

Secured Loan Application Form

Section 1: Introducer Details

Introducer name:

Address:

Postcode:

Introducer company:

Telephone no:

Email address:

Mobile no:

As the Introducing broker are you:

A directly authorised firm: ☐ FSA number:
 An appointed representative: ☐ FSA number:
 Not authorised: ☐

I confirm that the information contained within this application is true and correct to the best of my knowledge.

Signature of introducer:

Date: / /

Section 2: Applicant Details

1st Applicant

Mr/Mrs/Miss/Other:

First name:

Middle name:

Surname:

Date of birth: / /

Telephone number:

Email address:

Marital status:

Single	☐	Married	☐
Divorced	☐	Living together	☐
Separated	☐	Widowed	☐

Number of dependants:

2nd Applicant

Mr/Mrs/Miss/Other:

First name:

Middle name:

Surname:

Date of birth: / /

Telephone number:

Email address:

Marital status:

Single	☐	Married	☐
Divorced	☐	Living together	☐
Separated	☐	Widowed	☐

Number of dependants:

Continued on next page.

Home address:

Postcode:

Time at address:

Years

Months

Previous address
(if less than 3 at current):

Postcode:

Time at previous address:

Years

Months

Home address:

Postcode:

Time at address:

Years

Months

Previous address
(if less than 3 at current):

Postcode:

Time at previous address:

Years

Months

Has the applicant ever had any adverse credit including CCJ's, mortgage or secured loan arrears, defaults, IVA or bankruptcy?

Yes

No

Yes

No

If yes, please provide details:

If yes, please provide details:

Section 3: Employment Details

1st Applicant

Employment status: Employed Self employed

Occupation:

Time in job:

Employers name:

Employers address:

Employers telephone no.:

Basic annual income:

Additional income: Overtime

Bonus

Commission

Other

Source of other income:

2nd Applicant

Employment status: Employed Self employed

Occupation:

Time in job:

Employers name:

Employers address:

Employers telephone no.:

Basic annual income:

Additional income: Overtime

Bonus

Commission

Other

Source of other income:

Continued on next page.

Income referencing available:	Payslips & p60 ☐	Bank statements ☐	Income referencing available:	Payslips & p60 ☐	Bank statements ☐
	Tax returns ☐	Accountants reference ☐		Tax returns ☐	Accountants reference ☐
	Accounts ☐			Accounts ☐	
Accountant name & company:			Accountant name & company:		
Accountant address:			Accountant address:		
Accountant telephone no.:			Accountant telephone no.:		

Section 4: Existing Financial Details

Bank name:

Account name:

Sort code:

Account number:

Time with bank: Years Months

Outstanding mortgages and other charges:

	Property 1	Property 2	Property 3	Property 4
Lender:				
Balance outstanding:				
Monthly payment:				
Time with lender:				
Time remaining:				
Account number:				
Early repayment charge:				
Interest only or repayment:				

Outstanding loans/overdrafts credit cards:

Description	Balance outstanding	Monthly payment	Account number	Lender	To be repaid
					Yes ☐ No ☐
					Yes ☐ No ☐
					Yes ☐ No ☐
					Yes ☐ No ☐

Section 5: Loan Requirements

Loan amount:

Term:

Loan purpose:

Interest only: ☐ Repayment: ☐

Method of repaying the loan if interest only:

Continued on next page.

Section 6: Property Details

Open market value:

Original purchase price:

Date purchased: / /

Tenure: Freehold ☐ Leasehold ☐

If leasehold how many years remaining on the lease:

Property type: Flat ☐ Semi detached ☐

Terrace ☐ End terrace ☐

Detached ☐ Bungalow ☐

Maisonette ☐

If flat how many stories in the building:

Construction type:
(e.g. brick & tile, concrete etc)

Number of bedrooms:

Number of reception rooms:

Does the property have a private parking space: Yes ☐ No ☐

Does the property have a garage: Yes ☐ No ☐

Is the property ex local authority: Yes ☐ No ☐

Is the property standard construction: Yes ☐ No ☐

Property address:

Is the property a buy to let property: Yes ☐ No ☐

Rent:
(if applicable)

Postcode:

Does anyone over the age of 17 other than the applicants reside at the property: Yes ☐ No ☐

Will more than 40% of the property be occupied by the applicant or their immediate family: Yes ☐ No ☐

Details of any alterations made to the property or any factors that may affect value (pylons/sub stations, scrap yards, commercial development, or any positive matters):

Section 7: Additional Information

Continued on next page.

Section 8: Declaration & Consent

I/we authorise Arco Commercial Finance and any lender to whom this application is made to contact my/our employers (past and present), bankers, other lenders (past and present), accountants, landlords or any other person necessary to verify the information given by me/us in this form.

Applicant / Director 1	Applicant / Director 2
Print Name:	Print Name:
Signature:	Signature:
Date: / /	Date: / /

Use of my information

I/We agree that:

- 1) Arco Commercial Finance can rely upon the information I have provided in this application, which I confirm is complete and true. It is a criminal offense to knowingly supply false information to obtain a loan.
- 2) If any of the information in the application changes prior to the making of the advance then I will inform Arco Commercial Finance.
- 3) Arco Commercial Finance or any lender to whom we may submit your application to may undertake checks with credit reference agencies. When checking your details with the credit reference agencies a record of the search will be made which will be seen by other organisations that make searches and will create association between joint applicants. If your details are checked against any fraud prevention agencies and you give false or inaccurate information and the lender suspects fraud, this will be recorded.
- 4) Arco Commercial Finance, the lender, or associated companies, may for marketing purposes update me with details of products and services that it considers relevant to my needs. This will be communicated by email, letter, telephone and text message. If you do not wish to receive this information please tick this box.
- 5) Arco Commercial Finance may store the information I have provided to it on computer or in records. I acknowledge that Arco Commercial Finance will only use information for this purpose registered under the Data Protection Act 2003 and that I may request in writing a copy of the details Arco Commercial Finance holds about me and shall be supplied with such details upon written request to the Data Protection Officer at Arco Commercial Finance together with the payment to Arco Commercial Finance of a £10 fee.

Joint Applications

By making a joint application, I am creating a financial association with the other applicant, I am also confirming that I am entitled to:

- disclose information about the other applicant(s) and/or anyone else referred to by me
- authorise you to search, link and/or record information at credit reference agencies about me and/or anyone else referred to by me

Sole Applications

Information held about me by the credit reference agencies may already be linked to another individual who has an existing financial association with me. For the purposes of my application I may be treated as financially linked and my application will be assessed with reference to any "associated" records.

Applicant / Director 1	Applicant / Director 2
Print Name:	Print Name:
Signature:	Signature:
Date: / /	Date: / /