


# Online Application (Send A Link)

Log into your dashboard

Carefree

Search...

**BRAEMAR**  
FINANCE

Reporting

Credit Applications

Scheduled Reports

Create an Application

Application Links

Finance Calculator

Account Management

User Management

Installations

Rate Cards

Settings

Developers

Integration

Carefree's Dashboard

ResetAdd Widgets

BackOffice Feedback Survey

Have you seen the BackOffice training videos?

YesNo

Do you use Application Links?

YesNo

How easy is it managing your BackOffice account?

☆☆☆☆☆

What is your preferred method of contacting support?

Select

Submit

Important Status Changes

No apps.

In-store Quick Launch

Select Finance

Goods Description

Retailer Reference

PriceDepositLaunch

Latest Customer Feedback

No feedback.

Braemar Finance - This platform is powered by Deko.

Carefree (62765)

# Online Application (Send A Link)

Go to left hand side under 'Create an Application'  
Click 'Application Links'

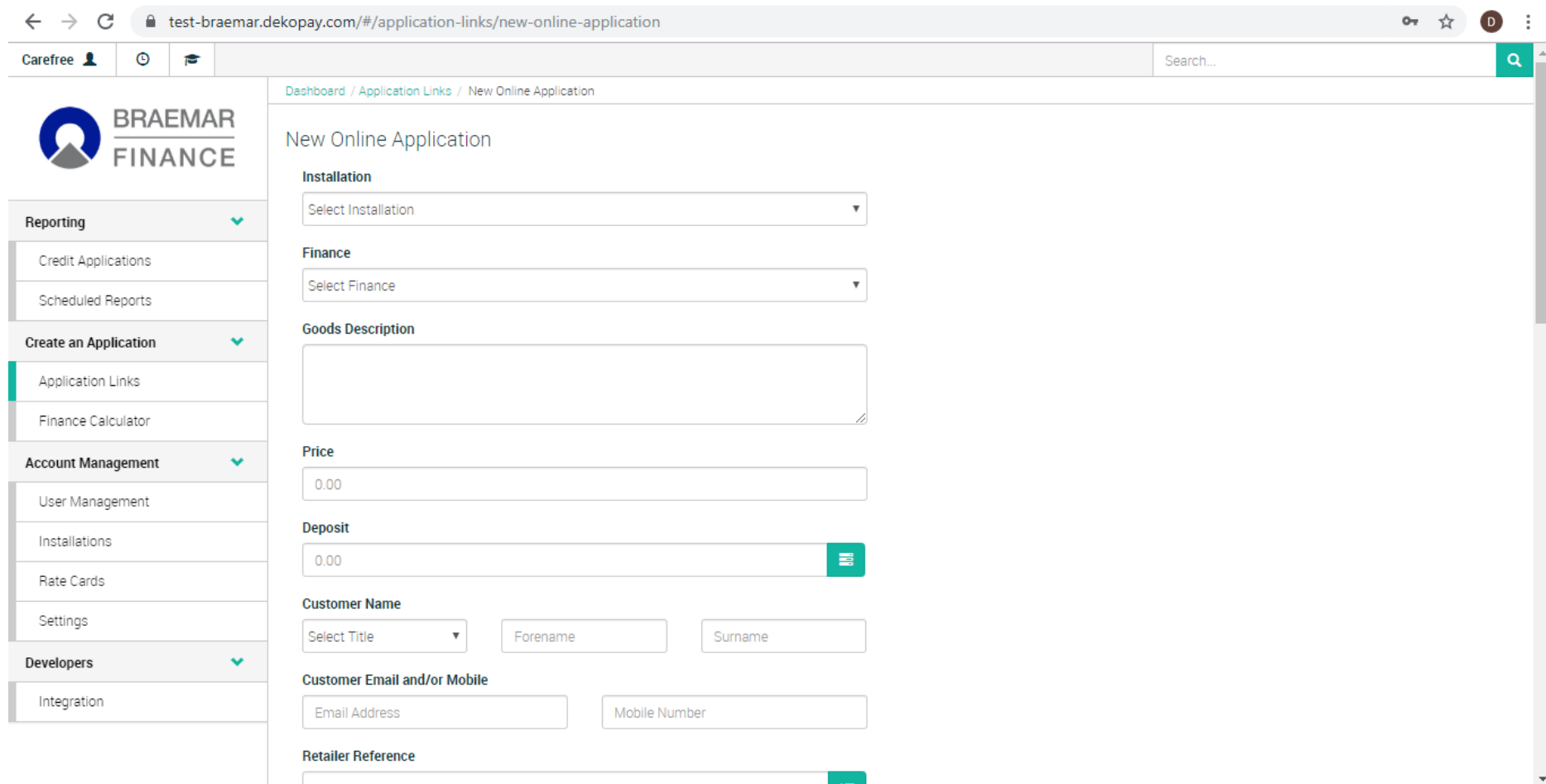
The screenshot shows the Braemar Finance web application interface. The browser address bar displays `test-braemar.dekopay.com/#/application-links`. The top navigation bar includes a user profile icon labeled 'Carefree', a search bar, and a magnifying glass icon. The left sidebar contains the following menu items:

