



Affiliate Pack

2011

Affiliate Programme managed by:



www.roeye.com

Contents

❖ About Logbook Loans

- The Company
- The Product
- The URL

❖ Product Facts, USP's and advertising with Logbook Loans

❖ Why Join the Logbook Loans Affiliate Programme

❖ Assisting Affiliates

❖ Contact Us



About Logbook Loans

The Company

Logbook Loans have been in existence since 1998 and currently manage in excess of 10 million pounds worth of loans for its customer base. They service the whole of the UK and thousands of customers are benefitting from their straight forward transparent lending model.

Logbook Loans has concluded over 70,000 transactions in its eleven years of business to date.

Licensed under 'The Consumer Act 1974' by the Office of Fair Trading the company employs 140 people at its base in Putney and is still growing.

The Product

Logbook Loans offer a loan which is secured against the value of a vehicle using the log book as security. This could be a car, van, motorbike or anything which has a logbook!

This no credit check loan is an ideal solution for someone who may have originally been looking for a payday cash loan or an unsecured loan. It offers a quick and easy means of raising cash for any purpose. Unsecured loans can be difficult to obtain for someone with bad credit and usually payday loans are only available for small values compared with a no credit check loan secured on your car.

A no credit check loan with Logbook Loans is a very simple loan that can be obtained in just a few hours. It appeals to anyone who may have had problems obtaining credit in the past. Unsecured loan companies are continuing to tighten their lending criteria due to several reasons including the growing national debt and the wider economic conditions.

Logbook Loans recognizes this fact and has found what it believes to be an ideal solution. Customers can apply online and have the money within 24 hours, even if they have bad credit and have been refused credit from banks.

Customers include professionals such as police, nurses and members of the armed forces as well as the self-employed whose main business assets are vehicles such as, builders and plumbers.

The URL

Logbook loans affiliate URL's are www.logbookloans.co.uk or www.simplefastloans.co.uk. Both are affiliate friendly and have very high conversion rates.



Product Facts and USP's

➤ No Credit Check

A no credit check loan will appeal to anyone who may have had problems obtaining credit in the past and who do not wish to have their credit file accessed which can potentially harm their credit rating.

➤ Rapid Access to Cash

Logbook Loans are able to make cash available within 24 hours of the customer's application. It is entirely possible that a customer can apply for a loan in the morning and receive the cash as cleared funds into their account the same day!

➤ Loan Amounts

Applicants can borrow anywhere from £500 to £50,000 which is dependent on the value of their vehicle, based on The Glass's Guide valuation.

➤ Flexible Loan Period

The standard loan term is 78 weeks; however many customers pay back their loan within 40 weeks.

➤ RAPR

The interest charges applied are reflective of the risks taken by the business to provide finance to customers who are unable to go elsewhere and are clearly highlighted on all Log Book Loans information and on the website.

By comparing Logbook Loans with other financial sources such as Payday Loans or longer term solutions such as secured lending from a bank, Logbook Loans' RAPR is fully justified, particularly as it reflects the fact that the applicant does not have to pass a credit check and is not subject to any other qualifying criteria. This needs to be considered when making a comparison against other loan products.

The main concern for the vast majority of Logbook Loans customers is affordability, i.e. the requirement for cash and the cost of the repayments.

➤ Responsible Lending

Logbook Loans operates a transparent and responsible attitude to lending and has strict Best Practice guidelines to ensure customers are clearly aware of the terms and conditions including the repayment charges.

An affordability check requires customers to complete an income and expenditure form to ensure customers can afford the loan.

In the event of a customer being unable to pay, Logbook Loans will work with them to agree an alternative repayment plan to meet their obligations.



Security statement:

Every advert for a secured loan must state that security is required, and give the nature of the security. In our case this means “A Log Book Loan is secured on your vehicle”. Any ad / copy / site / that doesn’t say this, or something very similar, is not compliant.

NB:

The loan is not secured on the vehicle’s log book, or on the value of the vehicle. It is secured on the vehicle itself. Any ads carrying variations of the claims that the loan is secured on the vehicle log book or its value are not compliant.

Representative Example:

Does the advert need to show the full representative example? It does if it states any rate of interest (other than the Representative APR), or any other detail relating to the cost of the agreement. If it does not give a rate of interest or any other information relating to the cost of the agreement the example is not necessary.

The representative example must be shown with greater prominence than the text which triggered the need to display it.

Representative APR:

(Which must always be shown as either “xxx%APR representative” or “representative xxx%APR”).

