



Asset finance

Appeals process

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Am I eligible

- Your business qualifies as an SME
 - **The Central Bank define an SME as:**
'An enterprise which employs fewer than 250 persons and which has an annual turnover not exceeding €0 million and an annual balance sheet total not exceeding €3 million'.
- Close Brothers Limited has made a decision regarding your credit application or facilities within the last 20 working days
- You have not previously appealed this decision

You have the right to appeal our decision for the following reasons

- Decision to refuse your application for credit
- Special terms and conditions attached to our lending decision are not acceptable
- Withdrawal or reduction in existing facilities held
- Refusal to offer an alternative arrangement
- Special terms and conditions required to enable the provision of an alternative arrangement
- Being classified as not-cooperating

How do I appeal?

Close Brothers should be notified of the appeal within 20 working days of the decision being taken. We recommend that you discuss your concerns with your relationship manager prior to submitting, so that the reasons for the decision can be clearly explained. If you still wish to pursue the appeal then the reasons for appeal should be clearly outlined and supporting information provided to enable us to make a full assessment.

Where you wish to raise an appeal, you may contact us verbally over the telephone or in writing if preferred, using the following contact details:

By Phone:

You can call between the hours of 9am and 5pm Monday to Friday on +353 1 8711060

By Email:

appeals.ireland@closebrothers.com

By Post:

Close Brothers Commercial Finance
Swift Square
Building 1
Santry Demesne
Northwood
Dublin 9, D09 A0E4



Who will review the appeal

Your appeal will be reviewed by at least two key decision makers not previously involved and who have sufficient knowledge and experience to ensure your case is handled correctly and fairly.

How does the appeals process work

We will acknowledge receipt of your appeal within five working days of receipt; this will include the details of your designated contact point while the appeals panel adjudicates.

If we are unable to make a decision within 15 working days following receipt of your appeal we will get in touch with you to clarify:

- How long it will take to reach a decision
- The reason it will take longer than 15 working days

Once the appeal panel has reached a decision we will notify you within five working days, along with a suitable explanation. This decision cannot be appealed for a second time. However if your circumstances have significantly changed then we will happily reconsider the case on its own merits.



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