



# Consent & Declaration

September 2022





# Consent & Declaration

## Company Details

Registered name:		Registered Number:	
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## Personal Details

Title:		Date of Birth:		Surname:	
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First Name:		Middle Name:	
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Home Address:	
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Post Code:		Date moved in:	
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**If resident at your current address for less than three years please give details of all previous addresses for the last three years (continue in notes section if required).**

Previous Address:	
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Post Code:		Date Moved in:	
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## Notes

**Please use this section to provide additional information. If required, please continue on a separate sheet.**



0333 414 1495 sales@lendco.co.uk lendco.co.uk **FOR INTERMEDIARY USE ONLY**

Information correct at time of publication, for further information or to discuss a specific enquiry please contact us. Lendco Limited is a company registered in England & Wales with company registration number 11177105. Our registered office is at: 33 Gracechurch Street, London, EC3V 0BT.



# Consent & Declaration

## Declaration

To: Lendco Limited ('Lendco')

I understand that Lendco will use my information for the purposes of considering an application for a mortgage loan being applied for by a Company in which I

have an interest. I understand that my information may be passed on to other associated companies.

I consent to Lendco disclosing information to other people or organisations and making enquiries of other people or organisations. I authorise such persons or organisations to disclose to Lendco any information requested from them. The people or organisations to which information may be disclosed and enquiries may be made of include but are not limited to:

Credit reference agencies (e.g. Experian, Call Credit and Equifax Europe Limited), who will supply Lendco with detailed information and information from the Electoral Register and will record details of the search whether or not the application proceeds (see credit references section below);

Fraud prevention agencies (CIFAS) to protect Lendco from theft and fraud. Lendco may also pass information to financial and other organisations involved in fraud prevention including law enforcement agencies, to protect itself and its customers from theft and fraud. I understand that if Lendco suspects fraud they will record this. I understand that Lendco and other companies may use this information if decisions are made about me or others at my address(es) on credit or credit-related services or motor, household, credit, life or any other insurance proposals and insurance claims. It may also be used to trace debtors, recover debt, prevent fraud, manage accounts and insurance policies and for statistical analysis, claims assessment and checking details of job applications and employees. Lendco and other organisations may access from other countries, and use the information recorded by fraud prevention agencies; and

Any person having a legal right to this information.

## Credit References

When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders. They supply to us both public (including the electoral register) and shared credit and fraud prevention information.

We will make checks such as; assessing this application for credit and verifying identities to prevent and detect crime and money laundering. Lendco may also register information about you and the conduct of your account with CRAs and FPAs and make periodic searches at CRAs and FPAs to manage your account with us.

Information on this application will be sent to CRAs and will be recorded by them. Where you borrow from Lendco, we will give details of your accounts and how you manage it/them to CRAs and to other third parties including other lenders. If you borrow and do not repay in full and on time, CRAs will record the outstanding debt. This information may be supplied to other organisations by CRAs and FPAs to perform similar checks and to trace your whereabouts and recover debts that you owe. Records remain on file for 6 years after they are closed, whether settled by you or defaulted.

Lendco may make searches of records at FPAs who may provide Lendco with information about other applications made and any data recorded and they will record information about your application so that other users of the agencies may use the information in making their decisions.

The personal information we have collected from you will be shared with fraud prevention agencies who will use it to prevent fraud and money- laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance, or employment. Further details of how your information will be used by us and these fraud prevention agencies, and your data protection rights, can be found here [www.lendco.co.uk/privacy](http://www.lendco.co.uk/privacy).

We and other organisations may access and use from other countries the information recorded by FPAs.

You can contact the CRAs currently operating in the UK; the information they hold may not be the same so it is worth contacting them all. They will charge you a small statutory fee:

CALLCREDIT, Consumer Services Team, PO Box 491, Leeds, LS3 1WZ or call 0870 0601414

EQUIFAX PLC, Credit File Advice Centre, PO Box 3001, Bradford, BD1 5US or call 0870 010 0583 or log on to [www.myequifax.co.uk](http://www.myequifax.co.uk)

EXPERIAN, Consumer Help Service, PO Box 8000, Nottingham NG80 7WF or call 0844 4818000 or log on to [www.experian.co.uk](http://www.experian.co.uk).

**I confirm that I have read and understood the contents of this declaration, in particular, the information relating to credit reference and fraud prevention agencies. By signing this application, I agree that Lendco can use my information in this way.**

Signature of Customer:		Dated	
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[sales@lendco.co.uk](mailto:sales@lendco.co.uk)



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