



United Kingdom
Debt Management
Office

PWLB lending facility

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www.dmo.gov.uk

APPLICATION FOR A LOAN BY A DRAINAGE BOARD

The lending arrangements are set out in the **latest operational circular** and guidance note **DB2**, which can also be accessed on the DMO website (www.dmo.gov.uk)

<p>NAME OF INTERNAL DRAINAGE BOARD in full</p> <p>DATE OF BORROWING CONSENT</p> <p>PURPOSE OF THE LOAN as advised in your borrowing consent</p> <p>SUM NOW REQUIRED (see note 4)</p> <p>TYPE OF LOAN REQUIRED: please delete whichever is not applicable.</p> <p>FIXED RATE LOANS: Half-Yearly Interest Payment Days (see note 5)</p> <p>VARIABLE RATE LOANS: Payment Frequency ('rollover')</p> <p>TERM OF REPAYMENT: please complete either a, b or c:</p> <p>a) ANNUITY (Fixed rate loans only) - where each payment is of a constant amount inclusive of principal and interest, or</p> <p>b) EIP - where each payment consists of a constant instalment of principal plus a diminishing amount of interest calculated on the balance of principal then outstanding, or</p> <p>c) MATURITY - where each payment is of interest only with a single repayment of principal at the end of the term (see note 6)</p>	<p>£</p> <p>Fixed Rate / Variable Rate</p> <p>Monthly / 3 monthly / 6 monthly (delete as required)</p> <p>ANNUITY - repayable inyears</p> <p>EIP - repayable inyears</p> <p>MATURITY - repayable inyears</p>
<p>PREFERRED DATE OF ADVANCE</p> <p>Loans may be advanced on any working day</p>	

NOTES:

- The completed form should be emailed to the DMO at least **one week** prior to the intended advance date. The loan application must be accompanied by either a scanned copy of a blank cancelled cheque or bank statement verifying the details of the bank account to which the advance should be made
- Once all checks are complete, the DMO will confirm via email and provide you with the PWLB electronic template which must be used to agree the terms of the loan in accordance with the arrangements set out in guidance note **DB2**
- The loan will be secured by statute on the revenues of the drainage board
- Loans will be advanced in whole pounds. The fee due in respect of the loan will be deducted from the advance (see **DB2**)
- It is open to borrowers to choose their own half-yearly payment days, for example to coincide with the repayment days of existing loans or with regular income
- Maturity rate loans will only be advanced if the drainage board can provide evidence to the Department for Environment, Food & Rural Affairs (Defra) as part of the borrowing approval process of their ability to repay the principal on the loan maturity date (see **DB2**)
- The DMO will provide confirmation of the status of the loan via email, including a confirmation letter on the arrangement date

The following additional information is required:

<p>LOAN DEBT Please give the annual costs and balance of any non-PWLB loans held in the name of the Drainage Board outstanding at the time of making this application.</p>	<p>Balance: £ Annual Cost: £</p>
<p>Amount already borrowed against the consent (if any)</p>	<p>£</p>
<p>ANNUAL VALUE for drainage rate purposes of all property within the drainage district at the commencement of the current financial year</p>	<p>£</p>
<p>OWNERS' AND OCCUPIERS' RATE per £ levied</p>	
<p>a. The current financial year</p>	<p>£</p>
<p>b. The preceding financial year</p>	<p>£</p>

DECLARATION TO BE COMPLETED BY THE CLERK (OR RESPONSIBLE FINANCE OFFICER (RFO))

I, the undersigned.....
(Print Full Name)

.....
.....
(Print Address)

as the Clerk (or RFO) for.....hereby apply for a loan of the amount stated overleaf to be repayable in the manner stated with interest at the appropriate rate determined by HM Treasury for loans of the appropriate type, duration and method of payment.

I certify that the information given is true to the best of my knowledge and belief. I authorise the PWLB lending facility to pay the sum applied for or such lesser sum as it may agree to lend, subject to deduction of fee payable from the advance at the time it is made.

Drainage Board's Bank account to be credited

Bank sort code	Bank account number
<input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Please provide a scanned copy of a blank, cancelled cheque or a copy of the authorities bank statement bearing the name and the number of the account to which the advance should be made (see note 1). Please complete the direct debit instruction for the account from which scheduled repayments will be collected.

Bank name and Branch

Signed (RFO)..... Date

Signed (authorised signatory)..... Date

Daytime contact no

Email address.....

The following is to explain your rights and give you the information you are be entitled to under the General Data Protection Regulation (GDPR).

Note that this section only refers to your personal data (your name, address and anything that could be used to identify you personally).

1. The identity of the data controller and contact details of our Data Protection Officer

The United Kingdom Debt Management Office (UK DMO) is the data controller. The Data Protection Officer can be contacted at dataprotection@dmo.gov.uk

2. Why we are collecting your personal data

Your personal data is being collected as an essential part of the service we provide, so that we can contact you regarding your response and for statistical purposes. We may also use it to contact you about related matters.

3. Our legal basis for processing your personal data

The GDPR states at Article 6(1)(e) that processing necessary for the performance of a task carried out in the public interest or in the exercise of official authority vested in the controller is a sufficient legal basis.

4. With whom we will be sharing your personal data

The data we collect may be shared with relevant staff in other government departments, agencies and public bodies.

5. For how long we will keep your personal data, or criteria used to determine the retention period.

Data provided for authorisation purposes is held until it is superseded by a new instruction. Data relating to a loan application is held for six years after the loan maturity date.

6. Your rights, e.g. access, rectification, erasure

The data we are collecting is your personal data, and you have considerable say over what happens to it. You have the right:

- a. to see what data we have about you
- b. to ask us to stop using your data, but keep it on record
- c. to have all or some of your data corrected if it is inaccurate or incomplete
- d. to lodge a complaint with the independent Information Commissioner (ICO) if you think we are not handling your data fairly or in accordance with the law. You can contact the ICO at <https://ico.org.uk/>, or telephone 0303 123 1113.

7. Your personal data will be maintained in secured government IT systems here in the UK

From time to time it may be necessary for personal data to be sent overseas to ensure our systems are working appropriately. Your data will only be transferred overseas temporarily and only where equivalent safeguards are in place and when absolutely necessary.

8. Your personal data will not be used for any automated decision making.

9. Further information regarding the rights of individuals under GDPR can be found on the DMO website at <https://www.dmo.gov.uk/terms-of-use/privacy-notice/>



United Kingdom
Debt Management
Office

PWLB lending facility



Instruction to your
Bank or Building Society
to pay by Direct Debit

Please fill in the whole form using a ball point pen and send it to:

PWLB lending facility
via email to pwlb@dmo.gov.uk

Name(s) of Account Holder(s)

Bank/Building Society account number

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Branch Sort Code

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Name and full postal address of your Bank or Building Society

To: The Manager	Bank/Building Society
Address	
<input type="text"/>	
Postcode	
<input type="text"/>	

Service User Number

9	1	7	5	1	6
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Reference Number

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Instruction to your Bank or Building Society
Please pay the PWLB lending facility Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with the PWLB lending facility and, if so, details will be passed electronically to my Bank/Building Society.

Signature(s)
<input type="text"/>
Date
<input type="text"/>

Banks and Building Societies may not accept Direct Debit Instructions for some types of account

DD12

This guarantee should be detached and retained by the Payer.

The
Direct Debit
Guarantee



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit the PWLB lending facility will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request the PWLB lending facility to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit by the PWLB lending facility or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society. If you receive a refund you are not entitled to, you must pay it back when the PWLB lending facility asks you to.
- You can cancel a Direct Debit at any time simply by contacting your bank or building society. Written confirmation may be required. Please also notify us.