

electric vehicle loan application form

Home Energy Scotland

Section A

Introduction and Eligibility Requirements

Interest-free loans of up to £50,000 from Transport Scotland, an agency of Scottish Government, are available for residents in Scotland to help with the cost of buying a new electric or plug in hybrid vehicle. For advice on electric vehicles call Home Energy Scotland on **0808 808 2282**

If you require help completing your application form please call free on **0808 108 9414** or e-mail servicesdeliveryscotland@est.org.uk.

We aim to process your loan application within 15 working days of receipt. We may request additional information to help us process your application.

Applications are processed on a first come first served basis all year round subject to the overall availability of loan funds. We reserve the right in consultation with Transport Scotland to suspend or reject applications on the grounds that there are insufficient funds available in any financial year to provide loans to all applicants.

Eligibility Requirements

Please note carefully the following requirements as to eligibility for loans under this scheme:

- Loans are only available, and can only be used, for the purchase of a new pure electric and plug-in hybrid vehicle by an individual (not any firm or company) whose principle residence is in Scotland.
- Loans are not available, and cannot be used, for the purchase of any second-hand vehicles or for any other purpose.
- Loans are only available, and can only be used, to cover the cost of purchasing the vehicle itself. Loans cannot be used to cover any other costs, such as first registration fees.
- With the exception of an initial deposit, applicants must not have made any other payment towards the purchase of the vehicle before receiving a loan offer under this scheme. Before applying for a loan, applicants must, however, have obtained a quote for the new vehicle that clearly shows the purchase cost.
- By the time a vehicle purchased with the help of a loan has been delivered, the loan applicant must have regular, day-to-day access to a domestic, workplace or ChargePlace Scotland publicly accessible chargepoint located in Scotland. If you do not currently have access to this kind of chargepoint, you will need to demonstrate that you are making arrangements to have one installed (or to become a member of the ChargePlace Scotland network) in time for delivery of the new pure electric or plug-in hybrid vehicle.*
- Vehicles purchased with the help of a loan cannot be used for any business or commercial purpose, unless specifically approved by the Energy Saving Trust.
- The loan applicant must be the person who has ordered/will order the vehicle and so

(once delivered) will become the owner of the vehicle.

- The loan applicant must hold a valid driving licence.
- The loan applicant must not currently own an electric or plug-in hybrid vehicle.
- The loan applicant must have a satisfactory credit status, based on credit checks which the Energy Saving Trust will carry out.
- The loan applicant must not receive any other Scottish Government grant or loan support towards the purchase of the vehicle itself.

The maximum amount of loan support available to any one applicant, subject to these requirements being met, is £50,000. Loans are available for up to 100% of the cost of a single vehicle, subject to the overall limit of £50,000 per applicant.

*If you do not currently have access to a domestic or workplace chargepoint, grant assistance may be available under separate Office of Low Emission Vehicles (OLEV) and Energy Saving Trust schemes, towards the cost of installing a new chargepoint. If you intend to apply, or have already applied, for a grant of this kind, you will need to specify this in Section C of this form. Your electric vehicle loan application will not be processed, and so no loan offer will be made, unless the Energy Saving Trust is satisfied by cross checking against separate applications (once received) that the necessary arrangements are being made for the new chargepoint to be installed. To fulfil the condition of access to a ChargePlace Scotland publicly accessible chargepoint, membership of Charge Your Car is required. (See [the EST website](#) for further details.)

Application checklist

While completing and before submitting your application please ensure the following:

- The application form is completed in full
IN BLOCK CAPITALS.
- Sign and date the form at Section F.

- That you personally complete the application. Applications from dealerships or other third parties will not be accepted.
- Quote(s) for new vehicles must be on company headed paper from a dealership and must be provided to the Energy Saving Trust along with the application form.
- You have made a copy of your completed application form for your own records before sending it to us.

What to do if your application is successful

If your application is successful, we will issue you with a loan offer. Your loan offer pack will include two copies of your loan agreement, a claim form, and a direct debit mandate form.

If you wish to take up the offer of loan you must sign both copies of the loan agreement and we must have received them within 14 days from the date of the loan offer letter. If we have not received these documents by the deadline your loan offer may be withdrawn.

Loans must be claimed by the claim deadline specified in your loan agreement (which will be **4 months** from the date of the loan offer letter, or by 31 March 2016, whichever is soonest).

To claim your loan you need to submit:

1. your loan claim form,
2. the invoice for the electric vehicle,
3. your completed direct debit mandate form.

By the claim deadline, the electric vehicle must be purchased and all necessary claim documentation returned to us.

If all of your claim documentation is acceptable, a payment covering the loan value will be released and one countersigned copy of the loan agreement will be sent to you.

Once your loan payment has been issued you then have **60 days** to submit proof of full payment for the electric vehicle (normally this would be an invoice marked as paid by the

dealership). You must also submit a copy of your V5 registration document for the new vehicle.

If satisfactory proof of payment is not provided then we may reclaim the loan from you.

You should keep your loan offer letter and a copy of the loan agreement in a safe place for future reference.

