

# Commercial Mortgages Application Form

Please fill in the form using BLOCK CAPITALS and black ink. Tick any boxes which apply.

The Lender is able to provide literature in alternative formats. The formats available are: large print, Braille, audio tape and PC disk. If you would like to register to receive correspondence in an alternative format please give us a call and ask for a 'Preferred Communication Request' form.

Applicants must be at least 18 years of age. If there are more than two applicants, please request and complete a supplementary personal details form for each additional applicant.

If you have any queries whilst filling in the form please contact your intermediary.

## 1 Mortgage details

Amount of loan requested

Repayment term requested  years

Interest only period required  years

Purpose of mortgage (please tick the appropriate box below)

Purchase  Refinance

Capital raising  Further advance

Refinance/capital raise

Name(s) in which the mortgages will be held

If capital raising how will the funds be used? If using the funds abroad please provide full details


If you are purchasing a property for investment, who will occupy the property?

You  Your business

Other

Please provide details

### Solicitor's Information

Please provide details of the solicitor who will be acting for you in respect of this mortgage

Name

Address  
  
  
 Postcode

Phone number (including area code)

Email address

### Intermediary Section

If you are applying through an intermediary, please provide their contact details

Company name

Contact name

Phone number (including area code)

Email address

If this application is for a further advance, have there been any changes to: partners, directors, shareholders or any other changes to the business since the original application? Please give details.






### 3 Personal details (continued)

All partners, directors, beneficiaries and, in addition, shareholders with greater than 25% shareholding **MUST** complete their personal details.

Power of Attorney – Personal details of both the applicant and Power of Attorney **MUST** be completed.

#### Second Applicant

Title

Mr  Mrs  Ms  Miss

Other

First name

Middle name

Surname

Previous surname (if applicable)

Other names you are known by or commonly use (not nicknames) please include title, first name and surname

Date of birth

Permanent residential address



Postcode

How long have you lived at that address?

Previous address (if you have lived at your present address for less than three years please tell us your previous address during this time. If you have had more than one previous address please use a separate sheet.)



Postcode

Country of residence

Nationality (if you have dual nationality, please state both)

Please indicate how you would prefer to be contacted

Home/Business number

Mobile number

Email

Post (at the address above)

In what capacity are you applying (please tick a box below)

Partner

Owner/Sole Trader

Power of Attorney

Director

% of shares held

Shareholder

% of shares held

#### Employment

Please provide details of any employment outside the business

Name of employer

Job title

Total yearly salary/income

Will this employment continue?

Yes

No

#### Have you ever

■ Been bankrupt?

Yes

No

■ Failed to keep up repayments on a mortgage, credit card or other financial arrangement?

Yes

No

■ Made a composition with creditors (where they have accepted a proportion of debt in full settlement) including an Individual Voluntary Arrangement (IVA)?

Yes

No

■ Had a property repossessed?

Yes

No

■ Had a court order for debt registered against you?

Yes

No

■ Broken any credit agreements?

Yes

No

■ Been associated with a business that has failed to keep up repayments on a mortgage, credit card or other financial arrangement, been insolvent or had a court order for debt registered against it?

Yes

No

If Yes to any of the questions above, please give details below








Please remember to complete supplementary sheets (if required) with the details of each Director/Partner/Major Shareholder with a holding greater than 25% and send these off with your completed application form.





## 6 Data Protection Statement

To the Lending Principals of

(the 'Lender')

When considering the attached application, the Lending Principals named above (the 'Lender') will use the information as described in the statement below. I confirm that I am entitled to give information to you about any person named on this form and that I have their consent to act on their behalf. I will share with them details of what I have agreed to on their behalf. Where there are two or more people named on the application form, this declaration applies to each person separately.

### Using my personal information

Whether or not this application is accepted, you may use all the information I give to you, the Lender, or which you hold on me as a personal or business customer, to provide and run the loan I have applied for. This includes information about the conduct (including details of transactions) of any account or policy that I have with you, a group company or an associated company. You may also use information about me and the business to help you develop and improve your products and services. You will keep information about me and my business after this loan ends.

I understand that my mortgage intermediary or you will give me a copy of the completed application form if I ask you to.

### Sharing my personal information

You may share my information for the purposes described in this statement with the group of companies to which you belong, your associated companies, service providers and agents. These companies may be based in other countries. I understand that you will make sure that my information is only used in line with your instructions and your own strict policies on confidentiality. If you transfer my information to another country, you will also make sure that you give it the same levels of protection as needed under the UK Data Protection Act. You may also give essential information about my account to others if needed to run and/or renew my account or policy and for regulatory purposes.

If I am applying for funding from the European Investment Bank (EIB) to help with my loan, I understand that information about my business and the conduct of my loan may be shared between you and used by the EIB.

You may release any information relating to this application to my mortgage introducer and I give my mortgage introducer permission to release any such information to you. I understand that for administration purposes any data held about me may be used by an authorised member of staff as nominated by my mortgage adviser.

### My marketing preferences

You may invite me to take part in market research surveys and identify and let me know by post, telephone or electronic media (including email and SMS) of products or services, which your group of companies and its associated companies think may interest me. (If I am aged over 18, when deciding whether to provide me with details of a credit product you may check my details and those of my business against the files of credit reference agencies who will not make a record of this search available to other lenders who search my file.).

