

## Overview

The UK is set to formally leave the European Union on [31 October 2019], either as part of a managed exit or without an agreed withdrawal deal (also referred to as No Deal Brexit). RBS is a signatory to the UK Government's SME Finance Charter. This document sets our commitments that sit alongside the commitments made by the Government under the 5 principles:

### We'll help you prepare for Brexit and beyond:

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- Our focus is on helping our customers with our Relationship Managers directly contacting those customers that maybe more affected by Brexit
- We're hosting local Customer Events covering Brexit for SMEs, in partnership with and attended by government experts as well as our own SME specialists
- Our Mentor service (1) is offering free trials. Mentor's employment law specialists can support businesses through any HR regulation uncertainty ahead
- Our dedicated Brexit hub provides SMEs with a wealth of support and information from FAQs to information on passporting and banking in the EU

### We're open for business and ready to lend

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- We are deliberately holding higher levels of capital and liquidity to ensure that we can continue to serve our customers in all eventualities
- Since inception, we have exceeded the £6bn Growth Funding to support UK SMEs growth and also their needs through Brexit, and this will continue to be available

- We've discounted pricing for businesses in sectors that are key to the UK economy
- We've increased the maximum loan amount and reduced pricing in Esme Loans (2), our digital lender, to support smaller UK businesses with a quick, simple, digital lending solution
- We've launched Rapid Cash (3) to provide a flexible line of credit of up to £500k against unpaid invoices to UK businesses who have working capital needs

### We'll support your application and signpost other options if needed

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- We have a variety of funding options available, from asset finance to invoice finance, and our staff will ensure customers are supported with the product that meets individual requirements and circumstances
- We'll help you understand how you can improve your credit score, explain how we make lending decisions and help you to appeal any lending decision we make

## We'll treat you fairly at all times

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- We've made it easy for businesses to compare our products with competitors, helping customers make an informed choice
- If we can't support your lending request, we will clearly state why this is the case and outline the alternative options available to your business
- We'll continue to ensure our existing customers are treated fairly, for example by ensuring that any pricing offers available to new customers are available to all
- We are a Registered Firm with the Lending Standards Board which publishes the Standards of Lending Practice for Business Customers
- If businesses experience financial difficulties we will carefully review the issues and the options available, taking account of both economic and non-economic factors. The steps we'll take to do this will be clearly explained with empathy, honesty and transparency

## We will work with the Government - owned British Business Bank to support SMEs

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- We continue to support business with Enterprise Finance Guarantee loans to ensure all small businesses get the helping hand they need
- We work closely with the Department of Business Innovation & Skills, Department of Exiting the EU, HM Treasury and other Government departments to promote Brexit content and support customers through our specialist staff
- We will continue to partner, and promote, the British Business Bank and its finance schemes to relevant customers to ensure they receive the support they need.

### Disclaimer

1) Mentor – There is a charge for Mentor's services once any free trial has ended

2) Esme Loans targets UK SMEs with a turnover of over £15k per annum.

Businesses need to be sole traders or Limited Companies and to have been trading for a minimum of 18 months.

Unsecured loans for Sole Traders are from £25,500 and the loan must be for business purposes only. Loans for Limited Companies amounts are from £10,000 and the loan must be for business purposes only.

Upper limit of all loans is £250k.

Applicants must be a sole trader or Director of a UK Limited company and registered with Companies House for 18 months (limited companies only).

Applicants must be 18 years or over and be a UK resident.

3) To be eligible for Rapid Cash businesses need to have been trading for a minimum of 6 months and have an annual turnover of at least of £100k.

Businesses need to be Limited Companies or Limited Liability Partnerships in the UK.

You can get a flexible line of credit from £25k to £500k.

We don't charge any setup or monthly fees for limits up to £300k, for Limits above £300k an arrangement fee will apply.

Security may be required.