

Application for Credit

Application Type		Amount Required	
Term		Purpose	

PERSONAL DETAILS	Applicant 1	Applicant 2
First Name(s)		
Surname		
Marital Status		
Date of Birth		
Home Telephone No.		
Mobile Telephone No.		
Work Telephone No.		
Occupation		
Employed / Self Employed		
If Self Employed do they have a Chartered Accountant	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
Gross Annual Income		
Time in Employment		

PROPERTY DETAILS			
Current Address			Post Code
Previous Address			Post Code
Time at Current		Time at Previous	
Current Property Value			
Purchase Price		Date Purchased	
Mortgage Balance		Mortgage Lender	
Monthly Payment		Arrears	Which Months
Name of any Second Charge Lender		Outstanding Balance	
Monthly Payment		Date taken out	
Type of Property		Council Purchase	YES <input type="checkbox"/> NO <input type="checkbox"/>
If Property is a Flat:			
Flats in Building	Floors	Which Floor is Clients' Property on?	
Council Value		Council Discount	
Type of Construction		Year of Construction	
Are you aware of how their data will be used in accordance with the Data Protection Act? (Please see reverse)			YES <input type="checkbox"/> NO <input type="checkbox"/>
Do all applicants consent to a Credit Check?			YES <input type="checkbox"/> NO <input type="checkbox"/>



Acknowledgement for Processing Personal Data **IMPORTANT - THE USE OF YOUR INFORMATION**

You are applying to enter into a Credit Agreement with us and in considering and administering any agreement you enter with us, we will be using personal data about you.

YOU HAVE A RIGHT TO KNOW HOW WE WILL USE YOUR PERSONAL INFORMATION AND IT IS IMPORTANT YOU READ THE FOLLOWING AS BY SIGNING YOU ARE AGREEING TO THIS USE AND DISCLOSURE OF YOUR INFORMATION: -

We may send you useful information about our and other businesses products and services, pass your details to other selective businesses and to anyone who introduced you to us.

1. We may use your information to consider your application to enter an Agreement with us and we will search your records at Credit Reference Agencies.
2. The record of our search will be recorded by the agency and will be seen on any future searches made.
3. The Credit Reference Information may be linked to any person to whom you are linked financially (see 'associated records' below before you sign)
4. We may use a credit scoring or automated decision making system.

We will also add to your records with the credit reference agencies details of any agreement with us, the payments you make under it and any default or failure to keep to its terms. These records will be shared with other organisations and may be used and searched by us and then to consider

- a) applications for credit and credit related services, such as insurance, for you and any associated persons;
- b) trace debtors, recover debts, prevent or detect money laundering and fraud, to manage your account/s.

IT IS IMPORTANT THAT YOU PROVIDE US WITH ACCURATE INFORMATION. WE MAY CHECK YOUR DETAILS WITH FRAUD PREVENTION AGENCIES AND IF YOU PROVIDE FALSE OR INACCURATE INFORMATION OR WE SUSPECT FRAUD THIS INFORMATION MAY BE RECORDED AND SHARED WITH OTHER ORGANISATIONS.

Where you have applied for or taken our payment protection insurance we will be required to process personal information about you and to provide this information to the insurers for the purposes of administering and handling any claims under the policy cover.

PLEASE TELEPHONE OR WRITE TO US AT THE TELEPHONE NUMBER/ADDRESS STATED IF YOU WANT TO HAVE DETAILS OF THE CREDIT REFERENCE AGENCIES AND WHOM WE OBTAIN AND PASS INFORMATION ONTO ABOUT YOU. YOU HAVE A LEGAL RIGHT TO THESE DETAILS AND A COPY OF THE INFORMATION HELD. PLEASE NOTE A FEE MAY BE PAYABLE.

USE OF ASSOCIATED RECORDS

Before entering into any agreement with you we may search your records and credit reference agencies which may be linked to records relating to your spouse/partner or other persons of whom you are financially linked and other members of your household. For the purpose of this application you may be treated as financially linked and will be assessed with reference to 'associated' records. Before any search or application is completed or any agreement is entered into involving joint parties you both consent to us recording your details with credit reference agencies. As a result an association will be created which will link your financial record and your associates information may be taken into account when a future search is made by us or another company unless you file a 'disassociation' at the credit reference agencies. Your details will be held on a computer and we may advise you by letter, telephone, recorded message or otherwise of other financial services offered by our corporate group for a 12 months period from the postage date of this letter.

IMPORTANT - AUTHORISATION MUST BE COMPLETED

I / we authorise you to make such enquiries and obtain such confirmations and references as you may deem appropriate from any person or company, including credit reference agencies, credit bureau, mortgage or lending companies now or at any time in the future with reference to my / our mortgage / loan application. I/we confirm that I/we do not wish to proceed with any other lending company and authorise you to request the removal of any priorities that may have been applied.

Reference: _____ Name(s): _____

Address: _____

Mortgage company name & address: _____

Mortgage account number: _____

Signature: _____

Signature: _____

Print Name: _____

Print Name: _____