

V12 RETAIL FINANCE & BRS GOLF – GOLF CLUB FINANCIAL PROMOTION

Are you looking for a way to spread the cost of your annual golf club membership?

You can now apply for finance through V12 Retail Finance Limited, who are a credit broker, directly through the BRS GOLF app. Just look for the Membership Finance option in the menu.

- Enter membership amount, choose the finance option that suits you and then follow the steps of the application process.

You can manage all aspects of your finance agreement and loan repayments easily online on the V12 Self-Service Portal.

Do you want to apply for multiple memberships, for the whole family?

With Membership Finance you can apply to borrow up to £15,000* and get the whole family golfing.

Why choose membership finance?

- **Quick and Easy** By visiting V12 Retail Finance Limited online through your BRS GOLF Members site or app you can receive an instant decision.
- **Spread the Cost** Membership Finance offers a flexible, affordable ways of paying for your golf club membership.
- **Secure** V12 Retail Finance Limited are authorised and regulated by the Financial Conduct Authority, our finance partner, Secure Trust Bank PLC trading as V12 Retail Finance are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

Representative Examples:

PAY IN 4 WITH AN ARRANGEMENT FEE	
Loan Amount	£511.00
Total Amount Payable	£544.22
Monthly Payment	£127.75
Number of Payments	4
Arrangement Fee	£33.22
Representative APR	35.81%
Annual Rate of Interest	0.00% Fixed
The arrangement fee will be collected with your first payment.	

PAY IN 4 WITH AN ARRANGEMENT FEE	
Loan Amount	£963.00
Total Amount Payable	£1,015.97
Monthly Payment	£240.75
Number of Payments	4
Arrangement Fee	£52.97
Representative APR	29.63%
Annual Rate of Interest	0.00% Fixed
The arrangement fee will be collected with your first payment.	

PAY IN 10 WITH AN ARRANGEMENT FEE	
Loan Amount	£552.00
Total Amount Payable	£598.92
Monthly Payment	£55.20
Number of Payments	10
Arrangement Fee	£46.92
Representative APR	20.76%
Annual Rate of Interest	0.00% Fixed
The arrangement fee will be collected with your first payment.	

PAY IN 4 WITH AN ARRANGEMENT FEE	
Loan Amount	£980.00
Total Amount Payable	£1,047.62
Monthly Payment	£98.00
Number of Payments	10
Arrangement Fee	£67.62
Representative APR	16.47%
Annual Rate of Interest	0.00% Fixed
The arrangement fee will be collected with your first payment.	

* Finance is subject to status. Minimum spend applies.

Disclosure:

V12 Retail Finance Limited act as a credit broker and only offers credit products from Secure Trust Bank Plc, the lender, trading as V12 Retail Finance for which they will receive a commission if your application is successful. The amount of commission may vary depending on the product chosen and the amount of credit taken out.

V12 Retail Finance Limited Registered in England and Wales 4585692. Authorised and regulated by the Financial Conduct Authority. Registration number: 679653. Registered office: One Arleston Way, Solihull, West Midlands, B90 4LH. Correspondence address: 20 Neptune Court, Vanguard Way, Cardiff, CF24 5PJ Tel: 02920 468900.

Secure Trust Bank PLC. Registered in England and Wales 541132. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registration number: 204550. Registered office: One Arleston Way, Solihull, West Midlands, B90 4LH Tel: 0121 693 9100.

Unless authorised in their own right, your Golf Club and BRS Golf are Introducer Appointed Representatives of V12 Retail Finance Limited for the purpose of credit broking, BRS Golf will receive a commission if your application is successful. The amount of commission may vary depending on the product chosen and the amount of credit taken out.

FAQs

How long does it take to apply?

The finance application will only take a few minutes to complete, and V12 Retail Finance will provide you with a decision immediately. In some circumstances they may require additional information from you to process your application. If this is the case V12 Retail Finance will contact you directly.

How much can I borrow?

You can submit a finance application to borrow any amount from £250 - £15,000, this could be for one membership, or multiple memberships under one agreement.

I am an existing v12 customer do I need to apply each year?

You will need to apply each year, however, V12 Retail Finance will recognise you each time you start a finance application with them. You will then be able to check that your personal details or circumstances have not changed since your last application, which will speed up the application process.

What information do I need to apply for finance?

To apply for finance you will need to be:

- 18 years or over
- A UK Resident for 3 years or more
- Be able to make regular repayments by Direct Debit
- Be in regular employment (minimum of 16 hours per week) including self-employment, or in a permanent residence with your spouse/partner who's in regular employment. If you are retired and receive a pension, V12 Retail Finance may ask for proof of sufficient income.

During your finance application you will need to provide:

- Your full name, and any previous names
- Your address history
- Your contact information
- Your employment status, and details of your employer
- Your home owner status
- Bank account in your name, to set up your monthly Direct Debit

How long will my agreement be for?

There will be a range of finance options from 4 to 10 months, available to you when you process your membership. Some options will be dependent on the Golf Club that your membership is with, these will be shown to you on the Club's website or in the BRS Golf Members Module/App.

When are payments taken?

Your monthly payments will be taken by Direct Debit, with your first payment usually being taken thirty days after your membership is live. V12 Retail Finance will write to you as soon as your membership is live to confirm your monthly payment date.

You can change your payment date, or Direct Debit details at any point during the term of your loan on the V12 Self-Service Portal, or by contacting V12 Retail Finance directly.

Who should I contact to discuss applying for finance?

If you have any questions before, during, or after your finance application please contact V12 Retail Finance directly on 02920 468 900 or customerservices@v12finance.com. For legal reasons, the Golf Club may only be able to provide you with limited information.

If I have a low credit rating, can I still apply for finance for my golf membership?

If you're worried about how your credit rating may affect your finance application then you may wish to obtain a copy of your credit report from Transunion. All finance applications will be subject to V12 Retail Finance lending criteria.

What if my application is unsuccessful?

If your finance application has been declined you can contact V12 Retail Finance to appeal the decision by emailing underwriting@v12finance.com. Each application is assessed based on the information obtained from credit-reference agencies, and also the details you have provided during your finance application. You can obtain a copy of your credit report from CallCredit, which may provide a further insight into the possible reason for decline.

If you are unable to obtain finance but still wish to purchase a golf membership, you should contact the golf club to discuss your options.

How much does it cost?

Your finance agreement will detail if there are any charges associated with the finance option you have chosen, you can also request more detail of any charges before progressing with an application for finance by contacting V12 Retail Finance directly.

I've moved home or changed my bank account?

You can change your details at any time by logging onto the V12 Retail Finance Self-Service Portal, which you will register for when your application for finance has been successful, or alternatively call V12 Retail Finance on 02920 468 900.