This is required to be displayed whenever the advert contains either a comparison with another product designed to show our product favourably, or the advert has an incentive to take credit (IE special introductory interest rate, free gift, cashback offer). The speed of the service is not an incentive

The representative APR is also required for any advert that suggests credit may be available to an individual who may not otherwise expect to receive it. This covers any statements such as “CCJs no problem”, “Bad Credit Loans”, “No Credit Checks”

The representative APR must be shown with greater prominence than the text which triggered the need to display it.

Affordability:

Are people guaranteed a Log Book Loan is they have a qualifying vehicle? No! So we cannot claim that they are. Every loan is made subject to an affordability check, and proof of income is required from every customer.

Consumer Credit Licence:

In the event that you have your own branded Logbook Loans affiliate site, or depending on the content of your email creative, you will need a valid Consumer Credit Licence.



Why Join the Logbook Loans Affiliate Programme

➤ Demand

The Logbook Loans market is booming as more families and individuals are affected by bad credit like CCJ's, IVA's, defaults, arrears and even bankruptcy than ever before. Non-standard lending in the UK is becoming more and more mainstream as standard lenders drop out of the market.

➤ Commissions

Depending on your lead quality and quantity, we may be able to offer you commissions up to £25 per valid lead for superior performance – we can work closely with you in order to achieve this. All valid leads consist of a genuine applicant with genuine contact details that must own a car registered in 2002 or later and is free of finance.

Leads where the applicant's vehicle is between registered in 1999 through to 2001 will be accepted provided a minimum valuation of £700 is met. A CAP valuation will be done automatically at the application stage.

➤ Network Choice

This programme is available on the Impact Radius network.

➤ Payments

Through Impact Radius, affiliates can expect to be paid by the 14th of each month. The payment run will be 45 days after the month has ended to give enough time for the lead to be worked and the maximum chance of it being converted. Maintaining high conversion rates ensures higher CPA payouts to affiliates.

➤ Validations and Reversals

Through Impact Radius, leads are updated 2 weeks after the month has finished.

➤ Creative

Various sizes of creative are available and we are happy to arrange for further sizes if required.

➤ Validation Rate

Validation rates on the programme vary depending on activity and quality. Typically, we see 70-80% being validated, although for certain activity it can be much closer to 100%. One of the merchant objectives for the programme is to improve the validation rate, and R.O.EYE will provide feedback and assistance to help affiliates achieve this aim.



Assisting Affiliates

R.O.EYE has been appointed as the affiliate management agency for Logbook Loans. The team at R.O EYE have been given the task of aligning the merchant's objectives with the affiliates.

R.O.EYE specialises in the management of affiliate marketing programmes by supporting the tracking, reporting, on site optimisation, validation and payments.

This programme will be handled by a dedicated account team consisting of the affiliate director, programme management, senior programme executive and programme executive.

R.O.EYE will also account manage each affiliate and liaise between the networks and directly with the client guaranteeing that any feedback in terms of programme improvement will be discussed.

➤ Tracking

Working with the technical support team who are on hand 24/7 will ensure that all of your tracking needs will be handled in order for your campaign's smooth running.

➤ Reporting

All reporting tools are available within Impact Radius. R.O.EYE are on hand to help with learning how to use these tools if need be.

➤ On Site Optimisation

R.O.EYE will assist with successfully promoting the programme USP's through various affiliate business models increasing earning potential.

➤ Validations and Payments

R.O.EYE's finance department will efficiently manage all payments, validations and administrative functions.

➤ Promotional Materials

R.O.EYE will work closely with Logbook Loans in order to obtain up to date creative, copy, PR articles and any details of offline activity which will aid affiliates in their campaign management.

Contact Us

If you are interested in joining this programme, or have any questions please contact Rebecca Charlton at R.O.EYE on Rebecca.charlton@roeye.com

Alternatively, please call 0161 228 1228.



Terms & Conditions

1. All leads supplied to R.O.EYE must be exclusive and not sold elsewhere
2. The lead must come from a genuine applicant interested in a Log Book Loan
3. The vehicle must be clear or nearly clear of finance
4. Cars that are 8 years old or less will be valid
5. Cars of 8-10 years will be considered on a CAP valuation
6. All creative must be correctly hyperlinked
7. The affiliate should hold a valid Consumer Credit License if one is required for any of its activities. If the affiliate is unsure whether a license is required they should contact the Office of Fair Trading.
8. A data protection License is also advised
9. An accurate 'Representative Example' must be displayed if the affiliate copy / advert triggers the requirement to do so. Please see working example below:

Representative Example					
Total amount of credit	Total amount payable	%APR Representative	Fixed annual interest rate	Duration	Instalments
£1,150	£3317.34	478.3%	125.64%	78 weeks	78 x £42.53



