

# Your Guide to the Transfer of Charge Request

**You need this form if you are proposing to move house and take your FIRSTPLUS secured loan with you.**

**In order for us to assess if you can secure your loan on your new property we have to check that your loan remains within our normal lending terms.**

Please complete the Transfer of Charge application attached and Credit form to let us know your current commitments, and return them to us with the following items:

- Your new mortgage offer which includes details of your new repayments;
- Your mortgagee's valuation on your new property;
- Your payslips from the last two months (for all jobs held), and your most recent P60. If you are self employed or a company director please provide copies of your accounts;
- Confirmation of any benefits you receive;
- The name and address of your solicitor who is acting on your behalf, he will be sent the final forms. Please tell him that you are securing your FIRSTPLUS loan on your new property.

Once we have received your application and the supporting information we will re-assess your loan. If the loan remains within our normal lending terms then we can process your application to transfer your loan to your new property.

**FIRSTPLUS charges a fee of £210.00 to transfer your loan\*. You can complete the credit card details on the bottom of the application form or enclose a cheque with your application made payable to FIRSTPLUS Financial Group.**

**\*Please note: In Scotland additional legal fees may be incurred. You will be notified by your solicitor and fees will be payable to them.**

If your loan is approved we will send you new loan documents to sign. Your loan is regulated under the Consumer Credit Act 1974 therefore a consideration period will be observed.

If you have any questions please call the Customer Care team on **029 2019 6456\*\*** or fax on **029 2054 0748**

Please return all information above to:

Customer Care  
FIRSTPLUS Financial Group PLC  
The Avenue Business Park  
Cardiff  
CF23 8FF

**\*\* Incoming and outgoing calls may be recorded and monitored to improve the services we offer, and for security purposes and training.**



**FIRSTPLUS**



# What we will use your information for

It is as important to us as it is to you that personal information about you and your account is treated as private and confidential.

## The only times we will disclose information about you are set out below:

1. Where we have your consent
2. If it is in the public interest to do so
3. Where we are required to do so by law and voluntary codes
4. To our agents and others who do work on our behalf
5. To obtain quotes from providers of insurance on an ongoing basis

## We will use and share information:

1. To administer your account
2. To prevent fraudulent activity or assist with debt recovery
3. For customer surveys
4. For management surveys
5. To help FIRSTPLUS build a picture of you for credit/ insurance assessment and marketing purposes

If we transfer your information to a service provider or agent in another country, we will make sure that the service provider or agent agrees to apply the same levels of protection as we are required to apply, information held in the UK, and to use your information only for the purpose of providing the service to us.

## Credit and insurance products only

We will check your details with fraud prevention agencies, and 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.

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 accounts or other facilities
- Managing credit and credit related accounts or other facilities
- Recovering debt
- Checking details on proposals and claims for all types of insurance
- Checking details of job applicants and employees

Please contact the Compliance Department at FIRSTPLUS if you want to receive details of the relevant fraud prevention agencies.

We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

If you do not provide information which is relevant to the service requested, we may not be able to offer you the service you require.

Information from this application and the subsequent management of the account will be maintained on both our accounting systems and central databases.

A copy of any personal data held can be made available to you, on payment of a fee. For more details, write to The Data Protection Co-ordinator at the address on your agreement. If any data is inaccurate it will be corrected without delay.

## Credit products only

Credit reference agencies collate information about how people in a household manage the money they borrow from lenders, whether it be a mortgage, personal loan, credit card, overdraft, or any other type of loan.

When making lending decisions we will carry out a search with one or more licensed credit reference agencies, who will retain a record of the search which will be seen by other organisations that make searches. This information will be used in a decision making process called 'credit scoring'. If your application is declined you may have the right of appeal. We may also make further searches during the term of the agreement to assist in the management of your account.

Information held about you and your account by the credit reference agencies may already be linked or 'associated' to records relating to your partner or anyone you may be financially 'associated' with. Your ability to claim credit will be influenced by the records held by the credit reference agency on you or any person associated with you in this way.

Another person's records will be 'associated' with yours, by us, when:

1. You make a joint application
2. You advise us of a financial association with another person
3. The credit reference agencies have existing linked or 'associated' records

This 'association' will link your records at the credit reference agencies and will be taken into account in all future applications by either or both of you. This shall continue until one of you applies to the credit reference agencies and is successful in filing a 'disassociation'.

You MUST therefore ensure when making a joint application or advising us of some other financial association that you are entitled to:

1. Disclose information about your joint application
2. Authorise us to search, link or record information at a credit reference agency/ies about you and anyone referred to by you

On a monthly basis, we will give credit reference agencies details about payments you make to us and the status of your account, to help us and other lenders make credit decisions about you (and the people associated with you) in the future.

If you exceed agreed limits, and the amount owed is not in dispute, and you fail to make satisfactory repayment proposals following our formal demand, we may register this with credit reference agencies.

## Insurance Products Only

Some of the insurance products we offer are underwritten by other insurance companies. We will therefore need to pass information on to them to help administer your policy. Where this is the case, we will tell you who that insurance company is.



