

Intermediary details

Contact name:

Company:

Phone:

Email:

Intermediary address and postcode:

Intermediary fees

Do you wish to add these fees to the loan? Telegraphic transfer fee Lender fee Packager fee

Are you charging the client a fee? Yes No

If yes, how much? £

If yes, when are you charging the client? Upfront On application On offer On completion Add to loan

If yes, how much is refundable? £

If yes, when is it refundable?

Applicant details

Applicant 1:

Applicant 2:

Full name:

Full name:

Phone:

Email:

Date of birth:

Date of birth:

Gender:

Gender:

Living arrangements: Homeowner Tenant Living with parents Housing Association Council

Value of home: £

Outstanding mortgage balance: £

Home address and postcode:

Date moved into this address: Month:

Year:

If time at current home is less than three years, please supply additional addresses to complete a 3 year address history, including dates:

Phone:

Email:

Any adverse credit?

If yes, please provide details:

Loan details

Loan amount required: £

Loan term required:

months

Loan purpose:

Applicant business details

Company:

Company number:

Company address and postcode:

Number of employees:

Monthly wage bill: £

Have you raised any secured or unsecured business finance in the last 12 months? Yes No

If yes, how much finance has been raised: £

Document checklist

To enable us to process the loan enquiry as quickly as possible, please supply the following documents:

Last 3 months of bank statements:

Last 3 years of accounts:

Copy passport/driving license:

Statement of Assets, Liabilities, Income and Expenditure (SALIE):

Tick here to declare that your client has read and understood Positive Lending's 'Scope of Services' document

Have questions regarding the documents required? Our Specialist Sales Team is happy to help. Please contact them on 01202 850 830 option 2, option 2.

Declaration and authorisation

In assessing this application, we will make enquiries about your client including searching any records held by Credit Reference Agencies and checking their 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 your client by the Credit Reference Agencies may already be linked to records relating to one or more of their financial partners.

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

You confirm you have the client's consent for us to disclose details of their application and existing credit agreements with a credit reference agency. We will only run a soft credit search until such time as we are ready to approach a specific lender when full details will be given and consent for this step requested. This information may be used to help us and other organisations (a) to assess the financial risk of dealing with them and other members of their household; (b) to help make decisions on motor, household, credit, life and other insurance proposals and insurance claims; (c) to administer agreements and insurance policies with them; (d) to help prevent or detect fraud, prevent money laundering or other crimes, recover debts and 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 this application and during the life of the account, for example to review the secured debt and/or the interest rate and other charges for the account (all of which may be varied by us). This may involve searching their records again at Credit Reference Agencies (who will keep details of our search) as well as using other information we hold about them.

Please ask your client to telephone us on 01202 850 830 if they want details of those Credit Reference and Fraud Prevention Agencies from whom we obtain and to whom we pass information about them. They have a legal right to these details. They have a right to receive a copy of the information we hold about them. A fee may be payable.

IMPORTANT CONSENT INFORMATION

Please Read This Before You Sign

By completing this agreement and returning by email, or by printing, completing, signing and returning by post, you consent to us using and disclosing details as described above. References to "we" and "us" include any subsidiary or other company associated or affiliated with Positive Lending (UK) Ltd.

At certain stages of the process we will be contacting the client, please tick all of the ways in which they are happy for us to contact them:

email telephone (including voicemail) SMS/Text messaging other online/interactive media.

You/they agree that telephone conversations and other communications between us or third parties may be recorded and/or monitored to assist in improving customer and collections services.

The consent given to use personal information we will assume expires on the completion of the loan or cancellation of this application if sooner.

Please sign to confirm you have read, understand and agree to the terms above and you are providing permission for credit searches to be undertaken. If you are signing on behalf of your client, you confirm that you have their consent as above:

Intermediary signature:

Date:

FOR SECOND CHARGE MORTGAGES, SECURITY MAY BE REQUIRED IN THE FORM OF A CHARGE ON YOUR HOME
THINK CAREFULLY BEFORE SECURING OTHER DEBTS AGAINST YOUR HOME. YOUR HOME MAY BE REPOSSESSED
IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

Positive Lending, Positive House, GP Centre, Yeoman Road, Ringwood, Hampshire BH24 3FF | 01202 850 830
Positive Lending (UK) Limited, trading as 'Positive Lending', is Authorised and Regulated by the Financial Conduct Authority FRN 607682
Registered Office: Positive House, GP Centre, Yeoman Road, Ringwood, Hampshire BH24 3FF. Registered in England and Wales No. 6700848



Scope of Services

This document is issued on behalf of Positive Lending (UK) Limited of Positive Lending, Positive House, GP Centre, Yeoman Road, Ringwood, Hampshire BH24 3FF whom can be contacted on 01202 850 830.

