

Section 1

PAGE 1 OF TWO

ADD INTRODUCER NO. IF KNOWN:	
OTHERWISE, PLEASE COMPLETE INTRODUCER DETAILS BELOW:	
INTRODUCER DETAILS:	
Agency no. (if known)	
Company	
Name	
Telephone	
Email	
LOAN DETAILS:	
Amount required £	
Term required	
Purpose of loan	
Can we contact the client directly? <input type="checkbox"/> yes <input type="checkbox"/> no	
1ST APPLICANT	
Title <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> other	
Date of birth	
First names	
Surname	
Maiden name	
Marital status <input type="checkbox"/> married <input type="checkbox"/> single <input type="checkbox"/> other	
<input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/> Co-Habiting	
2ND APPLICANT	
Title <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> other	
Date of birth	
First names	
Surname	
Maiden name	
Marital status <input type="checkbox"/> married <input type="checkbox"/> single <input type="checkbox"/> other	
ADDRESS DETAILS:	
Address	
City	
County	
Postcode	
Time at address yrs mths	
Is this the security address? <input type="checkbox"/> yes <input type="checkbox"/> no	
If no, please fill in security address details below.	
PREVIOUS ADDRESS (IF LESS THAN 4 YEARS AT CURRENT ADDRESS):	
Address	
City	
County	
Postcode	
Time at address yrs mths	
Please enter further previous addresses on reverse (if applicable)	
SECURITY ADDRESS (IF DIFFERENT TO RESIDENTIAL ADDRESS):	
Address	
City	
County	
Postcode	
CONTACT DETAILS	
Home No.	
Mobile No.	
Work No.	

Section 2

EMPLOYMENT	
1ST APPLICANT EMPLOYMENT DETAILS	
Occupation	
Employment status	
Company name	
Time at current job yrs mths	
If self-employed, can they provide an accountants reference showing 3 yrs net profit <input type="checkbox"/> yes <input type="checkbox"/> no	
If no, can they provide bank statements supporting income <input type="checkbox"/> Yes <input type="checkbox"/> No	
2ND APPLICANT EMPLOYMENT DETAILS	
Occupation	
Employment status	
Company name	
Time at current job yrs mths	
If self-employed, can they provide an accountants reference showing 3 yrs net profit <input type="checkbox"/> yes <input type="checkbox"/> no	
If no, can they provide bank statements supporting income <input type="checkbox"/> Yes <input type="checkbox"/> No	
INCOME	
1st applicant gross income £	
2nd applicant gross income £	
Other income £	
Other income description:	
CCJs? <input type="checkbox"/> yes <input type="checkbox"/> no	
Defaults? <input type="checkbox"/> yes <input type="checkbox"/> no	
If yes, please give details:	
ABOUT THE PROPERTY	
Type of property:	
<input type="checkbox"/> Bungalow <input type="checkbox"/> Flat <input type="checkbox"/> Maisonette <input type="checkbox"/> Other	
<input type="checkbox"/> Terraced <input type="checkbox"/> Semi -Detached <input type="checkbox"/> Detached	
Number of rooms:	
<input type="checkbox"/> Bedrooms <input type="checkbox"/> Reception <input type="checkbox"/> Bathrooms	
Garage <input type="checkbox"/> yes <input type="checkbox"/> no	
Construction:	
<input type="checkbox"/> Brick/Tile <input type="checkbox"/> Concrete <input type="checkbox"/> Wood/Timber	
Tenure	
<input type="checkbox"/> Freehold <input type="checkbox"/> Leasehold If leasehold, how many years left?	
Any significant improvements to property since purchase: <input type="checkbox"/> Yes <input type="checkbox"/> No	
Please give details:	
ABOUT THE MORTGAGE	
1st mortgage	Approx outstanding £
	Total monthly payment £
	Total arrears £
	Approx redemption figure £
Lender:	
2nd charge	Approx outstanding £
	Total monthly payment £
	Total arrears £
Lender:	
Year built	
Date of purchase	£
Purchase price	£
Current value	£
Shared ownership	<input type="checkbox"/> yes <input type="checkbox"/> no
Ex-council	<input type="checkbox"/> yes <input type="checkbox"/> no
If Ex-council was it purchased direct from the council <input type="checkbox"/> yes <input type="checkbox"/> no	
Discount given £	
CREDIT CHECK AUTHORISED & DATA PROTECTION READ?	
<input type="checkbox"/> yes <input type="checkbox"/> no	
Please ensure that you have read the Data Protection statement to the applicants before submission. Please refer to page 2 of this form.	

Please fax form back to 0808 280 0794

By submitting this application, you undertake that you:

- Are authorised to act for the applicant(s) in this finance application
- Have obtained consent from the applicant(s) for V Loans Ltd carrying out searches at the credit reference agencies to verify any information and assess the enquiry
- Have confirmed the Data Protection Statement below with the applicants
- Are acting as a data processor on our behalf and will use the facility strictly in accordance with the Data Protection Act 1998
- Will not use any credit search information for any other company, or disclose it to any third parties, including the applicants
- Acknowledge that the output of use is not binding for either the applicant or V Loans Ltd
- Will use the facility in manner compliant with relevant laws and regulations
- Acknowledge that any misuse will result in restriction/prohibition of use

Data Protection Statement

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.

We will use credit scoring or other automated decision-making systems when assessing your application. It is important that you give us accurate information.

If you are unhappy with the decision you may, within 21 days of receiving notification, write to us to ask us to reconsider the decision or take a new decision on a non-automated basis.

We will check your details with fraud prevention agencies and if you give us false or inaccurate information and we suspect fraud, we will record this.

How V Loans and others use the agency information:

Some information held by the credit reference agencies will be disclosed to V Loans and other organisations to, for example:

- prevent fraud and money laundering, for example by checking details on applications for credit and credit-related or other facilities, proposals and claims for all types of insurance and job applications and employee records;
- recover debts that you owe and trace your whereabouts;
- manage credit accounts and other facilities;
- verify your identity;
- make decisions on credit, insurance and other facilities, about you, your financial associate(s), members of your household or your business; and
- carry out statistical analysis to help with decisions about credit and account management.

The information held by these agencies may also be used for other purposes for which you give your specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the Data Protection Act 1998.

We may contact you by post, email or telephone to tell you about other products and services which may be of interest to you. You have the right at any time to ask us to stop contacting you or passing your details to others for these purposes.

You may write to us at V Loans Ltd, Black Box Business centre, Beech Lane, Wilmslow, Cheshire, SK9 5ER if you want us to stop.

Please call V Loans on freephone 0845 618 0280 if you want details of those credit reference agencies from which V Loans obtain, and to which V Loans pass, information about you.

You have a legal right to these details. You have the right to receive a copy of the information V Loans holds about you if you apply to it in writing. A fee will be payable.

2ND PREVIOUS ADDRESS (IF APPLICABLE)

Address
 City
 County
 Postcode
 Time at address yrs mths

3RD PREVIOUS ADDRESS (IF APPLICABLE)

Address
 City
 County
 Postcode
 Time at address yrs mths

- I have limited information on my client. Please contact my client direct.
- I would like a fully underwritten DIP. I would like V Loans to contact me directly.

Please fax form back to 0808 280 0794

If you require any assistance whilst completing this form please call 0845 618 0280