

CHECKLIST • A WEEK BEFORE THE REVIEW

Questions to ask at your bank review

Take this list to the review meeting. The answers tell you what the bank expects this year and where you have room to move.

Your facilities

DONE	ITEM
☐	What are my limits on each loan and the overdraft, and when does each one expire or come up for review?
☐	Is any facility interest only, and when does it switch to principal and interest?
☐	What rate and margin am I paying on each one, and how does that compare with what you offer new customers?
☐	What fees am I paying each year, and can any be reduced or removed?

Covenants and reporting

DONE	ITEM
☐	Which covenants apply to my loans, and how did I measure against each one last year?
☐	What do you need from me each year, and by when (statements, budget, cashflow, valuations)?
☐	Is there anything in last year's figures that worries the credit team?

This year

DONE	ITEM
☐	Does my budget and cashflow support the limits I'm asking for?
☐	If the season turns dry or prices fall, what would you want to see from me, and how early should I call?
☐	Is the security valuation current, and will you need a new one?

Next steps

DONE	ITEM
☐	What happens next, and when will I get the outcome in writing?
☐	Who do I call between reviews, and what's the best way to reach them?

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