Repayment of the loan will be made via direct debit and will start on the 15th of the month following payment of the loan. The loan will have a repayment period of up to 6 years. Early repayment is permitted at any time, however please inform us if you intend to do so.

Loan offers will be made on the basis of the information you provided when applying for the loan. If any of this information changes you must inform us immediately. If there is a change to the vehicle, we may alter the terms of the loan or withdraw the loan altogether.

Excluding a deposit contribution, you must not make any other payment towards your electric vehicle before receiving a written offer of loan from us. You cannot apply for a loan retrospectively i.e. after you have paid for your electric vehicle in full.

Section B
Applicant details

Repayment period requested: _____ years
(maximum 6 years)

Title: _____ Forename: _____

Surname: _____

Current residential address: _____

Postcode: _____

Telephone: _____

Email: _____

Date of Birth: _____

Length of time at current address: _____

Local Authority: _____

Previous residential address: _____
(Please provide 6-years residential address history to allow us to complete a credit check. You can include this information on this page or in an accompanying letter)

Postcode: _____

Length of time at previous address: _____

Section C

Please complete this section about the electric (or plug in hybrid) vehicle you will be purchasing.

Vehicle make: _____

Vehicle model: _____

Total cost of Vehicle: _____

Total value of loan requested: _____

The total loan value requested can be a maximum value of £50,000 and can be up to 100% of the cost of the electric vehicle.

We aim to process applications within 15 working days of receipt. Loans must be claimed within **4 months** of the date of the loan offer letter or by 31st March 2016, whichever is sooner.

Section D
Loan eligibility questions

(Tick boxes to confirm and complete further information boxes if applicable)

- I confirm the loan is for a new vehicle (second hand vehicles are not eligible).
- I confirm that, with the exception of any initial deposit, I have not made any other payment towards the purchase of the vehicle.
- I confirm that by the time the vehicle has been delivered I will have regular, day-to-day access to a domestic, workplace or ChargePlace Scotland chargepoint.
- If applicable* (if you do not currently have access to a domestic, workplace or ChargePlace Scotland chargepoint located in Scotland):
I confirm that details of the arrangements being made to have a new chargepoint installed (including details of any separate grant application to the Energy Saving Trust) or to become a Charge Your Car member are as follows:

- I confirm that I do not currently own an electric or plug-in vehicle.



- I confirm that the vehicle will not be used for any business or commercial purpose.

Or, if applicable:

- I confirm that details of the business/commercial purposes for which the vehicle will be used are as follows:

- I confirm that I am the person who has ordered/will order the vehicle and so (once delivered) will become the owner of the vehicle.
- I confirm I hold a valid driving licence.
- I confirm I have not received, and will not be receiving, any other Scottish Government grant or loan support towards the purchase of the vehicle itself.
- I confirm I have obtained a written quote for the purchase cost of the vehicle (on the relevant dealership's headed paper), as attached to this application form.

Section E

Terms and conditions

Accuracy of information

By submitting this application to the Energy Saving Trust, you confirm that the information contained in and accompanying it is true, accurate and complete in all respects. You must notify the Energy Saving Trust without delay if at any time after this application is submitted there is any material change to any of this information, in particular to any information that would affect eligibility for any loan under the scheme.

If any information provided in relation to this application is subsequently found to be untrue, inaccurate or incomplete, this may invalidate the entire application or lead to a reduction in the loan amount that the Energy Saving Trust is willing to offer. If the inaccuracy etc. is only discovered after a loan offer has been made and a loan agreement entered into, it will constitute a breach of the loan agreement and may result in the full amount of the loan having to be repaid early.

Following from the paragraphs above, If you wish to change the make and/or model of the electric vehicle after being issued with a loan offer letter you must notify us in writing, supplying a full written quotation for the new vehicle. We will review the information and let you know if your loan offer is still valid.

Credit check

In order to complete your application process we will make searches about you at credit reference agencies who will supply us with credit information, as well as information from the Electoral Register. The agencies will record details of the search whether or not this application proceeds. We may use credit-scoring methods to assess this application and to verify your identity. Credit searches and other information which is provided to us and/or the credit reference agencies, about you and those with whom you are linked financially may be used by the Energy Saving Trust and other companies if credit decisions are made about you or other members of your household. This information

may also be used for debt tracing and the prevention of money laundering as well as the management of your account. Information held about you by the credit reference agencies may already be linked to records relating to one or more of your partners. For the purposes of this application you may be treated as financially linked and your application will be assessed with reference to any "associated" records. Where you borrow or may borrow from us, we may give details of your account and how you manage it to credit reference agencies.

