

# CarefreeCredit guidance on navigating Braemar Finance Fast Track System (lending platform)

Additional information/quick tips

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- **Queries:** please direct to [office@carefreecredit.co.uk](mailto:office@carefreecredit.co.uk) or call us on 0345 313 0177 Monday to Friday 9 am until 4.30pm
- **Referred Applications:** Braemar underwriting team works Monday to Friday 8.30am until 5.15pm. Any applications referred out with these hours will have a decision the next working day.
- **Additional Information:** Any additional information is requested from the underwriters directly to the applicant. If the application is on 'Refer' you may want to remind your client.
- **Declined/Pre-Declined:** DPA regulations does not allow the lender to discuss why they have declined an application. The 2 main reasons would be information found on their credit file or affordability (they may have financial commitments to other lenders). If an application has been declined **do not** reapply for the same applicant as this will automatically pre-decline. If a client's initial application does not meet the lenders criteria but can be considered under other terms etc the underwriters would request this.