

Documents checklist:

The following documents must be uploaded:

- Invoice.
- Agreement (page 1 & 2).
- Explanation Document.
- Direct Debit Mandate (DDM).
- Driving License (DL).
- Additional Proofs.
- Disbursement Form (if applicable).

In addition:

- Check the quality of the documents. Have they been uploaded and are they legible?
- Ensure that any documents not relating to the customer have been removed, due to GDPR.
- Ensure that the underwriting terms have been met.
- Lamp, stamp and sign ID proofs.
- Check that the signature matches (ink-sign only).

Driving Licence: Proof of Identity

- The Driving Licence or passport must be verified using a UV lamp and a clear stamp or declaration should be made to confirm that you have seen the original document and completed the check. This must be signed by the person completing the check.
- The lamp and stamp wording must also be added to the FAMOS notes.
- We can accept the format of the Licence from you by scan or photograph. Please take care that it is central and if supplying a paper licence, this must be clear and legible. We do not accept digital licences.
- Passports should only be provided if the driving Licence is not available and you have followed the process detailed above.
- If providing the back and front of a debit/credit card, no part of the long card number or security code should be visible from either side. Please ensure this is covered completely before uploading the documents.

Settlements

If the terms of acceptance are with settlement of an existing Financial Services agreement and the balance to finance on the new agreement is sufficient to cover the outstanding amount, please contra settle the current agreement.

If the contra would leave a negative balance (when the balance to finance amount on the new agreement is less than the settlement amount required) please ensure you have sent payment at least 5 working days prior to the expiry date. For more guidance on contra settlements please click [here](#).

Proof of current address

- Proof of current address must be dated in the last 3 months. Acceptable proofs are:
 - Council Tax Bill.
 - Utility Bill (Electric/ Water/ Gas/ Landline telephone/ Broadband).
 - Shotgun Licence.
 - HMRC Tax Return/Coding Notice/Rebate letter.
 - Driving Licence (if issued in the last 3 months).
 - Solicitors' completion letter.
 - Postal bank statement.
 - Bank Statement.
 - Credit Card.

Bank account

- The mandate must be fully completed with the customer's bank details and signed and dated by them. The account name must be the customer's and must contain, as a minimum, their initial and surname.
- If the customer is a sole trader, it is acceptable for the bank account to be the customer's name 'trading as'.
- The bank account number must be 8 digits long. Add a '0' at the beginning for shorter account numbers.
- Any requested payment date may be added when the Customer e-signs or should be written on the direct debit mandate for inksign.

NOTE: The first payment date cannot be more than 6 weeks from the date of payout.

Explanations Document

- The version number must match the agreement.
- All three pages must be uploaded.
- The Customer must sign, print name and date the document if ink-sign. E-sign will only show the e-signature stamp.

Loan Agreement

- The Customer's signature must match the proof of identity supplied (ink sign only).
- All documents must be dated.
- The version numbers on pages 1 and 2 must match and be visible (top right corner).
- Limited Company agreements –Only a director of the company can sign the agreement. You will be advised of who this is when the proposal is underwritten.
- If a guarantor is required, they are only required to sign the indemnity form and we will require a copy of their driving license or passport as a proof of identity.

Invoices

- The invoice must be on Partner headed paper with VAT number visible.
- Invoiced to ALPHERA Financial Services (GB) Ltd, Summit ONE, Summit Avenue, Farnborough, Hampshire, GU140FB. If you are short for space, please remove the county.
- Vehicle start mileage must be within the allowable tolerance of 150 miles. New vehicles must be less than 99 miles.
- Items listed on the invoice that we are unable to finance are on a disbursement form. (Disbursement guide available on the Sales Support page of the ALPHERA Hub).