



	Black Horse	Everyday Loans	FLM	Blue Fish	Finance Plus	Payday UK
Loan Size	£500 - £15000	£500 - £10000	£500 – £3000	£500 - £1500 Up to £3k H/O	£500 - £1500	£80 - £750
Loan Term	12 – 60 Months	12 – 60 Months	24 – 60 Months	12 – 24 Months		Short Term
Min Income	£1200 single or £1700 joint pm	£10k pa	N/A	N/A	21 +	Net £750pm monthly wage only
Age	25 - 75 at loan end	18 – 75	N/A	21 -65	75 at loan end	18 +
Retired	Y	N	Y	N	N	N
Self-Employed	Min 3 yrs trading	N	Y	N	N	Y
Unemployed	N	N	Y	N	N	N
Min Employ Time	No	Max 2 jobs in 3 yrs	N/A	6 mths current	N/A	N/A
Direct Debit	Y	Y	Y	Y	Y	No
Adverse Accepted	N	No bankrupts	Score determined	Score determined	Score determined	Score determined
Guarantor required	N	N	Y 23 yrs +	N	N	N
Other Requirements	N – joint where available	N	Clean guarantor, Earning £800 +	Debit Card	Min 2 Tels Debit Card	Email address, land & mobile, Debit Card
Commission %	1%	1%	1%	1%	1%	1%

Black Horse (no fee's on homeowners if Black Horse to be utilised/40 second decision)

- £1000 – £15,000 12 – 60 Months , Homeowners only
- Single Applicants £1200 net. Joint Applicants £1700 net. Income deemed to be of a regular and permanent nature and is likely to be received for the duration of the loan agreement will be used to calculate the net monthly income. Customers are required to provide proof of income in all cases.
- 25 to 75 at end term
- No more than 2 addresses in last 3 years. At least one contact number should be provided.
- Main Applicant Full Time Permanent. Max 2 jobs in last 3 years.
- Self employed minimum 4 years trading.
- Must have bank account.

- Needs to pass their credit score done when transmit through website.
- We 'XML' through on a provisional accept of the client then Black Horse will contact the client to arrange an appointment or postal facility & discuss further to discuss affordability & loan amount offer.

Everyday Loans - (40 second decision)

- £500- £10k homeowners & tenants
- Age 18-75
- Gross income minimum £10k per annum, need to be employed income
- No self employed
- Minimum 3 years address history & employment history
- Limited postcode coverage
- We 'XML' transfer through to a local branch on receipt of a conditional accept on a client they then book an appointment at a local branch if pass initial underwriting to confirm affordability & loan amount can offer.

FLM Clients

- £500 to Maximum loan £3k all loans need a homeowner guarantor between 23-67 with good credit status. Send a contract on receipt of all leads with a guarantor form to complete.
- Should receive a pack within 48 hours of them receiving the case. (we send a file up each evening of files for that day)
Only occasions where they won't send a pack is when
 1. applying for £12k or over (don't convert well so they won't send max £3k loan offer)
 2. have already had that client's details from another source, or
 3. if the address format is not valid.
- Broker contact tel if ever want to speak to them regarding a case is **08700 620624** & customer freephone telephone number if they want to discuss different terms or a guarantor is **08000 911 799** (both these telephone numbers can be find on the website if you click on the case number on active cases.
- Alternatively, if you want to request any duplicate documents feel free to e-mail a request and we forward the request if it is a qualifying client.
- FLM send us a report for declined clients daily which we upload the decision onto the website, these are cases that they decline to send a pack for the above reasons.
- Weekly FLM send an update for any completed cases or guarantor failed. (if 1 guarantor fails they do request another guarantor's details from the client)

Financial Plus

Loans £500 to £1500 which will deal with ;

- Employed individuals, 21+
- Applications only for £3k & below
- Must have minimum 2 telephone numbers (any contact numbers)
- Coverage England, Wales & Scotland

They would send a conditional offer letter to all qualifying cases, requesting that a wage slip & bank statement is returned. They would then underwrite the case on receipt.

Blue Fish Loans

£500 to maximum loan £1500 although they have agreed to take amount requested £3k & below currently.

Product very similar to Financial Plus, (except they don't insist on 2 telephone numbers)

- Aged 21 to 65
- Homeowners, tenants and living with family accepted
- Permanently employed (no self employment)
- Must have debit card
- With current employer at least 6 months
- Loans available in mainland England, Scotland & Wales only



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