

SCHEDULE

Regulation 2

Credit information

1. Information relating to a loan made in sterling to the business—
 - (a) start date of loan agreement;
 - (b) the date the loan is due to be fully repaid, has been fully repaid or enters default;
 - (c) amount of loan outstanding;
 - (d) repayment period;
 - (e) repayment frequency;
 - (f) repayment amount;
 - (g) number of missed payments;
 - (h) details of any defaults and associated satisfactions.
2. Information relating to a credit card account denominated in sterling and held in the name of the business—
 - (a) start date of the facility;
 - (b) the date the facility closed (if applicable);
 - (c) outstanding balance;
 - (d) agreed credit limit;
 - (e) number of missed payments;
 - (f) number of cash advances;
 - (g) value of cash advances;
 - (h) details of any defaults and associated satisfactions.
3. Information relating to a current account denominated in sterling and held in the name of the business—
 - (a) start date of the facility;
 - (b) the date the facility closed (if applicable);
 - (c) current balance;
 - (d) minimum balance;
 - (e) maximum balance;
 - (f) average balance;
 - (g) overdraft limit;
 - (h) total value of all payments into the account;
 - (i) total value of debits withdrawn from the account;
 - (j) number of days in month where the customer has exceeded its approved limit;
 - (k) number of cheques or direct debts that have not been paid due to insufficient funds.
4. Where any of the information described in the preceding paragraphs is provided—
 - (a) business type indicator (e.g. limited liability company or non-limited business);
 - (b) business name and address;
 - (c) company registration number (if applicable);
 - (d) telephone number;

Changes to legislation: There are currently no known outstanding effects for the The Small and Medium Sized Business (Credit Information) Regulations 2015. (See end of Document for details)

(e) VAT number (if applicable).

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