

Secured loan application form

CUSTOMER INFORMATION AND DATA PROTECTION

In assessing your application, we will make enquiries about you including searching any records held by Credit Reference Agencies and checking your details with Fraud Prevention Agencies. If you give us false or inaccurate information and we suspect fraud we will record this. The Credit Reference and Fraud Prevention Agencies will keep details of any searches. Information held about you by the Credit Reference Agencies may already be linked to records relating to one or more of your financial partners.

For the purpose of this application you may be treated as financially linked and your application will be assessed with reference to any "associated" records. If you are a joint applicant or if you have told us of some other financial association with another person, you must be sure that you are entitled to (a) disclose information about your joint applicant and anyone referred to by you; and (b) authorise us to search, link or record information at Credit Reference Agencies about you and anyone referred to by you. An association between joint applicants and between you and anyone you tell us is your financial partner will be created at Credit Reference Agencies. This will link your financial records, each of which will be taken into account in all future applications by either or both of you. This will continue until one of you successfully files a disassociation at Credit Reference Agencies.

You consent to us disclosing details of your application and how you conduct your account (including any default) to the Credit Reference & Fraud Prevention Agencies. This information may be used to help us and other organisations (a) to assess the financial risk of dealing with you and other members of your household; (b) to help make decisions on motor, household, credit, life and other insurance proposals and insurance claims; (c) to administer agreements & insurance policies with you; (d) to help prevent or detect fraud, prevent money laundering or other crimes, recover debts & trace debtors; and (e) for statistical analysis about credit, insurance and fraud.

We may use a "credit scoring" or other automated process in deciding whether to accept your application and during the life of your account, for example to review your secured debt and /or the interest rate and other charges for your Account (all of which may be varied by us). This may involve searching your records again at Credit Reference Agencies (who will keep details of our search) as well as using other information we hold about you.

If you have requested payment protection insurance and/or home insurance we may pass information about you to any organisation approved by us to enable them to arrange and administer the requested plan and for the purposes of underwriting, claims handling and fraud prevention (which could include passing details to other insurers). We may pass your details to insurance companies carefully selected by us so that they can contact you about life, creditor, household and other insurance products that may be of interest to you.

Please telephone us on **0845 260 7511** if you want details of those Credit Reference, Fraud Prevention Agencies and Insurers from whom we obtain and to whom we pass information about you. You have a legal right to these details. You have a right to receive a copy of the information we hold about you if you apply to us in writing. A fee will be payable.

CUSTOMER CONSENT

IMPORTANT: PLEASE READ THIS BEFORE YOU SIGN

By signing this agreement, you consent to us using and disclosing details about you as described above. You also consent to us disclosing your name and address and the status of your application to your introducer. You also consent to us using and disclosing to carefully selected third parties your contact details so that we, and them, may provide you with information about goods and/or services offered by us or them which may be of interest to you. References to "we" and "us" include any subsidiary, or other company associated or affiliated with Positive Lending (UK) Ltd.

The methods of contact to which you consent include automatic calling system, fax, electronic mail, telephone (including Interactive Voice Recording facilities), SMS/Text messaging, and other online or interactive media. You agree that telephone conversations and other communications between you and us or third parties may be recorded and/or monitored to assist in improving customer and collections services.

If you do not wish to be contacted by us for direct marketing purposes, you may write to us at any time or put a tick or cross in this box.

FOR SECURED LOANS, SECURITY MAY BE REQUIRED IN THE FORM OF A CHARGE ON YOUR HOME AND UNSECURED LOANS ARE NOT REGULATED BY THE FINANCIAL SERVICES AUTHORITY. THINK CAREFULLY BEFORE SECURING OTHER DEBTS AGAINST YOUR HOME. YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

IMPORTANT - PLEASE READ

Please ensure that each applicant signs the application twice (namely in the 2 places indicated overleaf)
Please also ensure that all boxes are completed and any additional information that you feel may be of use is attached on a separate sheet.

OFFICE USE

LOAN DETAILS

How much would you like to borrow?

£

Term

Months/Years

What is the purpose of your loan

Which payment protection would you prefer?

Single Cover

Cover for one applicant

Joint Cover

Cover for two applicants

Joint Life Single Cover

Both applicants life cover

Applicant 1 has payment protection

No Cover

No protection required

HOME DETAILS

Full home address

Postcode

Time at above address

Years

Months

Home phone number (inc STD code)

Mobile phone number(s)

Email Address

If not applicable, state N/A

CHILDREN LIVING AT HOME

Number

Ages

PROPERTY DETAILS

Current property value

Date of purchase

£

Purchase price

Year built (approx)

£

Property type, eg: terraced, detached, flat etc

If it is a flat, how many storeys in the entire building

Property construction, eg: brick/mortar, concrete etc

Number of bedrooms

Number of receptions

Is your property on a shared ownership scheme?

