

*Developing a modern East Lothian*

Personal Statement Form

A SEPARATE FORM MUST BE COMPLETED FOR EACH OWNER, PARTNER, AND DIRECTOR

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Please enter business name above

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|  |

Please enter your name above

**Please complete this personal statement form as fully as possible. Any parts not fully completed or omitted may result in your application being deferred or declined.**

THIS SECTION IS FOR OFFICIAL USE ONLY

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| --- | --- |
| Board of Directors approval date | August 2015 |
| Reviewed date | August 2022 |
| Review date | August 2023 |
| Review lead | Manager ELI Ltd |

|  |  |
| --- | --- |
| Date Statement Received: |  |

*East Lothian Investments Ltd, Registered in Scotland No:187674, Registered Office,*

*John Muir House, Haddington, East Lothian EH41 3HA.*

Authorised and regulated by the Financial Conduct Authority

General Data Protection Regulation (GDPR)

East Lothian Investments Ltd take your privacy seriously and will only use your personal information to administer your account and to provide the products and services you have requested from us.

We will not pass your details onto any other organisation.

The information you have provided for the preparation of this application and loan agreement, and any other information relating to your business, may be processed and disclosed in the ways described below.

Any sensitive information obtained will only be processed in order to provide the service requested.

The GDPR defines “personal data” as any information relating to an identified or identifiable natural person (a “data subject”); an identifiable natural person is one who can be identified, directly or indirectly, in particular by reference to an identifier such as a name, an identification number, location data, an online identifier, or to one or more factors specific to the physical, physiological, genetic, mental, economic, cultural, or social identity of that natural person.

Consumer Principle policy

*Definition: - for the purpose of the statement below the term “Retail Customers” covers and means all applicants for interest free loans to ELI Ltd (The Company)*

The company will act in the best interest at all times of its retail customers and have a clear focus on the impact of the company’s actions on consumers. This will include ensuring that retail customers have all the information in clear language to enable them to make decisions in their best interest.

This purpose of this policy will be underpinned by a range of cross cutting rules:

The Company must act at all times in good faith towards retail customers.

The Company must avoid foreseeable harm to retail customers.

The Company must enable and support retail customers to pursue their financial objectives.

The Company must focus on the diverse needs of their retail customers at every stage.

The Company must always put good retail customer outcomes at the centre of its business

Policies

For full details of the GDPR Policy, GDPR Privacy policy, GDPR retention of records and Consumer Principle policy please go to the website: <https://www.eastlothianinvestments.com/>

Business Credit Checks

All businesses applying for an ELI ltd loan will be assessed for credit worthiness. The credit check will involve:

* A credit reference: for example, Dun & Bradstreet for the purpose of ascertaining the credit worthiness of the business and related owner, partners, directors etc.
* Other information such as Companies House records which exist in the public domain.
* The finance department of East Lothian Council for the purposes of ascertaining the existence or otherwise of rent, rates and council tax arrears.

Personal Credit Checks

All principal individuals are required to **submit their own personal credit check** (Credit Karma, Experian, Equifax etc. there are numerous providers). This information will be used to help appraise your loan application.

Note having a poor credit rating will **not** automatically exclude you from being awarded.

1. Personal Information

|  |  |
| --- | --- |
| Full name (Include middle) |  |
| Previous names |  |
| Home address |  |
| Town |  |
| Postcode |  |
| Home phone number |  |
| Mobile phone number |  |
| Personal e-mail address |  |
|  |  |
| If you have lived here less than 3 years please your previous address |  |
| Town |  |
| Postcode |  |
|  |  |
| Date of birth |  |
| National insurance number |  |
| Marital status |  |
| Number of dependents |  |
| Your home Owner |  |
| Mortgaged |  |
| Tenant |  |
| Living with family |  |

If you have any other business interest please detail (Use a separate sheet if required)

|  |
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|  |

2. Personal Banking Information

|  |  |
| --- | --- |
| Bank name |  |
| Branch name and address |  |
| Postcode |  |
| Account name |  |
| Account number |  |
| Sort code |  |
| Length of time at this bank |  |

3. Anti-Money Laundering Legislation

In order to comply with Anti-money laundering legislation you are required to provide evidence to confirm your identity and address.

Identity confirmation – please provide any 1 of the following

 X

|  |  |
| --- | --- |
| Passport |  |
| Current UK photo card driving license |  |
| NHS medical card |  |

Address confirmation – please provide any 1 of the following

 X

|  |  |
| --- | --- |
| Latest utility bill (Gas, electricity and/or water) |  |
| Latest personal bank or credit card statements |  |
| Latest mortgage statement |  |

4. Declaration

Please confirm the following (Tick appropriate)

 Yes No

|  |  |  |
| --- | --- | --- |
| Have you ever been sequestrated or declared bankrupt |  |  |

|  |  |  |
| --- | --- | --- |
| Have you ever signed a Protected Trust Deed |  |  |

|  |  |  |
| --- | --- | --- |
| Have at any time been disqualified from being a company director? |  |  |

|  |  |  |
| --- | --- | --- |
| Have you at any time been investigated by HMRC |  |  |

|  |  |  |
| --- | --- | --- |
| Have you ever been a director, partner or owner of a business that has gone into receivership, Liquidation or Administration? |  |  |

|  |  |  |
| --- | --- | --- |
| Are you aware of money laundering is and the duty to report such activity? |  |  |

I declare that the information on this personal statement form is complete and accurate.

|  |  |
| --- | --- |
| Your signature  |  |
| Your name (please print) |  |
| Your position in the company |  |
| Date |  |

Please return the completed application form and declaration to:

Mr Richard Baty

Companies Manager

John Muir House

Room 2.19

Brewery Park

Haddington

East Lothian

EH41 3HA

Tel: 01620 827177

E-mail: ELinvestments@eastlothian.gov.uk