

# **Loan application**



Please complete all parts of this form in BLOCK CAPITALS.

# YOUR INFORMATION

(inc spouse)

For details of how Black Horse Data Privacy Notice.	e Offshore Limited (Black Horse) and others look after, share and use your information please read the accompanying
I/We wish to apply for a	f Loan Term
For the purpose of	
Are you an existing Black Horse customer?	Yes No No
1. PERSONAL DETAILS - MAIN	I APPLICANT
Marital status	Single Living with partner Married/In a widowed/Surviving Divorced/Separated/ civil partner Dissolved
Is this a joint application?	Yes No No
If this is a joint application the	second applicant will need to complete sections 2 & 3
Title	Mr Mrs Miss Ms Other If other, please specify
Gender	
Surname	
Have you used, or do you curre (e.g maiden name, or any other	
First name(s)	
Middle name(s)	Date of birth
Place of Birth	Town/City Country
Nationality(ies)	
Full residential address line 1	
Address line 2	
Address line 3	
Address line 4	
Postcode	
Email	
Time at above address	
Residential status	Home owner Private Tenant Council Tenant Living with parents Other
If other, please specify	
If resident at above address le	ss than 3 years please state previous address
Previous address line 1	
Address line 2	
Address line 3	
Address line 4	Postcode
Time at above address	
Number of dependants	

Telephone number (home)					
Telephone number (mobile)					
Telephone number (business)	extn				
1.1. EMPLOYMENT DETAILS - MAIN APPLICANT					
Employment details	Employed Self-employed Part-Time Unemployed Homemaker Retired				
Employer's name					
Occupation					
Employer's address line 1					
Address line 2					
Time in employment	If self-employed please state date established				
Previous employer if less than	n 3 years				
Employer's name					
Occupation					
Time in occupation	If self-employed please state date established				
Gross annual salary	f Monthly/Weekly Net pay				
Any other income	f Yes No				
1.2. TENANT DETAILS - BOTH	I APPLICANTS (IF APPLICABLE)				
Rent	f per week/month/quarter				
1 2 ASSETS - DDODEDTY DE	TAILS - BOTH APPLICANTS (IF APPLICABLE)				
MAIN RESIDENCE	TAILS - BOTT AFFEICABLE)				
Туре	House Bungalow Flat No of bedrooms				
Style	Detached Semi Detached Purpose Built Flat Converted Flat				
Date purchased	Purchase price £				
Mortgage outstanding	£ Estimated present value £				
Monthly repayment	f Property owned Solely Jointly				
Lender(s)					
1.4. CURRENT BANKING DETA	AILS - MAIN BANK ACCOUNT				
Bank name					
Account number	Sort code				
Type of account					
Time at bank					
How many credit cards do you have					

2. PERSONAL DETAILS - JOIN	APPLICANT		
Marital status	Single Living with partner Married/In a Widowed/Surviving Divorced/Separated/civil partner civil partner Dissolved		
Title	Mr Mrs Miss Ms Other If other, please specify		
Gender			
Surname			
Have you used, or do you curro (e.g maiden name, or any othe			
First name(s)			
Middle name(s)	Date of birth		
Place of Birth	Town/City Country		
Nationality(ies)			
Full residential address line 1			
Address line 2			
Address line 3			
Address line 4			
Postcode			
Email			
Time at above address			
Residential status	Home owner Private Tenant Council Tenant Living with parents Other		
If other, please specify			
If resident at above address le	ss than 3 years please state previous address		
Previous address line 1			
Address li ne 2			
Address line 3			
Address line 4	Postcode		
Time at above address			
Number of dependants (inc spouse)			
Telephone number (home)			
Telephone number (mobile)			
Telephone number (business)	extn		
2.1. EMPLOYMENT DETAILS - JOINT APPLICANT			
Employment details	Employed Self-employed Part-Time Unemployed Homemaker Retired		
Employer's name			

