

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 must have a trade style (doing business as), if you are a sole proprietor;
- Your business bank account has no NSF activity;
- You and your business are located in 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, filed for bankruptcy protection or proposal (in the past 8 years);
- Your requested loan is between \$5,000.00 - \$50,000.00 (\$75,000 for exceptional credit profiles) and you can repay this loan over 6-12 months (up to 18 months is available for exceptional credit profiles and/or dealing clients);
- We can consider loan requests over \$75,000 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@AccordFinancial.net the following additional information:

Required for Credit Approval:

- **A minimum of 3 months of bank statements**
 - The 2 oldest months, must be on bank forms (not transactional history print outs);
 - The most current month, may be printed from online banking;
 - 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!

Please include a SCANNED PDF of your VOID Cheque for processing of your payments. We will advance the loan proceeds into the same account.

- 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.

Please include a SCANNED PDF of the Front & Back of your primary and secondary ID, for each Debtor

- Acceptable Primary ID: Government issued photo ID with both your picture & signature (Passport, Driver's License, etc)
- Acceptable Secondary ID: Any additional item primary ID, Canadian Firearms license, provincial health card, Canadian issued debit or credit card (so long as your name is embossed on the card), birth certificate, SIN Card, Canadian forces ID Card, Secure Certificate of Indian status or Nexus Card

Questions? Want to speak with a representative?

Yes, with Accord you can talk to a real live person! We would love to hear from you and learn about your business. Call a customer service specialist toll free at 1-844-982-3010.

Referral Source: LEASE PLUS FINANCIAL			
BUSINESS / APPLICANT DETAILS			
Full Legal Name:		Operating Name:	
<input type="checkbox"/> Corporation <input type="checkbox"/> Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> 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 for notifications:			
Work #: () -		Fax #: () -	
		Primary Contact:	
Is your business seasonal? If so, please tick the slow months.			
<input type="checkbox"/> JAN <input type="checkbox"/> FEB <input type="checkbox"/> MAR <input type="checkbox"/> APR <input type="checkbox"/> MAY <input type="checkbox"/> JUN <input type="checkbox"/> JUL <input type="checkbox"/> AUG <input type="checkbox"/> SEP <input type="checkbox"/> OCT <input type="checkbox"/> NOV <input type="checkbox"/> DEC <input type="checkbox"/> NOT SEASONAL			
FINANCIAL DETAILS ABOUT YOUR BUSINESS & REQUEST			
Does your business have any short-term loans outstanding (originally 24 months or less)? <input type="checkbox"/> Yes or <input type="checkbox"/> No, if yes – provide details (attached)			
Have you recently completed or planning any other/additional working capital transaction? <input type="checkbox"/> Yes or <input type="checkbox"/> No, if yes – provide details (attached)			
Is your business in arrears with Canada Revenue Agency (including payment plans): <input type="checkbox"/> Yes or <input type="checkbox"/> No, if yes – provide details (attached)			
How did you hear about us?: <input type="checkbox"/> Google/Search <input type="checkbox"/> Radio <input type="checkbox"/> TV <input type="checkbox"/> Print Ad <input type="checkbox"/> Local Business Chamber <input type="checkbox"/> LinkedIn <input type="checkbox"/> Facebook <input type="checkbox"/> Other			
Credit Limit on your Business		Average Monthly Income \$	
Overdraft / Line of Credit? (if available): \$			
HOW WILL USE THE PROCEEDS FROM THIS LOAN? (AS MUCH DETAIL AS POSSIBLE)			
Reason 1:			\$
Reason 2:			\$
Reason 3:			\$
REQUESTED TERM	<input type="checkbox"/> 6 Months <input type="checkbox"/> 9 Months <input type="checkbox"/> 12 Months <input type="checkbox"/> 15 Months <input type="checkbox"/> 18 Months	TOTAL REQUESTED LOAN	\$
SHAREHOLDER / OFFICER / DIRECTOR DETAILS (OWNERSHIP MUST TOTAL 100%)			
PLEASE PROVIDE AN ADDITIONAL APPLICATION FOR EACH ADDITIONAL SHAREHOLDER / OFFICER / DIRECTOR			
** SIN NUMBER IS REQUIRED, OR ID & RESIDENCY VERIFICATION IS REQUIRED			
Full Legal Name:		Date of Birth (mm/dd/yyyy):	** SIN #
Mailing Address including Postal Code:			
Physical Address including Postal Code:			
<input type="checkbox"/> Own or <input type="checkbox"/> Rent	Property Value:	Mortgage Balance:	Monthly Mortgage/Rent Payment:
Have you ever filed for bankruptcy? <input type="checkbox"/> Yes or <input type="checkbox"/> No, If yes – provide details (attached)		If yes, when? Month:	Year:
Are you personally in arrears with Canada Revenue Agency (including payment plans): <input type="checkbox"/> Yes or <input type="checkbox"/> No, if yes – provide details (attached)			
Personal E-Mail Address:			
Business E-Mail Address:			
Home Phone: () -		Work Phone: () -	
		Mobile Phone: () -	
Marital Status? <input type="checkbox"/> Married <input type="checkbox"/> Common-Law <input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Separated			Ownership of the Business (%):
REPRESENTATIONS AND AUTHORIZATIONS TO ACCORD			
<i>The undersigned authorizes:</i>			
1. Accord Small Business Finance Corp., Accord Small Business Leasing Corp and Varion Capital Corp (hereinafter collectively known as "Accord", "Us") 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; and 2. Accord 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 its application please fax 1-888-835-9757 (Attn: Privacy Office) or mail #305-889 Harbourside Drive, North Vancouver, BC V7P 3S1 Attn: Privacy Office.			
<i>The undersigned warrants that:</i>			
1. I am a citizen or permanent resident of Canada; I have disclosed to Accord all claims (including threatened, pending and looming) against me of any sort, legal or otherwise and my statements in this credit application are true and complete; 2. to the best of my knowledge, there are no problems which would cause me to file for bankruptcy within the next 12 months; 3. I understand that Accord is relying on the information given by me on this credit application in granting this extension of credit, and I recognize that failure to provide full information or providing false information may prevent this extension of credit from being discharged in the event of bankruptcy; and 4. the above information to be true and correct.			
Signatures:		Date:	
X _____ <small>Applicant</small>		_____	

