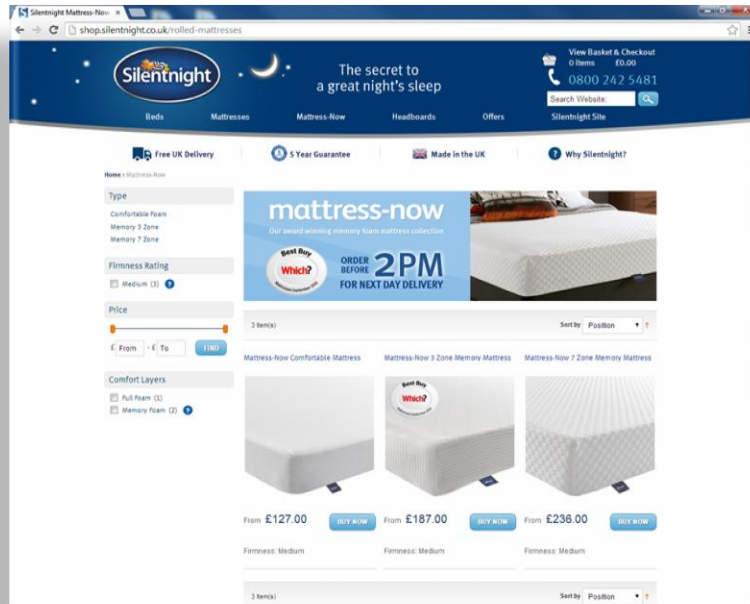
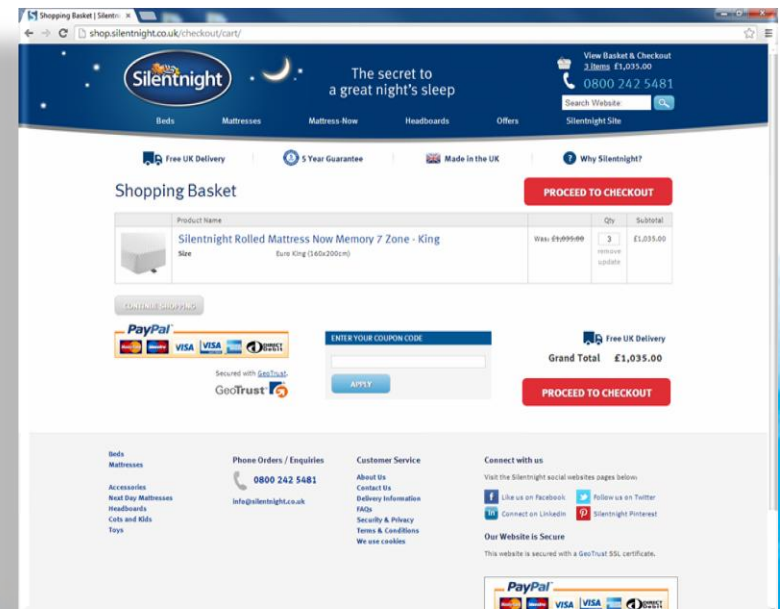


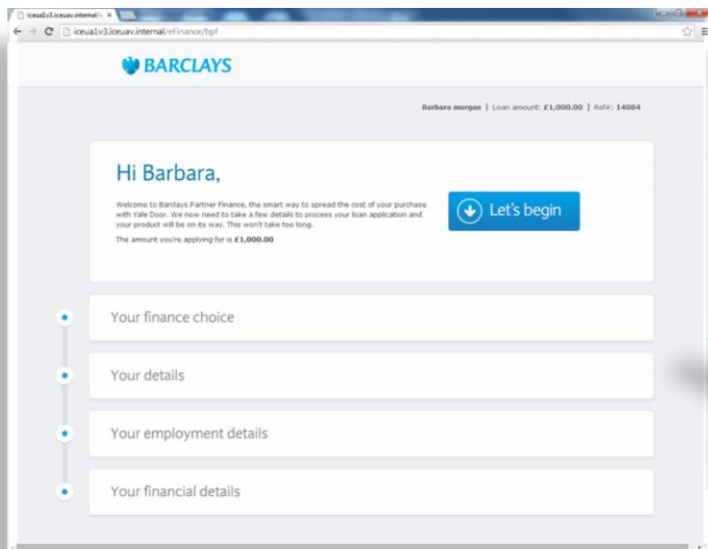
bFlex Customer Journey

Customer Selects Items on
silentnight.co.uk website



Customer adds items to their basket.
Customer will select finance option
and complete basic information
including First name, last name,
email address

