



Irish SME Credit Appeals Form

At Dell Financial Services we are committed to supporting small and medium sized enterprises in Ireland. If you meet all of the criteria detailed below and have formally applied for a credit facility which we have declined to accommodate, you can request a review of our decision through our internal Credit Appeals Process.

To appeal a Dell Financial Services Irish SME credit decision, please complete and submit this form along with any supporting material to:

**Dell Financial Services
Irish SME Credit Appeals Unit
Dell (Ireland)
Innovation House
Cherrywood Science and Technology Park
Dublin 18**

Criteria

If you meet all of the criteria detailed below you are eligible to make an appeal:

- Your business is an SME *
- You have submitted a formal lending request to Dell Financial Services
- Your appeal relates to a lending application declined/approved within the previous 30 days
- Your business has applied for individual credit facilities from €1,000 to €3,000,000

** An SME is defined as an enterprise that has less than 250 employees and a turnover of ≤€50,000,000 OR an annual balance sheet total of ≤€43,000,000.*

Irish SME Credit Appeals Guidelines

Our Irish SME Credit Appeals process enables you to appeal against a lending decision in the following circumstances:

- You have submitted a formal business credit application or a request for an alternative repayment arrangement
- Your appeal relates to a business credit application declined within the previous 30 business days
- Your appeal relates to a business credit application which was approved but at a lower level than requested or with conditions that you feel are unacceptable
- Your appeal relates to the withdrawal or reduction of a credit facility



Business Details

Company Name:	
Address:	
Are you an existing Dell Financial Services customer? (Yes/No):	
If yes, please enter lease and/or loan number details:	

Your Contact Details

Title	
First Name	
Last Name	
Main telephone number	
Alternative telephone number (optional)	
E-mail address	

About Your Credit Facility Request

What was the amount of your credit facility request?	
Which product did your new request primarily relate to?	
When, approximately, did you submit your borrowing request?	



Your Appeal

Please note: This form should not be used for enquiries or objections to the proposed costs of approved credit (e.g. interest rates, fees and costs) or the standard terms and conditions Dell Financial Services attaches to such credit facilities.

What is the basis of your appeal? (Please tick one or more of the following):

- Refusal of a credit application
- A special term or condition required in order to grant credit, including security and/or guarantee(s)
- Withdrawal or reduction of a credit facility
- A special term or condition required in order to provide an alternative arrangement
- Refusal to offer an alternative arrangement
- Classification of a borrower as not co-operating
- Other – please provide further details of your appeal below

Details of any material changes since you submitted your original request.



Next Steps

- On receipt of your appeal, Dell Financial Services will issue an acknowledgment to you.
- Your appeal will be assessed by an appeals panel, comprised of at least 2 decision makers who have not been involved in your case previously and have sufficient knowledge and experience to conduct the appeal, as soon as is reasonably practicable.
- Dell Financial Services will issue you with a written decision on the outcome of the appeal within 15 business days of receipt of the appeal.
- If Dell Financial Services cannot make a decision on the appeal within 15 working days following the receipt of your appeal we will inform you of (i) how long it will take Dell Financial Services to reach its decision, and (ii) the reasons why it will take longer than 15 working days.
- Further details of our SME processes, including appeals, are available on our website.

Your Information

- The information provided by you will be used to process your lending appeal.
- Processing this appeal may involve sharing information across Dell Financial Services.
- By signing this form you consent to the use of your information as described above.

Your Signature

Signature:

Date: