

**1. Your details**

For identification verification purposes, please complete the following information.

(a) Date of Birth (dd/mm/yyyy)

(b) Please confirm that the name and address details on the covering letter to this form are correct.

Yes  No  (if No, please complete section (c) below)

(c) First name(s)  Surname   
Address line 1   
Address line 2   
Address line 3  City   
County  Postcode

(d) How long have you been resident at this address? Years  Months

(e) Address status (optional)

Homeowner  Tenant  Other

(f) If you have been living at your current address for less than three years, please provide details of your previous address.

Address line 1   
Address line 2   
Address line 3  City   
County  Postcode

Please provide us with your contact details (in case we need to discuss this application or your loan account).


(g) Contact number (daytime)  (h) Contact number (evening)  (i) Mobile

(j) Email

Please indicate your preferred contact method: Phone  Mobile  Email

## 2. Direct Debit set up

In line with the terms and conditions of your original loan agreement, you are required to maintain a Direct Debit Mandate for your repayments even if your repayments are deferred. If your account details have changed or there is no Direct Debit in place, please provide Direct Debit details. Direct Debit repayments will not be taken without prior notice. If you do not have a bank account, then please state this.

<b>INSTRUCTION TO YOUR BANK OR BUILDING SOCIETY TO PAY BY DIRECT DEBIT</b>		
<p><b>Name and full postal address of your bank or building Society</b></p> <p>To: The Manager <span style="float: right;">Bank/building society</span></p> <hr/> <p>Address</p> <hr/> <p style="text-align: right;">Postcode</p>	<p><b>Service user number</b></p> <p><input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p><b>Reference</b></p> <p><input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <div style="border: 1px solid black; padding: 5px; text-align: center;"> <p>FOR ERUDIO STUDENT LOANS OFFICIAL USE ONLY  <b>This is not part of the instruction to your bank or building society</b></p> </div>	
<p><b>Name(s) of account holder(s)</b></p> <p><input style="width: 100%;" type="text"/></p>	<p><b>Bank/building society account number</b></p> <p><input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p><b>Branch sort code</b></p> <p><input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p>	
<p><b>Instruction to your bank or building society</b></p> <p>Please pay Erudio Student Loans Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Erudio Student Loans and, if so, details will be passed electronically to my bank/building society.</p>		
<p>Signature(s)</p> <hr/> <p>Date</p>		



### Direct Debit Guarantee

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit, Erudio Student Loans will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Erudio Student Loans to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Erudio Student Loans or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society.
- If you receive a refund you are not entitled to, you must pay it back when Erudio Student Loans asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify Erudio Student Loans of any cancellation.

### 3. Declaration of Income

Please tick to confirm the types of income which you are currently receiving and complete the relevant section. This information should be based on the month in which you complete this form and your expected income over the next two months.

- (a) Earnings from employment or self employment  **(Complete section 4)**
- (b) Income from investments and savings  **(Complete section 5)**
- (c) State benefits  **(Complete section 6)**
- (d) Other income  **(Complete section 7)**

### 4. Earnings from Employment

Based on your current circumstances, please confirm amount of **GROSS ANNUAL** income (before tax and deductions) from those listed below. We know income from employment is often received at different frequencies so we have devised a table below to help you calculate annual equivalent amounts (*please state NIL if not applicable*).

	Amount Received	Frequency	Annual equivalent
		<i>Please state if support is weekly, fortnightly, 4 weekly or monthly</i>	<i>For weekly earnings x 52 For fortnightly earnings x 26 For 4 weekly earnings x 13 For monthly earnings x 12</i>
(a) Employment	£ <input type="text"/>	<input type="text"/>	£ <input type="text"/>
(b) Self employment	£ <input type="text"/>	<input type="text"/>	£ <input type="text"/>
(c) Temporary employment	£ <input type="text"/>	<input type="text"/>	£ <input type="text"/>
(d) I was required to submit a self assessment tax return for the most recently completed financial year.		<input type="checkbox"/>	<b>(Please attach a copy of your most recently submitted Self Assessment Tax Return form)</b>

- (e) Number of current employers

Please confirm the details of your current employers, the business description and your job title. This information is optional, however, your answers will help us if we need to contact your employer to verify the income provided in your application (*optional*).

- (f) **First employer** (*optional*):
- Employer name
- Employer address
- Employer phone number
- Business description
- Your job title
- Employer contact name

**(g) Second employer (optional):**

Employer name	<input type="text"/>
Employer address	<input type="text"/>
Employer phone number	<input type="text"/>
Business description	<input type="text"/>
Your job title	<input type="text"/>
Employer contact name	<input type="text"/>

*If you have or expect to have more than two employers in the current or next two months, please complete and enclose details separately.*

## 5. Income from Savings and Investments

Based on your current circumstances, please confirm the average amount of GROSS annual income from the following (please state NIL if not applicable).

