

Supporting Business Growth in Turbulent Times



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European Investment Bank Funding

Through an agreement with the European Investment Bank (EIB) we are supporting small and medium sized businesses by providing access to an invaluable source of lower cost finance.

What is EIB funding?

The EIB is strengthening its support for Europe's small and medium-sized enterprises by helping this important sector access vital new lines of credit. Santander has negotiated discounted finance that will benefit qualifying UK firms with lower borrowing costs. The loan term is a minimum of 2 years and is subject to a maximum single advance of €12.5 million.

Is my business eligible?

The funding is available to businesses in a broad range of industry sectors that have fewer than 250 employees. Loans can be used for a wide variety of purposes but cannot be used as working capital or to refinance existing debt. Some sectors are excluded from this scheme – please contact your local Relationship Director for full details.

The benefits

- Santander can offer discounted loan rates from our standard pricing, saving your business money over the term of the loan
- We can give you a swift response about your eligibility after a simple discussion
- Straightforward process – we will handle the paperwork on your company's behalf
- You will be assigned your own dedicated and highly experienced Relationship Director to ensure the best possible support going forward

Please note that applications are subject to status and the right to decline any application is reserved. The EIB is unable to intervene in any matter regarding the Bank's credit assessment of an applicant.

ANY PROPERTY USED AS SECURITY, WHICH MAY INCLUDE YOUR HOME, MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON THE LOAN.

At a glance

Discounted loan rates are available for qualifying businesses

The funding is available to businesses across most industry sectors

Loans can be granted to businesses with less than 250 employees

The maximum single loan value is €12.5 million, with a minimum loan term of 2 years.

Funding must be for an investment into your business and cannot be used as working capital or to refinance existing debt

Our experienced Relationship Directors can discuss your eligibility and help you apply



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Enterprise Finance Guarantee

We are participating in the Government's Enterprise Finance Guarantee (EFG) scheme to support small and medium sized businesses by providing access to an invaluable source of alternative finance.

What is the EFG?

The Enterprise Finance Guarantee (EFG) is a Government backed scheme designed to provide access to funding for small and medium sized businesses that have viable business plans, but lack the level of security normally required to qualify for a standard credit facility. An EFG loan will provide a 75% Government-backed guarantee on any individual loan. The loan terms range from 3 months up to 10 years, up to a maximum value of £1 million.

Is my business eligible?

An EFG loan is available to most types of businesses with a turnover below £25 million per year. The scheme can be used to obtain a new loan, refinance existing loans or to convert part or all of an existing overdraft into a loan to release capacity to meet working capital requirements.

Some sectors are excluded from this scheme – please contact your local Relationship Director for full details.

The benefits

- Santander can provide an alternative source of funding for businesses without the necessary security to obtain a standard commercial loan
- Funding can be used for a variety of purposes, including to support your cash flow
- Flexible – secured and unsecured options available
- We can give you a swift response about your eligibility after a simple discussion
- Straightforward process - we will handle the paperwork on your company's behalf

Please note that applications are subject to status and the right to decline any application is reserved.

ANY PROPERTY USED AS SECURITY, WHICH MAY INCLUDE YOUR HOME, MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON THE LOAN.

At a glance

Access to funding for businesses without the sufficient security to qualify for standard credit facilities

Credit is available to businesses with an annual turnover below £25 million

The maximum single loan value is £1 million, with loan terms between 3 months and 10 years

Funding can be used for unsecured or partially secured term loans, overdraft repayments to release working capital, or to refinance existing loans

Our experienced Relationship Directors can discuss your eligibility and help you apply



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