

Personal Application

Personal Data

It is important to you, for you to understand how our different funding partners use 'Your Information' in connection with your application. 'Your information' means the information you have given us, which we pass on to them, or which they receive from their enquiries and searches at credit reference and fraud prevention agencies. This applies to all applicants, including joint applicants and members of the household and directors or partners if the application is made by a limited company, partnership or an unincorporated association.

They'll check your details with credit reference and fraud prevention Agencies, and these Agencies will record the check. They will provide the Agencies with your current and previous names, addresses and dates of birth of all parties as well as the income and expenditure details that you provided, so if you are providing information about others, on a joint application, you must be sure that you have their agreement. The Agencies will provide them with confirmation of the income and expenditure details provided and public information about you and any third party financially linked to you: information such as county court judgments (CCJ's) and bankruptcies, electoral register and fraud prevention information on you and your known financial associates, current and previous names, addresses and dates of birth. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

Do you confirm your authority to disclose information about you and any third party linked to you?

Please tick the box to confirm

Credit Check

The Agency searches that they make will leave a search footprint, both in their records and on your credit file at the Agencies they've used, whether or not this application proceeds. If the search was for a credit application, the record of that search (but not their name) may be seen by other organisations when you apply for credit in the future. If you made a joint application, they will link together the records of joint applicants, called financial associates. They will also link all your previous and subsequent names and addresses. Links between financial associates will remain on your and their files until such time as you or your associate successfully files for a disassociation with the credit reference agencies. It may be necessary to make more than one such search particularly if you provide any new or changed information.

Information provided may be supplied to other organisations and used by the Agencies and them to assess you and your household for: credit and credit related services, affordability of credit; motor, household, credit, life and other insurance proposals and claims; debt tracing and recovery; checking details of job applicants and employees, prevention of fraud and money laundering; managing your accounts; statistical analysis about credit, insurance and fraud; market research, and to verify your identity if you or your financial associate applies for other facilities, including all types of insurance applications and claims. They and other organizations may access and use the information recorded by fraud prevention agencies from other countries. Information about you may also be used for other purposes for which you have given consent, or, in very limited circumstances, when required by law or where permitted under the terms of the Data Protection Act 1998. Credit scoring techniques will be used to assess your application.

Do you confirm your authority for your application to be credit scored and your information to be used as I have described?

Please tick the box to confirm

Electronic Signature(s)

There are now a number of our funding partners operating legal contracts and direct debits electronically. Where applicable, in order to proceed with your application and any future agreements they will need your consent to conclude agreements through electronic means only using the email address you have supplied and/or electronic signatures.

YOUR DETAILS

Title _____
Surname _____
Name(s) _____
Date of birth _____
Marital Status _____
Mobile No. _____
Landline No. _____
Email _____

Address _____
City/Town _____
County _____
Post Code _____
Time at address _____
Dependants _____
Residence _____

PREVIOUS ADDRESS (5-year address history required)

Previous Address _____
Postcode _____
Times at address _____
Residence _____

Previous Previous Address _____
Postcode _____
Times at address _____
Residence _____

EMPLOYMENT DETAILS (5-year employment history required)

Current Employment

Occupation _____
Employers name _____
Nature of business _____
Work tel. number _____
Address _____
City/Town _____
Post Code _____
Time with employer _____

Previous Employment

INCOME & OUTGOING'S

Gross income _____	Net Salary _____	Pension Income _____
Other _____	Partners Income _____	Car Allowance _____
Mortgage/Rent _____	Gas/Elec/Water/Phone _____	Credit Cards _____
Loans _____	Transport _____	Food/Drink/Clothing _____

CURRENT FINANCE COMMITMENTS

Is this vehicle in replacement of another finance commitment? **Yes** **No**
If so, how much and with which finance company? _____

BANKING DETAILS

To help protect all of our customers, the finance provider may carry out a Know Your Customer process for each applicant. As part of this process your bank details will be collected and stored to help verify your identity only. Your banks details will be used for these purposes and held for only as long as necessary in accordance with the Data Protection Act. These details will not be used to set up a direct debit or any other method of payment collection.

Sort Code _____
Account No. _____
Account Name _____
Bank Name _____
Account Opened _____

Bank Address _____
City/Town _____
County _____
Postcode _____

Once completed, please save and return this form to: