



ALL INFORMATION PROVIDED BY YOU IN THIS CREDIT APPLICATION SHALL REMAIN CONFIDENTIAL AND WILL BE REVIEWED ONLY BY THOSE PERSONS INVOLVED IN THE LOAN DECISION. PLEASE ANSWER ALL QUESTIONS BELOW AS COMPLETELY AND ACCURATELY AS POSSIBLE. IF THE SPACE IS INSUFFICIENT, PLEASE ATTACH ADDITIONAL PAGES. IF YOU HAVE PROBLEMS FILLING IT IN PLEASE CONTACT US.

SECTION 1: GENERAL INFORMATION ABOUT YOU

A: PERSONAL INFORMATION

GENDER: MALE FEMALE

FORENAME: _____ SURNAME: _____ DATE OF BIRTH: / /

MARITAL STATUS: _____ NAME OF SPOUSE: _____ NO. OF DEPENDENT CHILDREN: _____

HOME ADDRESS: _____ POSTCODE: _____

TELEPHONE: _____ MOBILE: _____ EMAIL: _____

HOW LONG AT THIS ADDRESS: YEARS: _____ MONTHS: _____

ARE YOU: THE OWNER A TENANT LIVING WITH PARENTS

IF TENANT: COUNCIL HOUSING ASSOCIATION PRIVATE LANDLORD

NAME & ADDRESS OF LANDLORD:

NAME: _____ ADDRESS: _____

IF YOU HAVE LIVED AT THE ABOVE ADDRESS FOR LESS THAN 3 YEARS PLEASE GIVE YOUR PREVIOUS ADDRESS:

ADDRESS: _____ POSTCODE: _____

HOW DID YOU HEAR ABOUT US: _____

SCHOOL/TRAINING (PLEASE LIST YOUR SCHOOL/TRAINING EXPERIENCE FROM MOST RECENT TO OLDEST)

DATES	CERTIFICATE/QUALIFICATION	SCHOOL/TRAINING INSTITUTION	RELEVANCE TO YOUR BUSINESS		
			HIGH	MEDIUM	LOW

PREVIOUS JOB EXPERIENCE (PLEASE LIST YOUR PREVIOUS EXPERIENCE FROM MOST RECENT TO OLDEST)

DATES	EMPLOYER	JOB TITLE/MAIN DUTIES	RELEVANCE TO YOUR BUSINESS		
			HIGH	MEDIUM	LOW

B: ARE YOU A: NEW CLIENT REPEAT CLIENT PERSONAL LOANS CLIENT BUSINESS CLIENT

C: CREDIT HISTORY

PLEASE LIST BELOW ANY OTHER DEBTS OR LOANS YOU HAVE TAKEN OUT

BANK CREDITOR OR PRIVATE PERSON	CREDIT LIMIT / ORIGINAL AMOUNT BORROWED	OUTSTANDING BALANCE	PAYMENT FREQUENCY MONTHLY / WEEKLY	ARREARS IF ANY	DATE STARTED	COMPLETION DATE
TOTAL	£	£	£	£		

D: REFERENCES

NAME	RELATIONSHIP / OCCUPATION	ADDRESS / TELEPHONE NUMBER

SECTION 2: INFORMATION ABOUT THE LOAN REQUEST

A: PROPOSED LOAN (AMOUNT): £ _____ B: DURATION OF LOAN: _____
 C: PURPOSE OF LOAN: _____
 D: HOW MUCH CAN YOU AFFORD TO REPAY: MONTHLY £ _____ WEEKLY £ _____
 E: PROJECT COST (IF APPROPRIATE)

ITEM	COST (£)	NAME OF SUPPLIER	HOW WILL YOU PAY (FAIR FINANCE LOAN, SAVINGS, OTHER LOANS ETC.)
TOTAL PROJECT COST	£ _____		
LOAN AMOUNT	£ _____		
YOUR CONTRIBUTION	£ _____		

SECTION 3: INFORMATION ABOUT THE BUSINESS

A: PLEASE GIVE US SOME BUSINESS DETAILS

BUSINESS NAME: _____
 BUSINESS ADDRESS: _____ POSTCODE: _____
 TELEPHONE: _____ FAX: _____ EMAIL: _____
 LEGAL STRUCTURE: SOLE TRADER PARTNERSHIP LIMITED COMPANY
 OTHER _____
 TYPE OF BUSINESS: _____ HOW LONG TRADING: _____
 REGISTRATION: _____ DATE: / / VAT NO. _____

B: WHAT DOES YOUR BUSINESS DO?

