

Applying for a loan should be simple, transparent, and fair. And we've worked hard to make the Bond Street application process as straightforward as possible.

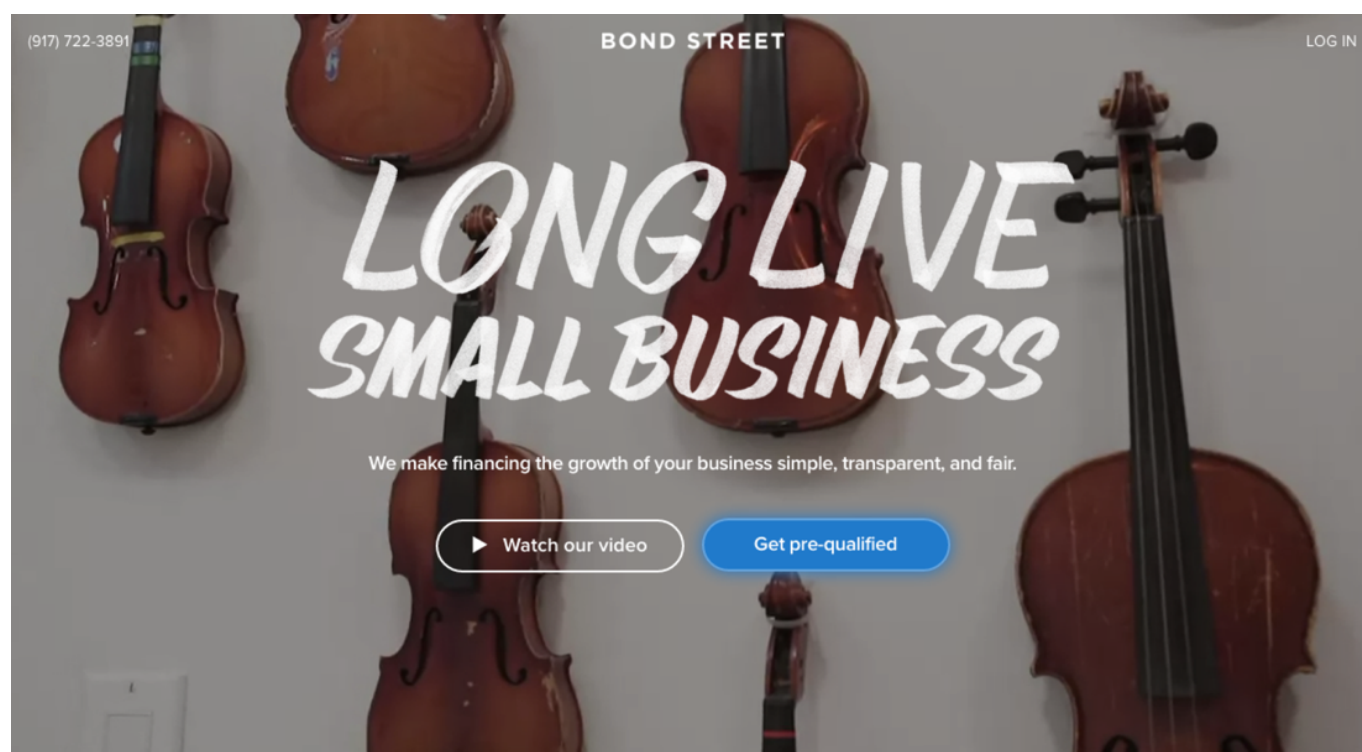
Loan applications shouldn't be a nightmare. That's why you can expect to finish the application in **10-15 minutes**, get feedback in **2 business days**, and receive a final decision within **one week**.

Curious what it's like to submit an application for a small business loan with Bond Street? Read on to see the entire process from A to Z.

Step 1: Click "Get pre-qualified" to create an account

The first step to submitting a loan application with Bond Street is creating an account. If you have to pause the process at any time, you'll be able to log in later without losing your information.

You can create an account and start your application by visiting bondstreet.com/apply or clicking the blue "Get pre-qualified" button on the Bond Street homepage at bondstreet.com.



Once you click the “Get pre-qualified” button, you’ll be prompted to enter your email address and create a password.

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BOND STREET

(917) 722-3891

Welcome to Bond Street

Already have an account? [Sign in.](#)

Email Address

Email Address

Continue

<

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BOND STREET

(917) 722-3891

Create an account

By creating an account, you'll be able to save your progress in case you need to step away.

.....

Create a password

Must be at least 9 characters and include at least three of the following: lowercase, uppercase, number and a symbol (e.g., !, @, #, \$, %, ^).

By clicking "Continue", I agree to the website [terms of service](#) and the Bond Street [privacy policy](#).

