

Mr A. Mayaki
218 Cator Street
London
SE15 5GJ

7th November, 2025

Agreement Number: 21501465

Loan Amount:

Dear Mr Mayaki

Following our initial discussion where you expressed an interest in a Post Graduate application to cover the cost of your Open University tuition fees, we have enclosed an application form and would be grateful if you could complete this document in **FULL** and return it to OUSBA using our secure file transfer system ZendTo.

Instructions on how to use the ZendTo system are contained in a separate document attached, if for any reason you are unable to return the documents in this way, please post them to the address above, however, this may cause a delay in processing your application.

Please ensure you also include your last 3 bank statements, proof of identity as requested within the form and your Letter of Entitlement from Student Finance England\Wales.

It is important the form is completed in full and **ALL** requested information is included, failure to do this will result in a delay in the application process.

Yours sincerely



Gail Bradford
Manager – Open University Student Budget Accounts

POST GRADUATE APPLICATION FORM

PI Number: **O8309334**

Loan applied for:

Section 1: Your Details

Title	
Forename(s)	
Last Name	
Date of Birth	
Marital Status	
Number of Adults in Household	
Number of Dependents	
Current Address	
Date moved to Current Address	
Previous Addresses (if at current address for less than 3 years – Continue on separate sheet if necessary)	
Residential Status	Owner/Tenant/Other (please specify)
Phone Number	
Daytime	
Mobile	
Email Address	
Have you successfully submitted all the assignments /examinations etc for the modules you have studied towards this qualification? If not, please provide details of any resits or resubmissions.	

Employment	
Employment Status	
Employer's Name	
Employer's Address	
Time in Current Employment	
Income	
Gross Annual Income (please specify Amount and different sources if applicable)	
Net monthly income (after tax)	
How often are you paid?	
Amount applied for from the Student Finance England\Wales in the current study year	

Section 2: Your Budget

Essential Monthly Expenditure	
Mortgage\Rent	
Council Tax	
Utility bills (gas, water, electricity, mobile, broadband, streaming subscriptions etc)	
HP / Loans	
Credit Cards	
Any future financial commitments during the period of this Loan—please detail	

Use of your personal information

OUSBA will hold the above information provided by you and any other information it has about you on its electronic databases and use it in the following ways.

(I) Considering your Application

To help OUSBA to decide whether to enter into an agreement with you, OUSBA may search your record at any relevant credit reference agencies, such as TransUnion. A record of our search will be made and this will be available to other organisations that make similar searches. Information held about you by the credit reference agencies may already be linked to records relating to one or more of your partners. This is called an "association". For the purposes of this agreement/application you may be treated as financially linked to such partner and your application assessed with reference to any "associated" records. An "association" between joint applicants and between you and any person with whom you have stated there is a financial relationship will be created at the credit reference agencies. This will link your financial records. In future applications by either or both of you, each of these financial records will be taken into account and this process will continue until one of you successfully files a disassociation at the credit reference agencies. OUSBA may also use information it gains from your performance of any other agreement you have with OUSBA. It may also use a credit scoring system.

(II) Use and Disclosure of Your Information

OUSBA will add to your record with any relevant credit reference agencies by giving information relating to your agreement and information about your payment record. Should any payment be overdue, OUSBA may also tell them of that fact. OUSBA may check your details with a fraud prevention agency. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. OUSBA and other organisations (including The Open University) may also access and use this information to prevent fraud and money laundering, for example, when: i) checking details on applications for credit and credit related or other facilities; ii) managing credit and credit related accounts or facilities; iii) recovering debt.

(III) Your Right to Information

You have a right of access to your personal records held by credit and fraud agencies. Please contact OUSBA if you would like details of the agencies we use. Under the Data Protection Act you are entitled to a copy of your personal data held by us on payment of a fee.

Personal information which you provide to us may be used:

- To calculate the amount you can borrow
- For research and statistical analysis
- For making such checks as necessary for assessing your application for credit and verifying identities by using Credit Reference Agencies (CRAs)

To complete our processes OUSBA may have to share your information with the companies in the Open University group, other lenders, our service providers and credit reference agencies. Our credit checks with CRAs will place a search footprint on your credit file that can be seen by other credit providers. CRAs supply us with both public and shared credit information for the purpose of assessing creditworthiness as well as prevention and detection of fraud, money laundering and other financial crimes. We may also need to share information with your financial adviser, solicitor, and any other third party who acts on your behalf in connection with the loan.

Declaration

I declare that the information given in this application form is:

- a) True and correct to the best of my knowledge and belief;
- b) Will form part of the terms of my agreement with you;
- c) By returning this form you consent to a credit search.
- d) Contains all material facts and information which could be reasonably expected to influence OUSBA's decision to lend to me;

AND

- e) I confirm that I have carefully considered the cost of this loan against our current and expected future income and expenditure and that I am able to afford the monthly instalments for the duration of the credit agreement.

I undertake to notify OUSBA immediately of any change in my circumstances which may affect the information given prior to any loan being made.

OUSBA may contact my employers (past and present), bankers, other lenders (past and present), accountants, landlords or any other persons necessary to (a) verify the information given by me in this application form and (b) request additional information required in the processing of this application. OUSBA may need to contact me by telephone to discuss my circumstances, including but not limited to, my household income, expenditure and any future career plans that I may have. It may be a requirement of OUSBA, with my agreement, to instruct a field agent to visit me to verify any facts that I have disclosed to it.

We need to verify your identity:

We have a responsibility to verify your identity when you are applying for a loan with OUSBA. This is under regulations for the prevention of financial crime and money laundering.

In order to do so, we need to see **one** piece of identification from the list below to prove your identity

Proof of your name and identity

- Current signed passport (UK or foreign)
- Current Foreign or UK photo card driving licence (full/provisional) or full UK driving licence (old style)
- Current residence permit issued by the Home Office to EU National
- Current EU member state ID card
- Current British Armed Forces ID card
- Current UK Firearms Certificate
- Current Foreign National ID card

AND

Copies of your last 3 months Bank Statements

Proof of your current loan offer from Student Finance England\Wales

DO NOT send original documents, only copies are required

<p>It is important that you read and understand the declaration set out above. By signing this Declaration, you agree that we can use your information in the manner set out above in the section entitled “Use of your personal information”:</p>
<p>Signature:</p>
<p>Date of Signature:</p>
<p>IDENTIFICATION:</p>
<p>I enclose a copy of my _____ from the list above.</p>
<p>Bank Statements</p>
<p>I enclose my last 3 Bank Statements</p>
<p>Student Finance England</p>
<p>I enclose copy of my Letter of Entitlement from Student Finance England\Wales</p>

CHECKLIST

BEFORE RETURNING YOUR APPLICATION PLEASE ENSURE:-

- ☐ The application form has been completed in FULL
- ☐ The application form has been signed and dated
- ☐ You have enclosed a copy confirming proof of name and identity from the list provided in the application form
- ☐ You have enclosed copies of your last three months bank statements
- ☐ You have enclosed a copy of your Letter of Entitlement from Student Finance England\Wales