

## UNREGULATED APPLICATION FORM

### 1 - Introducer / Packager Details

Firm	Introducer
Address	
FCA / Interim Permission Number	
Telephone	Email
Which network are you part of if any?	Level of advice? <input type="checkbox"/> Advised <input type="checkbox"/> Non advised
Are you charging the client a fee? <input type="checkbox"/> Yes <input type="checkbox"/> No	What is the fee? £                      Date payable?
Is any fee charged refundable? <input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, at what stage is it refundable?
Have you met the client in a face to face interview?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you packaging the application on behalf of an intermediary?	<input type="checkbox"/> Yes <input type="checkbox"/> No
<i>(If 'Yes' above)</i> Firm Name	
Address	
FCA / Interim Permission Number	
Telephone	Email

### 2 - Client details

Applicant 1	Applicant 2
Title	Title
Forename	Forename
Middle name(s)	Middle name(s)
Surname	Surname
Known by any other name / maiden or alias	Known by any other name / maiden or alias
Mother's maiden name	Mother's maiden name
Marital status	Marital status
Date of Birth	Date of Birth
Place of Birth	Place of Birth
National Insurance Number	National Insurance Number
Nationality	Nationality
Permanent right to reside?	Permanent right to reside?

## 2 - Client details continued

Applicant 1			Applicant 2		
Current residential status*			Current residential status*		
Residential address			Residential address		
Postcode			Postcode		
Time at this address	Years	Months	Time at this address	Years	Months
Home tel			Home tel		
Mobile			Mobile		
Email			Email		
Preferred contact method			Preferred contact method		
Number of dependants** <i>(if over 18, please provide full details in section 9)</i>			Number of dependants** <i>(if over 18, please provide full details in section 9)</i>		
<p>* If you have been at this address for less than 3 years please provide previous address in section 8</p> <p>** If second charge, secured on own home</p>					

## 3 - Loan details

Initial net loan required £	
Further borrowing required for works £	
Term	Months
Purpose of borrowings <i>(full explanation and breakdown required)</i>	
Source of deposit	
Repayment proposal <i>(full explanation required to include Lender if refinance and if sale details on price and marketing activity)</i>	
Refinance	
Sale of property	
Other	



### 5 - Solicitors (minimum of 2 partners required)

Name of firm	
Address	
Postcode	
Contact name	
Telephone	Email

### 6 - Credit history

	Applicant 1	Applicant 2
Have you ever been refused a mortgage on this or any other property?	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
Have you ever had a judgement for debt recorded against you or if a director your company?	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
Have you ever been declared bankrupt or compounded with your creditors?	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
Have you ever failed to keep up with payments under any present or previous mortgage, rental or loan agreement?	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
Have you made a claim to the DSS in the last 12 months?	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
Have you ever been convicted of a fraud offence?	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
If you have answered yes to any of the above questions, please provide full details in section 8		

**7 - Company / SPV details (if the loan is not going in personal names)**

Name of firm
Company type ( <i>tick as appropriate</i> )
<input type="checkbox"/> Sole trader <input type="checkbox"/> Partnership <input type="checkbox"/> LLP <input type="checkbox"/> PLC <input type="checkbox"/> Limited company <input type="checkbox"/> Charity <input type="checkbox"/> Church <input type="checkbox"/> Club <input type="checkbox"/> Society
<input type="checkbox"/> Local authority <input type="checkbox"/> Government department <input type="checkbox"/> Other. Please specify
Applicant and/or trading name
Total number of partners/directors/shareholders
Registered address
Postcode
Company registration number
Nature of business
Trading since
Correspondence address
Directors names
Shareholders names ( <i>including % held</i> )
Company accountant ( <i>name, address, qualification</i> )

## 8 - Additional information

Assets and liabilities statement	
<b>Principle residency</b>	
Address	
Postcode	
Estimated value £	Outstanding mortgage £
Lender	
<b>Other property</b>	<b>Other property</b>
Address	Address
Postcode	Postcode
Estimated value £	Estimated value £
Outstanding mortgage £	Outstanding mortgage £
Lender	Lender
Rental income £	Rental income £
<b>Other property</b>	<b>Other property</b>
Address	Address
Postcode	Postcode
Estimated value £	Estimated value £
Outstanding mortgage £	Outstanding mortgage £
Lender	Lender
Rental income £	Rental income £
<b>Unsecured loans</b>	
Amount outstanding £	Lender
<b>Bank overdrafts</b>	
Amount £	Bank
<b>Savings</b>	
Amount £	Bank
Current personal guarantees	
<b>Other assets / investments / chattels / company shareholdings held</b>	

## Video recording consent form

### IMPORTANT - use of your information

You have a right to know how the Lender will use your personal information. It is important that you read the "DATA PROTECTION STATEMENT" and "USE OF YOUR PERSONAL INFORMATION" notice before you sign this consent form.

