

Application Processing: Verbal Consent Obtained

Credit Proposal for:

.....
(State Customer Name above)

We have informed the individual(s) stated on the application (including partners in a partnership and directors of a Ltd company) that:

- ❖ searches at one or more credit reference agencies will be made and recorded by the agency/ies (this will be seen by other organisations carrying out searches)
- ❖ proposal details will be checked with a fraud prevention agency and if false or inaccurate information has been given and fraud is suspected, this will be recorded
- ❖ Close Asset Finance Ltd t/a One Business Finance ("OBF") and other organisations may use and search these records to help make decisions about credit and credit related services, for the applicant(s) and (if they are individuals) members of their household; help make decisions on motor, household, credit, life and other insurance proposals and insurance claims, for the applicant(s) and (if they are individuals) members of their household; trace debtors, recover debt, prevent fraud and to manage the applicant(s) accounts or insurance policies; and to check the applicant(s) identity to prevent money laundering, unless satisfactory proof of identity is furnished
- ❖ OBF will add to the applicant(s) record with the credit reference agencies details of their agreement and conduct of the account, including default or failure to keep to its terms
- ❖ the credit reference agencies, the fraud prevention agency and OBF will use the records for statistical analysis about credit, insurance and fraud
- ❖ details of those credit reference and fraud prevention agencies are available by 'phoning Freephone 0800 0850749 as their legal right
- ❖ they have a right to receive a copy of the information OBF hold about them by applying in writing and on payment of a fee
- ❖ credit scoring may be used in the decision making process and the applicant(s) are entitled to explanation about how that process works (if used)
- ❖ OBF may contact the applicant(s) accountant for verification purposes

The Individual(s) have confirmed that the details on the application are true and complete.

Signed (for & on behalf of Broker):.....

*Signatory's Name:.....

*Broker Name:..... Date:.....

(*Please state in full, in BLOCK CAPITALS)