Continue

Step 2: Get Pre-Qualified

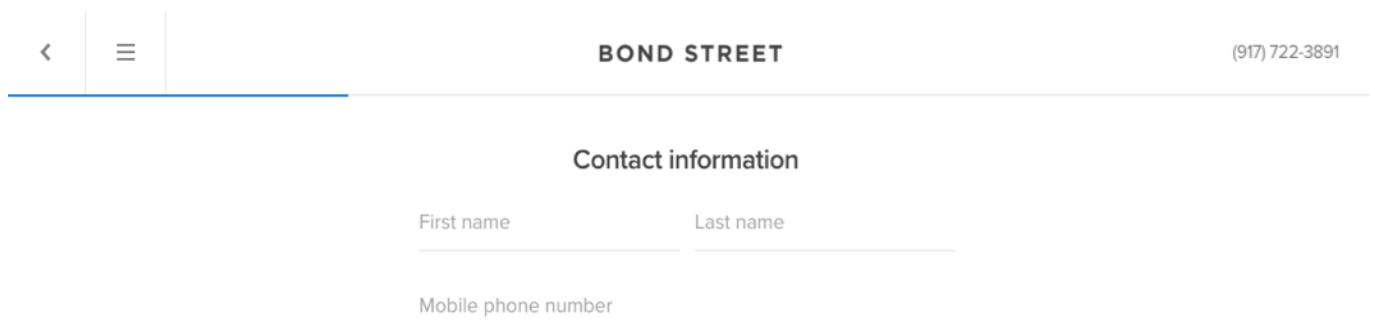
Now that you have an account, simply continue following the prompts to get pre-qualified for a small business loan.

Here's the information you'll need for this section:

- Basic personal information
- Basic business information (must be U.S. business at least 2 years old)
- Annual business revenue (must have at least \$200K in annual revenue)
- Amount requested (up to \$1 million)
- Years to pay off (1-3 years)

When prompted, you'll fill out your:

Part 1: Contact Information



The screenshot shows a mobile app interface for 'BOND STREET'. At the top, there is a navigation bar with a back arrow, a hamburger menu icon, the company name 'BOND STREET', and a phone number '(917) 722-3891'. Below the navigation bar, the title 'Contact information' is centered. The form consists of three input fields: 'First name' and 'Last name' are side-by-side, and 'Mobile phone number' is below them. All input fields are currently empty.

Note: If you have questions during the pre-qualification process, you can message the Bond Street team by clicking the following icon in the lower right hand corner of the screen.

Part 2: Business Information



BOND STREET

(917) 722-3891

Business information

Legal business name

DBA, if applicable

Date incorporated:

MM / YYYY

Annual business revenue



BOND STREET

(917) 722-3891

Business address

Address

Suite

Address

City

State

ZIP code

☐ I used a different address to file my most recent business tax returns

Part 3: Personal Information

In this section, Bond Street will request to access your personal credit report. **This will not affect your credit score.** After receiving your application, Bond Street will conduct a “soft pull” from the credit bureaus to obtain your personal credit score. Applicants with a score of 640 or higher are most likely to qualify, but credit scores are only one factor we consider.



BOND STREET

(917) 722-3891

Personal information

Bianca

van der Meulen

03/14/1988

Personal Annual Income

☒ I give written instruction to Bond Street to request my personal credit report. This report may be used to evaluate my application for credit, and has *absolutely no effect on my credit score*.

Part 4: Loan Request

Note: Before you apply for a loan, it's important to know how much capital you need, what purpose it serves, and how long you'd like the repayment period to be. If Bond Street can't approve you for the amount you've requested, they will counter-offer with a lower amount, if possible.



BOND STREET

(917) 722-3891

Loan request

Give us a sense for the amount and purpose of the loan. You can always update this later.

Amount requested

Amount requested (\$25,000–\$500,000)

Years to pay off

1

2

3

Purpose of loan



Next Steps

If your business is at least two years old and bringing in \$200K or more in annual revenue, you'll be prequalified for a loan of up to \$1 million.

Congratulations! You're pre-qualified.

We're excited about the opportunity to work with you. In the following steps, we'll ask you to upload a few financial documents that allow us to better evaluate your company.



2014, 2015 and 2016 (YTD)
income statements



Latest balance sheet



Taxpayer Identification Number

Just a few more steps to go!

CONTINUE

Next, get ready to fill out an equally easy application.

Step 3: Submit a Full Application

To complete a full application, you'll need your:

- Tax EIN
- Income Statement (last two calendar years plus year-to-date)
- Cash Flow Statement (last two calendar years plus year-to-date)
- Latest Balance Sheet

Continue below to see each form. Remember that you can always exit and return to your application later by logging in to your account.