Positive Lending is a trading style of Positive Lending (UK) Limited.

Authorisation Statement

Positive Lending (UK) Limited is Authorised and Regulated by the Financial Conduct Authority (FCA). The FCA regulates financial services in the UK and you can check our authorisation and permitted activities on the Financial Services Register by visiting the FCA's website www.fca.org.uk/firms/systems-reporting/register.

Positive Lending is authorised and regulated to arrange and advise on regulated mortgage contracts.

Certain mortgage contracts are not regulated by the Financial Conduct Authority. We will advise you as early as possible if your proposed loan is not regulated by the Financial Conduct Authority.

The Financial Services and Markets Act 2000, requires that we explain the main aspects of the way we operate, and how this affects you, the client.

Market Sector

Our market sector is regulated mortgage contracts which includes first and second charge mortgages and bridging finance. We do not provide advice or arrangements in regards to lifetime mortgages.

Our Service

After an assessment of your personal circumstances and requirements, we advise and recommend mortgages from a wide range of lending institutions including some only available through intermediaries but do not advise on direct access only products.

Positive Lending is a whole-of-market second charge mortgage and short-term mortgage intermediary. Short-term mortgages are typically defined by loan terms equal to or less than 12 months.

Positive Lending is a limited panel term residential and consumer buy-to-let mortgage intermediary. We are able to offer residential mortgages for business purposes but from a limited panel.

Positive Lending also offer access to commercial mortgages, development finance and mezzanine finance – most of these applications are not regulated by the Financial Conduct Authority. We will advise you as early as possible if your proposed loan is not regulated by the Financial Conduct Authority.

Details of our lending panel and commissions paid by each lender is available, please speak to one of our advisors on 01202 850 830.

Where you are capital raising, we advise you assess alternative products i.e. unsecured loans or further advance.



Our Fees

Positive Lending will normally receive a procurement fee for arranging your mortgage, full details will be disclosed on your Mortgage Illustration.

We may charge you a fee for our service. If we charge a fee for our service this will be disclosed to you in our Disclosure of Fees document and on your Mortgage Illustration.

What if you have a complaint?

If you wish to register a complaint, please contact us:

- In writing: Positive Lending, Positive House, GP Centre, Yeoman Road, Ringwood, Hampshire BH24 3FF,
- Via email: alec.wimbleton@positivelending.co.uk,
- Or by telephone: 01202 850 830.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

Contact FOS:

- Address: The Financial Ombudsman Service, Exchange Tower, London E14 9SR
- Telephone Number 0800 023 4567 (Monday to Friday – 8am to 8pm and Saturday – 9am to 1pm)
- Email: complaint.info@financial-ombudsman.org.uk
- Website: www.financial-ombudsman.org.uk
- Text (call back request): 07860 027 586.

Contacting the FOS by Telephone

0800 023 4 567 - Calls to this number are normally free for people ringing from a "fixed line" phone – but charges may apply if you call from a mobile phone

0300 123 9 123 - Calls to this number are charged at the same rate as 01 or 02 numbers on mobile phone tariffs

07860 027 586 – To request a call back via text

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation scheme (FSCS) if we cannot meet our obligations. This is dependent upon the type of business and the circumstances of the claim.

Most types of mortgage business is covered up to a maximum limit of £50,000



Data Protection

The personal sensitive data that you provide in connection with your second charge, mortgage or bridging loan application will be held by us securely. We will need to share this information with third parties such as credit reference agencies; electronic identity verification systems; and lender's via their secured systems.

We will request consent from you in order to progress an application on your behalf but this consent will be deemed to have lapsed on the earlier of the loan completion, your withdrawal of the application or the lender declining to lend.

Your personal data will only be used for the purpose of your loan application and will not be shared with any third party not connected to the application. We have strict measures in place to safeguard against unauthorised or unlawful processing and accidental loss of your data.

You are entitled to request access to the personal data held by us. If you have any questions concerning how your personal sensitive data is going to be used, or require a copy of information held please contact:

Alec Wimbleton, Compliance and Business Assurance Director on 01202 850 835, or by email at alec.wimbleton@positivelending.co.uk.

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