

Yours for the taking...



Personal Loans



0121 446 6688



BHF FINANCE

Personal loans you can trust

For most of us, borrowing a little extra cash is the easy way to get the things we need or to simply treat ourselves once in a while. If you've got plans and need to borrow money to make them happen, BHF Finance could help you get there. We provide competitive fixed rate personal loans to all BHF Group members. Whether you're looking for a well earned break or you need to carry out home improvements, a personal loan could be an affordable solution allowing you to spread the cost of your purchases.

What can be financed?

You can get a personal loan for almost any purpose

- ▶ **Home improvements**
- ▶ **Furniture**
- ▶ **Holidays**
- ▶ **School fees and much more...**



Great reasons to choose BHF Finance

- ✓ **Competitive fixed rates**
- ✓ **No documentation fees**
- ✓ **No early settlement penalties**
- ✓ **No hidden costs**
- ✓ **No hard sell on PPI**
(Payment Protection Insurance)
- ✓ **Quick and easy to apply**
- ✓ **Speak to a real person every time**

**No
hidden charges
or fees**

**Fast, friendly
and efficient
service**

Your questions answered

Q Can any BHF Group member apply?

A This facility is only available to directors and proprietors who are 18 years of age or over.

Q For what purposes can I borrow?

A Although you will need to state the intended purpose of the loan, the choice of how the money is spent is entirely yours.

Q Are there maximum and minimum loans?

A Applications are invited up to £10,000.

Q How long will I have to repay?

A Repayment periods between 6 months and five years are available.

Q Will security be required?

A BHF Personal Loans are on an unsecured basis but you undertake to make your monthly repayments on the due day. Be sure that you can afford the repayments before you enter into a credit agreement.

Q How are repayments made?

A All repayments must be made by standing order and should not be less than £20 per month.

Q What about loan insurance?

A Payment protection insurance is to be arranged at your own discretion. We do not offer this service.

Yours for the taking...

Speak to our dedicated finance team, for a free no obligation quote.

Telephone us on

0121 446 6688

Email us at enquiry@bhf-finance.co.uk

Visit us at www.bhf-finance.co.uk

Or apply today using the application form overleaf.

BHF Finance is available to all members of BHF Group:



Application Form Personal Loan

BHF Group Membership Details

Membership no.

Trading name

Address

Postcode

Business telephone no. (incl. STD code)

How long in business? years

Personal Details

Please note a personal loan can only be taken out in a sole name

Title Surname Other or previous surnames

First names (in full)

Date of birth Place of birth

Address

Postcode

How long there? years months

Address occupied as: Owner With parents Other Tenant

If rented is it: Furnished Unfurnished

If owner: Market value of property £ Outstanding mortgage £

Mortgage lender

Mortgage type: Repayment Endowment Other

Previous address (if at current address for less than 4 years)

Postcode

How long there? years months

Telephone no(s). Home Business ext.

Marital status Married Single Widowed Divorced/Separated

Number of dependent children Age(s)

Purpose of Loan

Purpose of loan

Total cost of purchase(s) to be made using loan £ Date loan required

Amount of loan required (£10,000 max) £

Required monthly repayment date

Repayment period in months

Application form continued...

Bank and Credit Card Details

From which source will your repayments be made?

Name of bank/building society

Address

Postcode

How long has your account been operating? years

Type of account: Current (C) Savings (S) Current with interest (I)

Account no. Sort code no.

Do you have a cheque guarantee card? Yes No

Please tick if you have any of the following:

Visa (V) Amex (A) Diners (D) Connect (C) Switch (S) Mastercard (M) Other (O)

Financial Details

MONTHLY INCOME

Your earnings after tax £

Other (give details) £

Total income after tax (A) £

YOUR EXPENDITURE

Monthly mortgage/rent £ Regular bills (monthly) £

Monthly council tax £ Monthly credit commitments £

Life/Ins. policies (monthly) £ Other expenditure £

Total monthly expenditure (B) £

Monthly disposable income: box (A) minus box (B) (income less expenditure) £

Employment Details

Present occupation

Present employer

Address

Postcode

How long there? years months

If self employed please answer the following questions:

Nature of business How long trading? years

Address

Postcode

Business telephone no. VAT no.

Client Identification

To enable the Hardware Federation Finance Company Ltd to conform with current Government legislation, all applications must be accompanied with an original, current (not more than 3 months old) utility bill, council tax demand, or bank or building society or credit card statement, clearly stating the applicant's full name and current permanent address including postcode.

All documents will be returned to you promptly.

Tick box to confirm documents enclosed

Declaration - please ensure you have answered all the questions

I certify that the above statements are strictly true and accurate and authorise BHF Finance (The Hardware Federation Finance Company Ltd) to make any enquiries which they consider necessary for confirmation of these and for credit assessment.

Applicant's signature Date

The information you disclose is used only to make decisions concerning acceptance and management of accounts and occasionally to prevent fraud.

Please return this form to:

BHF Finance, 225 Bristol Road, Edgbaston, Birmingham, B5 7UB

t 0121 446 6688 **f** 0121 446 5215 **e** enquiry@bhf-finance.co.uk

w www.bhf-finance.co.uk

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