

Cera Finance House use only Personal Customer ID No.	Date

PERSONAL FINANCIAL PROFILE	Please fill in this form in ink using Block Capital Where there are tick boxes please tick the box which applies
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Your information

We are Cera Finance House Group. We are also known as the data controller. The information on this form will be used for the purpose of providing you with the services you may request. It may also be used for keeping you informed of other products and services, unless you tell us not to.

Credit Reference and Fraud Prevention Agencies

We will make searches about you at credit reference agencies who will supply us with **credit** information, for use in the assessment of **credit** products and other information, as well as information from the Electoral Register, for the purpose of **verifying your identity**. The agencies will record details of the search type – **credit** or **identification** – whether or not this application proceeds. We may use credit-scoring methods to assess this application and to verify your identity. Credit searches and other information which is provided to us and/or the credit reference agencies, about you, and those with whom you are linked financially, may be used by us and other companies if **credit** decisions are made about you, or other members of your household. Any of this information may also be used for identification purposes, debt tracing and the prevention of money laundering, as well as the management of your credit account.

To prevent or detect fraud, or to assist in verifying your identity, we may make searches of Group records and at fraud prevention agencies who will supply us with information. We may also pass information to financial and other organisations involved in fraud prevention to protect ourselves and our customers from theft and fraud. If you give us false or inaccurate information and we suspect fraud, we will record this. We, member of the Group, and other companies may use this information if decisions are made about you, or others at your address(es), on credit or credit-related services, or motor, household, credit, life or any other insurance facilities. It may also be used for tracing, claims assessment and verifying identity.

By stating a **financial association** with another party, you are also declaring that you are entitled to:

- disclosure information about your joint applicant and/or anyone else referred to by you
- authorise us to search, link and/or record information at credit reference agencies about you and/or anyone else referred to by you.

Information held about you by the Credit Reference Agencies may already be linked to records relating to one or more of your partners. For the purposes of this application you may be treated as financially linked and your application will be assessed with reference to any "associated" records.

Mr Mrs Miss Ms

1. **Your personal details**

- Name
- Address, postcode and Telephone number
- Date moved to this address

Surname	Forenames
Postcode	Tel No.
(mm/yyyy)	Have you been at the address detailed above for 3 years or more? Yes <input type="checkbox"/> No <input type="checkbox"/>

(If no, please detail previous address below)

Postcode

- Date of birth (dd/mm/yyyy) Your date of birth Spouse/Partner(s) date of birth
- Number of Dependents
- Are you

<input type="checkbox"/> Single	<input type="checkbox"/> Engaged	<input type="checkbox"/> Married
<input type="checkbox"/> Divorced	<input type="checkbox"/> Separated	<input type="checkbox"/> Widowed
- Are you

<input type="checkbox"/> Tenant	<input type="checkbox"/> Houseowner	<input type="checkbox"/> Living with Parents	<input type="checkbox"/> Other
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To be completed only where the principal is in salaried employment

Occupation:	Name of Employer:
Annual Salary £	Start

2. **Spouse/Partner details**

Surname:	Forenames:
Occupation:	Name of Employer:
Annual Salary £	Start Date

3. Monthly Income and Expenditure breakdown

Monthly Income	£	Monthly Expenditure	£
Net Drawings Salary		Mortgage / Rent	
Spouse/Partner's Net Salary		Life Assurance / Pension	
State Benefits (e.g. Child Benefit)		General /Domestic	
Investment Income		Council Tax Payments	
Other Regular Income		Other Expenditure	
Total Monthly Income		Total Monthly Expenditure	

4. Other Personal Liabilities (whether taken solely in your name or jointly with others, but excluding Mortgage(s))

Name of Lender / Source of Finance	Type of loan/funding (e.g. HP / Leasing)	Amounts outstanding £	Amounts you pay monthly £	Credit Limit £ (if applicable)	Final Repayment year (if applicable)

5. Personal Guarantees – have you provided any other guarantee obligation (please provide details)

Who was the guarantee granted for	Purposes of guarantee	Amount £

6. Personal assets. Please fill in the information below.

	Main Residence	Other Property Value £	Other Property Value £
Estimated Present Value	£	£	£
Mortgage Outstanding	£	£	£
Owned Solely / jointly?			
Is the property let?			
Lender(s)			
Term remaining	years	years	years
Repayment Method			

7. Other Personal Assets (do not include business assets)

Please give the estimate present value

	£	Name of Bank / Building Society	
Cash Deposits	£		
Quoted Shares	£		
Life Policy(s) (Surrender Value)	£	Death Cover	£
Other	£	Please Specify	

Declaration

I/We declare(s) that the information given here is correct and complete.

I/We confirm that Cera Finance House may disclose my/our information within their companies and their respective employees and agents.

Keeping You Informed

We would like to tell you by letter, phone or fax, including automatic dialling, e-mail or other electronic means, about products and services which we believe would be of interest to you and which are offered by us and other selected companies. If you do not want us to do this please tick this box.

Please note that ticking the box means that we will not be able to tell you about additional benefits available to our customers.

Giving Your Consent

It is important that you read and understand the section entitled **Your information**, (including **Credit Reference and Fraud Prevention Agencies**) at the beginning of this Application form and **Keeping You Informed** above. By signing this application, you agree that we can use your information in this way.

Signature

Signature

Date