DESCRIPTION: _____

C: WHAT PRODUCTS AND/OR SERVICES DO YOU PROVIDE?

WHAT DO YOU SELL	WHAT MAKES YOUR PRODUCT/SERVICE DIFFERENT; WHY WOULD CUSTOMERS BUY YOUR PRODUCT/SERVICE	YOUR PRICE/UNIT (£)	COMPETITORS PRICE (£)

D: HOW MUCH DO YOU SPEND ON MARKETING?

TV £ _____ LEAFLETS £ _____
 RADIO £ _____ BUSINESS CARDS £ _____
 NEWSPAPER £ _____ EVENTS £ _____ OTHER £ _____

E: ARE THE BUSINESS PREMISES RENTED?

YES NO HOW MUCH IS THE RENT £ _____

LANDLORD NAME: _____

ADDRESS: _____ POSTCODE: _____

TELEPHONE: _____ MOBILE: _____

HOW LONG HAVE YOU RENTED THIS ADDRESS?: YEARS _____ MONTHS _____

F: SWOT ANALYSIS

WE WANT YOU TO THINK ABOUT YOUR BUSINESS AND ITS STRENGTHS AND WEAKNESSES. PLEASE FILL IN THIS SECTION AS BEST AS YOU CAN.

STRENGTHS WHAT DO YOU DO BETTER THAN ANYONE ELSE, WHAT UNIQUE QUALITIES DOES YOUR BUSINESS POSSESS, WHAT DO CUSTOMERS SEE AS YOUR STRENGTHS?

1. _____
2. _____
3. _____
4. _____
5. _____

WEAKNESSES WHAT PREVENTS YOU FROM ACHIEVING YOUR GOALS, WHAT NEEDS IMPROVEMENT IN YOUR BUSINESS, WHY ARE YOUR COMPETITORS DOING BETTER THAN YOU?

1. _____
2. _____
3. _____
4. _____
5. _____

OPPORTUNITIES WHAT CHANGES, PATTERNS, TRENDS IN THE MARKET THAT YOU CAN TAKE ADVANTAGE OF. IF YOU LOOK AT YOUR WEAKNESSES, WHAT OPPORTUNITIES COULD OPEN UP TO YOUR BUSINESS IF YOU ELIMINATE THEM?

1. _____
2. _____
3. _____
4. _____
5. _____

THREATS COULD ANY OF YOUR WEAKNESSES SERIOUSLY THREATEN YOUR BUSINESS? HOW ABOUT CASH FLOW PROBLEMS? ARE THERE GOVERNMENT REGULATIONS OR REQUIRED SPECIFICATIONS TO YOUR JOB, PRODUCTS OR SERVICES AFFECTING YOUR BUSINESS?

1. _____
2. _____
3. _____
4. _____
5. _____

FINANCE

SECTION 4: YOUR CURRENT PERSONAL INCOME AND EXPENDITURE

ONLY COMPLETE ONE SET OF BOXES – EITHER WEEKLY OR MONTHLY

INCOME:	WEEKLY	MONTHLY
YOUR MAIN INCOME:	£	£
PARTNERS INCOME:	£	£
OTHER INCOMES (BENEFITS ETC.)	£	£
TOTAL MONTHLY INCOME	£	£
PERSONAL EXPENDITURE	WEEKLY	MONTHLY
CIGARETTES	£	£
MOBILE TELEPHONE	£	£
LOTTERY	£	£
ENTERTAINMENT - MEALS	£	£
NEWSPAPER / MAGAZINES	£	£
CHRISTMAS / BIRTHDAYS	£	£
HOLIDAYS	£	£
FAMILY EXPENDITURE	WEEKLY	MONTHLY
FOOD	£	£
CLOTHING	£	£
SCHOOL MEALS	£	£
CHILD-MINDING	£	£
TRAVEL	£	£
POCKETMONEY	£	£
SPECIAL / RELIGION	£	£
CABLE / SATELLITE TV	£	£
HOUSING EXPENDITURE	WEEKLY	MONTHLY
MORTGAGE	£	£
RENT	£	£
SERVICE CHARGE	£	£
COUNCIL TAX	£	£
HOME INSURANCE	£	£
ELECTRICITY	£	£
GAS	£	£
WATER	£	£
LANDLINE TELEPHONE	£	£
TV LICENCE	£	£
MAINTENANCE	£	£
OTHER EXPENDITURE	WEEKLY	MONTHLY
LOAN REPAYMENTS	£	£
CATALOGUE REPAYMENTS	£	£
STORE CARDS	£	£
CREDIT CARDS	£	£
MONEY LENDERS	£	£
PENSION	£	£
LIFE ASSURANCE	£	£
CAR MAINTENANCE	£	£
ROAD TAX	£	£
PETROL	£	£
OTHER	£	£
TOTAL INCOME	£	£
TOTAL EXPENDITURE	£	£
SURPLUS	£	£
SAVINGS	AMOUNT	
BUILDING SOCIETY / BANK	£	
INVESTMENTS	£	
CREDIT UNION	£	
OTHER	£	
GRAND TOTAL	£	

