

### Pre-Application checklist

#### CUSTOMER DETAILS

Customer Name	
Address	
DOB	
Email Address	
Telephone No	

#### Product Applied for

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#### Product Notes

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Customer is aware (insert company name) is a credit broker and not a lender and only offers financial products from (insert lender).

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Does the customer/household have a regular income? i.e. full time employment, part time, self employed and confirms they are able to meet an additional monthly repayment.

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Has the customer had any CCJs or defaults in the past 6 years?

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Has the customer ever entered into an IVA, bankruptcy or a debt management plan?

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Does the customer consider their personal credit to be in good standing?

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Is the customer aware of any circumstances, current or future, that would affect their ability to enter into a credit agreement?

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Has the customer shown any signs of vulnerability? Refer to Vulnerable Customer policy.

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If the customer has shown signs of vulnerability, what action has been taken (e.g., extra time given to customer, third party assistance suggested etc)	
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The following statement has been read and understood by the customer:  (insert company name) offers both regulated and unregulated products. The interest free plans which are repayable within 12 months and in no more than 12 instalments are not regulated by the Financial Conduct Authority. Unregulated plans are not covered by the Financial Ombudsman Service. We are an FCA regulated broker and we strive to treat all our customers with the same level of care whether their application is regulated or unregulated.	
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Signed.....

Date.....