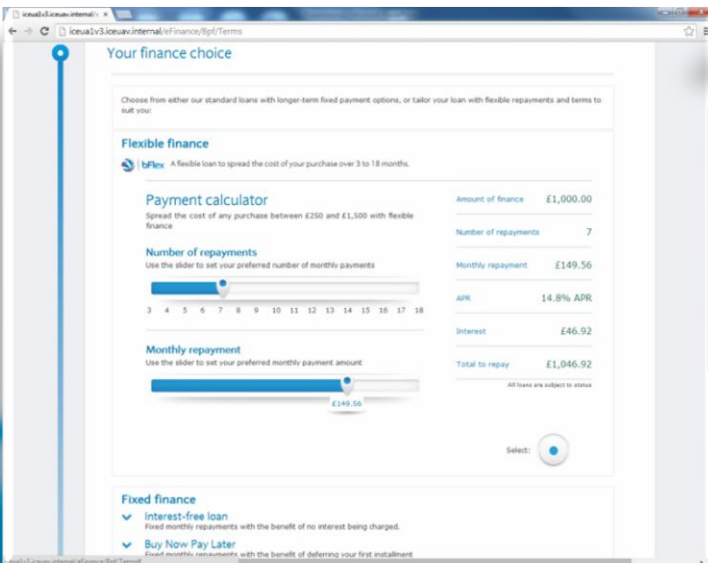




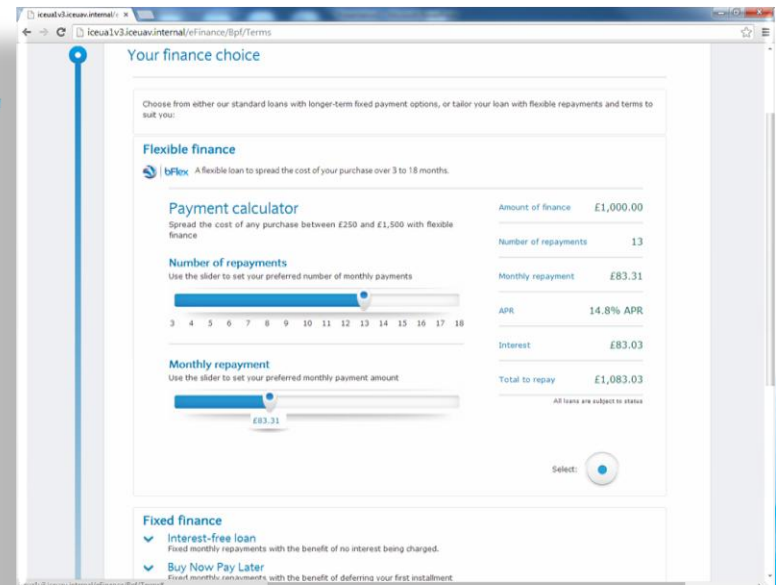
Customer will be redirected to the Barclays Application Portal.

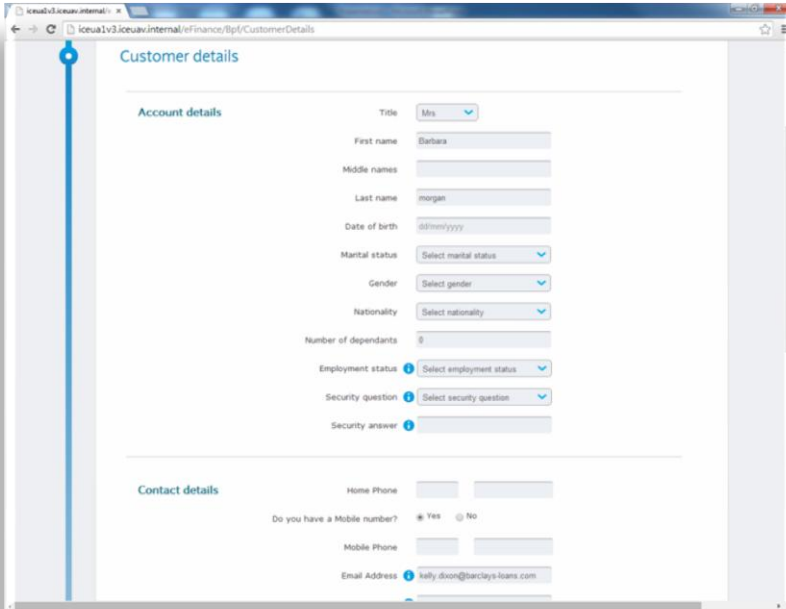


Customer can select the number of payments using the slider and amount per month moves accordingly



