

# Enquiry Form for Short Term Loan – Individual

Broker Name		Company	
Mobile No.		Email	

**Loan Details** – first charge only on principal security

Loan Type	Residential Investment			Commercial (Investment & Owner Occupied)
	Short Term Loan	Light Refurbishment*	Heavy Refurbishment**	(Commercial or Semi Commercial)
Loan Amount Requested (£)				
Estimated Market Value (£)				
Term Required (months)				
Reason Loan Required?	Purchase	Re-Finance	Capital Raising	
Please detail purpose of loan				

\*Light Refurbishment – where no change of use is required and no change to the overall use/nature of the property, for example, new bathroom, kitchen, decoration or small extension

\*\*Heavy Refurbishment – where either planning permission and/or change of use is required for example large extension to increase the size or change of use from commercial to residential

Exit	
Sale	Refinance (Aldermore Term Product)      Refinance (other lender)
Please provide full details of exit strategy	

Borrower Type	Private Individuals	Trading Partnership
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Personal Details										
Title	Mr	Mrs	Miss	Ms	Mr	Mrs	Miss	Ms		
	Dr	Other			Dr	Other				
First Name										
Middle Name(s)										
Surname										
Date of Birth (dd/mm/yyyy)										
Marital Status	Single	Married	Co-Habiting	Divorced	Single	Married	Co-Habiting	Divorced		
Mobile phone number										
Home phone number (inc STD code)										
Email										

<b>Preferred contact method</b>	Phone	Email	Post	Phone	Email	Post
<b>Nationality</b>	UK	EEC	Other	UK	EEC	Other
<b>If Other, please specify</b>						
<b>Resident of the UK?</b>	Yes	No		Yes	No	
<b>Permanent rights to reside in the UK?</b>	Yes	No		Yes	No	
<b>National Insurance No.</b>						

## Current Address

	Applicant 1	Applicant 2
<b>1<sup>st</sup> line of address</b>		
<b>2<sup>nd</sup> line of address</b>		
<b>City/Town</b>		
<b>County</b>		
<b>Post Code</b>		
<b>Resident from/to (from mm/yyyy to mm/yyyy)</b>		
<b>Residential Status (owner/rented etc)</b>	Owner (with mortgage)	Tenant/Renting
	Owner (without mortgage)	Living with relatives
	Owner (with mortgage)	Tenant/Renting
	Owner (without mortgage)	Living with relatives

<b>Employment Status</b>	Full Time	Part time	Self Employed	Retired	Other	Full Time	Part time	Self Employed	Retired	Other
	<b>If Other, please specify</b>									
<b>Gross Annual Income (£)</b>										
<b>Occupation/Job Title</b>										

<b>Any Adverse Credit?</b>	Yes	No
<b>If Yes, please provide brief details</b>		

## Property/Security Details

No of Properties to be charged?	
1 <sup>st</sup> line of address	
2 <sup>nd</sup> line of address	
City/Town	
County	
Post Code	
Property Sector	Residential      Commercial/Industrial      Retail      Mixed Use
If Other, please specify	
Tenure	Freehold      Leasehold
Remaining term of lease if leasehold (if known)	
Current Use	Owner Occupied      Investment
Is the property fit for occupation	Yes      No
Are you currently occupying or intend on occupying the principal security?	Yes      No
Are you offering any additional properties to support this application?	Yes      No
If, Yes, please confirm available equity	

## Broker/Introducer Details

FCA REG NO:		CCL NO:	
Company Name:		Broker Name	
Full Address		Tel No.	
Mobile No.		Email	
Fax		Have you met with the client with regard to this application?	Yes      No

## Sub Broker Details (if applicable)

FCA REG NO:		CCL NO:	
Company Name:		Broker Name	
Full Address		Tel No.	
Mobile No.		Email	
Fax		Have you met with the client with regard to this application?	Yes      No

## Intermediary Declaration

I confirm that all relevant provisions including applicable requirements under the Financial Services & Markets Act 2000 have been satisfied. I confirm that any third party who may have arranged, advised on or introduced this mortgage is authorised to advise/arrange/introduce the business or is exempt from authorisation. I am fully aware the quality checks will be carried out on the validity of the information contained in this application form.

I confirm that I have discussed the mortgage payments with the applicant(s) and confirm that the applicant(s) can afford these payments. I confirm that I have discussed the plan for the repayment of the loan with the applicant(s). I confirm that I have disclosed the amount and nature of any fees received or to be received by me in connection with the mortgage to the applicant(s).

Signature of Broker / Introducer:.....

Print Name of Broker / Introducer:.....

