

Decline evidence pack

Three templates for after a UK business loan decline: a letter asking the lender to put the decision on record, a one-page management accounts summary, and an aged creditor list. General information, not financial or legal advice. Worked examples and sources: <https://fundbiz.co.uk/templates/decline-evidence-pack/>

Part 1: Decline letter request

[Your name], [role]

[Company name], company number [number]

[Address]

[Date]

[Lender name]

[Lender address, or the email address on your decline notice]

Dear [name or "Business Lending Team"],

Re: application [reference] for [amount / product], declined on [date]

Thank you for letting us know the outcome of this application. We aren't asking you to reconsider it. We'd like the decision on record so we can prepare properly before approaching any other funder. Please could you confirm in writing:

1. The main reason or reasons the application was declined.
2. Whether a credit reference agency search was used in the decision, for the company or for any director, and if so which agency, so we can check the data is accurate.
3. The date and type of any search you recorded, and whether it was recorded as a full (hard) search.
4. Whether any part of the decision rested on information we supplied that you consider incomplete, and if so what was missing.
5. [Designated banks only] Whether, when you told us the application was unsuccessful, you asked if we agreed to our details being passed to the designated finance platforms under the Small and Medium Sized Business (Finance Platforms) Regulations 2015. If we didn't give that agreement at the time, please treat this letter as our agreement. [Delete this item if you don't want a referral.]

A reply by email to [email address] is fine.

Yours sincerely,

[Name], [role]

Item 5 applies only to the banks designated under the Bank Referral Scheme. See <https://fundbiz.co.uk/templates/decline-evidence-pack/> for the current list and the exclusions, with sources.

Part 2: Management accounts one-pager

Company name and number: []

Period covered: [e.g. 6 months to 31 August 2026] against [same period last year]

Date prepared: [] Prepared by: [] Reconciled to bank: [yes / no]

Trading	This period	Same period last year
Revenue		
Cost of sales		
Gross profit		
Gross margin %		
Overheads (excluding depreciation)		
EBITDA		
Depreciation		
Interest on existing borrowing		
Profit before tax		

Position at period end	Amount
Cash at bank	
Trade debtors	
Trade and other creditors, excluding HMRC (from the aged creditor list)	
HMRC balances (from the aged creditor list)	
Existing borrowing outstanding	

Notes

1. Anything one-off in either period: []
2. How the decline reason looks in these figures: []
3. Anything that changes next quarter: []

Reconcile every figure to your bank statements and to your last filed accounts before sending.

Part 3: Aged creditor list

As at [month-end date]. One row per creditor. HMRC goes in, one row per tax. Director loans to the company and long-term borrowing stay off this list; they go on the one-pager.

Creditor	Type (trade / HMRC / finance / other)	Not yet due	1 to 30 days overdue	31 to 60 days overdue	61+ days overdue	Total	Status (agreed date, dispute, Time to Pay ref)
Total							