Alternatively the customer can select desired amount per month and monthly payments change accordingly





Customer details

Account details

Title: Mrs

First name: Barbara

Middle names:

Last name: morgan

Date of birth: dd/mm/yyyy

Marital status: Select marital status

Gender: Select gender

Nationality: Select nationality

Number of dependants: 0

Employment status: Select employment status

Security question: Select security question

Security answer:

Contact details

Home Phone:

Do you have a Mobile number? Yes No

Mobile Phone:

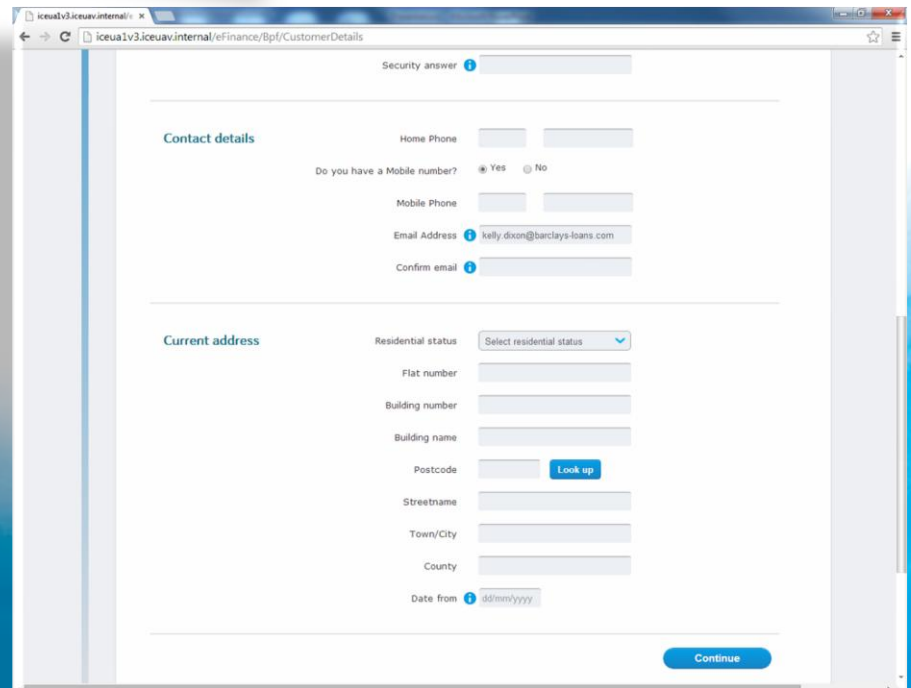
Email Address: kelly.dixon@barclays-loans.com

Continue

Customer will move onto the Customer Details Section. First name, Surname and Email address will already be filtered through from initial detail input on silentnight.co.uk website



Customer will proceed to Contact Details and Current Address. (Please note Efinance does not allow for an alternative Delivery address)



Security answer

Contact details

Home Phone:

Do you have a Mobile number? Yes No

Mobile Phone:

Email Address: kelly.dixon@barclays-loans.com

Confirm email:

Current address

Residential status: Select residential status

Flat number:

Building number:

Building name:

Postcode: Look up

Streetname:

Town/City:

County:

Date from: dd/mm/yyyy

Continue



Customer will proceed to
Employment Details

Finally the Customer will
complete the Financial Details

Your employment details

Employment

Status:

Category:

Job title:

Employer name:

Employer phone:

Date from:

Employment address

Building number:

Building name:

Postcode: [Link up](#)

Street:

Town/City:

Country:

[Continue](#)

Your details

Barbara morgan, 3 JIM DRISCOLL WAY d7117p (edit)

Your employment details

Employed, gagggs, 33 JIM DRISCOLL WAY d7117p (edit)

Your financial details

£15,000.00 annual income, YORKSHIRE BANK, 050535 17324086 (edit)

Submit your application

If you're happy with the details you've provided, please submit your application. It takes just a few moments to be assessed, before we can progress with your application.

By clicking "Submit application" you agree we can request a credit reference agency search using the details you have provided. Please see terms and conditions.

If you find our information difficult to understand, we can support you to understand the information that is being provided. Our staff are able to assist all customers, including those who have mental or physical conditions or learning disabilities. If you would like to talk to someone, you can call 0844 811 7777 Mon-Sat 9am to 8pm, Sun 10am to 6pm. We are closed on Public and Bank Holidays.

