

# Working Capital Credit Application Please return by fax to:

Referral Source:
BUSINESS / APPLICANT DETAILS
Full Legal Name: Operating Name:
☐ Corporation ☐ Proprietorship ☐ Partnership ☐ Other In Business Since (Month/Year):
Mailing Address including Postal Code:
Physical Address including Postal Code:
Nature of Business: Business Website:
Accounting E-mail Address:
Work #: ( ) - Fax #: ( ) - Primary Contact:
Is your business seasonal? If so, please tick the slow months.
☐ JAN ☐ FEB ☐ MAR ☐ APR ☐ MAY ☐ JUN ☐ JUL ☐ AUG ☐ SEP ☐ OCT ☐ NOV ☐ DEC
FINANCIAL DETAILS ABOUT YOUR BUSINESS & REQUEST
Does your business have a Merchant Cash Advance or other short term loans outstanding?:   Yes or  No, If yes please provide details
Is your business indebted / in arrears with Canada Revenue Agency:
Credit Limit on your Business Overdraft / Line of Credit? (if available): \$  Average Monthly Income \$
Reason for AccordAccess Loan (what are you going to do with the proceeds? Please provide as much detail as possible):
Amount Requested Repayment Term (min: \$1,000, max: \$75,000): \$ (min: 3 months, max: 18 months):
(min: \$1,000, max: \$75,000): \$ (min: 3 months, max: 18 months):  SHAREHOLDER / OFFICER / DIRECTOR DETAILS (OWNERSHIP MUST TOTAL 100%)
PLEASE PROVIDE AN ADDITIONAL APPLICATION FOR EACH ADDITIONAL SHAREHOLDER / OFFICER / DIRECTOR
Full Legal Name:  Date of Birth (mm/dd/yyyy):  SIN #
Mailing Address including Postal Code:
Physical Address including Postal Code:
☐ Own or ☐ Rent Property Value: Mortgage Balance: Monthly Mortgage/Rent Payment:
Have you ever filed for bankruptcy? ☐ Yes or ☐ No If yes, when? Month: Year:
Are you personally indebted / in arrears with Canada Revenue Agency: Yes or No, If yes please provide details
Personal E-Mail Address:
Business E-Mail Address:
Home Phone: ( ) - Work Phone: ( ) - Mobile Phone: ( ) -
Marital Status?  Married Common-Law Single Divorced Separated Ownership Percentage of the Business: %
You affirm that you are a citizen or permanent resident of Canada. You have disclosed to Accord all claims against you of any
sort, legal or otherwise. You represent and acknowledge that Accord is relying on the truthfulness and accuracy made in this credit application and that your failure to accurately complete this credit application may be a fraudulent misrepresentation.
The undersigned certifies the above information to be true and correct. By signing below, I consent and authorize Varion Capital Corp. DBA Accord Financial (hereinafter, known as Accord) and its representatives, at any time to obtain on an on-going basis, verify, use, communicate with and disclose to third parties (including credit reporting agencies, credit exchanges, leasing brokers, and credit grantors, on an on-going basis) any of my credit, financial, and personal information that Accord deems necessary to complete, service or enforce any lease, ancillary deed or transaction, including but not limited to assignments and securitizations. You authorize us to collect, hold, exchange and disclose your personal information as requested in order to administer your contract & determine your insurance eligibility as required or permitted by law. You also authorize us to use your personal information for internal statistical analysis purposes. If you would like to review your own personal information, correct or revise existing information, have any questions, concerns or comments regarding it's application please fax 1-888-835-9757 (Attn: Privacy Office)  **Signatures:**  **Date:**
(Principal of Applicant #1



## AccordAccess Basic Requirements

- 2+ years in business;
- Your business has a minimum annual revenue of \$100,000;
- You have a business bank account;
- Your business bank account has no NSF activity;
- You are located within the 10 provinces of Canada;
- You have at least 3 deposits into your business accounts each month;
- Every shareholder / officer / director credit standing is average or better and free of derogatory trades, derogatory inquiries and collection/legal claims;
- Every shareholder / officer / director is either a Canadian Citizen or a Canadian Permanent Resident;
- No party has claimed bankruptcy or is in bankruptcy protection or proposal (in the past 10 years);
- Your requested loan is between \$1,000.00 \$50,000.00 (\$75,000 for exceptional credit profiles) and you can repay this loan over 3-18 months;
- We can consider loan requests up to \$100,000.00 with security/collateral;
- You do not have an existing AccordAccess loan outstanding. If you are ½ way through your existing AccordAccess loan, we can blend the outstanding balance into a new AccordAccess loan.

## **AccordAccess Required Supporting Documents**

Please ensure you include with your application or email to credit@AccordAccess.com the following additional information:

### **Required for Credit Approval:**

- A minimum of 3 months of bank statements
  - o The 2 oldest months, must be on bank forms (not transactional history print outs);
  - o The most current month, may be printed from online banking;
  - o The bank account MUST be in the name of the applicant.

### Required to Fund your *AccordAccess* loan:

Although this information is not required to approve your loan request, you should send as soon as possible, so we can advance your loan without delay!

- 2 pieces of ID for each shareholder (one must be a government issued ID with a picture)
  - The front and back of each piece of ID is required.
- A VOID Cheque for us to take the weekly payments & for us to send you the loan proceeds.
  - o The VOID Cheque must have the company information printed on it;
  - The VOID Cheque must match the bank statements;
  - It must be a business account, not a personal account.