



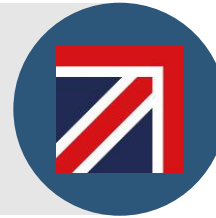
**Coronavirus (COVID-19)
Business Survival Guide**

**Coronavirus Business Interruption
Loan Scheme (CBILS) Providers**

CBILS SCHEME



WHAT IS THE CORONAVIRUS BUSINESS INTERRUPTION LOAN SCHEME?



- CBILS is a new scheme that can provide facilities of up to £5m for smaller businesses across the UK who are experiencing lost or deferred revenues, leading to disruptions to their cashflow.
- CBILS supports a wide range of business finance products, including term loans, overdrafts, invoice finance and asset finance facilities.
- The scheme provides the **lender** with a government-backed guarantee, potentially enabling a 'no' credit decision to become a 'yes';
- Smaller businesses from all sectors can apply for the full amount of the facility. To be eligible for a facility under CBILS, an SME must:
 - Be UK based in its business activity, with turnover of no more than £45m per year; and
 - Have a borrowing proposal which, were it not for the current pandemic, would be considered viable by the lender.
- If the lender can offer finance on normal commercial terms without the need to make use of the scheme, they will do so.

- **Up to £5m facility:** The maximum value of a facility provided under the scheme will be £5m, available on repayment terms of up to 6 years.
- **80% guarantee:** The scheme provides the lender with a government-backed, partial guarantee (80%) against the outstanding facility balance, subject to an overall cap.
- **No guarantee fee for SMEs to access the scheme:** No fee for smaller businesses.
- **Interest and fees paid by Government for 12 months:** The Government will make a Business Interruption Payment to cover the first 12 months of interest payments and any lender-levied fees, so smaller businesses will benefit from no upfront costs and lower initial repayments.
- **Finance terms:** Finance terms are up to six years for term loans and asset finance facilities. For overdrafts and invoice finance, terms will be up to 3 years.
- **Security:** At the discretion of the lender, the scheme may be used for unsecured lending for facilities of £250,000 and under, with no personal guarantees for facilities under £250k.
- **The borrower always remains 100% liable for the debt.**



SCHEME FEATURES

For further information – [click here](#).

CBILS SCHEME (SCOTLAND) TERM LOANS PROVIDERS



[Bank of Scotland](#)



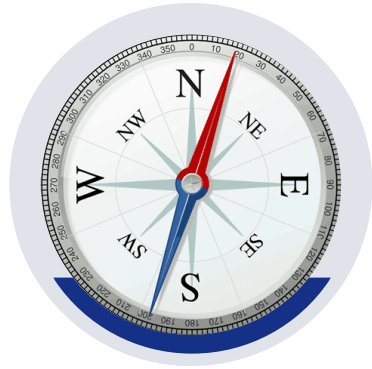
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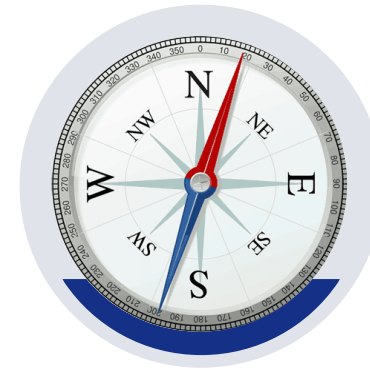
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