For BT residential customers calls will cost no more than 5.5p per minute, plus 15p call set-up fee. Prices current at March 2014. The price for non-BT phone lines may be different.

[Submit application](#)

Terms and Conditions | Important information | If you need help with your application, please call 0844 811 7737*

* For BT residential customers, calls will cost no more than 5.5p per minute, plus 15p call set-up fee (current at January 2013). The price on non-BT phone lines may be different.

Customer will choose to
submit application

Your financial details

Income

Gross annual income:

Monthly rent payment:

Bank details

Do you hold a debit card? ☐ Yes ☐ No

Sort code: [Link up](#)

Bank name:

Bank address:

Bank account name:

Bank account number:

Customer since:

Number of credit cards:

[Continue](#)

Terms and Conditions | Important information | If you need help with your application, please call 0844 811 7737*

* For BT residential customers, calls will cost no more than 5.5p per minute, plus 15p call set-up fee (current at January 2013). The price on non-BT phone lines may be different.

Once the application has been submitted the customer will be presented with either of the following screens



IDIQ – need to pass 2/4 questions to proceed

Declined

BARCLAYS

Barbara Morgan | Loan amount: £1,000.00 | Ref: 14099

Almost there

We need some final pieces of information from you, to complete the application and confirm your identity, please answer the following question(s) about your financial accounts. Please note that these questions are given by and screened against the information held by Experian, a credit reference agency.

Who is your loan with? (Please select)

What is the balance, including interest, of your loan?

- ☐ Up to £4,750
- ☐ Over £4,750 up to £5,000
- ☐ Over £5,000 up to £5,250
- ☐ Over £5,250 up to £5,300
- ☐ None of the above / does not apply

What are the first two letters of the forename of the other person on your loan?

- ☐ HA
- ☐ FE
- ☐ EL
- ☐ OW
- ☐ None of the above / does not apply

BARCLAYS

Barbara Morgan | Loan amount: £1,000.00 | Ref: 14099

Sorry

Thank you for your recent loan application, after careful consideration, on this occasion we are unable to provide you with credit as your application does not meet our current lending criteria. This decision is based on a combination of reasons which include the checks we have in place to meet our obligations as a responsible lender.

Our decision was made taking into account the information provided by you in your application together with any additional information about you that we obtained from Experian, a credit reference agency.

If you would like to know what information Experian hold about you then you can contact Experian at:

Experian Limited
PO Box 9000
Hertingfordshire SG1 1CX
www.experian.co.uk

Please be aware that there may be a fee payable to Experian. If you would like more information on any other aspect of your application, you may contact Barclays Partner Finance at:

Barclays Partner Finance
Process & Fulfillment
PO Box 2501
Cardiff
CF23 9PP

Accepted

Referred to the underwriting department for assessment

BARCLAYS

Barbara Morgan | Loan amount: £1,000.00 | Ref: 14099

Thank you

Your application has been successful. You will now be asked to read and agree your loan documentation. We've also sent you two emails with a link and password. You can use this link to re-enter the process or to read your loan documents.

Application Successful: We have received and accepted your application.

Confirm e-Signature: You can now review your loan documents and, if you wish to proceed, e-sign the credit agreement.

Purchase delivered: will process your order and email you with further details.

What happens next?

- You will be shown all pages of your loan documentation. Each page will be shown for you to read and once you are ready you will be able to select the next page to read.
- Once you have read your loan documentation you will be sent a 6 digit signature code by email. If you are happy to sign your loan agreement you will be asked to enter the signature code.

Continue

BARCLAYS

Barbara Morgan | Loan amount: £1,000.00 | Ref: 14094

Thank you for your application

It may take up to 24 hours to make a decision on your loan application, and we may have to contact you for additional information.

What happens next?

- Application submitted: Your application is being processed. It may take up to 24 hours to confirm a decision.
- Decision in email: You'll receive an email with a decision once your application has been processed.
- Purchase delivered: Yale Door will process your order and send confirmation by email.

Applicant: Barbara Morgan
Barclays Partner Finance Proposal ID: 14094
Yale Door reference: kelly157

Terms and Conditions | Important information | If you need help with your application, please call 0844 813 7737*

* For BT residential customers, calls will cost no more than 5.5p per minute, plus 13.5p call set up fee (current at January 2012). The price on non-BT phone lines may be different.

