Secured Loan Application Form

Section 1: Introducer Details

Name:

Company:

Address:

Mobile number:

Telephone number:

Email address:

Postcode:

Contact for complaints:

As the Introducing broker are you:

A directly authorised firm: ● FCA number:

An appointed representative: ○ FCA number: Network:

Not authorised: ○

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

Signature of introducer:

Print name:

Date: / /

Have any fees been charged to the client?	Type of fee	Amount	When payable			
	1.	£	On application:	○	On completion:	●
	2.	£	On application:	○	On completion:	●
	3.	£	On application:	○	On completion:	●

Section 2: Loan Requirements

Loan amount:

Interest only ● Repayment ○

Loan purpose:

Method of repaying the loan if interest only:

Term*

*If the term of the loan extends into anticipated retirement age, please provide details of how you intend to service the loan in additional information (section 7).

Section 3: Applicant Details

	1st Applicant	2nd Applicant
Title:		
First name:		
Middle name:		
Surname:		
Maiden name:		

This form continues on the next page.

Vantage Finance Ltd is authorised and regulated by the Financial Conduct Authority.
All content © Vantage Finance Ltd, Oak House, Oak End Way, Gerrards Cross, Bucks, SL9 8BR | T: 01753 883195 | E: admin@vantagefinance.co.uk

	1st Applicant cont...		2nd Applicant cont...	
Date of birth:	/ /		/ /	
Home telephone no:				
Mobile no:				
Email address:				
Marital status:	Single: ●	Married:	Single: ●	Married:
	Divorced:	Living Together:	Divorced:	Living Together:
	Separated:	Widowed:	Separated:	Widowed:
Nationality:				
Home Address:				
Postcode:				
Time at current address:	Years:	Months:	Years:	Months:
Previous address: (If less than 3 at current)				
Postcode:				
Time at current address:	Years:	Months:	Years:	Months:

If this does not cover 3 years, please provide details in additional info (Section 7)

If this does not cover 3 years, please provide details in additional info (Section 7)

Details of dependants:

1.	D.O.B. / /		1.	D.O.B. / /
2.	D.O.B. / /		2.	D.O.B. / /
3.	D.O.B. / /		3.	D.O.B. / /
4.	D.O.B. / /		4.	D.O.B. / /

Details of dependants:

Please provide details on any adverse credit including CCJ's, mortgage or secured loan arrears, defaults, IVA or bankruptcy:

Applicant	Type	Date occurred	Date satisfied	Reason
		/ /	/ /	
		/ /	/ /	
		/ /	/ /	
		/ /	/ /	

This form continues on the next page.

Vantage Finance Ltd is authorised and regulated by the Financial Conduct Authority.
All content © Vantage Finance Ltd, Oak House, Oak End Way, Gerrards Cross, Bucks, SL9 8BR | T: 01753 883195 | E: admin@vantagefinance.co.uk

Section 4: Employment Details

	1st Applicant cont...		2nd Applicant cont...	
Employment status:	Employed: ●	Self employed: ☐	Employed: ●	Self employed: ☐
Occupation:				
National Insurance no.				
Time in job: (if less than 3 years previous employment is required)				
Employers name:				
Address:				
Employers telephone no:				
Gross annual income:				
Net monthly income:				
Additional income:	Overtime:		Overtime:	
	Bonus:		Bonus:	
	Commission:		Commission:	
	Other:		Other:	
Source of other income:				
Tax code:				
Estimated retirement age:				
Income reference available:	Payslips & p60 ●	Accountants reference ☐	Payslips & p60 ●	Accountants reference ☐
	SA302 Tax returns ☐	Accounts ☐	SA302 Tax returns ☐	Accounts ☐
Accountant name & company:				
Accountant address:				
Accountant telephone no:				
Accountant email:				
Accountant qualification:				

This form continues on the next page.