## Data Protection Statement

Please note:

In accordance with standard lending policy; Aldermore Bank Plc ("Aldermore") will verify and check your application. This will involve the search of record held credit reference and fraud prevention agencies. Such agencies not only provide credit and voters roll information, they can verify your identity and also record the details of searches including whether or not your application proceeds. Aldermore will check and record your details with fraud prevention agencies. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. We and other organisations may access and use from other countries the information recorded by fraud prevention agencies. We 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. Aldermore will search for similar applications made by me/us to other lenders and, if fraud is suspected, other relevant details will be shared with those lenders. Should you have any queries relating to the use and storage of information or if you want to receive details of the relevant fraud agencies we use please write to us at: The Compliance Department, Aldermore, 1st Floor, Block B, Western House, Lynch Wood, Peterborough, PE2 6FZ. Please note, you can (on request) receive a copy of all the information which we hold on file for you if you so wish; we may levy a small charge for this service.

Intermediary:

Please confirm that you are entitled to disclose information about all applicants and authorise us to search and record information about all of them? (please circle) **Yes / No**

Customer Name..... Permission **Yes / No**

Customer Name..... Permission **Yes / No**

Please indicate by circling yes that the applicant(s) consent(s) to disclosure by Aldermore Bank PLC of any confidential information (financial or otherwise) to any person(s) who may be asked to provide any security or guarantee(s) for the mortgage, or their legal advisors. The applicant(s) agree(s) to Aldermore Bank PLC discussing the progress of this application (and any associated matters) with and sending copies of any correspondence to our professional advisers. **Yes / No**

## Residential Use Declaration

I hereby declare that I do not and neither does any of my immediate family currently occupy or intend to occupy as a residential dwelling any property or properties in the UK (being buildings or land) which together comprise in the aggregate 40% or more of the property or properties (being buildings or land) over which Aldermore Bank PLC has secured or intends to secure a first legal charge. I do not hold the property on trust for any persons (a beneficiary) who would intend to so occupy the property themselves or their immediate family. I further understand that 'immediate family' for the purposes of this declaration means and includes any person being a spouse, civil partner, parent, brother, sister, child, grandparent or grandchild of mine or any other person whose relationship with me has the characteristics of a husband or wife. I confirm this is correct? **Yes / No**

Where the above is not the case, please note that the application falls into the category of a Regulated Mortgage Contract, such mortgages can only be provided by firms that are regulated by the Financial Conduct Authority. Aldermore Bank PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, we do not however provide short term loans on a regulated mortgage contract basis. We do not offer mortgage advice.

## Transferability

Aldermore Bank PLC reserves the right to transfer and/or assign all of its rights under or in respect of any mortgage, 'standard security' or legal charge, guarantee, assignment, 'assignment' or other ancillary deeds and/or documents securing its lending the subject of or resulting from this Loan application to any third party which third party may or may not be a Bank, Building Society or other independent lender. By completing and signing this Loan application you acknowledge this right reserved by Aldermore Bank PLC and consent to any such transfer or assignment.

## 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.

## Use of your personal information

Information about all applicants will be collected and held on Aldermore Bank PLC systems and database and will be used to process your application and for ongoing account maintenance and administrative purposes. It will be held in accordance with the Data Protection Act 1998 and we will only disclose it to other companies within our group, our lawyers, auditors and external advisors, agents and rating agencies, actual or prospective transferees or assignees of Aldermore's rights (and their advisers). We will also disclose your personal information to third party service providers who we engage from time to time but we will always endeavour to ensure that they hold it in accordance with the Data Protection Act 1998. We will also use the information you provide to us to contact you to update you on our products and services and those of third parties which we think may be of interest to you. By submitting your information to us you consent to us processing your personal information in this way and contacting you by telephone, post, fax, sms and/or email. Please tick the relevant box(es) if you **DO NOT** wish to be contacted by us for this purpose. I **DO NOT** wish to be contacted by telephone, post, fax, sms, and/or email. Please note that you may withdraw your consent at any time by writing to The Compliance Department, Aldermore, 1st Floor, Block B, Western House, Lynch Wood, Peterborough, PE2 6FZ.

I/We understand that it is important to Aldermore that personal information about me/us and my/our account is treated as private and confidential.

Aldermore will hold and deal with my/our personal data in accordance with the Data Protection Act 1998.

Aldermore may use the information given in this application for credit assessment, including credit scoring, making enquiries and taking references relating to me/us as considered necessary.

## Declarations

I/we, the undersigned, declare that the replies to the questions contained in this application form and any supplementary application form(s) are true and complete in every respect to the best of my/our knowledge and understand that Aldermore Bank PLC has relied on the replies and may form the basis of any contract between me/us and Aldermore Bank PLC (and its transferees and assignees).

I/we have read and agree with the residential use declaration and the data protection and property valuation statement above.

I/we agree that Aldermore may use and share your information to prevent fraudulent activity.  
(If Company) signing for and on behalf of

..... Limited

Signature of First Applicant

Signature of Second Applicant

.....  
Date

.....  
Date

**Any property used as security, which may include your home, may be repossessed if you do not keep up repayments or keep to the terms of your loan**

