

## Introducer details

Applicant reference:

Contact name:

Company name:

Company address:

Company postcode:

Email address:

Telephone number:

Regulatory status:

Directly Authorised  Appointed Rep  Commercial Broker

Your permissions:

Independent  Firsts only  Credit Broker

Network or club:

 (if applicable)

Network FCA number:

 (if applicable)

Individual FCA number:

Have you met with your client face to face?

Yes  No

## Fees And Advice

Is this application a regulated mortgage contract? Yes  No

Who is advising the client? Intermediary (you)  Positive Lending

Do you wish to add these fees to the loan? Telegraphic transfer fee  Facility fee  Assessment 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?

## Customer Vulnerability

Are you aware of any additional vulnerabilities that your client may have? Yes  No

**If you answer yes to this question, please provide further information on the Additional Details Page.**

## Loan Details

Loan type: Purchase  Remortgage

Loan purpose:

Date funds required:

Application type: Personal  Limited company

Application FCA regulated? Yes  No

Firm giving advice:  (if applicable)

Client preferences: Lowest overall cost  Lowest set-up fees  Lowest interest rate

Lowest upfront fees  Lowest admin requirements

Case fully underwritten before fees are incurred  Joint legals

Security type: First charge  Second charge

If second charge, what is the first charge balance?

Have the Applicant(s) or immediate family lived/intend to live in the security property? Yes  No

Estimated property value:  Property purchase price:

If purchase price is less than property value, please explain:

Required loan amount:  Required term:  months

Additional security offered? Yes  No

If yes, value of security:  Debt of security:

## Exit Strategy

Please tick all applicable:

Sale  Refinance  Endowment maturity  Pension maturity  Savings maturity  Other

Please give details of how the loan will be repaid, including the lender name if refinancing:

## Limited Company Details

Company name:

Registration number:

Number of directors:

Business start date:

Country of incorporation:

## Applicant Details

Applicant 1 / Director 1:

Applicant 2 / Director 2:

Title:	<input type="text"/>	<input type="text"/>
First name(s):	<input type="text"/>	<input type="text"/>
Surname:	<input type="text"/>	<input type="text"/>
Date of birth:	<input type="text"/>	<input type="text"/>
Home telephone:	<input type="text"/>	<input type="text"/>
Mobile telephone:	<input type="text"/>	<input type="text"/>
Email:	<input type="text"/>	<input type="text"/>
Marital status:	<input type="text"/>	<input type="text"/>
Nationality:	<input type="text"/>	<input type="text"/>
Country of residence:	<input type="text"/>	<input type="text"/>
Annual income:	£ <input type="text"/>	£ <input type="text"/>
Employed/self-employed:	<input type="text"/>	<input type="text"/>
Current address <small>(If less than 3 years at their current address, please provide details of previous addresses in the Additional details section)</small>	<input type="text"/>	<input type="text"/>
Date moved in:	<input type="text" value="DD / MM / YY"/>	<input type="text" value="DD / MM / YY"/>
Residential status:	<input type="text"/>	<input type="text"/>
Estimated property value:	£ <input type="text"/>	£ <input type="text"/>
Loan outstanding:	£ <input type="text"/>	£ <input type="text"/>
Has/have the applicant(s) had any adverse credit registered in the last 3 years?	Yes <input type="checkbox"/> No <input type="checkbox"/>	
If yes, details:	<input type="text"/>	

## Security Details

Security property address/postcode:

Property type:

Property's current use:

Number of floors (flats only):

Floor number (flats only):

Number of bedrooms:

Property tenure:

Freehold

Leasehold

If applicable, remaining lease term:

## Application Route

### 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 the application, we will make enquiries about your client(s) including searching any records held by Credit Reference Agencies, Electronic Identity/Verification Systems and checking details with Fraud Prevention Agencies. If false or inaccurate information is provided and we suspect fraud we will record this. The Credit Reference and Fraud Prevention Agencies will keep details of any searches. Information held by the Credit Reference Agencies may already be linked to records relating to one or more of the financial associates.

For the purpose of this application your client(s) may be treated as financially linked and the application will be assessed with reference to any "associated" records. If it is a joint application 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 any joint applicant and anyone referred to; and (b) authorise us to search, link or record information at Credit Reference Agencies. An association between joint applicants and between anyone you tell us is a financial partner will be created at Credit Reference Agencies. This will link financial records, each of which will be taken into account in all future applications. This will continue until a disassociation is successfully filed at the Credit Reference Agencies.

You confirm that your client(s) has/have 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 them 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 them; (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 "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 & ADDITIONAL NEEDS DECLARATION

**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. Full details of how we hold, process and manage personal information are explained within our privacy statement on our website.

**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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## Additional Details

*Please provide any additional information to support this application:*

*Thank you for your enquiry*

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