Part 1: Business Information

Business Information

Industry

Business Legal Structure



If your company has one, enter your Tax EIN

Part 2: Business Financials

In this section, you'll share the following with Bond Street to help us make a sound decision

about your loan application:

- Accountant’s information (if applicable)
- Business ownership structure
- Financial statements
- Read-only access to your bank account (optional)

Business Financials & Ownership

Business Financials

Enter your accountant's information below, if you have one. ⓘ

Full Name	Email	Phone
<input type="text" value="Name"/>	<input type="text" value="Email"/>	<input type="text" value="Phone"/>

Business Ownership

Full legal name	Title	Email	Ownership
<input type="text" value="Bianca van der Meule"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

[add another owner](#)

<input type="button" value="BACK"/>	<input type="button" value="CONTINUE"/>
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Need help? Contact us at [\(917\) 722 3891](#)

Financial Statements

Financial Statements

Tell us about the financial performance of your business.

Please select the accounting software that you use to track your business expenses and revenue to provide us with your financial statements.

		
	Other	Not Sure

[BACK](#)

Need help? Contact us at (917) 722-1234

Michele from Bond Street
Active 1d ago

Financial Statements for Bo...

Write a reply...

If you use Quickbooks Online, we're able to **automatically** create financial statements when you link your accounts. If you need help preparing financial statements yourself, visit our [Quick Guide to Financial Statements](#). In the Guide, you can read about balance sheets, income statements and cash flow statements (as well as download **free** Excel templates).

Upload Financial Reports

Please upload the following financial reports if they're applicable to you (CSV preferred):

- Income Statement (last two calendar years plus year-to-date)
- Cash Flow Statement (last two calendar years plus year-to-date)
- Latest Balance Sheet

Please choose...

☐

2014

☐

2015

☐

YTD

Choose File

No file chosen

[add another report](#)

BACK

SKIP FOR NOW

CONTINUE

Link Your Bank Account

Link your bank account and Bond Street account so we can verify your financial statements.

Deposit Verification

Providing us with read-only access to your bank deposits lets us confirm your financial statements.

This does not authorize us to make any changes to your account. As our [security page](#) outlines, we use bank-level encryption to keep your information safe.

LINK YOUR BANK ACCOUNT

Part 3: Authorize Tax Information

In order to understand your business' finances, we will request your tax return transcripts directly from the IRS. That means we need you to give us your SSN and electronically sign a 4506-T, or Request for Transcript of Tax Return.

Your data is safe with us. At Bond Street, we take your security and privacy seriously. That's why we use bank-level encryption to keep your data safe and will never share your personal information without your written approval. Check out our [Privacy Policy](#) for more information.

Authorize Tax Information

Bond Street uses your tax return information to understand your business's finances better.

Here, you'll authorize the IRS to release your tax information to Bond Street. Simply click the button to review and electronically sign the pre-filled form.

 We treat this information with [extra precaution](#)

Social Security Number

[VIEW TAX AUTHORIZATION FORM](#)

In order to understand your business' finances, we will request your tax return transcripts directly from the IRS. That means we need you to give us your SSN and electronically sign a 4506-T, or Request for Transcript of Tax Return.

Sign Your Tax Authorization Form Online

Please Review & Act on These Documents



Credit Team
Bond Street

BOND STREET

Powered by **DocuSign**

Bond Street uses your tax return information to understand your business's finances better. Here, you'll authorize the IRS to release your tax information to Bond Street.

Please review the documents below.

CONTINUE

OTHER ACTIONS ▾

DocuSign Envelope ID: 38917D8F-10F5-44DD-B630-3974C6724C74

Form
4506-T

(Rev. September 2015)
Department of the Treasury
Internal Revenue Service

Request for Transcript of Tax Return

▶ Do not sign this form unless all applicable lines have been completed.

▶ Request may be rejected if the form is incomplete or illegible.

▶ For more information about Form 4506-T, visit www.irs.gov/form4506t.

OMB No. 1545-1872

Tip. Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at irs.gov and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946. If you need a copy of your return, use Form 4506, Request for Copy of Tax Return. There is a fee to get a copy of your return.

Submit your application!

Review the summary of your application to check that all the information you've entered is complete and correct.

BOND STREET

Step 6 of 6



Review and Submit Your Application



LOAN INFO

Requested	\$50,000
Term requested	24 months
Loan use	Expand my business



APPLICANT INFO

[EDIT](#)

Then simply submit by clicking the blue button at the bottom of the page!

SUBMIT APPLICATION

By clicking “Submit application,” you’ve taken a big step toward growing your business. Simply pre-qualifying for a small business loan and putting together an application is a milestone in the journey of any small business owner.

BOND STREET



Application Sent!

We've sent you an e-mail to confirm your loan application. We will be in touch within two business days about your application. We aim to make a final decision within one week.

THANKS!

What's next?

After submitting your small business loan application with Bond Street, you'll receive a confirmation email with a summary of your application.

The expert Bond Street team will review your application and reach out to you within **2**

business days. You can expect to receive a final decision within **7 days.** While you can't go back and edit your application, you can attach additional files to it by logging in to your Bond Street account at any time.

Next stop: business growth!

Got more questions?

- Visit our [FAQ page](#).
- Visit our [Small Business Resource Center](#).
- Email our customer service team at support@bondstreet.com.
- Call us at (917) 722-3891.