If I don't want information on other products and services or to be included in market research, I can tick the following boxes:

Please do not contact me:

- by telephone       by post  
 by electronic media       for market research

Unless I have said otherwise, by continuing with this application, I agree to you contacting me using any of the methods shown above.

### Credit reference agencies

I understand that when you assess this application or when you assess my credit whether for any future loans or otherwise (including as part of an annual review of my business) you will use the information (including information about the conduct of any of my accounts) for credit assessment, which may include credit scoring. You may make any enquiries relating to me and my business that you consider necessary (for example, from another financial institution) and search the files of credit reference agencies, at my business and home address, which will keep a record of each search. This could affect my ability to get credit elsewhere within a short period of time. Details about this application (whether or not it goes ahead) will be recorded at the credit reference agency. A financial link between joint applicants or between myself and any named partner or spouse will be created at the credit reference agency. This will link our financial records, where each will be taken into account in all future applications by either or both of us. If I already have a financial association you will assess my application on this basis. This situation will continue until one of us successfully files for a 'disassociation' at the credit reference agency. You will also pass details about me, the business and the conduct of this loan (if my application is successful) to credit reference agencies. This will include any failure to make agreed payments to my loan and that this information may affect my ability to get credit.

### Verifying my identity and fraud checks

Before you can approve this application, you will check my details with fraud prevention agencies, and may make searches at credit reference agencies who will supply you with information, including information from the electoral register, for the purposes of verifying my identity. Scoring methods may be used to verify my identity. A record of this process will be kept that may be used to help other companies to verify my identity. If I give you false or inaccurate information and fraud is identified, at application or at any stage, details will be sent to fraud prevention agencies. Law enforcement agencies may access and use this information.

You and other organisations may search and use the records held by credit reference and fraud prevention agencies to prevent and investigate crime, fraud and money laundering and for example:

- to check details on applications for credit and credit related or other facilities;
- to verify my identity if I or my financial associate applies for other facilities;
- to undertake statistical analysis and system testing;
- to manage credit and credit related accounts or facilities;
- to recover debt;
- to check details on proposals and claims for all types of insurance; and
- to check details of job applicants and employees.

You may also search and use your internal records for these purposes.

You and other organisations may search and use from other countries the information recorded at fraud prevention agencies. On request, you will provide further information about the use of my personal and business data by you and the credit reference and fraud prevention agencies you use.

### Access to my information

I understand I have the right to see certain records you hold about me if I pay a fee and I can get an information sheet explaining my rights, from any branch.

## 7 Residential use declaration

I confirm that neither I nor any member of my immediate family currently occupies, or is intending to occupy as a dwelling, a property or properties (buildings and land) which will comprise 40% or more of the total property or properties (buildings and land) over which the Lender has or will have a first charge.

I understand that immediate family means anyone who is a spouse, parent, brother, sister, child, grandparent or grandchild; or any other person whose relationship with me has the characteristics of the relationship between husband and wife.

## 8 Property Valuation Statement

We may record details of the property and the purchase price (if applicable) on a database which will be used by us and other organisations to value properties, as well as for administration, research and statistical purposes.

We will make a valuation appraisal of the property. The making of an advance implies no representation or warranty as to the condition or value of the property.

## 9 Declaration

By signing this declaration, I/we confirm that:

- the information contained in this application is true and correct;
- I/we have read and understood the data protection statement;
- I/we have read and understood the residential use declaration; and
- I/we have read and agree with the property valuation statements.

First signature

Date

D	D	M	M	Y	Y	Y	Y
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Second signature

Date

D	D	M	M	Y	Y	Y	Y
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## 10 Identification

### ID requirements

Documentation required for Personal Verification if you are operating the account.

Please supply an item from each of the two lists below.

#### List A

Please tick to indicate which ONE from the list you have provided:

- Valid passport.
- Valid UK photocard driving licence.

#### List B

Please tick to indicate which ONE from the list you have provided:

- Bank statement (not internet printed) that is less than three months old.
- Credit card statement (not internet printed) that is less than three months old.
- Utility bill (not mobile phone, satellite/cable TV or internet printed bills) that is less than three months old.

**Documentation required for Verification of Business Entity Sole Trader or Partnerships of less than five partners** – If your trading address does not match the personal address of the Sole Trader or one of the Partners in the organisation, please provide one document from the list below:

Please tick to indicate which ONE from the list you have provided:

- Business Bank statement (not internet printed) that is less than three months old.
- HM Revenue & Customs Certificate issued within the last year.
- Letter from an Accountant or Solicitor that is less than three months old.
- Recent utility bill or statement in the name of the Business for the Business Premises that is less than three months old.
- Current business letterhead or company letterhead.

**Partnership (with more than five partners)** – the following is required:

- A letter containing a list of all current partners which must be on business letterhead paper.

### Private Limited Company, PLC and Limited Liability Partnership

No documentary evidence is required, however if the Directors/Secretary/Designated Members details have recently changed, copies of relevant forms from Companies House should be supplied as appropriate.

### Clubs and Societies

A copy of the signed meeting record authorising the opening of the account and listing of all operators on headed paper.

If you do not have the above documentation please call your intermediary for a full list of acceptable ID and documentation.