

FORCES LOANS

NO. 1 LENDER TO THE MILITARY

Declaration of Affordability

I confirm, in taking out a loan with V Gates Ltd T/A Forces Loans, that I have taken into account the following:

- I am financially able to service **ALL** loans and HP Agreements that I have entered into and can afford the additional monthly capital and interest payments to V Gates Ltd as per the table of charges attached.
- I confirm that I will have sufficient funds available after payments to V Gates Ltd and other financial institutions to meet my monthly household expenditure.
- I confirm that I am employed and will be for the term of the loan. I am not on unpaid leave, under notice of redundancy or subject to disciplinary action which may cause my employment to be terminated. I have not tendered my resignation, and do not intend to do so.
- I confirm that I am not currently seeking advice from a debt management company, nor am I considering an Individual Voluntary Arrangement (IVA).

I declare that the above statements are true and accurate.

Name: _____ Date: _____

Signed: _____

V Gates Ltd is committed to responsible lending:

- We offer short term loans suited to our customers needs
- Our charges are transparent
- We do not lend to people in financial difficulty

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