ADDITIONAL APPLICATION DETAILS (if needed)

ADDITIONAL DETAILS – YOUR BUSINESS

DOES YOUR BUSINESS HAVE ANY SHORT-TERM LOANS OUTSTANDING (ORIGINAL TERM, 24 MONTHS OR LESS)?			
EXISTING LOAN PROVIDER	ORIGINAL AMOUNT BORROWED	AMOUNT OUTSTANDING	PAYMENT FREQUENCY & AMOUNT
Name: _____	\$ _____	\$ _____	<input type="checkbox"/> Daily <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly \$ _____
Name: _____	\$ _____	\$ _____	<input type="checkbox"/> Daily <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly \$ _____
HAVE YOU RECENTLY COMPLETED OR PLANNING ANY OTHER/ADDITIONAL WORKING CAPITAL TRANSACTION?			
EXISTING / PLANNED LOAN PROVIDER	AMOUNT BORROWED	AMOUNT OUTSTANDING	PAYMENT FREQUENCY & AMOUNT
Name: _____	\$ _____	\$ _____	<input type="checkbox"/> Daily <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly \$ _____
PLEASE PROVIDE US DETAILS OF THE OTHER EXISTING/PLANNED WORKING CAPITAL TRANSACTION			
Comments: _____			
IS YOUR BUSINESS IN ARREARS WITH CANADA REVENUE AGENCY (INCLUDING PAYMENT PLANS)			
CRA Division	HOW LONG	AMOUNT	DETAILS OF PAYMENT ARRANGEMENTS (if applicable)
Income Tax		\$ _____	Comments: _____
GST / HST Arrears		\$ _____	Comments: _____
Payroll Taxes / Source Deductions		\$ _____	Comments: _____
Other		\$ _____	Comments: _____

ADDITIONAL DETAILS – PERSONAL

HAVE YOU EVER FILED FOR BANKRUPTCY?			
PLEASE PROVIDE US DETAILS OF THE BANKRUPTCY AND WHAT CAUSED YOU TO FILE FOR BANKRUPTCY			
Comments: _____			
ARE YOU PERSONALLY IN ARREARS WITH CANADA REVENUE AGENCY (INCLUDING PAYMENT PLANS)			
CRA Division	HOW LONG	AMOUNT	DETAILS OF PAYMENT ARRANGEMENTS (if applicable)
Income Tax		\$ _____	Comments: _____
GST / HST Arrears		\$ _____	Comments: _____
Payroll Taxes / Source Deductions		\$ _____	Comments: _____
Other		\$ _____	Comments: _____
Is there anything you want us to know about your business or situation to assist us in underwriting your loan application?			
Comments: _____			