SECTION 1: IMPORTANT INFORMATION.

Title

First Name (in full)

Middle name

Surname

Date of birth

day month year

Nationality/ies

Position within business

Home address

Postcode

Please complete the personal/individual tax questions below only if the business is a partnership.

Are you a Ghana/Nigeria Resident for Tax purposes? If Yes, you can include retired people, children and anyone who would be liable to pay tax in the Ghana/Nigeria if they had enough income. If you are unsure of your tax residence status, please check with your country revenue services. Yes No

Are you a citizen of another country other than the above? Yes No

If 'Yes', add your Country & Tax Identification Number here

Are you resident outside Ghana or Nigeria? If yes give details. Yes No

Countries or jurisdictions where Tax Resident

Tax Identification Number (TIN)

Enter the tax reference number that your country of residence for tax purposes has issued you (this includes TIN, a National Insurance Number, a social security number or a resident registration number).

Section 5 Asset Declaration (add currency symbol)

Assets

	Estimated Current Value ₦/¢
Domestic Property	
Address	
Other Property	
Address	
Bank/Building Society Deposits	
Investments	
Total Assets ₦/¢	

Liabilities

	Amount Outstanding ¢/₦
Domestic Mortgage Outstanding	
Other Mortgage Outstanding	
Other Secured Loans	
Unsecured Loans	
Hire Purchase/Credit Cards	
Bank Overdrafts	
Tax Liabilities	
Total Liabilities ₦/¢	

Income and Expenditure

Wages/Salary of Self	
Wages/Salary of Partner	
Other Income (please specify)	
Total Income ₦/¢	

Mortgage	
Second Mortgage	
Rent/Lodging	
Council Tax	
Other Finance Commitments	
Loan Payments	
Credit Card Payments	
House/Contents Insurance	
Life Assurance	
Travel Expenses	
Other Expenses	
Total Expenditure ₦/¢	

Please contact us on *info@waterwinegroup.com* (8am to 5pm Monday to Friday and 9am to 2pm noon on Saturday) for any further information.

The Water Wine Group Co-operative Union operates under the auspices of Water Wine Group Hedge Fund.

MKT89532 04/2023