10. If the merchant 'Representative Example' is displayed it must be displayed in the manner required by the regulations (The Consumer Credit (Advertising) Regulations 2010)
11. Affiliate sites require Log Book loans review and approval before being accepted
12. Affiliates are not to change their copy or display without first having approval from log Book loans for the changes
13. Affiliates are not to change URL without notifying R.O.EYE of the new URL
14. Any email or other marketing sent must first be approved by Log Book Loans
15. RO Eye and Log Book Loans continually monitor quality. Should leads fall below an acceptable standard we reserve the right to terminate engagement on a particular programme. Leads from unauthorized sources or through noncompliant advertising will not be paid for
16. Should Log Book Loans require an affiliate to cease promoting its product the affiliate must do so immediately on being notified of this
17. The client's URL can be used on a discretionary basis by R.O.EYE
18. The URL LogbookLoansOnline.co.uk is for the use of R.O.EYE only
19. Terms and Conditions are subject to change, and all affiliates are required to be compliant within 2 working days of the changes.



**A LOGBOOK LOAN IS
SECURED AGAINST
YOUR VEHICLE**



**logbook
LOANS**

**TURN YOUR
CAR INTO
CASH
& STILL KEEP
DRIVING IT**

A LOGBOOK LOAN IS SECURED
AGAINST YOUR VEHICLE



**A LOGBOOK LOAN IS
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**logbook
LOANS**



**CLICK
HERE**

**logbook
LOANS**



OWN A CAR?

**logbook
LOANS**





**TURN
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CAR
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CASH**

**& STILL
KEEP
DRIVING
IT!**



**CLICK
HERE**

A LOGBOOK LOAN IS SECURED
AGAINST YOUR VEHICLE

**OWN A CAR?
CASH WITHIN
24 HOURS**

**LOANS OF UP TO £50,000
APPLY INSTANTLY ONLINE**

CLICK HERE

A LOGBOOK LOAN IS SECURED
AGAINST YOUR VEHICLE



**TURN YOUR CAR
INTO CASH & STILL
KEEP DRIVING IT!**

A LOGBOOK LOAN IS SECURED AGAINST YOUR VEHICLE

- FAST FRIENDLY SERVICE
- LOANS OF UP TO £50,000

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DRIVING IT!**



CLICK HERE



A LOGBOOK LOAN IS SECURED AGAINST YOUR VEHICLE





**APPLY NOW
CLICK HERE**

BORROW

£500 - £50,000

with no credit check
and within 24hrs

3 EASY STEPS TO THE MONEY YOU NEED!

- 1** Apply online instantly
- 2** If you qualify we will call you to discuss your needs
- 3** We'll meet with you to complete the paperwork

IS YOUR VEHICLE CLEAR OR NEARLY CLEAR OF ANY FINANCE?



- ✓ Are you the legal owner of the car
- ✓ No personal credit checks
- ✓ Loans for any purpose
- ✓ Apply instantly online
- ✓ Your money in 24 hrs
- ✓ Attractive early settlement options

**APPLY NOW
CLICK HERE**

REPRESENTATIVE EXAMPLE

A logbook loan is secured on your vehicle.

Total amount of credit	Total amount payable	% APR Representative	Fixed annual interest rate	Duration	Instalments
£1,150	£3317.34	478.30%	125.64%	78 weeks	78 x £42.53

Apply today and you could have the cash you need within 24hrs.

All loans subject to affordability. Log Book Loans 34a Deodar Road Putney London SW15 2NN





**APPLY NOW
CLICK HERE**

**GET
CASH
IN 24
HOURS**



A logbook loan is secured on your vehicle.

3 EASY STEPS TO THE MONEY YOU NEED

- 1** Apply online instantly
- 2** If you qualify we will call you to discuss your needs
- 3** We'll meet with you to complete the paperwork

**IS YOUR VEHICLE CLEAR,
OR NEARLY CLEAR OF
ANY FINANCE?**

- ✓ Are you the legal owner of the car
- ✓ No personal credit checks
- ✓ Loans for any purpose
- ✓ Apply instantly online
- ✓ Your money in 24 hrs
- ✓ Attractive early settlement options

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Total amount of credit	Total amount payable	% APR Representative	Fixed annual interest rate	Duration	Instalments
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**Apply today and you could have
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All loans subject to affordability.
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**APPLY NOW
CLICK HERE**





**APPLY NOW
CLICK HERE**

Borrow up to **£50,000** with a no credit check loan **3 easy steps to the money you need**

- 1** Apply online instantly
- 2** If you qualify we will call you to discuss your needs
- 3** We'll meet with you to complete the paperwork



Is your vehicle clear or nearly clear of any finance?

- ✓ Are you the legal owner of the car
- ✓ Loans for any purpose
- ✓ Your money in 24 hrs
- ✓ No personal credit checks
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REPRESENTATIVE EXAMPLE

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