

# Consent to credit search

P1

	Applicant 1		Applicant 2
Title:	<input type="text"/>	Title:	<input type="text"/>
First name:	<input type="text"/>	First name:	<input type="text"/>
Middle name(s):	<input type="text"/>	Middle name(s):	<input type="text"/>
Second name:	<input type="text"/>	Second name:	<input type="text"/>
Permanent residential address:	<input type="text"/>	Permanent residential address:	<input type="text"/>
Postcode:	<input type="text"/>	Postcode:	<input type="text"/>
Years at address	<input type="text"/>	Years at address	<input type="text"/>
Previous address: (If less than 3 years)	<input type="text"/>	Previous address: (If less than 3 years)	<input type="text"/>
Postcode:	<input type="text"/>	Postcode:	<input type="text"/>
Date of birth:	<input type="text"/> / <input type="text"/> / <input type="text"/>	Date of birth:	<input type="text"/> / <input type="text"/> / <input type="text"/>

I/We understand that Vantage Private Finance will use a credit reference agency to search my/our credit files in furtherance of our application.

## Please read carefully below how we will use your information

- To service this application for a mortgage/loan and you consent that we may obtain, use and process personal data on you and the individuals named in this form [and transfer such data to potential lenders]
- It is important that you provide accurate and updated information as search records relating to you and the individuals named on this form at credit reference agencies ("your records").
- They will add details of our search and your application to your records and this will be seen by other organisations that make searches.
- We may also check at fraud prevention agencies to prevent or detect fraud.
- If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. You may notify us at any time if you believe that the information we hold is inaccurate and apply to have such information corrected.
- We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:
  - Checking details on applications for credit and credit related or other facilities
  - Please telephone us on 01753 883195 if you want to receive details of the relevant fraud prevention agencies. You have a legal right to these details.
  - We and other organisations may access and use, from other countries, the information recorded by fraud prevention agencies.
- If you have made a joint application or tell us that you have a spouse or financial associate, we will link your records together so you must be sure that you have their agreement to disclose information about them.

## This form continues on the next page.

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- Credit reference agencies also link your records together and these links will remain on your and their files until such time as you or your partner successfully files for a disassociation with the credit reference agencies to break that link.
- You agree to the provisions contained in this section of this form and, where appropriate, confirm that you have the requisite authority to do so.
- You and the individuals named on this form have a right under the Data Protection Act 1998 to receive a copy of the personal information that we hold about you by sending a written request along with a cheque for £10 made payable to us, to the following address: Vantage Private Finance, Oak House, Oak End Way, Gerrards Cross, Buckinghamshire, SL9 8BR
- You will provide us with any updated financial information which we may reasonably and properly request.

We may use your information to contact you about products and services that may be of interest to you. Are you happy to be contacted and if so what is your preferred method of contact? **Please tick as appropriate**

Email:  SMS:  Telephone:  Post:

### Declaration

I/We, the undersigned, declare that the replies to the questions contained herein are true and complete in every respect to the best of my/our belief and I/We understand that they will be relied upon by, and may form the basis of any contract between, the applicant(s) and the chosen Lender.



	Applicant 1	Applicant 2
Signature of borrower:	<input style="width: 100%; height: 40px;" type="text"/>	<input style="width: 100%; height: 40px;" type="text"/>
Print name:	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
Date:	<input style="width: 20px; height: 20px;" type="text"/> / <input style="width: 20px; height: 20px;" type="text"/> / <input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/> / <input style="width: 20px; height: 20px;" type="text"/> / <input style="width: 20px; height: 20px;" type="text"/>