Occupation						
Employer's address line 1						
Address line 2						
Time in employment	If self-employed please state date established					
Previous employer if less than	3 years					
Employer's name						
Occupation						
Time in occupation		If self-employed please state date established				
Gross annual salary	£		Monthly/Week	ly Net pay		
Any other income	£		Yes No No			
3. EXPENDITURE - BOTH APP	LICANTS	(IF APPLICABLE)				
Total monthly childcare costs	f		Total m	onthly maintenan	ce payment f	
3.1. CREDIT COMMITMENTS -		isting credit accounts (I	hire purchase, perso	1		1
Name of lender		Amount Borrowed	Date opened	Monthly Instalment	Outstanding balance	To be settled from this loan?
		f		£	f	Yes No
		f		£	£	Yes No
		£		£	f	Yes No No
		£		£	£	Yes No No
		£		£	£	Yes No
		f		£	f	Yes No
		f		£	f	Yes No
		£		£	£	Yes No
		£		£	£	Yes No
		£		£	£	Yes No
		£		f	£	Yes No No
		f		f	f	Yes No

4. NOTES:

#### **DATA PRIVACY NOTICE - USE OF YOUR INFORMATION**

#### WHO LOOKS AFTER YOUR PERSONAL INFORMATION

Your personal information will be held by Black Horse Offshore Ltd which is part of the Lloyds Banking Group.

More information on the Group can be found at

www.lloydsbankinggroup.com

#### **HOW WE USE YOUR PERSONAL INFORMATION**

We will use your personal information:

- to provide products and services, manage your relationship with us and comply with any laws or regulations we are subject to (for example the laws that prevent financial crime or the regulatory requirements governing the products we offer).
- for other purposes including improving our services, exercising our rights in relation to agreements and contracts and identifying products and services that may be of interest.

To support us with the above we analyse information we know about you and how you use our products and services, including some automated decision making. You can find out more about how we do this, and in what circumstances you can ask us to stop, in our full privacy notice.

#### WHO WE SHARE YOUR PERSONAL INFORMATION WITH

Your personal information will be shared within Lloyds Banking Group and other companies that provide services to you or us, so that we and any other companies in our Group can look after your relationship with us. By sharing this information it enables us to better understand our customers' needs, run accounts and policies, and provide products and services efficiently. This processing may include activities which take place outside of the United Kingdom and European Economic Area. If this is the case we will ensure appropriate safeguards are in place to protect your personal information. You can find out more about how we share your personal information with credit reference agencies below and can access more information about how else we share your information in our full privacy notice.

We may pass your information to the supplying dealer, any other franchised dealer, or the manufacturer and all companies within the manufacturer or dealer group to support their business and marketing activities.

#### WHERE WE COLLECT YOUR PERSONAL INFORMATION FROM

We will collect personal information about you from a number of sources including:

- Information given to us on application forms submitted by you or by a supplying dealer on your behalf, when you talk to us over the phone or when new services are requested.
- from analysis of how you operate our products and services, including the frequency, nature, location, origin and recipients of any payments.
- from or through other organisations (for example card associations, credit reference agencies, insurance companies, dealers, retailers, comparison websites, social media and fraud prevention agencies).
- in certain circumstances we may also use information about health or criminal convictions but we will only do this where allowed by law or if you give us your consent.

You can find out more about where we collect personal information about you from in our full privacy notice.

# DO YOU HAVE TO GIVE US YOUR PERSONAL INFORMATION

We may be required by law, or as a consequence of any contractual relationship we have, to collect certain personal information. Failure to provide this information may prevent or delay us fulfilling these obligations or performing services.

#### WHAT RIGHTS YOU HAVE OVER YOUR PERSONAL INFORMATION

The law gives you a number of rights in relation to your personal information including:

- the right to access the personal information we have about you.
   This includes information from application forms, statements, correspondence and call recordings.
- the right to get us to correct personal information that is wrong or incomplete
- in certain circumstances, the right to ask us to stop using or delete your personal information

 you have the right to receive any personal information we have collected from you in an easily re-usable format when it's processed on certain grounds, such as consent or for contractual reasons. You can also ask us to pass this information on to another organisation.

