

# FAIR FINANCE PERSONAL LOAN APPLICATION FORM



## ABOUT YOU

TITLE: MR/MRS/MISS/MS    FIRST NAME: \_\_\_\_\_    SURNAME: \_\_\_\_\_    DATE OF BIRTH:    /    /

NUMBER OF DEPENDANT CHILDREN: \_\_\_\_\_    CONTACT NUMBER: HOME: \_\_\_\_\_    MOBILE: \_\_\_\_\_    WORK: \_\_\_\_\_

MARITAL STATUS:    SINGLE     DIVORCED     WIDOWED     MARRIED     SEPARATED     LIVING WITH PARTNER

NATIONAL INSURANCE NUMBER: \_\_\_\_\_    HOW DID YOU HEAR ABOUT US? \_\_\_\_\_

## ABOUT YOUR LIVING ARRANGEMENTS

ARE YOU: THE OWNER <input type="checkbox"/> A TENANT <input type="checkbox"/> LIVING WITH PARENTS <input type="checkbox"/>	IF TENANT ARE YOU WITH: COUNCIL <input type="checkbox"/> HOUSING ASSOCIATION <input type="checkbox"/> PRIVATE LANDLORD <input type="checkbox"/>
CURRENT ADDRESS: _____	NAME & ADDRESS OF YOUR LANDLORD: _____
POST CODE: _____	POST CODE: _____
HOW LONG HAVE YOU LIVED AT THIS ADDRESS: _____	HOW LONG HAVE YOU LIVED AT THIS ADDRESS: _____
IF YOU HAVE LIVED AT THE ABOVE ADDRESS FOR LESS THAN 3 YEARS, PLEASE GIVE YOUR PREVIOUS ADDRESS: _____	IF YOU ARE THE OWNER: _____
PREVIOUS ADDRESS: _____	MORTGAGE AMOUNT OUTSTANDING: _____
POST CODE: _____	VALUE OF PROPERTY: _____

## ABOUT YOUR WORK

ARE YOU:  
 SELF EMPLOYED     EMPLOYED FULL TIME     HOME MAKER     UNEMPLOYED     EMPLOYED PART TIME     RETIRED

PLEASE STATE YOUR OCCUPATION: \_\_\_\_\_    TIME IN CURRENT EMPLOYMENT: \_\_\_\_\_

NAME AND ADDRESS OR YOUR EMPLOYER: \_\_\_\_\_

HOW ARE YOU PAID:    WEEKLY     FORTNIGHTLY     MONTHLY

HOW DO YOU RECEIVE YOUR MONEY:    CASH     CHEQUE     DIRECT TO BANK ACCOUNT

## YOUR INCOME ONLY USE ONE SET OF BOXES – EITHER MONTHLY OR WEEKLY

INCOME:	WEEKLY £	MONTHLY £
YOUR MAIN INCOME		
PARTNERS INCOME (IF JOINT)		
BENEFITS		
OTHER INCOME		
<b>TOTAL INCOME:</b>		

**YOUR EXPENDITURE** ONLY USE ONE SET OF BOXES – EITHER MONTHLY OR WEEKLY

HOUSEHOLD/OTHER EXPENDITURE	WEEKLY £	MONTHLY £
SCHOOLS MEALS		
CLOTHING		
FAMILY EXPENDITURE- FOOD		
CHILD MINDING		
MORTGAGE/RENT		
PENSION		
LIFE ASSURANCE		
SERVICE CHARGE		
COUNCIL TAX		
HOME INSURANCE		
ELECTRICITY		
GAS		
WATER		
LANDLINE TELEPHONE		
TV LICENCE		
MAINTENANCE		
OTHER		
<b>TOTAL: £</b>		

PERSONAL EXPENDITURE	WEEKLY £	MONTHLY £
CIGARETTES		
CAR MAINTENANCE		
CAR INSURANCE		
ROAD TAX		
PETROL		
MOBILE TELEPHONE		
LOTTERY		
ENTERTAINMENT		
NEWSPAPERS/MAGAZINES		
TRAVEL		
CHRISTMAS/BIRTHDAYS		
POCKET MONEY		
HOLIDAYS		
SPECIAL/RELIGION		
CABLE/SATELLITE TV		
OTHER		
<b>TOTAL: £</b>		

## CREDITORS, LOANS AND OTHER BORROWING OUTSTANDING

	OUTSTANDING BALANCE	MONTHLY/WEEKLY REPAYMENTS	CREDIT LIMIT OR ORIGINAL AMOUNT BORROWED	ARREARS (IF ANY)	DATE LOAN WAS TAKEN OUT
LOAN COMPANY/HP					
1.					/ /
2.					/ /
3.					/ /
CREDIT CARDS					
1.					/ /
2.					/ /
3.					/ /
STORE CARDS					
1.					/ /
2.					/ /
3.					/ /
CATALOGUES					
1.					/ /
2.					/ /
3.					/ /
MONEY LENDERS					
1.					/ /
2.					/ /
3.					/ /
BANK OVERDRAFT					
1.					/ /
2.					/ /
3.					/ /
TOTALS: £					

	WEEKLY £	MONTHLY £
TOTAL INCOME		
TOTAL EXPENDITURE		
SURPLUS INCOME (Surplus = Total income - Total Expenditure)		

DO YOU HAVE ANY SAVINGS? IF SO WHO ARE THEY WITH?

AMOUNT £

## CURRENT BANKING DETAILS

NAME OF BANK OR BUILDING SOCIETY:

SORT CODE: / / ACCOUNT NUMBER:

BANK BRANCH: DATE YOU OPENED YOUR ACCOUNT: / /

If you do not have a bank account, we can help you open one. Please ask for a copy of the basic bank account application. It is not possible to have a loan from FAIR FINANCE unless you have a bank account.

