

Commercial Mortgages

Application Form

1. Applicant details

Applicant name:

Correspondence address:

Ref. number (if applicable):

Postcode:

Have you seen the applicant face to face? (mortgage brokers only):

2. Application type

Individual(s)

Limited Liability Partnership

Limited Partnership

Trusts

Limited Company

Public Limited Company

Sole Trader

All entities are required to complete the appendix on page 6

3. Financial Conduct Authority regulated mortgage (please tick)

Is this an FCA regulated loan? Yes No

Will the applicant or a close family relative occupy more than 40% of the proposed security at any time during the term of the mortgage? Yes No

Is this a Consumer Buy-to-let application? Yes No

If **Yes**, please contact Aldermore Residential/Buy To Let team on the number below

NOTE: Consumer Buy-to-let is a mortgage where:

- Residential property was previously occupied by the applicant/ related person or was inherited AND
- Applicant does not already own other residential property that is also let (please note: the other property must not be let to a related person).

If you answered yes to any of the questions in section 3, please refer to our Residential Mortgages Team on **0333 3211000**.

4. Limited Company/Limited Partnership/Limited Liability Partnership

If you selected Limited Company, Limited Partnership or Limited Liability Partnership in 'Section 2-Application type' please complete the section below.

Company Details

Registered name:

Registered number:

Nature of business:

Trading since (MM/YYYY):

Registered address:

Postcode:

Include list of all directors and shareholders who hold a 10% shareholding or more

Name	Director /shareholder or shareholder only (please state)	%Share

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5. Property details

Property address:

Postcode:

Estimated value:

Purchase price/
original purchase
price:

Property type:	Student accommodation	Residential portfolio	Office	Hotel
	Retail (with living accommodation)	Retail (without living accommodation)	Ground rent	Care home
	Warehouse/ industrial unit / factory			
Property description (residential property only)	Apartments/flats	Block of flats	Bungalows	Semi-detached house
	Ex Local authority house	Terraced house	Executive	
	Flats above commercial premises	Ex local authority flat	HMO (licensed)	
Location:	England	Scotland	Wales	
Use of property	Owner occupier	Investment		
Tenure	Freehold	Leasehold	Heritable (former feehold)	Heritable subject to lease

If leasehold

Years remaining on lease:

Rent review date:

Service charge:

Ground rent:

6. Purpose of loan

Purchase	Refinance	Mixed	Capital raise	
Loan amount: £	Interest only period required (if applicable):		Fixed/variable:	
Property value: £	Property use:	Residential	Mixed	Commercial
Repayment type	Capital repayment	Interest only	Part and part	
Payment term	Months:	Estimate completion date (if known):		

If purchase is mixed

Source of deposit:	Savings	Equity	Builder gifted
	Vendor gifted	Family gifted	Inter family sale
	Additional borrowing	External investment	Inter company or director loan
	Mezzanine funding	Others	

7. Accountants details

Contact name:	Company:
Telephone number:	
Qualifications:	
Full address:	
	Postcode:

8. Contact details

	Main contact 1	Main contact 2
Name		
Home phone number		
Work phone number		
Mobile Number		
Email		
Preferred contact method		

9. Solicitors details

Please provide full details of solicitor below:

Firm name:	
Contact name:	
Telephone number:	
Full address:	
	Postcode:
DX number:	
Solicitors email:	
Solicitors direct dial:	

10. Intermediary details (brokers only)

Your Aldermore Bank PLC reference number (If pre-registered with us):	
Individual contact name:	
Business name:	
Business telephone:	
Mobile telephone:	
Email address:	
Business address:	
	Postcode:

11. Any further information

Please use this section to let us know any extra detail/extra notes.

Application declaration - to be signed by all applicant(s) or directors and shareholders (holding more than 10% of the company)

For your own benefit and protection you should read this declaration carefully before signing, which should be read in conjunction with your Application Form above. If you do not understand any part please ask for further information.

In this declaration "I", "me", "my", "mine" means each of the applicants to the mortgage application and "the Lender" means Aldermore Bank Plc (and its successors, transferees and assigns).