(a) Interest income	£ <input type="text"/>
(b) Dividends	£ <input type="text"/>
(c) Rent	£ <input type="text"/>
(d) Other	£ <input type="text"/> <i>Provide details below</i>
(e) Description of other	<input type="text"/>

## 6. State Benefits

Based on your current circumstances, please confirm the average amount of state benefits which you will receive annually. We know benefits are often received at different frequencies so we have devised a table below to help you calculate annual equivalent amounts. Most incapacity benefits as well as employment and support allowance can be disregarded. Please see the How to Guide (page 10) for information about which benefits count towards your deferment limit.

	Amount Received	Frequency <small>Please state if support is weekly, fortnightly, 4 weekly or monthly</small>	Annual equivalent <small>For weekly benefits x 52, For fortnightly benefits x 26 For 4 weekly benefits x 13 For monthly benefits x 12</small>
(a) Jobseekers allowance/ income support	£ <input type="text"/>	<input type="text"/>	£ <input type="text"/>
(b) Incapacity benefits (short term at lower rate)	£ <input type="text"/>	<input type="text"/>	£ <input type="text"/>
(c) Working/Child tax credit	£ <input type="text"/>	<input type="text"/>	£ <input type="text"/>
(d) Invalid care allowance	£ <input type="text"/>	<input type="text"/>	£ <input type="text"/>
(e) Universal credit	£ <input type="text"/>	<input type="text"/>	£ <input type="text"/>
(f) Housing benefit	£ <input type="text"/>	<input type="text"/>	£ <input type="text"/>

	Amount Received	Frequency	Annual equivalent
(g) Child benefit	£ <input type="text"/>	<input type="text"/>	£ <input type="text"/>
(h) One parent benefit	£ <input type="text"/>	<input type="text"/>	£ <input type="text"/>
(i) Other <i>Please refer to the deferment application form guide (page 7) for information about which benefits to include as 'other'</i>	<input type="text"/>		

## 7. Other Income

Based on your current circumstances, please describe any other income or payments you receive and the **GROSS** average annual amount (before tax and deductions) (*please state NIL if not applicable*).

	Amount Received	Frequency	Annual equivalent
		<i>Please state if support is weekly, fortnightly, 4 weekly or monthly</i>	<i>For weekly income x 52 For fortnightly income x 26 For 4 weekly income x 13 For monthly income x 12</i>
(a) Spouse, family or third party payments	£ <input type="text"/>	<input type="text"/>	£ <input type="text"/>
(b) Maintenance payments	£ <input type="text"/>	<input type="text"/>	£ <input type="text"/>
(c) Further education funding	£ <input type="text"/>	<input type="text"/>	£ <input type="text"/>
(d) Other ( <i>provide details below</i> )	£ <input type="text"/>	<input type="text"/>	£ <input type="text"/>
(e) Description of other	<input type="text"/>		

## 8. Total Income

(a) Total gross monthly income from sections 4a, 5, 6 and 7.

£

## Certificate and Warranty

### I CONFIRM TO ERUDIO STUDENT LOANS AS FOLLOWS:

- (a) I have taken all necessary care in the full and accurate completion of this application form, and believe there are no mis-statements or omissions of information that might be relevant.
- (b) To the best of my knowledge and belief, the information on my income represents my average gross monthly income for this month and the next two months.
- (c) I understand that Erudio Student Loans will rely on the information provided in this form and relevant supporting evidence when considering my application to defer repayments.
- (d) I understand that Erudio Student Loans reserves the right to request further information and/or to verify the information which I have provided. I also authorise the organisation or persons from whom my income is derived to give Erudio Student Loans such confirmation or information about that income as Erudio Student Loans may reasonably request.
- (e) I have read the terms and conditions as set out overleaf.

Signature

Date

(dd/mm/yyyy)

**Important information about how information on your application and your account will be used by us and others**

**IN ORDER TO CHECK YOUR APPLICATION TO DEFER PAYMENT ON YOUR STUDENT LOAN AND IN ACCORDANCE WITH THE TERMS SET OUT IN YOUR ORIGINAL CREDIT AGREEMENT, WE HAVE THE RIGHT TO UNDERTAKE CHECKS TO CONFIRM THAT YOU ARE ELIGIBLE FOR DEFERMENT. WE ALSO HAVE THE RIGHT TO SHARE INFORMATION ABOUT YOU AND HOW AND WHEN WE MAY DO SO IS SET OUT BELOW:**

**Verification checks with third parties such as credit reference (CRAs) and fraud prevention agencies (FPAs)**

In accordance with the terms set out in the original agreement, Erudio Student Loans has the right to perform checks to verify the accuracy of the information you have provided at application for deferment and, it may also do so periodically in order to manage your account. These checks may be with third parties such as CRAs and FPAs. When you apply for deferment, if Erudio Student Loans makes checks with them, CRAs will place a credit application search 'footprint' on your credit file. That 'footprint' will be registered whether or not your application is successful, and the record of that credit application search (but not the name of the organisation that carried it out) may be seen by other organisations if you apply for credit in the future. Please note that a credit application 'footprint' does not mean that details of your account and the amount outstanding will be registered at CRAs as a result of this search – please see below for a description of the circumstances in which the details of the operation of your account may be registered at CRAs.