Yes

No

What improvements have you made (if any) to your property since you purchased it

1

2

3

Has the property ever been owned by the council?

Yes

No

If YES, answer the remaining questions below

If NO, move on to the personal details section

EX - COUNCIL DETAILS

Did you purchase as a sitting tenant?

Yes

No

Council value when you bought the property

Purchase price - council value less the discount

£

£

What discount did you receive

£

and/or

%

APPLICANT 1. PERSONAL DETAILS

Title, eg: Mr, Mrs First names

Surname

Date of birth

Marital status

Previous address (if present address less than 3 years)

Postcode

Time at above address

Or, if less than one year

Years

Months

Employment status: employed, self employed, retired

Occupation

Employer's name and address

Postcode

Employers telephone number (inc STD code)

Time in job

Or, if less than one year

Years

Months

Annual income before tax (inc overtime and commission)

£

APPLICANT 1. ADDITIONAL INCOME

Please enter here any additional income you receive

Amount

Nature of income: Pension etc

£

How often do you receive this amount

Weekly

Monthly

Yearly

APPLICANT 1. BANK DETAILS

Name of bank

Time at bank

MORTGAGE DETAILS

Who is your present mortgage company

Mortgage account number

Total balance outstanding

Monthly repayment

£

Term remaining until end of mortgage

Type of mortgage eg: repayment, interest only

Years

Have you had any arrears in the last twelve months

Yes

No

Present arrears - if none, state none

£

Highest arrears in last 12 months - if none state none

£

Have you made the last three payments on time

Yes

No

Do you have any other loans secured against your property?

Yes

No

If yes - please complete the Secured Loan Details section adjacent*

APPLICANT 2. PERSONAL DETAILS

Title, eg: Mr, Mrs First names

Surname

Date of birth

Marital status

Previous address (if present address less than 3 years)

Postcode

Time at above address

Or, if less than one year

Years

Months

Employment status: employed, self employed, retired

Occupation

Employer's name and address

Postcode

Employers telephone number (inc STD code)

Time in job

Or, if less than one year

Years

Months

Annual income before tax (inc overtime and commission)

£

APPLICANT 2. ADDITIONAL INCOME

Please enter here any additional income you receive

Amount

Nature of income: Pension etc

£

How often do you receive this amount

Weekly

Monthly

Yearly

APPLICANT 2. BANK DETAILS

Name of bank

Time at bank

SECURED LOAN DETAILS

Which lender is the loan with

Loan account number

Total balance outstanding

Monthly repayment

£

£

Have you had any arrears in the last twelve months

Yes

No

Present arrears - if none, state none

£

Highest arrears in last 12 months - if none state none

£

Have you made the last three payments on time?

Yes

No

To ensure your application is given priority, please do not delay in returning this form, the remaining documents may follow shortly. If you have any difficulties completing this application form, please call us on:

0845 260 7511

DISCLOSURE AND USE OF YOUR INFORMATION

It is important that you read the information overleaf. This explains how your data will be used. I/We confirm that I/we have read the notice overleaf, and that the information given in this application is accurate and that you, or any lender to whom you submit this application, may use and disclose my data as described.

Unless you tick the box below, both we and any other broker or lender we refer this application to may write to you offering other products which we or they feel may be of interest to you.

I/We do not wish to receive correspondence from you offering other products which you think may interest me/us.

MARRIED COUPLES/ALL PROPERTY OWNERS/BOTH APPLICANTS MUST SIGN THIS FORM IN BOTH PLACES. THINK CAREFULLY BEFORE SECURING OTHER DEBTS AGAINST YOUR HOME. YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR ANY OTHER DEBT SECURED ON IT. Please note all loans are subject to status

To: First Mortgagee/Second Mortgagee/Solicitor/Accountant/Other. Please take this as permission to disclose any information requested by Positive Lending (UK) Ltd.

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F 0845 260 7512

E info@positivelending.co.uk

www.positivelending.co.uk

A50 Arena Business Centre, 9 Nimrod Way, Ferndown Industrial Estate, Ferndown, Dorset BH21 7UH

APPLICANT 1. SIGNATURE

Date of signature

APPLICANT 2. SIGNATURE

Date of signature

APPLICANT 1. SIGNATURE

Date of signature

APPLICANT 2. SIGNATURE

Date of signature