Vantage Finance is authorised and regulated by the Financial Conduct Authority.
All content © Vantage Finance Ltd, Oak House, Oak End Way, Gerrards Cross, Bucks, SL9 8BR | T: 01753 883195 | E: admin@vantagefinance.co.uk

Section 5: Expenditure and Consolidation

Number of cars owned:

Monthly expenditure

	Applicant 1	Applicant 2
Car expenses (including tax, MOT, insurance, petrol etc):	£	£
Ground rent/service charge:	£	£
Pension/life Insurance/mortgage repayment vehicle:	£	£
Buildings & contents insurance:	£	£
Council tax:	£	£
Gas, electricity, heating fuels:	£	£
Water:	£	£
Shopping:	£	£
Costs for medical/care assistance:	£	£
TV, internet, sky/cable, telephone, mobile:	£	£
Entertainment & recreation:	£	£
Clothing:	£	£
Child related expenses:	£	£
Other expenses:	£	£
Other travel expenses:	£	£
Total:	£	£

Unsecured Credit

Please complete the boxes below detailing any outstanding loans, credit cards, mail orders, defaults, county court judgements etc...

Company name	Applicant	Type	Account Number	Balance	Monthly payment	Tick if being repaid
				£	£	
				£	£	
				£	£	
				£	£	
				£	£	
				£	£	

This form continues on the next page.

Vantage Finance Ltd is authorised and regulated by the Financial Conduct Authority.
All content © Vantage Finance Ltd, Oak House, Oak End Way, Gerrards Cross, Bucks, SL9 8BR | T: 01753 883195 | E: admin@vantagefinance.co.uk

Existing Mortgage Details

Please complete the boxes below detailing any outstanding mortgages, and second charge mortgages.

	Mortgage 1	Mortgage 2	Mortgage 3	Mortgage 4
Address:				
Value:	£	£	£	£
Lender:				
Mortgage Balance:	£	£	£	£
Monthly payment:	£	£	£	£
Time with lender:				
Time remaining:				
Account number:				
ERCs:				
Interest only or repayment?				
Current interest rate:				
Type of rate:	Fixed ☐ Variable ●	Fixed ☐ Variable ●	Fixed ● Variable ☐	Fixed ● Variable ☐
Owner:				
Purchase price:	£	£	£	£
Original purchase date:	/ /	/ /	/ /	/ /

Section 6: Security Property Details

Open market value: £

Original purchase price: £

Date of purchase: / /

Tenure: (Freehold / Leasehold)

If leasehold how many years remaining on the lease:

Property type:

Flat ☐ Detached ☐ Semi detached ☐ Bungalow ☐ Terrace ☐ Maisonette ☐ End terrace ☐

If flat how many stories in the building:

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

What storey is the flat on:

Number of reception rooms:

Number of bedrooms:

Number of bathrooms:

This form continues on the next page.

Vantage Finance Ltd is authorised and regulated by the Financial Conduct Authority.
All content © Vantage Finance Ltd, Oak House, Oak End Way, Gerrards Cross, Bucks, SL9 8BR | T: 01753 883195 | E: admin@vantagefinance.co.uk

	Yes	No		Yes	No
Listed building:	●		Does the property have a private parking space:	●	
Does the property have a garage:	●		Is the property ex local authority:	●	
Is the property standard construction:	●		Is the property a buy to let property:	●	
Any history of flooding: If yes please provide details below	●		Rent (if applicable):		
Property address:			Does anyone over the age of 17 other than the applicants reside at the property: If yes please provide name, age, relation to applicant below.	●	
Postcode:			Will more than 40% of the property be occupied by the applicant or their immediate family:	●	
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

This form continues on the next page.

Vantage Finance Ltd is authorised and regulated by the Financial Conduct Authority.
All content © Vantage Finance Ltd, Oak House, Oak End Way, Gerrards Cross, Bucks, SL9 8BR | T: 01753 883195 | E: admin@vantagefinance.co.uk

Section 8: Declaration & Consent (must be completed)

I/we authorise Vantage 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 1	Applicant 2
Print name:		
Signature:		
Date:	/ /	/ /

Use of my information:

I/We agree that:

1) Vantage 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 Vantage Finance.
3) Vantage 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) Vantage Finance may store the information I have provided to it on computer or in records. I acknowledge that Vantage 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 Vantage Finance holds about me and shall be supplied with such details upon written request to the Data Protection Officer at Vantage Finance together with the payment to Vantage 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 1	Applicant 2
Print name:		
Signature:		
Date:	/ /	/ /

Your home may be repossessed if you do not keep up repayments on your mortgage or other debts secured on it.

Vantage Finance is authorised and regulated by the Financial Conduct Authority.
All content © Vantage Finance, Oak House, Oak End Way, Gerrards Cross, Bucks, SL9 8BR | T: 01753 883195 | E: admin@vantagefinance.co.uk