By applying for a mortgage I affirm the following statements:

1. Applications and Representations

The Lender reserves the right to reject my application without giving any reason except where legally obliged to do so, or withdraw any offer of mortgage, without giving any reason. No person (other than an employee of the Lender) is empowered to make any representations or give any undertaking on behalf of the Lender in relation to the mortgage applied for and the Lender shall not be liable for any such representations or undertakings made.

2. Intermediaries

I agree that if a third-party intermediary submitted this application on my behalf, the Lender may liaise with, and supply information to, this third-party about any matters connected with my mortgage application and my mortgage, including any complaint about my mortgage application or mortgage, unless otherwise instructed by me.

3. Valuation

That even though I may be provided with a copy of the Valuation Report by them, the Lender and the Valuer accept no responsibility to me for the accuracy of any Valuation Report in respect of any property. Any such Valuation Report is not a Building Survey or a Survey and Valuation and is intended for the Lender's valuation purposes only, with limited information because of the nature of the inspection. If advice about the structural condition of a property is required, a Building Survey or Survey and Valuation must be obtained by me.

4. Privacy Notice

I have been provided with a copy of the Lender's Privacy Notice, a copy of which is attached to this declaration and which explains:

- How and why the Lender may collect and use my personal data
- My rights under relevant data protection laws.

If you are applying in an individual name, ALL applicant(s) should complete and sign below.

If you are applying in a Company name, please confirm the Company you are signing on behalf of and ensure that ALL company directors (irrespective of percentage shareholding) and anyone with a shareholding greater than 10% complete and sign below.

5. Association

Another person's records will be "associated" with mine by the Lender when:

- There is a joint application
- I advise the Lender of a financial association with another person
- Credit Reference Agencies have existing linked or associated records

This "association" will link records at credit reference agencies and may be taken into account in any future credit applications made by the relevant individuals. This shall continue until one person applies to the credit reference agencies and is successful in filing a "disassociation". Therefore, I MUST ensure when making a joint application or advising the Lender of some other financial association that I am entitled to:

- Disclose information about joint applicants and anyone referred to by me.
- Authorise the Lender to search, link or record information at credit reference agencies about me and anyone referred to by me.

6. Assignment

The Lender may, without notice or consideration, transfer, assign or otherwise dispose of either in whole or in part, its rights in respect of any loan, mortgage or policies of life assurance or other security made in connection with this mortgage application to any company, person, or body.

7. Declaration

I declare that, as far as I know and believe, the information I have given in this application is true and that if I provide any false, inaccurate or misleading information it may constitute a criminal offence on my part, which may lead to a criminal prosecution, and imprisonment and/or a fine; further, that it may lead to a civil action against me for recovery of any losses that the Lender incurs.

In addition, when I give the Lender information about another person, I am acting with their knowledge and approval, and have their authority to agree to the processing of their personal details and have provided them with a copy of the Lender's Privacy Notice.

Signature(s) of all applicant(s) and director(s) (if applicable)

Full name	Signature	Date
Full name	Signature	Date
Full name	Signature	Date
Full name	Signature	Date
Full name	Signature	Date
Full name	Signature	Date
Full name	Signature	Date
Full name	Signature	Date
Full name	Signature	Date



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Privacy notice - to be retained by all applicant(s)

A summary of how we use your personal data

About us

We are Aldermore Bank Plc ("Aldermore"), our Company Registration number is 947662 and our Registered Office address is Apex Plaza, Forbury Road, Reading, RG1 1AX.

In this notice we provide examples of how personal data is collected and how it is used. More information on this can be found by reviewing our **full privacy policy**.

You can also contact our Data Protection Officer if you have any questions about this notice, would like further information about the points raised or to exercise any of your rights.

From time to time, and in particular when you provide us with additional personal information or add additional products, we may also provide you with additional service specific information about the use of your personal data which should be read alongside this notice and the full privacy policy.

Our full privacy policy

It is important that you understand how the personal information you give us will be used. Therefore, we strongly advise that you read our **full privacy policy** or you can ask us for a copy.

www.aldermore.co.uk/legal/privacy-policy

What personal data do we collect from you and how do we collect it?