- Reporting (with a dropdown arrow)
- Credit Applications
- Scheduled Reports
- Create an Application (with a dropdown arrow and a teal highlight)
  - Application Links (highlighted with a teal bar)
  - Finance Calculator
- Account Management (with a dropdown arrow)
  - User Management
  - Installations
  - Rate Cards
  - Settings
- Developers (with a dropdown arrow)
  - Integration

The main content area is titled 'Application Links'. It features a date range selector with buttons for 'Last 7 Days', 'Last 30 Days', and 'Last 12 Months'. The selected range is from '22/09/19' to '22/10/19', each with a calendar icon. To the right are 'Reset' and 'Export Report' buttons. Below the date range is a 'Filters' section with two dropdown menus, both set to 'Active', and an 'Add Filter' button. The status indicates 'Displaying 0 links between 22/09/19 and 22/10/19'. A text block provides instructions: 'Before creating a new application link for your customers please ensure you provide written information, clearly visible in the appropriate location, to remind your customers that they are agreeing to their personal information being shared with Deko. Further details on this must be included within your Privacy Policy and you must also remind your customers where your Privacy Policy can be found.' A 'New Online Application' button is located below this text. The footer contains the text 'Braemar Finance - This platform is powered by Deko.' and 'Carefree (62765)'.

# Online Application (Send A Link)

Click 'New Online Application'. If you're part of a group select 'Installation' and your practice.



The screenshot shows a web browser window with the URL `test-braemar.dekopay.com/#/application-links/new-online-application`. The page is titled "New Online Application" and is part of the Braemar Finance application. The left sidebar contains a navigation menu with the following sections:

- Reporting** (dropdown arrow)
  - Credit Applications
  - Scheduled Reports
- Create an Application** (dropdown arrow)
  - Application Links (highlighted)
  - Finance Calculator
- Account Management** (dropdown arrow)
  - User Management
  - Installations
  - Rate Cards
  - Settings
- Developers** (dropdown arrow)
  - Integration

The main content area contains the following form fields:

- Installation**: A dropdown menu with the placeholder text "Select Installation".
- Finance**: A dropdown menu with the placeholder text "Select Finance".
- Goods Description**: A large text area for entering the description.
- Price**: A text input field with the value "0.00".
- Deposit**: A text input field with the value "0.00" and a green button with a plus sign.
- Customer Name**: A dropdown menu for "Select Title", and two text input fields for "Forename" and "Surname".
- Customer Email and/or Mobile**: Two text input fields for "Email Address" and "Mobile Number".
- Retailer Reference**: A text input field with a green button.

## Online Application (Send A Link)

- Click on Finance and select the APR and term agreed with applicant.
- **Goods Description:** Enter the treatment being carried out and any practice reference that will help you identify the payment.
- Enter the Price (estimate or final cost)
- **Deposit:** Click the icon and select 1%. If the applicant wants to pay a higher deposit please type this into the deposit box.
- Enter applicants Name/Email Address and Mobile Number
- **Retailer Reference:** Click the icon. This will generate a system based reference (do not enter a practice reference here).
- Scroll to the bottom of the page and click 'Send app via both'.

# Online Application (Send A Link)

The link will now be sent to the applicant by email (and SMS if selected) for completion and will show when you click 'Application links'

Dashboard / Application Links

### Application Links

Last 7 Days Last 30 Days Last 12 Months 22/09/19 22/10/19 Reset Export Report

**Filters**

Active Active

Add Filter

Displaying 1-1 of 1 links between 22/09/19 and 22/10/19 Links per page: 10 | 25 | 50

Before creating a new application link for your customers please ensure you provide written information, clearly visible in the appropriate location, to remind your customers that they are agreeing to their personal information being shared with Deko.

