

Intermediary / broker details

Contact name:

Company name:

Email address:

Telephone:

If applicable, FCA number:

Company address, including postcode:

Your regulatory status: Directly Authorised  Appointed Representative  Commercial broker

Your permissions: Independent  Firsts only  Credit broker

Applicant(s) personal details

Applicant 1:

Applicant 2:

Title:

Title:

First name:

First name:

Middle name(s):

Middle name(s):

Surname:

Surname:

Date of birth:

Date of birth:

Nationality:

Nationality:

Right to reside in the UK? Yes  No

Right to reside in the UK? Yes  No

Client's 3 year home address details

Address and postcode:

Date moved into this address: Month: Year:

If less than three years, previous address and postcode:

Date moved into this address: Month: Year:

Adverse credit in the last 6 years?

County Court Judgements (CCJs): Yes  No

Defaults? Yes  No

Debt Management Plans? Yes  No

Bankruptcy/IVA? Yes  No

# Statement of Assets and Liabilities

Monthly income <i>(per month)</i>	Assets £	Details
Earnings after tax:	Cash:	Institution held:
Partner's earnings after tax:	Shares:	Company/if listed:
Other (investments, etc.):	Life policy surrender value:	Company/maturity date:
Other:	Personal dwelling/home:	Owners/address:
Other:	Other property 1:	Owners/address:
Other:	Other property 2:	Owners/address:
Other:	Other investments:	Details:
<b>TOTAL MONTHLY INCOME AFTER TAX (A)</b>	<b>TOTAL ASSETS (A)</b>	
Monthly expenditure <i>(per month)</i>	Liabilities £	Details
Mortgage/rent:	Overdraft:	Balance/lender/up to date:
Life assurance/endowment/pension:	Mortgage:	Balance/lender/up to date:
Rates/council tax:	Car loan/HP:	Balance/lender/up to date:
Water/gas/electricity/phone:	Personal loan 1:	Balance/lender/up to date:
Home building and contents insurance:	Personal loan 2:	Balance/lender/up to date:
Travel to work:	Personal loan 3:	Balance/lender/up to date:
Petrol/car maintenance:	Store/credit card 1:	Balance/lender/up to date:
Car insurance/road tax:	Store/credit card 2:	Balance/lender/up to date:
Food/clothing:	Store/credit card 3:	Balance/lender/up to date:
Other loans/HP/credit cards:	Personal tax:	Year/when due:
Entertainment/subscriptions:	Personal Guarantees signed:	Amount/lender:
Other costs (holidays/Christmas):	Other	Year/when due:
<b>TOTAL MONTHLY EXPENDITURE (B)</b>	<b>TOTAL LIABILITIES (B)</b>	
<b>MONTHLY DISPOSABLE INCOME (A-B)</b>	<b>NET SURPLUS/DEFICIT (A-B)</b>	

## Sector related experience

Please describe the client's sector related experience:

## Income position

Please describe the client's overall income position/income sources:

## Details of property to be financed

Address and postcode:

Current property value: £

Purchase price: £

Property type (detached, flat, etc.):

Occupied by: Client  Tenant

## Loan required

Loan size: £

Loan purpose:

## Document checklist

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

### IF PROPERTY BEING FINANCED IS OCCUPIED BY CLIENT'S BUSINESS:

Last 3 months of bank statements:

Last 3 years of trading accounts:

Last 6 months of business statements:

ID

### IF PROPERTY BEING FINANCED IS OCCUPIED BY THIRD PARTY TENANT:

Rental income details:

Start date:

End date:

Break clause details:

**Have questions regarding the information required? Our Commercial Team is happy to help. Please contact them on 01202 850 830 option 2, option 2.**

## Please select the route to proceed with this enquiry:

### ROUTE 1:

#### CASCADE TO THE BEST AVAILABLE PRODUCT AND REPORT ON THAT ONLY

In some cases we may need to approach more than one lender in order to secure your (your client's) loan. We always start with the lender that most closely matches your preferences and will give you the best deal possible. However, if that lender is not able to accommodate your circumstances, we will move to the next lender in line. This may mean that we need to share your (your client's) personal data with more than one lender. We will keep records of whomever we share information with so that we can request deletion where necessary.

Is your client happy for us to proceed on this basis? If so please select this route:

### ROUTE 2:

#### REVIEW PRODUCTS LENDER BY LENDER, REPORT ONE AT A TIME

If you would prefer we can report back lender by lender until we have a lender that believes they can assist your client. We are very happy to take this approach but please note it will elongate the process.

If you prefer us to report lender by lender, please select this route:

### ROUTE 3:

#### HIGH-LEVEL INDICATIVE TERMS ON LIKELY OPTIONS AVAILABLE

Would you like us to provide a quick overview of high-level indicative terms, without full client data being sent to any lender?

If you prefer us to provide indicative terms, please select this route:

**Please be assured that we will not do any hard footprint credit searches that other institutions can view without express consent.**

**Please telephone our Data Controller on 01202 850 835 if you want to understand how your data will be used. You have a legal right to receive a copy of the information we hold about you.**

## Declaration and authorisation

In assessing your application, we will make enquiries about you including searching any records held by Credit Reference Agencies, Electronic Identity/Verification Systems 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 associates.

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 confirm that your client has given consent to us disclosing details of their application to Credit Reference Agencies, Fraud Prevention Agencies and our panel lenders. This information may be used to help us and other organisations to (a) assess the financial risk of dealing with you and other associates; (b) may be used to help make decisions on motor, household, credit, life and other insurance proposals and insurance claims; (c) administer agreements and insurance policies with you; (d) 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.

The lender(s) we recommend may use a "credit scoring" or other automated process in deciding whether to accept your client's application and during the life of their loan account. Lenders may use an initial soft search at the early stages of an enquiry, a full search on application and may recheck prior to or at completion.

### IMPORTANT CONSENT INFORMATION

**Please read this before you sign. Our full privacy statement can be viewed on our website.**

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

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:

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

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