SECTION 5: BANK DETAILS

SORT CODE: _____ ACCOUNT NO. _____

BANK / BUILDING SOCIETY: _____

BRANCH: _____ DATE OPENED: / /

IF YOU DO NOT HAVE A BANK ACCOUNT, WE CAN HELP YOU OPEN ONE. IT IS NOT POSSIBLE TO HAVE A LOAN FROM FAIR FINANCE UNLESS YOU HAVE A BANK ACCOUNT THAT WILL ACCEPT DIRECT DEBITS.

SECTION 6: OTHER INFORMATION

HAVE YOU EVER HAD ANY COUNTY COURT JUDGEMENTS? YES NO

IF YES

WHEN	NATURE	STATUS
_____	_____	_____
_____	_____	_____
_____	_____	_____

HAVE YOU EVER HAD ANY CRIMINAL CONVICTIONS? YES NO

DETAILS: _____

HAVE YOU EVER USED ANOTHER NAME? YES NO

DETAILS: _____

DECLARATION AND AGREEMENT

WE MAY USE CREDIT SCORING WHEN CONSIDERING YOUR APPLICATION AND MAY SEARCH THE FILES OF CREDIT REFERENCE AGENCIES. THEY MAY KEEP A RECORD OF THE SEARCH. WE MAY ALSO CARRY OUT IDENTITY AND ANTI-FRAUD CHECKS. THIS INFORMATION WILL BE USED BY LENDERS AND OTHERS IN MAKING A DECISION ABOUT YOU AND MEMBERS OF YOUR HOUSEHOLD, FOR FRAUD PREVENTION OR TRACING DEBTORS. IF YOUR APPLICATION IS SUCCESSFUL WE MAY GIVE CREDIT REFERENCE AGENCIES DETAILS OF NON-PAYMENT WHEN WE MAKE DEMAND BUT RECEIVE NO SATISFACTORY PROPOSAL FOR REPAYMENT.

DATA PROTECTION ACT 1998 – YOUR PERSONAL INFORMATION WILL BE TREATED AS CONFIDENTIAL AND ONLY DISCLOSED A) AT YOUR REQUEST B) TO OUR AGENTS IN MANAGING YOUR ACCOUNT C) IN THE PUBLIC INTEREST D) TO PREVENT FRAUD OR BY ORDER OF THE COURTS. YOU ARE ENTITLED TO A COPY OF THE INFORMATION WE HOLD ABOUT YOU BY WRITING TO US AND REQUESTING IT. THERE IS A FEE FOR THIS SERVICE.

I CONFIRM THAT THE INFORMATION PROVIDED IS CORRECT AND HEREBY AUTHORISE FAIR FINANCE TO MAKE ANY ENQUIRES IT DEEMS NECESSARY TO THIRD PARTIES IN CONNECTION WITH THIS APPLICATION. I UNDERSTAND THAT IF THERE IS ANY CHANGE IN MY CIRCUMSTANCES THAT I MUST ADVISE YOU IMMEDIATELY. I CONFIRM THAT YOU MAY DISCLOSE MY NAME, RESIDENTIAL DETAILS, PURPOSE AND AMOUNT OF LOAN IF REQUIRED UNDER THE TERMS OF SOURCES OF FUNDING.



SIGNATURE _____ DATE: / /