Further details on this must be included within your Privacy Policy and you must also remind your customers where your Privacy Policy can be found.

New Online Application

| Goods | Installation      | Finance                          | Price   | Deposit | Created By | Date              |
|-------|-------------------|----------------------------------|---------|---------|------------|-------------------|
| test  | Carefree (online) | 10 months Interest Free (Online) | £500.00 | £50.00  | C. Test    | 22/10/19 12:33:51 |

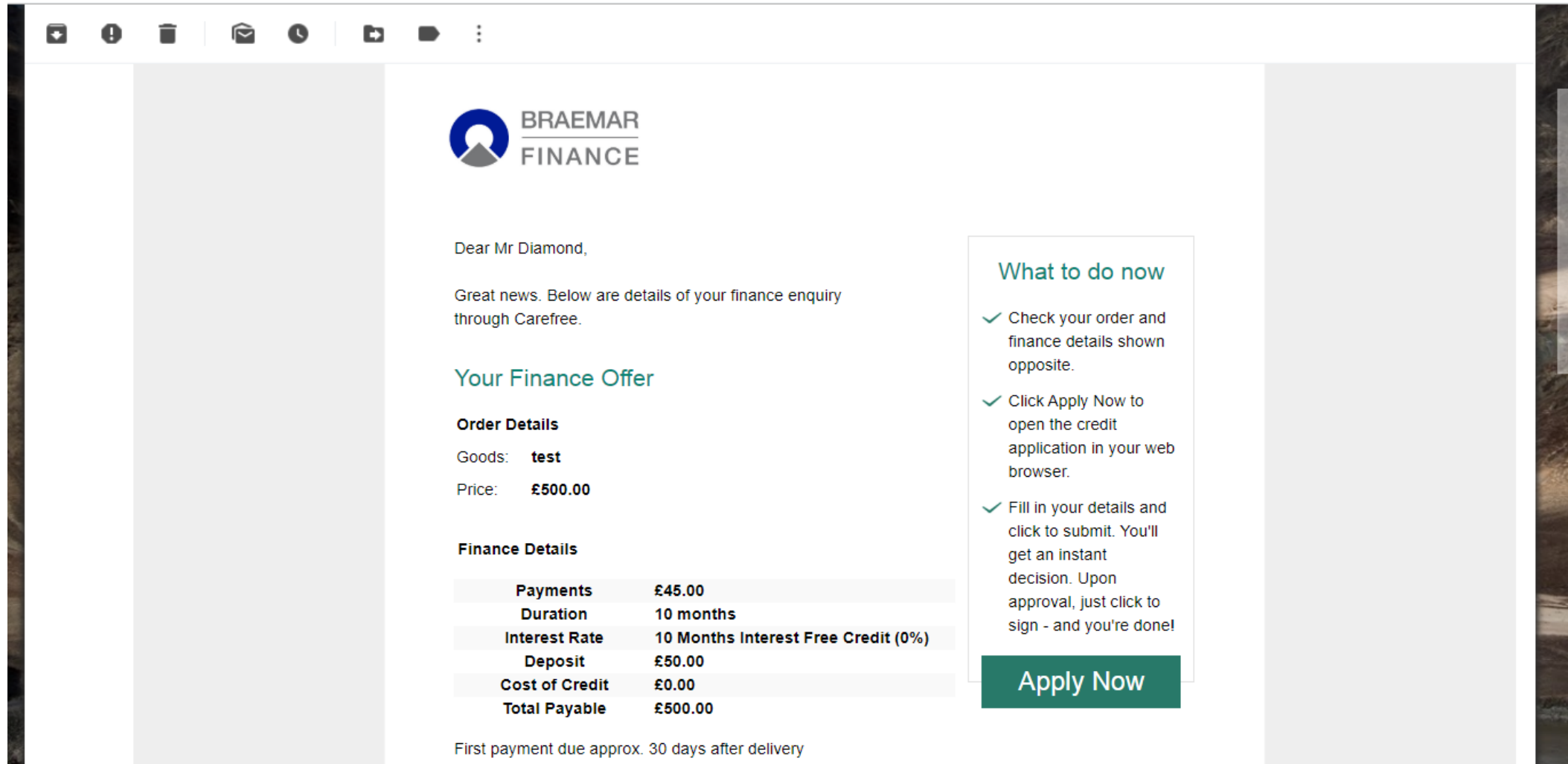
Braemar Finance - This platform is powered by Deko. Carefree (62765)

