

PRE-APPLICATION CHECKLIST

Before completing a payment plan application you must establish that the pre-application criteria can be fulfilled through the use of this quick checklist. This process is designed as a service to the applicant because it 'screens' for the things that would cause an automatic decline which would then have a detrimental effect on their ongoing credit score.

Please read the questions carefully to the applicant and depending on their answers follow the instruction as to which question to proceed to next. **You will not need to ask all of the questions.**

A 'tick' in any of the shaded boxes means the application cannot proceed with the current applicant. Finance can still be considered if **one** of the following agrees to become a 'substitute applicant' and fulfils the criteria on a new checklist:

Blood relative: Parent/grandparent

Non-blood relative: Spouse/Co-habiting partner/legal guardian

Before progressing to the application stage, you **must** ensure that the treatment plan has been signed by the patient (or if they are under 18, by a parent or legal guardian). If a 'substitute applicant' is required and the ensuing application is accepted, simply record the application authorisation number, the substitute applicant name and their relationship to the patient in the patient's record.

PLEASE COMPLETE THIS CHECKLIST INDICATING YES OR NO WITH A 'TICK'		YES	NO
1	Are you 18 years old or above? YES: proceed to 2 NO: explore the possibility of a substitute applicant		
2	Are you in permanent (min 16 hours per week) paid employment (excluding agency or child minding)? YES: proceed to 6 NO: proceed to 3		
3	Are you retired and receiving a pension? YES: proceed to 6 NO: proceed to 4		
4	Are you self-employed? YES: proceed to 6 NO: proceed to 5		
5	Does your spouse or partner fulfill one of the criteria in 2, 3 or 4? YES: proceed to 6 NO: explore the possibility of a substitute applicant		
6	Do you have your own or a joint Bank or Building Society current account for the direct debits? YES: proceed to 8 NO: proceed to 7		
7	Does your spouse or partner have a bank or Building Society current account for the direct debits? YES or NO: explore the possibility of a substitute applicant		
8	Have you lived in the UK for a minimum of 12 months and intend to continue your residency? YES: proceed to 9 NO: explore the possibility of a substitute applicant		
9	Do you have a debit card that is registered to your current address? YES: proceed to 11 NO: proceed to 10		
10	Do you have a credit card that is registered to your current address? YES: proceed to 11 NO: explore the possibility of a substitute applicant		
11	Do you want to complete the application at home? YES: obtain the applicant's email address NO: proceed to 12		
12	To process the application you need to provide one of the following that must be in your name and registered at your current address: Driving Licence <input type="checkbox"/> Utility Bill <input type="checkbox"/> Bank Statement <input type="checkbox"/> Rent Book <input type="checkbox"/> Pension Book <input type="checkbox"/>		

If you got to point **12** you will need to see the following in order to process the application:

- a) The item indicated in point 12 for proof of residency
- b) The bank account number and sort code in order to set up the direct debit
- c) **One** of following: driving licence/debit card/credit card/passport, for proof of signature