In order to manage your account we may also make periodic searches of our own group records and at CRAs. We may also check at FPAs to prevent or detect fraud.

**Credit reference agencies (CRAs)**

In addition to the credit application search footprint that will be recorded if you apply for deferment, details of the operation of your account may be registered at CRAs if:

- (a) Your account was opened before 1998; or
- (b) Your account was opened in or after 1998 and
  - i. Your account is in arrears with Erudio Student Loans; or
  - ii. Your account is in default; or
  - iii. You have specifically agreed for us to do so in relation to your account in writing, separately to this form.

The signing and submission of your deferment application form to Erudio Student Loans does not change your terms and conditions in any way in relation to monthly listings of your account with CRAs.

If we do give details of your account to the CRAs, the information will include names and parties to the account and how you manage it/them including if you borrow and do not repay in full and on time (and have not deferred) and also if you have deferred. CRAs will record the details that are supplied on your personal account including any previous and subsequent names that have been used by the account holders and how you/they manage it/them. Records shared with CRAs remain on file for six years after they are closed, whether settled by you or defaulted.

We may access and analyse personal data relating to you provided to us by the CRAs. This may include data that is publically available and/or details of your current and future indebtedness to other creditors and/or your payments against those debts.

The information which we and other organisations provide to the CRAs about you may be used by us and/or supplied by CRAs to other organisations and used by them to:

- (a) Prevent crime, fraud and money laundering by, for example checking details provided on applications for credit and credit related or other facilities;
- (b) Check the operation of credit and credit-related accounts;
- (c) Verify your identity if you or your financial associate applies for other facilities and other eligible credit;
- (d) Make decisions on credit and credit related services about you, your partner, other members of your household or your business;
- (e) Manage your personal, your partner's and/or business (if you have one) credit or credit related account or other facilities;
- (f) Trace your whereabouts and recover debts that you owe;
- (g) Undertake statistical analysis and system testing.

**Fraud prevention agencies (FPAs)**

If false or inaccurate information is provided and fraud is identified, details may be passed by us to FPAs.

The information which we provide to the fraud prevention agencies about you may be supplied by fraud prevention agencies to other organisations, including law enforcement agencies, and used by them and us to prevent crime, fraud and money laundering by, for example:

- (a) Checking details provided on applications for credit and credit related or other facilities;
- (b) Managing credit and credit related accounts or facilities;
- (c) Cross checking details provided on proposals and claims for all types of insurance;
- (d) Checking details on applications for jobs or when checked as part of employment;
- (e) Verify your identity if you or your financial associate applies for other facilities including all types of insurance proposals and claims;
- (f) Trace your whereabouts and recover debts that you owe;
- (g) Conduct other checks to prevent or detect fraud;
- (h) We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

Please contact us using the details shown on the covering letter included with this form if you want to receive details of the relevant FPAs.

**Sharing information with other third parties**

We may also pass your personal data onto other agencies that provide services to us i.e. debt collection agencies, solicitors and tracing agents. These agencies are obliged to keep your details securely and use them only to fulfil instructions provided by us. Subject to our obligations under the Data Protection Act 1998, we may also share your personal data with others provided that it is in accordance with the terms and conditions set out in the original loan agreement. Those are set out in our Fair Processing Notice, which was included in your Erudio Student Loans welcome pack. A copy of this is available on request.

We may also process your personal data, for the purposes set out above, outside the European Economic Area, provided that appropriate security measures are in place.

**How to find out more**

You can contact the CRAs currently operating in the UK using the contact information set out below; the information they hold may not be the same so it is worth contacting them all. They will charge you a small statutory fee to access the information held by them in relation to you.

CallCredit, Consumer Services Team, PO Box 491, Leeds, LS3 1WZ or call 0870 060 1414 or log on to [www.callcredit.co.uk/stat-report-online](http://www.callcredit.co.uk/stat-report-online)

Equifax PLC, Credit File Advice Centre, PO Box 1140, 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 481 8000 or log on to [www.experian.co.uk](http://www.experian.co.uk)

**IF YOU KNOWINGLY OR RECKLESSLY GIVE FALSE INFORMATION, INFORMATION MAY BE REGISTERED AT FRAUD PREVENTION AGENCIES AND CRIMINAL PROCEEDINGS MAY BE INSTITUTED AGAINST YOU. OMISSIONS OR MIS-STATEMENTS MAY ALSO RESULT IN CIVIL PROCEEDINGS AGAINST YOU.**