**Please note:** The applicant needs to complete their application before it will show on your main dashboard. (click 'Credit Applications')

# Online Application (Send A Link)

## What the client receives

The applicant will receive the following email:



The screenshot shows an email interface with a toolbar at the top containing icons for download, alert, trash, mail, clock, share, and a menu. The email content is from Braemar Finance. It starts with a greeting to Mr. Diamond, followed by a message about a finance enquiry. The main section is titled 'Your Finance Offer' and contains two sub-sections: 'Order Details' and 'Finance Details'. The 'Order Details' section lists 'Goods: test' and 'Price: £500.00'. The 'Finance Details' section is a table with the following information:

|                |                                     |
|----------------|-------------------------------------|
| Payments       | £45.00                              |
| Duration       | 10 months                           |
| Interest Rate  | 10 Months Interest Free Credit (0%) |
| Deposit        | £50.00                              |
| Cost of Credit | £0.00                               |
| Total Payable  | £500.00                             |

Below the table, it states 'First payment due approx. 30 days after delivery'. On the right side of the email, there is a box titled 'What to do now' with three steps: 1. Check your order and finance details shown opposite. 2. Click Apply Now to open the credit application in your web browser. 3. Fill in your details and click to submit. You'll get an instant decision. Upon approval, just click to sign - and you're done! At the bottom of this box is a green button labeled 'Apply Now'.

**BRAEMAR FINANCE**

Dear Mr Diamond,

Great news. Below are details of your finance enquiry through Carefree.

### Your Finance Offer

**Order Details**

Goods: **test**

Price: **£500.00**

**Finance Details**

|                |                                     |
|----------------|-------------------------------------|
| Payments       | £45.00                              |
| Duration       | 10 months                           |
| Interest Rate  | 10 Months Interest Free Credit (0%) |
| Deposit        | £50.00                              |
| Cost of Credit | £0.00                               |
| Total Payable  | £500.00                             |

First payment due approx. 30 days after delivery

#### What to do now

- ✓ Check your order and finance details shown opposite.
- ✓ Click Apply Now to open the credit application in your web browser.
- ✓ Fill in your details and click to submit. You'll get an instant decision. Upon approval, just click to sign - and you're done!

**Apply Now**

# Online Application (Send A Link)


## What the client receives

The applicant should click 'Apply Now' and get directed to the following screen:

- test
- Interest Free Credit (0% APR)

- Total Payable: £500
- Total Interest: £0

- £45 / mo for 10 months
- Deposit: £50

 **BRAEMAR  
FINANCE**

"Carefree" introduce you to Braemar Finance who can offer financing for your purchase.

**Credit checks**

In considering whether to enter into this agreement, we may use your personal data for making a credit check on you. It is important to understand how a credit check may impact you or any other applicant. We strongly advise you to read about [Credit Checks](#) (opens in a new window) before continuing with this application.

**Protecting your privacy**

It's important you understand how the personal information you give us will be used. We advise you read our [Privacy Policy](#). Your information will be held by Close Brothers Limited and used as detailed in our Privacy Policy.

[View Privacy Policy](#) (opens in a new window)