## LOAN APPLICATION DETAILS

LOAN AMOUNT REQUESTED: £

PURPOSE OF LOAN:

HOW MUCH WOULD YOU LIKE TO PAY MONTHLY/WEEKLY: £

## OTHER INFORMATION

HAVE YOU EVER HAD ANY COUNTY COURT JUDGMENTS?  YES  NO IF YES, WHEN?

WHY?

HAVE YOU HAD A CRIMINAL CONVICTION?  YES  NO

DETAILS:

HAVE YOU EVER USED ANOTHER NAME IN THE PAST?  YES  NO

DETAILS:

## IDENTIFICATION:

We will be unable to process your application without a fully completed and signed application form along with proof of your income by way of a bank/building society statement/s covering the last 3 months. We also require proof who you are and where you live. A list of acceptable documents is available from Fair Finance. Originals must be provided and we will take a copy.

## DECLARATION & 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 proposals 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 authorize Fair Finance Ltd to make any enquiries 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: / /

**PLEASE THINK CAREFULLY ABOUT THE PURPOSE OF THE LOAN:** We do not provide loans for consolidating rent/council tax/mortgage and or utility bill arrears. Please contact your landlord or utility supplier to discuss a repayment plan. We may be able to consolidate other debts to free up income.

**PLEASE BRING ALONG ONE DOCUMENT FROM CHECKLIST A, ONE DOCUMENT FROM CHECKLIST B AND ALL DOCUMENTS FROM CHECKLIST C THAT ARE RELEVANT TO YOUR APPLICATION**

## CHECKLIST A

### Identification to confirm your name

- CURRENT SIGNED FULL EU PASSPORT
- CURRENT UK PHOTO CARD DRIVING LICENCE (full or provisional)
- CURRENT FULL UK DRIVING LICENCE – Old paper style (not an old provisional license)
- CURRENT EEA MEMBER STATE ID CARD
- AWARDS LETTERS/ORIGINAL NOTIFICATION LETTER FROM BENEFITS AGENCY/ PENSION SERVICES CONFIRMING YOUR RIGHT TO BENEFITS/PENSIONS – less than 12 months old.
- HM FORCES VALID I.D SECURITY CARD
- COMPANY I.D. SECURITY CARD – Must be photo
- SELF EMPLOYED IN THE CONSTRUCTION INDUSTRY – Inland revenue photographic registration cards CIS4(P) CIS4(T) or certificates CIS6 for named individuals.
- NHS MEDICAL CARD
- FREEDOM PASS

**INLAND REVENUE (IR) TAX NOTIFICATION** – less than 12 months old (NOT P45/P60 – these are not issued by the Inland Revenue) Acceptable

Examples:

- PAYE coding of notice
- IR tax assessment
- IR statement of account
- IR notification of working family tax credit
- IR notification of children's tax credit
- IR notification of disabled person's tax credit

## CHECKLIST C

### Identification to confirm your income

**FOR ALL APPLICATIONS:** YOU MUST provide your last TWO to THREE months bank statements

**IF YOU ARE IN EMPLOYMENT:**

- WAGE SLIPS/CONTRACT OF EMPLOYMENT
- WRITTEN REFERENCE FROM EMPLOYER WITH A CONTACT NUMBER IF THE ABOVE CAN NOT BE PROVIDED

**FOR LOAN CONSOLIDATION:**

- Payment book(s)/ loan agreement(s) & settlement figure(s)
- Where applicable estimates & quotations for decorating or building work etc

## CHECKLIST B

### Identification to confirm your address

- CURRENT UK PHOTO CARD DRIVING LICENCE (full or provision)
  - CURRENT FULL UK DRIVING LICENCE – Old paper style (not an old style provisional license) showing current address
  - AWARDS LETTERS/ORIGINAL NOTIFICATION LETTER FROM BENEFITS AGENCY/ PENSION SERVICES CONFIRMING YOUR RIGHT TO BENEFITS/PENSIONS – less than 12 months old.
- INLAND REVENUE (IR) TAX NOTIFICATION** – less than 12 months old (NOT P45/P60 – these are not issued by the Inland Revenue) Acceptable Examples:
- PAYE coding of notice
  - IR tax assessment
  - IR statement of account
  - IR notification of working family tax credit
  - IR notification of children's tax credit
  - IR notification of disabled person's tax credit
  - IR correspondence
- UTILITY BILL SUCH AS GAS, ELECTRICITY OR LAND LINE PHONE (NOT MOBILE) – less than three months old
  - RENT AND COUNCIL TAX BILL – less than 12 months old
  - CREDIT CARD STATEMENT WITH CREDIT CARD – less than 3 months old
  - BANK OR BUILDING SOCIETY STATEMENT – less than 3 months please bring in last two statements
  - CREDIT UNION ACCOUNT STATEMENT OR POST OFFICE ACCOUNT STATEMENT – less than three months old
  - COUNCIL/ HOUSING ASSOCIATION RENT BILL/ STATEMENT, BOOK OR TENANCY AGREEMENT – less than 12 months old
  - MORTGAGE STATEMENT – less than 12 months old

**PLEASE NOTE: YOU CAN NOT USE THE SAME FORM OF ID TO CONFIRM BOTH YOUR NAME AND ADDRESS THEREFORE PLEASE ENSURE YOU HAVE AT LEAST TWO DIFFERENT FORMS OF ID FROM EACH CHECKLIST.**

Our staff are here to help you – please ensure that you respect our staff at all times, Fair Finance reserves the right to terminate an interview at any time without reason.