

Essential Sector Growth Loan

In a nutshell

Our Essential Sector Growth Loan will support the essential businesses that continue to trade throughout this period. This product will provide priority access to finance for essential sector businesses at favourable rates, with no additional fees and all the flexible features of our standard business loan.

Key Features

All of the flexible business loan features apply, including no early repayment penalties or fees, plus:



Priority Access

This product will provide priority access to essential sector businesses. They'll be bumped to the top of the queue when we assess business finance applications during this time.



Fast Funding

We know that time is of the essence, so we've tweaked our processes to facilitate lightning-fast decisions so that essential businesses can access the funds they need quickly. We're pledging to underwrite these loans as fast as we can, which could mean same-day decisions.



Mindful Lending

All Covid-19 Essential Business Growth Loans come with favourable rates so that the businesses who form the pillars of our society can continue the vital work they do to support our communities.

Eligibility Criteria

Our [standard loan criteria](#) applies, but we're mindful of the current environment and will be taking this into account when assessing applications. To qualify for this product the business must operate in the following sectors:

- Transport/Haulage/Freight
- Utilities
- Corner shops
- Farm shops
- Pet shops and supplies
- Communications
- Health and social care (inc. dentists and opticians)
- Childcare/nurseries (who are supporting key workers)
- Food and other necessary goods (including suppliers)
- Medical suppliers and dispensing chemists
- Public safety and national security
- Businesses that can provide evidence of supporting key workers

Submitting Applications

The process for submitting applications is the same as usual - submit applications via partners.fleximize.com and if our automated checks pass, you'll need to upload the usual documents, including our newly introduced [Covid-19: Additional Information Request Form](#). We'll take care of the rest.



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