Start your application ▶

Online email.html ^

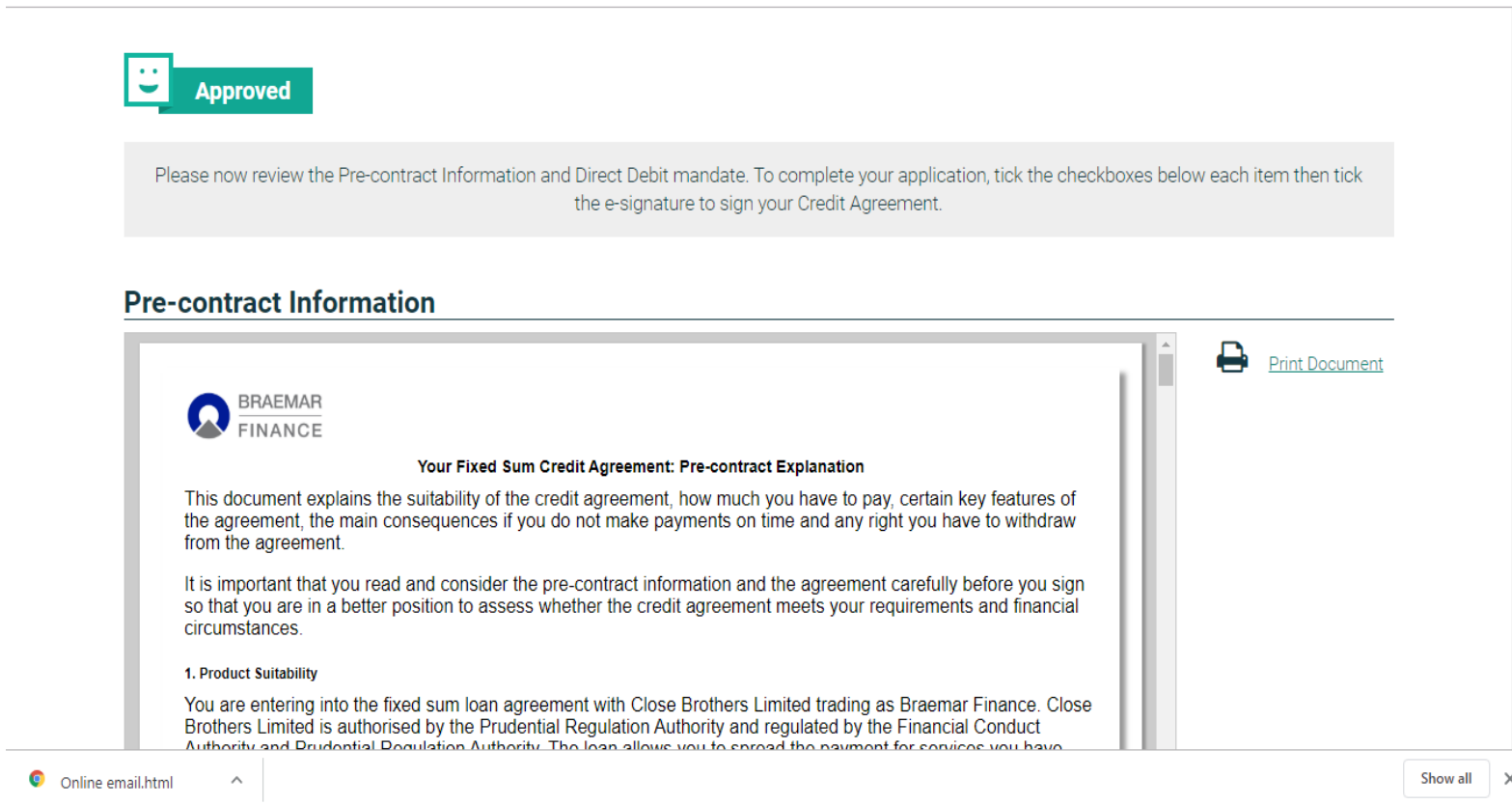
Show all X

# Online Application (Send A Link)

## What the client receives

They complete all personal information and click 'Submit'

The lender decision is automatically shown.




The screenshot displays a web interface for an online application. At the top left, there is a green status box with a smiley face icon and the word "Approved". Below this, a grey instruction box states: "Please now review the Pre-contract Information and Direct Debit mandate. To complete your application, tick the checkboxes below each item then tick the e-signature to sign your Credit Agreement." The main section is titled "Pre-contract Information" and contains a document viewer. The document is from "BRAEMAR FINANCE" and is titled "Your Fixed Sum Credit Agreement: Pre-contract Explanation". It explains the suitability of the credit agreement and the consequences of not making payments on time. A "Print Document" link with a printer icon is located to the right of the document viewer. The document content includes a section titled "1. Product Suitability" which states: "You are entering into the fixed sum loan agreement with Close Brothers Limited trading as Braemar Finance. Close Brothers Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. The loan allows you to spread the payment for services you have". At the bottom of the browser window, the address bar shows "Online email.html" and a "Show all" button is visible on the right.

**Approved**

Please now review the Pre-contract Information and Direct Debit mandate. To complete your application, tick the checkboxes below each item then tick the e-signature to sign your Credit Agreement.

