



PERSONAL LOAN APPLICATION FORM

BETTER BUSINESS LENDING

Please complete this form and click the Send button below or print and email it to enquiries@pfcfinance.co.uk

Title: First Name: Middle Name: Last Name: DOB:

Telephone: Mobile: Email:

Address:

Postcode:

YES NO

How long have you been at this address? Do you own this property?

Value of Home: Outstanding mortgage: Monthly mortgage/rental:

Previous Address (if less than 3 years at above):

Postcode:

YES NO

YES NO

Do you have a partner/spouse? Do you have any dependants? No. of dependants:

Employment:

Employment status: Length of employment: How long in current job:

Name of business: Business telephone no:

Business address:

Postcode:

Income:

Your gross **annual** income: Your net **monthly** income:

Any other income in the household? Other **monthly** income:

Outgoings (please put your total balance):

Personal loans: Credit cards: Hire purchase: Overdraft:

If you have any other properties please provide the following information:

Their total value: Outstanding mortgage: Monthly mortgage payments: Net rental received:

Bank Details:

Bank: Account No: Sort Code: Time account open: Is this a joint account

YES NO

Loan details:

Loan required: Loan period (no more than 5 years): Purpose of loan: Business Personal Consolidation

If consolidation please list each lender and outstanding balance in the 'Notes' box below:

YES NO

YES NO

Have you missed any payments in the last 12 months or defaulted on a credit agreement in the last 6 years?

Do you have any CCJs, are you currently bankrupt or have you entered into an IVA?

Please print your name and sign:

I have read and understood the Terms of Business letter and confirm that I have the authority to allow you to proceed.

NAME: [input box]

SIGN: [input box]

SEND



Terms of Business

Who we are - PFC Finance and Practice Finance Company are a trading style of The Practice Loan Company PLC. The Practice Loan Company PLC is a credit broker and arranges finance through a panel of lenders.

Regulation - we are authorised and regulated by the Financial Conduct Authority for the provision of consumer credit activities (FRN 727115).

Please be aware that business and commercial lending falls outside regulated activity and does not provide the same level of protection.

Trading styles - The Practice Loan Company PLC has the following companies as trading styles:

- Professions Practice Finance
- Business Loan Company
- Practice Finance Company (PFC Finance)
- The Personal Loan Company

We are registered at Companies House number 03767146.

Product design – We use a panel of lenders to find our customers the most suitable solution to meet their requirements. Our panel of lenders is representative of the whole market and we will only use lenders who are authorised and regulated by the Financial Conduct Authority.

Marketing and promotions – We hope that you find the information in our promotions informative and useful to you. We review our promotions in line with regulatory requirements to ensure they are clear, fair and not misleading.

Our sales process – is designed to gather information from you to help us find the best lender solution to meet your needs. We gather information to ensure the product is both affordable and suitable for you. All of our account managers are experienced and trained to provide a service in line with our objective to be 'totally customer focused' and deliver a service that you will want to come back to us in the future. Currently, between 60% and 70% of customers return to us.

Application process, fees and charges - Throughout the sales process we will endeavor to provide information on our services, the lenders products and all fees and charges. We do not charge fees for arranging your finance; we only receive remuneration from our lenders for introducing you the customer to them. We will always be on hand to provide any guidance or support you need from start to completion of your funding and after your funding has concluded.

Provision of service – The lenders offer will be sent to you with their terms and conditions, please read these documents and if we can be of any assistance in clarifying any points please let us know. Remember you can withdraw from these arrangements at any time until completion and in the case of regulated lending there is a 14 day cooling off period.

Underwriting - The information you provide us helps us to arrange the most suitable products from the lenders criteria. We do need full information because information found by the lender may lead to declines and delays in the process, meaning we need to go to other lenders who may not have such favorable terms.

Monitoring – We continually monitor our business looking at ways to improve the service. This is part of our obligations to put customers at the heart of our proposition.

Culture - We are committed to providing the best possible service to our customers and try to meet your expectations. Sometimes we may fail to achieve the outcomes that you expect, in these cases we have complaints handling procedures in place to investigate and respond in line with regulatory guidelines. Please see the separate complaints handling policy for further information.

Replacement Business - We always endeavour to find a suitable solution to meet your funding needs. In some cases you may want to cancel existing arrangements and replace them with new finance. Please be aware that this may not always be best practice because over the longer term you may pay more interest. In these cases we will bring this to your attention by writing to you and keeping you fully informed.

Correspondence - Trading address and registered address.

The Practice Loan Company PLC trading address is as follows:

5-6 The Mews
Trent Business Centre
Trent Park
Eastern Avenue
Staffordshire
WS13 6RR

The registered address is as follows:

No5 The Mews
Trent Business Centre
Trent Park
Eastern Avenue
Staffordshire
WS13 6RR

Complaints

If you wish to register a complaint, please write to or telephone us on

The Practice Loan Company PLC, Unit 5-6 The Mews, Trent Business Centre, Trent Park, Eastern Avenue, Lichfield, Staffordshire, WS13 6RR.

By telephone on: 0800 328 0161

By e-mail on: enquiries@practiceloancompany.co.uk

A summary of our internal complaints handling procedures for the reasonable and prompt handling of complaints is available on the website or by request and if you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service at www.financial-ombudsman.org.uk or by contacting them on 0800 023 4 567.



Data Protection Act

The Client agrees that any information He provides which may be held and processed by The Practice Loan Company PLC may be shared with the lenders and third parties to protect us against fraud and in accordance with all statutory or legal obligation we might have.

We may use and disclose details of this application and any resulting offer of funding to the client to any lender, any intended guarantor any investor and their legal advisors and may further use and disclose information to the Financial Conduct Authority, or any processing agents with whom we may hold an agreement to process data.

In accordance with the Data Protection Act 1998 the client is advised that information provided and retained in our computer and papers records and retained for a period of six years after the date of this Agreement.

In order to process the application for funding the following information may need to be supplied: accounts and personal financial details, by you, the client, and by other sources such as your bank and credit reference agencies. We may also, when authorised by you in writing, apply for supplementary information from your professional or other advisers.

We will record this information (whether in manually operated or automated systems) and retain it only as long as we are required by law to do so. We will keep it as securely as possible.

We will use the information to assess the application, to approach a number of selected funders and, subsequently, in negotiations for the issue of an offer of funding with them.

In order to do so, we will disclose such of this information as is necessary to negotiate terms with a funding source, with employees of this business, any guarantor required by the funder, any person or organisation necessary to comply with any legal or regulatory requirements to which we may be subject, and anyone else whom you may specifically authorise in writing.

We may also use the information to monitor and analyse our business and, unless you instruct us in writing not to do so, contact you with details of products or services which may be of interest to you.

In the event that we and our lenders search with credit reference agencies, we will need to disclose information about you. The credit reference agencies will record details of our searches. If you would like details of the credit reference agencies please write to us at the address stated. You have the right to apply to us for details of the information we hold about you. An administrative charge may be made by us for doing so.