

This Questionnaire forms the basis of your Complaint about your Payday Loan(s). Please ensure you answer all questions accurately and provide as much information as possible. Please tick boxes and provide details where applicable. If you require more space to complete any of your answers, please use Section F.

Full Name:

Loan Provider Name:

Date of First Loan:

## Section A: Your Circumstances At The Time Of Taking Out The Payday Loan

A1. What was your reason for taking out a Payday Loan?

- Repayment of Existing Debt  
  Household Emergency  
  Essential Spending  
  Non-Essential Spending  
  Other

Please provide further information here

A2. Did you apply for any additional Payday Loans or financial products before making your application?

- Yes  
  No

If 'yes', please provide further information here

A3. At the time of taking out the Payday Loan, what was your employment status?

A4. Did you have any dependents (e.g. children under 18)?

- Yes  
  No

If 'yes', please provide number of children:

A5. What was your marital status at the time of taking out the Payday Loan?

- Married or Civil Partnership  
  Cohabiting  
  Single  
  Other

A6. How would you describe your financial circumstances and your credit score at the time of taking out the Payday Loan?

- Stable  
  Unstable  
  Critical  
  Unsure

If 'unstable', 'critical' or 'unsure', please explain why here

A7. Did you have any other debt at the time of taking out the Payday Loan, i.e. any debt that would have affected your affordability, including other Payday Loans?

- Yes  
  No

Provider Name	Type of Debt (e.g. Loan, Rent etc.)	How much did you owe?	Date of Loan
<input type="text"/>	<input type="text"/>	£ <input type="text"/>	MM/YYYY
<input type="text"/>	<input type="text"/>	£ <input type="text"/>	MM/YYYY
<input type="text"/>	<input type="text"/>	£ <input type="text"/>	MM/YYYY

A8. At the time of taking out the Payday Loan, were you subject to any of the following?

- Debt Management  
  IVA  
  Bankruptcy  
  CCJ

PLEASE TURN OVERLEAF



## Section B: Taking Out Your Initial Payday Loan

B1. Before you were approved for your Payday Loan, did your Loan Provider:

- |  |                              |                             |  |
|--|------------------------------|-----------------------------|--|
| Carry out a credit check?  | <input type="checkbox"/> Yes | <input type="checkbox"/> No | <input type="checkbox"/> Cannot Recall |
| Assess affordability (e.g. through an income and expenditure form)?                                    | <input type="checkbox"/> Yes | <input type="checkbox"/> No | <input type="checkbox"/> Cannot Recall |
| Check your bank statements?  | <input type="checkbox"/> Yes | <input type="checkbox"/> No | <input type="checkbox"/> Cannot Recall |
| Provide pre-contractual information about the key features and risks, including charges and repayment? | <input type="checkbox"/> Yes | <input type="checkbox"/> No | <input type="checkbox"/> Cannot Recall |
| Make you aware of the consequences of failing to keep up with repayments?                              | <input type="checkbox"/> Yes | <input type="checkbox"/> No | <input type="checkbox"/> Cannot Recall |
| Explain the impact of reborrowing or rolling over your Payday Loan?                                    | <input type="checkbox"/> Yes | <input type="checkbox"/> No | <input type="checkbox"/> Cannot Recall |
| Offer you a higher amount than you originally requested?   | <input type="checkbox"/> Yes | <input type="checkbox"/> No | <input type="checkbox"/> Cannot Recall |

B2. Did your Loan Provider ask any specific questions around your personal circumstances, which would have affected your ability to meet your repayments e.g. pre-existing medical conditions, job security?

Yes  No

If 'yes', please provide further information here

## Section C: Additional Borrowing With Your Loan Provider

C1. Did you take out more than one Payday Loan with the Loan Provider you are complaining about?

Yes  No  Cannot Recall

If 'yes', please tell us the number of Loans you had with the Loan Provider you are complaining about

If 'no', please continue to Section D

C2. What was your reason for having multiple Payday Loans?

If the reason was to repay an existing debt was it with:

The same Provider  Another Provider

Please ensure you have recorded the debts in A7

C3. Did your Loan Provider advise that short-term Lending was not a long-term solution?

Yes  No  Cannot Recall

C4. Did you ever rollover your Payday Loan (extend the repayment period)?

Yes  No

If 'yes', please provide further information here

C5. Did your Loan Provider carry out a credit check each time they provided a Payday Loan to you (including repeat and rollover borrowing)?

Yes  No  Cannot Recall

C6. Did your Loan Provider assess your affordability each time they provided a Payday Loan to you (including repeat and rollover borrowing)?

Yes  No  Cannot Recall

C7. Did your Loan Provider offer you a higher amount than requested on any subsequent borrowings?

Yes  No  Cannot Recall

If 'yes', please provide further information here

## Section D: Payday Loan Repayment

D1. How did you repay your Payday Loan?  Salary  Savings  Friends and Family  Other

If 'other', please provide further information here

D2. Did you keep up with your Payday Loan repayments?  Yes  No

If 'no', did you incur increased charges?  Yes  No

Please provide further information here about the affect of missed repayments

D3. If you missed a repayment, did the Loan Provider increase their contact with you regarding the missing payments, e.g. more frequent calls and/or letters?

Yes  No  Not Applicable

If 'yes', please provide further information here

D4. After taking out the Payday Loan, did you experience any change to your financial circumstances, for example: change in employment status, outgoing costs, medical condition etc. which may have affected your ability to meet repayments?

Yes  No

If 'yes', please provide further information here

D5. If your situation changed and you struggled to meet the repayments during the term of the Lending, did your Loan Provider offer an alternative plan for repayment e.g. offer a reduced monthly payment, request an extended payment period?

Yes  No

If 'yes', please provide further information here

D6. Did your Loan Provider ever take a Payday Loan repayment which then left you in financial difficulty?

Yes  No

If 'yes', please provide further information here

D7. Did your Loan Provider attempt to take a Payday Loan repayment without your consent?

Yes  No

D8. Did you enter into or seek advice about a debt solution at any time during the repayment period?

Yes  No

PLEASE TURN OVERLEAF



## Section E: About Your Complaint

In your own words, please tell us about your circumstances at the time of taking out the Payday Loan(s) and why you are now unhappy, including any further information about why you wish to make a Complaint.

## Section F: Additional Space

Question number	Your answer