### Pre-contract Information

 **BRAEMAR FINANCE**


**Your Fixed Sum Credit Agreement: Pre-contract Explanation**

This document explains the suitability of the credit agreement, how much you have to pay, certain key features of the agreement, the main consequences if you do not make payments on time and any right you have to withdraw from the agreement.

It is important that you read and consider the pre-contract information and the agreement carefully before you sign so that you are in a better position to assess whether the credit agreement meets your requirements and financial circumstances.

**1. Product Suitability**

You are entering into the fixed sum loan agreement with Close Brothers Limited trading as Braemar Finance. Close Brothers Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. The loan allows you to spread the payment for services you have

 [Print Document](#)

Online email.html Show all ×



# Online Application (Send A Link)

## What the client receives

The applicant needs to read all documents and tick each box once each document has been read.

other agreement that you have with the bank or any member of the Close Brothers plc group of companies; or

d) you have given us information which is inaccurate or untrue in connection with this agreement or any other agreement between you and us, or you have otherwise committed fraud; or

e) you become unable to pay your debts as they fall due; or

f) you are the subject of a court action which has the effect of taking away from you control of the whole or a substantial part of your assets; or

g) steps are taken, or any proceedings are initiated, for your bankruptcy or you are served with a creditors' demand under the Insolvency Act 1985 or the Bankruptcy (Scotland) Act 1985 or the Insolvency (Northern Ireland) Order 1989; or

h) you become incapable in law of managing your affairs; or

i) you die; or

j) in Scotland (in addition to the events referred to above) you become apparently insolvent or suffer sequestration to be awarded on your estate or effects or a receiver, judicial factor or trustee is appointed for any portion of your estate or effects or you suffer any inhibition, arrestment, charge, attachment or other diligence to be issued, carried out or levied upon your estate or effects or there is exercise or threatened exercise of any landlord's hypothec or you enter into or apply for a debt arrangement scheme under the Debt Arrangement and Attachment (Scotland) Act 2002; or

k) we reasonably consider that due to an act or omission of or connected with you, our reputation would be at risk if we were to continue with this agreement.

6 Amount payable on the ending of this agreement

passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

The bank and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:

- Checking details on applications for credit and credit related or other facilities
- Managing credit and credit related accounts or facilities
- Recovering debt
- Checking details on proposals and claims for all types of insurance
- Checking details of job applicants and employees.

The bank and other organisations may access and use from other countries the information recorded by fraud prevention agencies. The bank may use a credit scoring or other automated decision making system when assessing your application. The bank will also add to your record with the credit reference agencies details of its Agreement with you, the payments you make under it and any default or failure to keep to its terms.

Please write to or telephone the bank on 0333 005 0087 if you want the current address of the credit reference and fraud prevention agencies to whom the bank discloses information or from whom the bank has obtained information about you. You have a legal right to these details. The bank will use personal information relating to you, which the bank acquires in connection with any application you make to the bank or any agreement, which you enter into with the bank for statistical analysis and to manage, administer and take decisions regarding your agreement. The bank may also use personal information for these purposes, which the bank acquires throughout the duration of the agreement. You have a right to

☒ It is important that you read and understand the Pre-contract Explanation, Pre-contract Credit Information and example credit agreement. Please tick this box to confirm that you have had an opportunity to consider their contents.

### Your Direct Debit Mandate

Please review your Direct Debit mandate and the statements below. The Direct Debit Payment will appear on your bank statement as "Braemar Finance". No changes to the amount, date or frequency of payments can be made without notifying you at least 10 working days before your account is debited.

Online email.html

Show all

# Online Application (Send A Link)

## What the client receives

Once all documents have been read by the applicant, they need to tick to confirm they understand all terms. They also have the option to print every document.

|                            |   |
|----------------------------|---|
| Amount of the loan:        | £450.00   |
| Deposit:                   | £50.00  |
| Total amount payable:      | £500.00   |
| Duration of the agreement: | 10 months (from the date of the agreement).   |
| Repayment details:         | You shall repay the total amount payable by an initial payment of £45.00 payable one month after the date of this agreement followed by 9 monthly payments of £45.00 starting two months after the date of this agreement. See condition 1 and 3 overleaf for more details. |
| APR:                       | 0%  |
|                            | In calculating the APR it has been assumed that the agreement remains in force, you and we fulfil our respective obligations  |

By ticking the box and sending your application you are confirming that:

- You can afford the monthly instalments for the duration of the credit agreement.
- You have told us if you are aware of any circumstances which could affect your ability to pay in the future.
- You have received a Pre-contract Explanation of the suitability and key features of the credit agreement and have been given an opportunity to ask questions .
- The details you have given on the application form are correct and you agree to be legally bound by the terms and conditions of the credit agreement.
- You have read our [Privacy Policy](#).
- You authorise the lender, when considering your application, to make credit reference, identity (including searching the Electoral Register), fraud and other enquiries and to share information about you and how you manage your accounts with credit reference agencies. Further details are set out in the credit agreement.