You can find out more about these rights and how you can exercise them in our full privacy notice.

#### OTHER INDIVIDUALS YOU HAVE FINANCIAL LINKS WITH

We may also collect personal information about other individuals who you have a financial link with. This may include people who you have joint accounts or policies with such as your partner/spouse, dependents, beneficiaries or people you have commercial links to, for example other directors or officers of your company.

We will collect this information to assess any applications, provide the services requested and to carry out credit reference and fraud prevention checks. You can find out more about how we process personal information about individuals with whom you have a financial link in our full privacy notice.

#### **HOW WE USE CREDIT REFERENCE AGENCIES**

In order to process your application we may supply your personal information to credit reference agencies (CRAs) including how you use our products and services and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity.

We may also continue to exchange information about you with CRAs on an ongoing basis, including about your settled accounts and any debts not fully repaid on time, information on funds going into the account, the balance on the account and, if you borrow, details of your repayments or whether you repay in full and on time. CRAs will share your information with other organisations, for example other organisations you ask to provide you with products and services. Your data will also be linked to the data of any joint applicants or other financial associates as explained above.

You can find out more about the identities of the CRAs, and the ways in which they use and share personal information, in our full privacy notice.

#### **HOW WE USE FRAUD PREVENTION AGENCIES**

The personal information we have collected from you and anyone you have a financial link with may 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 in our full privacy notice.

## **CONTACT FROM US AND YOUR MARKETING CHOICES**

Personal contact is an important part of the service and your relationship manager may contact you personally by mail, telephone, email or text message to inform you about products and services offered by companies within Lloyds Banking Group and others that they think are relevant to you, based on their understanding of your financial needs.

You have the right at any time to ask us not to contact you or give your details to others for these marketing purposes. You can contact Customer Care at Black Horse Offshore Ltd by mail, telephone or email and we will update your marketing preferences.

The supplying dealer may also contact you with information and offers on vehicles and/or vehicle finance packages (which may refer to our products and services). If you would like the dealer to stop using your details for these marketing purposes, you should contact the dealer.

# **OUR FULL PRIVACY NOTICE**

It is important that you understand how the personal information you give us will be used. Therefore, we strongly advise that you read our full privacy notice, which you can find at www.blackhorseoffshore.co.uk/privacy or you can ask us for a copy.

#### **HOW YOU CAN CONTACT US**

If you have any questions or require more information about how we use your personal information please contact us using www.blackhorseoffshore.co.uk/contact-us

You can also call us on 0344 824 8888

If you feel we have not answered your question Lloyds Banking Group has a Group Data Privacy Officer, who you can contact on 0344 824 8888 and tell us you want to speak to our Data Privacy Officer.

### **5. DECLARATION TO BE COMPLETED BY ALL APPLICANTS**

I/We warrant all the informatio	n I/We have given is complete and true and	understand t	hat it will form part of any agreement between us.
I/We authorise you to take any	reference you may require.		
I/We have received and read a	copy of the Data Privacy Notice		
Signature of Borrower		Date	
Signature of Joint Borrower		Date	

Black Horse Offshore Limited. Registered Office: 9 Broad Street, St Helier, Jersey, JE2 3RR. Incorporated in Jersey with company number 13955.

Black Horse Offshore Limited, principal place of business in Guernsey is at 1 Smith Street, St Peter Port, Guernsey GY1 2JN, is licensed by the Guernsey Financial Services Commission to undertake credit business under the Lending, Credit and Finance (Bailiwick of Guernsey) Law, 2022, Part II.

Finance is subject to status and is only available to persons aged 18 and over.

If your loan is arranged through our Jersey office, we will abide by the Code of Practice for Consumer Lending in Jersey.

Black Horse Offshore Limited, a Jersey registered entity, is a subsidiary of Lloyds Bank Corporate Markets plc, a UK Non-ring fenced Bank. Both companies are part of Lloyds Banking Group plc and are independent from Lloyds Bank plc which is Lloyds Banking Group's ring-fenced, UK regulated retail and commercial bank.