If you borrow and do not repay in full and on time, we may tell credit reference agencies who will record the outstanding debt, we also reserve the right to take legal action to retrieve any outstanding amount. To prevent or detect fraud, or to assist in verifying your identity, we may make searches at fraud prevention agencies who will supply us with information. We may also pass information to financial and other organisations involved in fraud prevention to protect ourselves and others from theft and fraud. If you give us false or inaccurate information and we suspect fraud, we will record this. We and other companies may use this information if decisions are made about you or others at your address(es) on credit or credit-related services or motor, household, credit, life or any other insurance facilities. It may also be used for tracing and claims assessment

Data Protection Statement

The Energy Saving Trust will process your details for the purpose of monitoring, processing, assessing and administering your loan application, and for the purposes set out in our Data Policy. We may need to re-contact you for further information to support your application. The Energy Saving Trust will retain your information for monitoring purposes (this shall include retaining your details in the event that your loan application is unsuccessful for the purposes of fraud prevention, notifying you of any future schemes that may be of benefit to you if you do not choose to opt out by ticking the box below, [and for the purposes of monitoring new applications [under any scheme] against those that have been unsuccessful]), and may need to contact you in the future to assess customer



satisfaction. The Energy Saving Trust may pass your details on to Transport Scotland (an agency of the Scottish Government) who fund the loan scheme, any alternative service provider that assumes responsibilities for the services or part thereof provided by the Energy Savings Trust, and Audit Scotland which is responsible for checking that public money is spent properly, efficiently and effectively. The Energy Saving Trust will also share details with other funding bodies to ensure that no double funding of installations occurs.

In the future the Energy Saving Trust would like to contact you with information including details of special promotions that can help reduce your energy and fuel bills and your impact on the environment, [or if you are unsuccessful in any loan application the details of future schemes that may be of benefit to you (at our sole discretion)].

If you **do not** want to receive this help, please tick here

The Energy Saving Trust's Data Policy is available at www.energysavingtrust.org.uk/domestic/privacy or you can request a copy from the Data Protection Officer at the Energy Saving Trust's registered office address.

Other matters

The information made available by the Energy Saving Trust on its website and elsewhere in relation to the Home Energy Scotland electric vehicle loan scheme and more generally in relation to electric vehicles and reducing fuel costs is intended to act as a guide only, and accordingly the Energy Saving Trust cannot and does not accept any liability for any loss or damage that you may suffer as a result of using that information.

Neither the Energy Saving Trust nor the Scottish Government guarantees or underwrites the performance of any electric vehicle. You should ensure that the dealership provides you with all necessary information in relation to the warranty cover.

The Energy Saving Trust and/or the Scottish Government reserves the right, at its sole and absolute discretion and at any time, to change any of the eligibility requirements set out in Section A of this form and/or to introduce new or additional terms and conditions on giving notice to you.

Should the Scottish Government discontinue the Home Energy Scotland electric vehicle loan scheme, applicants who have received a formal written loan offer from the Energy Saving Trust and returned their signed loan agreement within the deadline will still be entitled to receive payment of the loan, assuming they still meet the eligibility requirement for the scheme.

The Energy Saving Trust reserves the right in consultation with the Scottish Government to suspend or reject loan applications at any time where a formal written loan offer has not been signed and returned, including where there are insufficient funds available to provide to all applicants.

The Energy Saving Trust reserves the right to reject any application for a loan and Energy Saving Trust's decision as to whether an applicant is eligible for a loan will be final. The Energy Saving Trust may seek further information to determine eligibility and you must provide this information within the specified time frame if you wish to continue with the application. Neither the Energy Saving Trust nor any of its officers, employees, agents or subcontractors shall be liable for any losses, damages or costs suffered by you which arise out of or in connection with the application process whether caused by the negligence of the Energy Saving Trust, any of the Energy Saving Trust's officers, employees, agents or sub-contractors or otherwise.

The Energy Saving Trust reserves the right to and will at its sole discretion assess on a case by case basis, applications that fall outside any of the eligibility requirements set out in Section A of this form. Such applications will be assessed on their merits, bearing in mind the intent of the Home Energy Scotland electric vehicle loan scheme.



The arrangements applicable to this electric vehicle loan scheme will be governed by and construed in accordance with the laws of Scotland and will be subject to the non-exclusive jurisdiction of the Scottish Courts.

Section F

Applicant declaration

It is important that you read and understand all sections of this application form and the terms and conditions contained within it. By signing this application, you agree that we can use your information in the ways described in the terms and conditions set out in Section E of this form and that those terms and conditions will govern the basis on which your application is submitted.

Signed (by named applicant):

.....
Print name:
.....

Date:
.....

How did you hear about the electric vehicle loan scheme?

- Home Energy Scotland adviser
- Energy Saving Trust website
- Email
- Newspaper / magazine
- Radio
- TV
- Event / exhibition
- Search engine
- Dealership
- Word of mouth
- Other: _____

What to do next

Send your completed application form with ALL the required information to:

Home Energy Scotland electric vehicle scheme
Energy Saving Trust
2nd Floor, Ocean Point 1
94 Ocean Drive
Edinburgh
EH6 6JH

Have you included?:

✓ **Application form:**

This must be signed, dated and fully completed.

✓ **Quote(s) for purchase of vehicle:**

This must be on company headed paper from a dealership stating the electric vehicle you wish to purchase.

For help completing the application form please call free on 0808 108 9414 or email servicesdeliveryscotland@est.org.uk.

For all other help including advice on electric vehicles, please call Home Energy Scotland free on 0808 808 2282.