☒ This is a Credit Agreement regulated by the Consumer Credit Act 1974.  
Sign it only if you agree to be legally bound by its terms.  
  
Date of signature:  
22/10/2019

Online email.html

Show all

They will then click to submit the documents to the lender.

# Online Application (Send A Link)


## What the client receives

The applicant then needs to pay their deposit:

- test
- Interest Free Credit (0% APR)

- Total Payable: £500
- Total Interest: £0

- £45 / mo for 10 months
- Deposit: £50

**BRAEMAR  
FINANCE**

### Pay Deposit

Please ensure that the card you are using is registered to the address of the application

Amount due for your deposit

**£50.00**

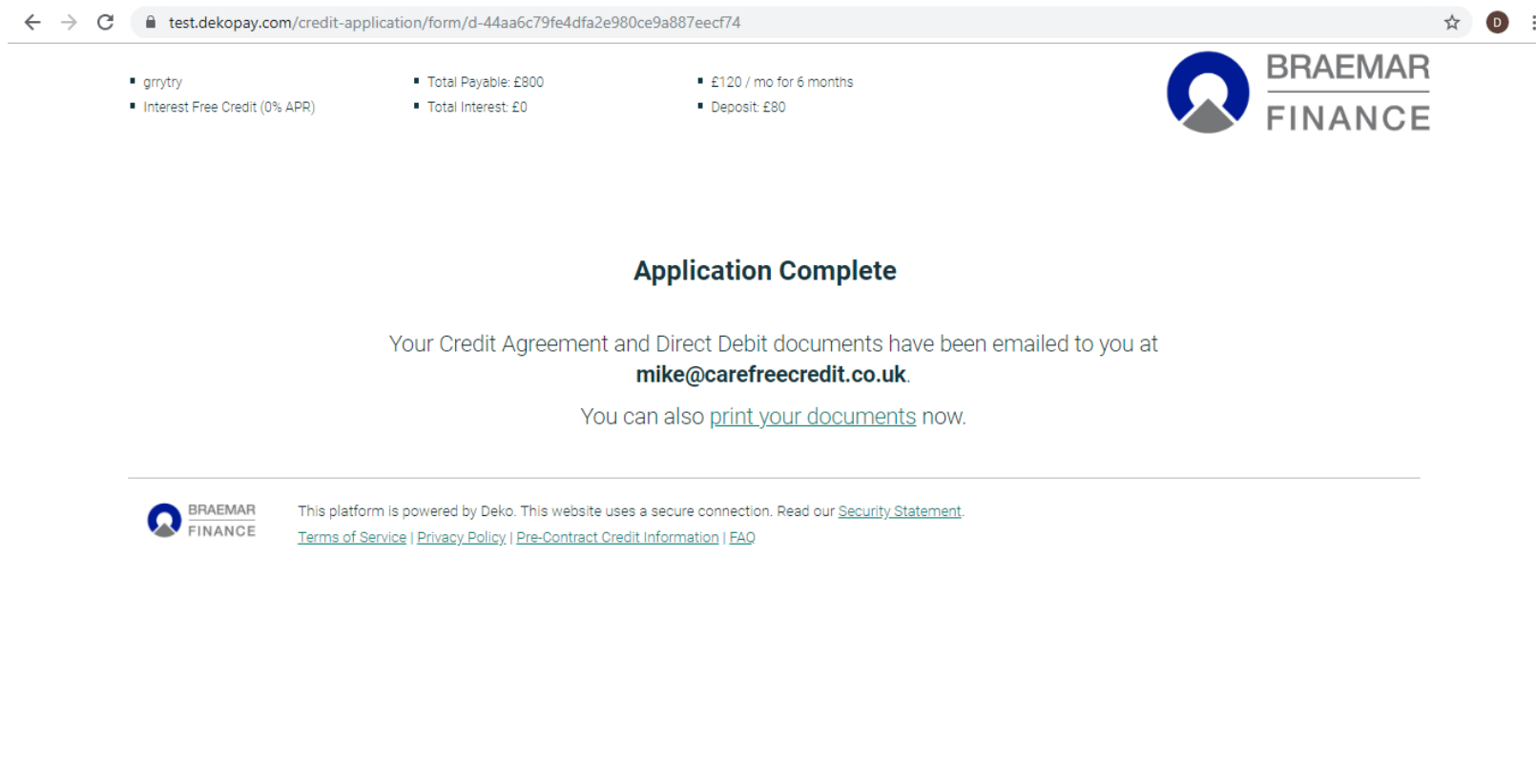
|                            |  |                         |  |
|----------------------------|--|-------------------------|--|
| Card Number                | <input type="text"/>   | Card Holder Name        | <input type="text"/>   |
| Card Start Date (Optional) | <div>Month <input type="text"/></div> <div>Year <input type="text"/></div> | Card End Date           | <div>Month <input type="text"/></div> <div>Year <input type="text"/></div> |
| CVV                        | <div>Last 3 digits on back of card</div> <input type="text"/>              | Issue Number (Optional) | <input type="text"/>   |