We may collect certain personal data which (either on its own or when combined with other information we hold about you) allows us to identify you as an individual and which is about you. You can see details of the types of personal data we may collect about you in our **full privacy policy**.

We will generally collect your personal data directly from you, or via third parties such as brokers or intermediaries. However, we may also collect data from and/or combine your personal data with information from other sources such as Credit Reference Agencies (CRAs) or fraud prevention agencies, and publicly available sources such as social media and Companies House. You can see details of such other sources in our **full privacy policy**.

What do we do with your data and who might we share it with?

We process your data to provide you with the product or service you are using, in accordance with our contract, or to take steps to enter into a contract in respect of a product or service you have requested. We may also use your personal data to comply with our legal obligations, such as detecting and monitoring fraud and other financial crime, and complying with our regulatory obligations.

Some of our processing of your personal data is done on the basis that it is necessary for our legitimate interests in running an efficient and effective bank, including administration, records keeping and governance, improving our products and services and for marketing research and developing statistics, as well as some profiling and automated decision making.

We also process your personal data for matters of substantial public interest, such as protecting vulnerable customers or detecting and preventing fraud.

These activities may include sharing your personal data with third party service suppliers such as payment service providers. Other uses of personal data will be to ensure that we can meet our legal and regulatory obligations (and the regulator's expectations) such as meeting audit requirements.

We share your information within the Aldermore Bank Group and our contracted third parties who either provide a service to us or you.

We may also, from time to time, ask you for your consent for other purposes, which we will explain to you at the time. Much of what we do with your personal data is not based on your consent and is instead based on other legal grounds. However, for processing that is based on your consent, you have the right to revoke that at any time.

More details about why we use your personal data, who we share it with and how and when you can withdraw your consent can also be found in our **full privacy policy**.

Individuals you have financial links with

We may also collect personal information about other individuals who you have a financial link with. This may include people who you have joint accounts or policies with such as your partner/spouse, dependents, beneficiaries, guarantors or people you have commercial links to, for example beneficial owners, directors, shareholders, employees and officers of your company.

We will collect this information to assess any applications, provide the services requested and to carry out Anti-Money Laundering and fraud prevention checks. You can find out more about how we process personal information about individuals with whom you have a financial link in our **full privacy policy**.

Transferring data abroad?

We will only send your data outside of the European Economic Area (EEA) to follow your instructions, comply with a legal duty or work with our agents and advisers who we use to help run your accounts and services. Safeguards that we put in place include contractual obligations imposed on the recipients of your personal data to require them to protect your personal data to the standard required in the EEA. More information on this can be found in our **full privacy policy**.

How we use credit reference and other agencies

As part of your banking relationship with us we are required by law to check your identity and verify your address details to satisfy the current regulations. We may do this electronically, and in doing so we may supply your personal information to appropriate external agencies. We only do this to automatically verify your identity as part of our banking relationship with you.

As these checks are only undertaken to validate your identity they do not have any impact on your credit record. You can find out more about the identities of the credit reference agencies, and the ways in which they use and share personal information in our **full privacy policy** or here:

- **Experian** - www.experian.co.uk/crain/index.html
- **Transunion** - www.transunion.co.uk/legal/privacy-centre
- **National Hunter** - <https://nhunter.co.uk/privacy-policy/>
- **CIFAS** - <https://www.cifas.org.uk/website-privacy-notice>

How we use fraud prevention and law enforcement agencies

The personal information we have collected from you and anyone you have a financial link with may be shared with fraud prevention agencies who will use it to prevent fraud and money laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment. Further details of how your information will be used by us and these fraud prevention agencies, and your data protection rights, can be found in our **full privacy policy**.

What are your rights over your personal data?

- You have a number of rights in relation to your personal data. You can find more information in our **full privacy policy** or by contacting us if you wish to exercise any of the following rights:
- to request access to your personal data and to obtain information about how we process it
- to object to the processing of your personal data
- to restrict processing of your personal data
- to have your personal data erased
- to have your personal data corrected if it is inaccurate and to have incomplete data completed
- to move, copy or transfer your personal data
- rights in relation to automated decision making including profiling
- The right to complain to the Information Commissioner's Office (www.ico.org.uk) who regulates the processing of personal data in the UK.

