

# Consent to Credit Search

P01

Applicant 1

Applicant 2

Title:

Title:

First name:

First name:

Middle name:

Middle name:

Family/Last name:

Family/Last name:

Date of birth: / /

Date of birth: / /

Permanent residential address:

Permanent residential address:

Postcode:

Postcode:

Years at address:

Years at address:

Previous address:  
(If less than 3 years at current address)

Previous address:  
(If less than 3 years at current address)

Postcode:

Postcode:

Years at address:

Years at address:

If the above covers less than 3 years address history, please confirm in writing to Vantage Finance.

I/We understand that Vantage 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.

**Vantage** | Finance

Vantage Finance, Second Floor,  
Building 1, Chalfont Park, Gerrards Cross,  
Buckinghamshire, SL9 0BG

T\_01753 883 195  
E\_admin@vantagefinance.co.uk  
W\_vantagefinance.co.uk

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

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