### Data Protection Statement - Please note

In your application you have consented to our use of your information as described below.

In accordance with standard lending policy, the Lender will verify and credit check your application and shall be entitled to make further checks and seek further verifications from time to time throughout the life of this application form. This will involve (but not limited to) the search of records held by 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. If false or inaccurate information is provided and fraud is identified, details of such inaccuracies and fraud will be passed to fraud prevention and law enforcement agencies. Fraud prevention and Law enforcement agencies may access and use information the lender passes to them. The Lender and other organisations may access and use from other countries information recorded by fraud prevention agencies at any time throughout the life of an application form. The Lender and other organisations may also access and use the aforesaid information at any time throughout the life of an application form to prevent fraud and money laundering, for example, (but not limited to) 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, and checking details of job applicants and employees. Should you have any queries relating to the use and storage of information or if you want to receive details of the relevant fraud prevention and law enforcement agencies the Lender uses please write to the Lender at: 7 Air Street, London, W1B 5AD. Please note, you can (on request) receive a copy of all the information which the Lender holds on file for you if you so wish. The Lender may levy a small charge for this service.

In addition to the above consent you agree to the following:

#### Video recording

The Lender may, at its discretion, make visual and/or audio recordings of any meeting or discussion which it has with you in connection with your loan application.

### Use of your personal information

Information about all applicants will be collected and held on the Lender's systems and database and will be used throughout the life of any Loan 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 the Lender will only disclose it to other companies within its group, its lawyers, auditors, external advisors, agents and third parties as well as anyone to whom the Lender transfers its rights and duties under your Loan Agreement, together with their lawyers, auditors and external advisors, agents and rating agencies. The Lender will also disclose your personal information to third party service providers who the Lender engages from time to time but the Lender will always endeavour to ensure that they hold it in accordance with the Data Protection Act 1998. The Lender may, for a specific purpose, share your data outside of the EEA subject to appropriate provisions protecting your rights under the Act.

### Declarations

I have read and agree with the data protection statement and the use of your information section above.

Applicant 1	Applicant 2
Applicant signature	Applicant signature
Print name	Print name
Date	Date



## Signed declaration

1. Amicus Finance PLC, in order to secure credit facilities for you, will be required to undertake a Credit Reference check on you and/or your company with an appropriate credit referencing agency. In addition a money laundering check may be carried out electronically. Information gathered from this search will be used for underwriting decisions, for fraud prevention and money laundering verification purposes. By signing this declaration you give the lender permission to carry out their credit checks.
2. The searches carried out by the lender to assess this application involve checking the details you supply against those held on any credit agency databases the lender has access to. This includes information from the Electoral Register and fraud prevention and law enforcement agencies. A record is kept by the lender of the results derived from this search. The lender may use information it gets about you and those whom you are linked financially. Other companies may also use such information. This information may be used for debt tracing, the prevention of money laundering, and the management of the lenders account. The lender may pass information to organisations involved in fraud prevention and law enforcement, to protect its customers and itself from theft and fraud. If you give the lender false or inaccurate information and the lender suspects fraud, the lender will record this and share this information with other organisations.
3. The lender will now attempt to verify your identity (or the identity of the individual in whose behalf you are acting). This process involves checking the details you supply against those held on a number of specific databases including (but not limited to) Equifax - the credit reference agency which has access to, for example information from the Electoral Register and fraud prevention agencies. Scoring methods will be used in the verification process as this gives a more thorough check of the available data. A record of this process will be kept that may be used to help other companies to verify your identity; we may also pass information to organisations involved in fraud prevention to protect ourselves and our customers from theft and fraud. If you supply false or inaccurate information and we suspect fraud, we will record this and share this information with other organisations.
4. I/We require our clients to give us instructions in writing to avoid possible disputes, this may mean that we clarify the instruction for you but we will give you the opportunity to challenge this.
5. I/We will inform Amicus of any changes to the information provided on the application form in writing that occur either before or after the loan is made.
6. I/We declare the particulars on this form to be true and correct and to form the basis of any contract between myself and Amicus. Any inaccuracies when applying for a loan could result in criminal prosecution and/or civil action for recovery of any losses incurred.

