



MEMBERSHIP FINANCE

THE FLEXIBLE WAY TO PAY FOR YOUR MEMBERSHIP

Looking for a way to spread the cost of your golf club membership? Now you can apply for finance directly through the club's member booking website or the BRS GOLF app – just look for the new Membership Finance option in the menu. Apply online in minutes and receive an instant decision. Simply enter your bill balance, choose the

finance term that suits you and follow the steps of the application process. You can manage all aspects of your finance agreement and loan repayments easily online. Want to apply for multiple memberships? No problem. With Membership Finance you can borrow up to £15,000 and get the whole family golfing.

MEMBERSHIP FINANCE IS THE MOST CONVENIENT WAY TO SPREAD THE COST OF YOUR GOLF CLUB MEMBERSHIP.



spread the cost

Membership Finance offers a flexible, affordable way of paying for your golf club membership.



quick and easy

Apply in minutes through your BRS GOLF Members' site or app, and receive an instant decision!



secure

Our finance partner is regulated by the Financial Conduct Authority and all loans are FSCS protected.

MEMBERSHIP FINANCE

FAQ'S

1. If I have a poor credit rating can i still get a loan for my membership?

If you're worried about your credit rating affecting your finance application, then please contact V12 who can help you through every step of the process. V12 ultimately make the decision regarding who is accepted for finance.

2. How long does it take to apply?

The application process is relatively easy and should not take more than a few minutes. You need to provide V12 Retail Finance with certain information including, your contact details, employment and homeowner status, together with your bank details.

Once you have applied V12 Retail Finance will perform a credit check. This should not take very long, however sometimes they may require additional information from you to complete your application, and they will contact if this is the case.

3. What if my application is unsuccessful?

If your finance application has been declined you can contact V12 Retail Finance to discuss the reasons why.

If you are unable to obtain finance but still wish to purchase a golf membership, you should contact the golf club to discuss your options.

4. How much does it cost?

Your finance agreement will detail how much you will be charged, but will also be determined by your Golf Club, how much you wish to borrow and for how long. The charges range from 0% up to 8.5% of the total amount borrowed.

5. How much can I borrow?

£250 - £15,000

6. How long will my agreement be?

Your agreement will be either 4 months or 10 months.

V12 can tailor for 6 or 8 months and can also facilitate longer term loans. But this will be at the discretion of your golf club.

7. I am an existing v12 customer do I need to apply each year?

You will need to apply each year, however, your login details will remember you. Provided your important information or circumstances have not changed, then making a new application will be relatively straight forward and quick.

8. What information do I need to apply?

The information you need to provide to V12 includes:

- o Name
- o Address
- o Contact information
- o Employment Status
- o Employer details (including salary)
- o Home owner status
- o Bank Account Details

9. When are payments taken?

Your agreement will detail when payments are taken, but generally your first payment will be due thirty (30) days after you have successfully applied for the loan.

You can control the day of the month you would like V12 Retail Finance to take the payment.

10. I've moved home or changed my bank account?

You can easily change your contact and/or bank details by contacting V12 Retail Finance or logging into your online account.