



## CREDIT DECLARATION FORM

*This document is designed to assess your ability to repay your Start Up Loan; it is not a credit-scoring document. Please provide honest answers and note that if you give us false or inaccurate information and we suspect or identify fraud, we will record this and may also pass this information to FPAs and other organisations involved in crime and fraud prevention.*

**Use the table below to detail any current personal debts, including mortgage (if applicable):**

Name of Company that the debt is owed to and type of borrowing. (Overdraft, credit card, HP/Lease, mortgage, etc.)	Amount outstanding:	Monthly repayments:
<b>Have you ever been declared bankrupt?</b>		<b>Circle as relevant:</b>
If YES, please provide full details:		YES / NO
<b>Have you had or do you have any County Court Judgements (CCJ's) or any registered defaults?</b>		<b>Circle as relevant:</b>
If YES, please provide full details:		YES / NO
<b>Have you had or do you have an Individual Voluntary Arrangement (IVA) or a Debt Relief Order (DRO)?</b>		<b>Circle as relevant:</b>
If YES, please provide full details:		YES / NO
<b>Are you currently in a debt management programme (DMP) or a Debt Arrangement Scheme (DAS) or in a repayment programme with a debt collection agency/debt management company?</b>		<b>Circle as relevant:</b>
If YES, please provide full details:		YES / NO
<b>Have you ever applied for a Start Up Loan in the past?</b>		<b>Circle as relevant:</b>
If YES, please provide full details:		YES / NO

\* If you have answered 'yes' to any of the above, please speak to one of our advisors who will be able to discuss with you if your application can progress.



## CREDIT DECLARATION FORM

**Declaration and consent**

I declare that the information that I have provided in connection with my application for an Outset Finance Start Up Loan is true and accurate.

I agree that the representatives of Outset Finance may make any checks that they feel necessary regarding this information in order to help make a decision on the application for finance.

I authorise Outset Finance to discuss and exchange any appropriate information (including copies of documentation verifying my identity, address and bank details) with the Start Up Loans Company in relation to my loan application.

I agree that representatives of Outset Finance may carry out searches against me at credit reference agencies and agree and acknowledge that details of such searches will be added to the credit reference agencies records about me and may be seen by other organisations making searches. I also agree and acknowledge that information held about me by credit reference agencies may be linked to records relating to any person with whom I am linked financially.

I understand that Outset Finance will use the information provided in this form to assess my application for credit and verify my identity to prevent and detect crime and money laundering. I also agree and acknowledge that if I have provided false or inaccurate information and/or Outset Finance suspect or identify fraud, they will record this and may also pass this information to FPAs and other organisations involved in crime and fraud prevention.

I understand that all information relating to this loan application provided by me to Outset Finance will be treated as commercially confidential and handled in accordance with the data protection principles laid down in the Data Protection Act 1998. With this understanding:

- I authorise Outset Finance to disclose any relevant and necessary information relating to me or this application to any third party (including credit reference agencies, and partner organisations).
- I authorise Outset Finance to obtain any information concerning my business and/or financial affairs from any other person providing financial facilities to me.
- I authorise Outset Finance and the Start Up Loans Company to contact me by telephone, mail or the internet about other services that Outset Finance or its partner organisations currently or may in the future provide, or to undertake research.
- I agree to provide updates to this information when requested by Outset Finance to satisfy the needs of project sponsors and the requirements of the Data Protection Act.

By signing below, I agree to the processing of my personal information as set out in this document:

<b>Signature:</b> (Original, not computer generated)	
<b>Print name:</b>	
<b>Date:</b>	