
FAQ's

Q.1 How long does it normally take to open a personal bank account?

- A If you opt for an account that can be opened by post, it usually takes two weeks. If you go for the same day option, it is open on the day of the appointment. Q.2 How can a personal bank account be arranged through yourselves when we cannot do this on our own?

- A Simply because we know what banks offer accounts to people with adverse credit, the names of those accounts and the opening procedures. Q.3 If a bank account is not opened do we get our money back?

- A If you apply for anon-status account and follow our instructions and are still turned down, on receipt of your rejection letter we will of course return your money. Q.4 I have applied to another broker and was told to exaggerate certain facts, will I have to do this with you?

- A NO. We will never advise you to exaggerate any facts. Your account will be opened with the banks knowing all of your credit history. Q.5 What happens when I place my order for a personal bank account?

- A Once we have cleared funds we will send you the details of the bank that will accept your application. We will advise you of the account opening procedure and give you any relevant telephone numbers, together with a list of acceptable identification. You will then be in a position to have your account opened. You may of course also phone us for further advice. Q.6 I have a terrible credit rating and need a business bank account, can you help?

- A Yes, in almost every circumstance we can help, from offering a basic business account which is suitable for people in bankruptcy to offering full facilities with the big four banks. Q.7 Will I need to attend the bank for a business account?

- A For a basic account we will arrange your appointment with a local branch, and all you do is take your ID. For a full account your application will be taken over the phone, and your ID notarised at a local branch. It's as simple as that. Q.8 What ID will I need to open a business bank account?

- A The same as for a personal account, plus your Certificate of Incorporation if you are a limited company. Q.9 How long does it take to open an offshore bank account?

- A It usually takes about 4 weeks to fully open an offshore account. Q.10 Will I be credit checked for an offshore account?

- A With most of the offshore banks we use you will not be credit checked. However, we will need to supply a notarised copy of your passport and utility bill. Q.11 Is your guaranteed Visa or MasterCard a proper credit card, or is it simply a debit card?

- A Our guaranteed cards are real Visa or MasterCard's. Q.12 I am bankrupt, can I still have your guaranteed credit cards?

- A If you have a passport and utility bill you will be accepted, regardless of your credit history. Q.13 Is your non-status vehicle contract hire guaranteed?

- A As long as you can supply the relevant identification and you can satisfy us that you can make the payments you will be accepted. Q.14 Can I terminate my vehicle contract hire agreement with you early?

- A Yes, in most cases you will pay a 6-month penalty fee. Q.15 When I place an order for a car, how long will it be before I take delivery?

- A In most cases, your car will be delivered within 10 working days. If not, you will be advised of the expected delivery date. Q.16 How long does it normally take to arrange a mortgage?

- A If you are buying a property it normally takes approximately six weeks from start to completion. However, for a secured loan or re-mortgage three weeks would be normal. Q.17 Do you only deal in adverse mortgages?

- A We specialize in adverse credit and self-certification mortgages and secured loans. Q.18 Are fees payable on mortgages?

- A Yes, in most cases we charge a fee but we only take this on completion, therefore you have no risk. Q.19 How long does it take to form a Limited Company?

- A All of our companies are formed within 24 hours directly with Companies House and all Directors, Co-Secretary and share holdings are registered on-line, which means you have no paperwork to complete and are ready to trade within 24 hours. Q.20 Do you offer Registered Office facilities?

- A Yes, we can offer a London, Birmingham or Nottingham Registered Office.**** Q.21 If you are our Company Secretary, do you sign on our behalf or have access to our bank account?

- A No, we are your nominee Company Secretary and do not have access to your account. Q.22 Do you offer VAT registration?

- A Yes, we offer both VAT and PAYE registration.

Q.23 What is a Vintage Company?

- A A Vintage Company is a company that is over 1 year old and has already had the Annual Return filed at Companies House. Q.24 Can Vintage Companies come with bank accounts and other services?

- A All of our Vintage Companies can come with guaranteed bank account, Registered Office and Company Secretary. Q.25 Why do customers buy VAT Registered companies?

- A The normal time span for a company to become VAT Registered is 6-8 weeks. Some customers may have existing contracts who will only deal with VAT registered companies, and therefore they stand to lose business in the interim period of having their VAT Registration confirmed. Therefore, some customers would prefer to buy a company that already has this facility in place. Q.26 Do you offer a full business package?

- A Yes, you can purchase your company through us together with a business bank account, Company Secretary, Registered Office, VAT and PAYE services, plus many more facilities. Q.27 Do you also deal with clean credit clients?

- A Yes, many of our clients have no adverse credit but use our services to save time, effort and money. Why complete

cash flow and business forecasts when we can open your account without these, by using our contacts. Q.28 I have adverse credit but need my business to accept credit cards. Can you arrange this?

- A Yes, we can arrange this for all sorts of businesses. Most businesses would need to have a website to sell goods on-line, but we can also help with virtual terminals. Q.29 We have no adverse history but have only just started our company and need merchant facilities - can you help?

- A Yes, for clean credit clients we deal with the big four banks and offer advantageous terms. This facility comes with a PDQ machine. Call us now for more information between 9.30am to 5.30pm, Monday to Friday on: 0870 027 1860