

Things you need to know about our secured loans....

Key features...

- Quick completions, we try to complete as quick as possible, usually a few weeks.
- Property surveys not always required and income requirements more generous than a mortgage.
- Interest rates are very competitive with flexible repayment terms.
- Fixed interest and interest only plans available.
- Maximum early repayment charge is one month's interest plus a month notice or interest in lieu. If used for business, including Buy to Let charges may be higher.
- Use for almost any purpose (including consolidation and capital raising – if for business use tax relief could be available on the interest).
- All sorts of problems considered. Self-employed, arrears, ccj's even IVA and bankruptcy.

Key Benefits...

- Competitive interest rates, larger loan generally carry lower interest rates.
- Ability to raise large sums relatively quickly from £10,000 to £150,000.
- Repayment terms from 10 years up to 30 years.
- Customers can reduce their monthly credit and loan repayments dramatically by taking a larger loan over a longer period thereby reducing the monthly repayments.
- It can make sense to take a loan instead of a re-mortgage if there is a tie in penalty or you are unable to find a mortgage equal to or lower than your existing arrangement.
- Great Commission with a 55%/45% split in your favour of day one commission less an administration charge of £395 per application.

Things you should know...

- The first payment usually falls due one month after your cheque is released, monthly repayments are normally by Direct Debit.
- The loan may be repaid in full at any time, there is no long term commitment. The maximum charge will be 1 + 1 month's interest. If used for business, including Buy to Let charges may be higher, if you are unsure please contact us.
- When an application is received it is processed immediately and details of the loan are sent out usually the same day
- When making an application for a loan you need to be sure you are dealing with a company you can trust. Guardian were established in 1971, all our staff are highly trained and their aim is to make sure your application is processed efficiently with the minimum fuss. Customer service is our priority we talk to you, no call centres, no waiting.
- We are members of the Finance Industry Standards Association (FISA).

If there is anything you would like to discuss call us now on: 0800 279 1279. Alternatively you can submit an online application for an **immediate** decision*.

THINK CAREFULLY BEFORE SECURING OTHER DEBTS AGAINST YOUR HOME. YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR ANY OTHER DEBT SECURED ON IT

*The decision we give is based on the information you have provided and if accepted is an 'in principle' decision meaning: Your application is acceptable based on the information provided and subject to the usual confirmed results to our enquiries. If you feel the decision appears to be unfair and you would like to have this looked at again, please, email your query to: info@gf-loans.co.uk - asking for a review by the new business team.