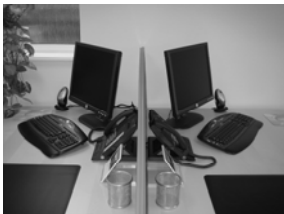


focusleasing

equipment finance focused on your needs

Finance Application



1 The Old Carhouses • Broadlands Park • Romsey • SO51 9LQ

t 01794 525930 f 01794 525931 e sales@focus-leasing.co.uk

w www.focus-leasing.co.uk

Finance Application

Business Name _____
Business Address _____

Telephone Number _____ Fax Number _____
Website _____
Main Contact Name _____ Position _____
Direct Telephone _____ Mobile Number _____
Email Address _____

Business structure (tick one box)

Sole trader Please arrange for the proprietor to complete the opposite page
Partnership Please arrange for all partners to complete the opposite page (copy if more than 3)
Limited Company Company Registration Number _____
Other Please state _____

Nature of Business _____
Date Established _____ VAT Number _____
Bankers Name _____ Bank Sort Code _____ - _____ -
Bank Account Name _____ Account Number _____

Equipment Supplier _____ Supplier Contact _____
Equipment Description _____

Is the equipment new? Yes / No

Equipment Cost £ _____ excluding VAT Period _____ years
Payment Profile _____ + _____ (e.g. 3+33) Frequency _____
Initial payment £ _____ excluding VAT Rental amount £ _____ excluding VAT

Fax this form to the New Business Team at Focus on 01794 525931

Internal use only: Date PN ref SN ref NBA

Please complete below for each partner or director if you are:

a sole trader or partnership regardless of time trading or limited company trading less than 3 years

Partner/Director 1 _____ **Date of Birth** _____

Home address _____

Period at address _____ Freehold / Rented / Leasehold / Parents

If freehold: Approximate Value £ _____ Approximate mortgage £ _____

Previous address if less than 3 years above _____

I consent to my data being processed _____ signature

Partner/Director 2 _____ **Date of Birth** _____

Home address _____

Period at address _____ Freehold / Rented / Leasehold / Parents

If freehold: Approximate Value £ _____ Approximate mortgage £ _____

Previous address if less than 3 years above _____

I consent to my data being processed _____ signature

Partner/Director 3 _____ **Date of Birth** _____

Home address _____

Period at address _____ Freehold / Rented / Leasehold / Parents

If freehold: Approximate Value £ _____ Approximate mortgage £ _____

Previous address if less than 3 years above _____

I consent to my data being processed _____ signature

For newer or higher risk businesses please provide any other relevant information below, such as previous experience of the business owners, or attach a business plan if it is available. Please also provide 3 months' business bank statements (or personal if not available).

Fax this form to the New Business Team at Focus on 01794 525931

Internal use only: Date PN ref SN ref NBA

Improve Cashflow

Your new equipment can be installed and operational without the need for capital expenditure. The cash can then be used where it will produce the best return, such as in investment, operating activities or short term funding needs.

Retain Credit Lines

Keep existing banking arrangements, and credit lines free for more appropriate uses. Our finance facilities cannot be withdrawn like overdraft facilities.

Simplify Budgeting

Our finance payments are fixed for the whole term avoiding the effects of inflation and making cash flow forecasting and budgeting simpler. Bank facilities are generally related to interest rates, which is fine when they are low but can cripple cashflow when they increase.

Keep Up To Date

Combat obsolescence problems or requirement changes as the equipment can be supplemented or upgraded at any time in the future.

Let the Equipment Pay for Itself

Enable the finance payments to coincide with the benefits of having the new equipment as they start to appear. After all, you wouldn't pay all your staff costs up front! Payments may be financed as you go along by savings made or extra income obtained by having the new equipment.

Tax Savings

In the case of lease rental, all rentals paid are 100% allowable as an expense for tax relief often providing tax savings.

We can consider all types of business and organisation, large and small, including :

- New start ventures
- Self employed individuals
- Sole traders and partnerships
- Limited companies
- Local Authorities
- Professional Practices
- Schools and Colleges
- Charities and Clubs

We can consider any type of equipment your business may require including:

- Cars, vans and HGVs
- Catering and refrigeration equipment
- Cleaning machines
- Compressors and garage equipment
- EPOS systems and scales
- Furniture and partitioning
- Laundry equipment
- Office equipment and telecommunications

Focus Leasing will use the information provided to apply for suitable finance facilities for you. We may disclose the information to other companies including suppliers of equipment and services, and lenders for the purpose of considering this credit application. The lender may assess your application using credit scoring. Declines based on this automated technique can be reviewed manually on request. They may make searches at one or more credit reference agencies (CRAs). A record of this search will be kept and may be used by other lenders in assessing applications from you for credit in the future. Any information held about you by the CRAs may already be linked to records relating to one or more of your partners, including previous and subsequent names of parties to an account. In this case, this application may be treated as financially linked and assessed with reference to any "associated records". For joint applications a new "association" may be created at the CRAs (except for limited companies and partnerships) which will link your financial records. If this is a joint application, you must be entitled to disclose information about your co-applicant and/or anyone else referred to by you, and to authorise the lender to search and/or record information at CRAs about both of you. When an application is received from a business, information may be sought from CRAs on the company directors and/or partners as individuals. The lender will check your details with fraud prevention agencies and if false or misleading information is given on the application and fraud is suspected, this will be recorded. Other lenders will check this information to help prevent fraud. The information may be retained for an indefinite period and may be used for marketing (by post, telephone, email and fax) and other purposes. If you do not want your details to be used in this way please inform us in writing. You have a right to see a copy of any information held about you by applying in writing. A fee will be payable.