Online email.html ^ Show all X

# Online Application (Send A Link)

## What the client receives

Once the deposit has been paid the client receives confirmation and a copy of their agreement is emailed to them. They also have the option to print.



# Online Application (Send A Link)

Once the applicant has completed their application this will show on your main dashboard with the application decision and status: (click 'Credit Applications')

**Accept:** means accepted. Applicant needs to pay their deposit.

**Verified:** means accepted and deposit paid.

**\*If you applied for an Estimated amount please leave the application at this stage until you have a final amount.\***

**BRAEMAR FINANCE**

Dashboard / Credit Applications

Credit Applications

Last 7 Days Last 30 Days Last 12 Months 22/10/18 22/10/19 Reset Export Report

**Status** Uncheck All

|               |                                     |             |                                     |            |                                     |        |                                     |             |                                     |                 |                                     |
|---------------|-------------------------------------|-------------|-------------------------------------|------------|-------------------------------------|--------|-------------------------------------|-------------|-------------------------------------|-----------------|-------------------------------------|
| ACCEPT        | <input checked="" type="checkbox"/> | AMENDED     | <input checked="" type="checkbox"/> | VERIFIED   | <input checked="" type="checkbox"/> | CANCEL | <input checked="" type="checkbox"/> | COMPLETE    | <input checked="" type="checkbox"/> | DECLINE         | <input checked="" type="checkbox"/> |
| FULFILLED     | <input checked="" type="checkbox"/> | INFO NEEDED | <input checked="" type="checkbox"/> | PREDECLINE | <input checked="" type="checkbox"/> | REFER  | <input checked="" type="checkbox"/> | RESUBMITTED | <input checked="" type="checkbox"/> | ACTION-CUSTOMER | <input checked="" type="checkbox"/> |
| ACTION-LENDER | <input checked="" type="checkbox"/> | PRE-APPROVE | <input checked="" type="checkbox"/> | INSPECT    | <input checked="" type="checkbox"/> |        |                                     |             |                                     |                 |                                     |

**Filters**

Status View Current Add Filter

Displaying 1-7 of 7 apps between 22/10/18 and 22/10/19 Apps per page: 10 | 25 | 50

| App ID  | Channel  | Installation       | Customer          | Price     | Status    | Date              |
|---------|----------|--------------------|-------------------|-----------|-----------|-------------------|
| 2379577 | ONLINE   | Carefree (online)  | James Diamond     | £500.00   | ACCEPT    | 22/10/19 12:55:20 |
| 2379006 | ONLINE   | Carefree (online)  | Mike Aldred       | £800.00   | ACCEPT    | 09/09/19 13:20:19 |
| 2378890 | IN-STORE | Carefree (instore) | Onoinlooin Canvas | £1,500.00 | ACCEPT    | 09/09/19 12:50:46 |
| 2378887 | IN-STORE | Carefree (instore) | Vanda Brown       | £1,000.00 | FULFILLED | 04/09/19 17:06:18 |

image001 (4).png Online email.html Show all