Customer will receive two emails one with a link and one with the password to re enter the process

A screenshot of a web browser showing the "Welcome back" screen. The URL is "icualv3.icuau.internal/finance/tpl/WelcomeBack". The Barclays logo is at the top left. The header shows "Barbara Morgan | Loan amount: £1,000.00 | Ref: 14092". The main content area has the heading "Welcome back" and the instruction "Please confirm your identity by completing the information below." There are two input fields: "Full name" and "Password (retrieved by email)". A blue "Continue" button is at the bottom right. At the bottom, there is a "Terms and Conditions" link and a note: "* For 01 residential customers, calls will cost no more than 5.5p per minute, plus 13.5p call set-up fee (current at January 2012). The price on non-01 phone lines may be different."

Customer will be asked to input their security answer they created during the application along with the unique password sent via email.

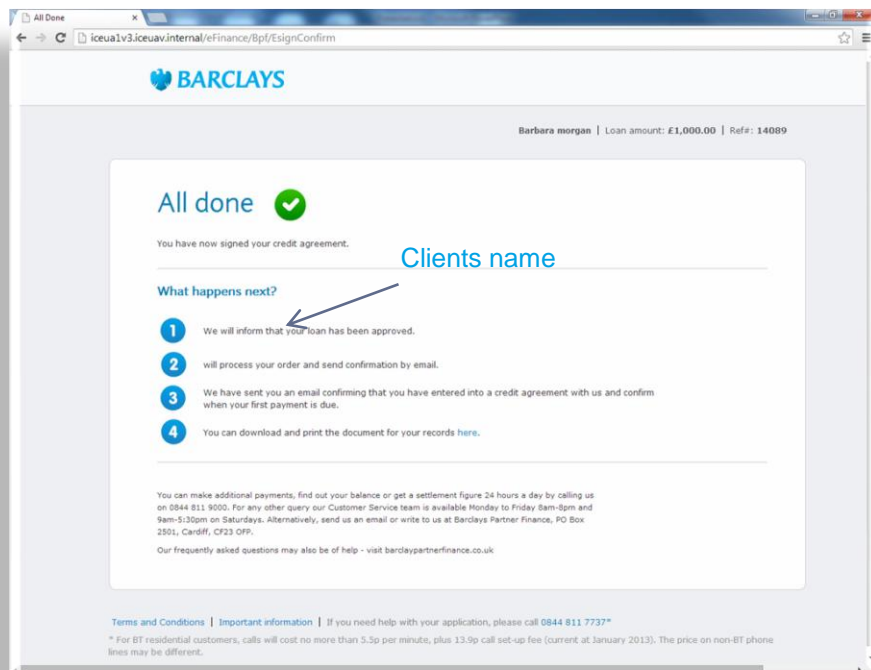
A screenshot of a web browser showing "The final step" screen. The URL is "icualv3.icuau.internal/finance/tpl/AppSign?". The Barclays logo is at the top left. The header shows "Barbara Morgan | Loan amount: £1,000.00 | Ref: 14089". The main content area has the heading "The final step" and the instruction "Please enter the signature code we've sent you by email to sign your credit agreement." It includes a link "Signature code not received? Request another one." and a note: "If you have read and are happy with the credit agreement you have been shown and agree to pay amounts due under the credit agreement by Direct Debit, please confirm your acceptance by entering the 6 digit signature code we have sent you by email in the space below. Your electronic signature will be applied to your credit agreement and you will then have signed the credit agreement and the Direct Debit mandate." There is a "Customer Declaration" section with two numbered points. Below it is a "Signature code" input field with the value "574628". A blue "Continue" button is at the bottom right. At the bottom, there is a "Terms and Conditions" link and a note: "* For 01 residential customers, calls will cost no more than 5.5p per minute, plus 13.5p call set-up fee (current at January 2012). The price on non-01 phone lines may be different."

Whilst customer is reading the documents a third email with a pass code that will need to be input to complete the digital signature

A screenshot of a web browser showing the "Read and sign" screen. The URL is "icualv3.icuau.internal/finance/tpl/Signature". The Barclays logo is at the top left. The header shows "Barbara Morgan | Loan amount: £1,000.00 | Ref: 14089". The main content area has the heading "Read and sign" and the instruction "Please read the following loan document carefully. Once you have read the agreement, you can use your signature code provided by email to complete the process. You should download or print a copy of your loan documents for your records by clicking here." There is a "Download" button. Below it is a "Read and sign" section with a "Read and sign" button. A large red "DRAFT" watermark is overlaid diagonally across the screen.

If customer has answered IDIQ questions then they will be directed to the document pack

The final screen the customer will see with be the below



If the customer is accepted and IDIQ was not able to be complete due to lack of credit file then the customer will be presented with the following screen