Marketing

We will keep you informed about our products and services similar to those you already have unless you tell us you don't want this material.

If you don't want marketing communications from us anymore, you can opt out at any time. You can let us know by following the instructions included in the marketing communication you've received or go to our contact us page on our website.

Alternatively, you can tell our data protection officer by emailing: DPO@aldermore.co.uk

Contact us

Data Protection Officer

Aldermore

4th Floor

40 Spring Gardens

Manchester M2 1EN

Email: DPO@aldermore.co.uk

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Aldermore Bank PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number: 204503). Registered Office: Apex Plaza, Forbury Road, Reading, RG11AX. Registered in England. Company No. 947662. Invoice Finance, Commercial Mortgages, Property Development, Buy-To-Let Mortgages and Asset Finance lending to limited companies are not regulated by the Financial Conduct Authority or Prudential Regulation Authority. Asset Finance lending where an exemption within the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001 applies, is exempt from regulation by the Financial Conduct Authority or Prudential Regulation Authority.

Appendix - Individual(s)/Director(s)/Shareholder(s) who own 10% or more

	Applicant 1				Applicant 2			
Role	Director Settlor	Shareholder Beneficiary	Partner Sole trader	Trustee	Director Settlor	Shareholder Beneficiary	Partner Sole trader	Trustee
Title								
First name								
Middle name								
Surname								
Date of birth								
National Insurance No.								
Gender								
Nationality	British	EU	Other		British	EU	Other	
Permanent rights to reside in the UK	Yes	No			Yes	No		
Length of residency	Years	Months	From birth		Years	Months	From birth	
Tax jurisdiction residency								
Marital status (please specify)								
Previous names (Title, First name, Surname)								

Home address

	Applicant 1				Applicant 2			
Address								
	Postcode:				Postcode:			
Date moved in								
Residential status (tick the box)	<input type="checkbox"/> Owner with mortgage <input type="checkbox"/> Owner without mortgage <input type="checkbox"/> Renting - private landlord				<input type="checkbox"/> Owner with mortgage <input type="checkbox"/> Owner without mortgage <input type="checkbox"/> Renting - private landlord			

If resident at current address for less than 3 years then please enter a previous address(es) below

Previous address (es)

	Applicant 1				Applicant 2			
Address								
	Postcode:				Postcode:			
Date moved in								
Residential status (tick the box)	<input type="checkbox"/> Owner with mortgage <input type="checkbox"/> Owner without mortgage <input type="checkbox"/> Renting - private landlord				<input type="checkbox"/> Owner with mortgage <input type="checkbox"/> Owner without mortgage <input type="checkbox"/> Renting - private landlord			

Complete additional copies as required

Please complete a statement of assets liabilities, income and expenditure and attach with your application.



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Appendix - Individual(s)/Director(s)/Shareholder(s) who own 10% or more

	Additional applicant				Additional applicant			
Role	Director Settlor	Shareholder Beneficiary	Partner Sole trader	Trustee	Director Settlor	Shareholder Beneficiary	Partner Sole trader	Trustee
Title								
First name								
Middle name								
Surname								
Date of birth								
National Insurance No.								
Gender								
Nationality	British	EU	Other		British	EU	Other	
Permanent rights to reside in the UK	Yes	No			Yes	No		
Length of residency	Years	Months	From birth		Years	Months	From birth	
Tax jurisdiction residency								
Marital status (please specify)								
Previous names (Title, First name, Surname)								

Home address

	Additional applicant				Additional applicant			
Address								
	Postcode:				Postcode:			
Date moved in								
Residential status (tick the box)	Owner with mortgage Owner without mortgage Renting - private landlord				Owner with mortgage Owner without mortgage Renting - private landlord			

If resident at current address for less than 3 years then please enter a previous address(es) below

Previous address (es)

	Additional applicant				Additional applicant			
Address								
	Postcode:				Postcode:			
Date moved in								
Residential status (tick the box)	Owner with mortgage Owner without mortgage Renting - private landlord				Owner with mortgage Owner without mortgage Renting - private landlord			

Complete additional copies as required

Please complete a statement of assets liabilities, income and expenditure and attach with your application.



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