

Accommodating to a customer's needs



The Story

Mrs Smithson* requires a crucial loan of £10,000. She had an application with us at Pure Retirement with a provisional date locked in for completion.

On reviewing her records, she noticed that the completion date fell after her final payment was due on her car finance, which was the reason for the £10,000, leaving her at risk of having the car repossessed. Having contacted the finance company, they were unlikely to delay the repayment date leaving her in a compromised position.

What We Did

Unsure of what to do, she contacted us to bring her completion date forward, meaning the funds would be in her account prior to the payment being taken.

Our Application Support, Post Offer and Completion Teams worked together on a solution, all the while keeping Mrs Smithson informed at every stage of the process and putting her mind at ease by letting her know that we were trying everything we could for the best possible outcome.

Ultimately our Post Offer and Completion Manager was able to use her discretion to bring the completion and associated release of funds forward, meaning Mrs Smithson had the balance in her account to cover her bills.

The Result

She was naturally overjoyed, and commented that "Thank you, you've saved the day!". At Pure Retirement, we recognise that customers sometimes have urgent needs, and we will always try to go above and beyond to find a solution that fits their situation.

*Client names have been changed to provide anonymity
We cannot give any assurances that applications outside our lending criteria will be approved.