## IMPORTANT - use of your information

You have a right to know how the Lender will use your personal information. It is important that you read the "DATA PROTECTION STATEMENT" and "USE OF YOUR PERSONAL INFORMATION" notice after the Terms before you sign this Application.

Your personal details may be used by the Lender and its group of companies, to send to you information about the Lender's similar products or services to those you have purchased and which the Lender consider may be of interest to you. If you **WOULD** like to receive such communications please tick the following boxes: [ ] Post [ ] Telephone [ ] E-mail [ ] SMS

Your personal details may be disclosed to other third parties whose products or services the Lender consider may be of interest to you. If **YOU WOULD** like to hear about these products please tick the following boxes: [ ] Post [ ] Telephone [ ] E-mail [ ] SMS

For full details see the "USE OF YOUR PERSONAL INFORMATION" box located on page 10 of this application.

## Data Protection Statement - Please note

In accordance with standard lending policy, the Lender will verify and credit check your application and shall be entitled to make further checks and seek further verifications from time to time throughout the life of this Loan Agreement. This will involve the search of records held by 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. 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. The Lender and other organisations may access and use from other countries the information recorded by fraud prevention agencies at any time throughout the life of this Loan Agreement. The Lender and other organisations may also access and use this information at any time throughout the life of a Loan Agreement 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. Should you have any queries relating to the use and storage of information or if you want to receive details of the relevant fraud prevention agencies the Lender use please write to the Lender at: Amicus Capital Limited, 7 Air Street, London, W1B 5AD. Please note, you can (on request) receive a copy of all the information which the Lender holds on file for you if you so wish. The Lender may levy a small charge for this service.

## Signed declaration continued

### Use of your personal information

Information about all applicants will be collected and held on the Lender's systems and database and will be used throughout the life of any Loan Agreement 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 the Lender will only disclose it to other companies within its group, its lawyers, auditors, external advisors, agents and third parties as well as anyone to whom the Lender transfer its rights and duties under your Loan Agreement with the Lender, together with their lawyers, auditors and external advisors, agents and rating agencies. The Lender will also disclose your personal information to third party service providers who the Lender engages from time to time but the Lender will always endeavour to ensure that they hold it in accordance with the Data Protection Act 1998. The Lender may, for a specific purpose, share your data outside of the EEA subject to appropriate provisions protecting your rights under the Act. The Lender will also use the information you provide to the Lender to contact you to update you on its products and services and those of third parties which the Lender think may be of interest to you. Please note that you may withdraw your consent at any time by writing to the Lender at: Amicus Capital Limited, 7 Air Street, London, W1B 5AD.

### Declarations

I/we the Customer referred to in the foregoing Application, 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 the Lender has relied on the replies and such replies may form the basis of any contract between me/us and the Lender (and its transferees and assigns). I/we have read and agree with the data protection statement and the use of your information section above.

### **WARNING - your security may be repossessed if you do not keep up payments on a mortgage or loan secured against it**

I understand and consent to the above terms, which are effective from the date of issue, and I hereby authorise the Company to pass information on a confidential basis when warranted to such authorised companies.

Applicant 1	Applicant 2
Applicant signature	Applicant signature
Print name	Print name
Date	Date

### **IMPORTANT - Your personal information**

#### **Credit decisions and also the prevention of fraud and money laundering**

We may use credit reference and fraud prevention agencies to help us make decisions. A short guide to what we do and how both we and credit reference and fraud prevention agencies will use your information is detailed in the leaflet called:

**A condensed guide to the use of your personal information by ourselves and at Credit Reference and Fraud Prevention Agencies. If you would like to read the full details of how your data may be used please contact us at [enquires@amicusplc.co.uk](mailto:enquires@amicusplc.co.uk) or phone 0203 540 5120 and ask one of our staff.**

By confirming your agreement to proceed you are accepting that we may each use your information in this way.