

Commercial Mortgage Application Form

1. Applicant Details and Contact Details

Applicant Name			
Main Contact			
Name			
Home phone number		Work phone number	
Mobile number		Email address	
Preferred contact method			

2. Application Type

Please select one:	Individual(s)	Limited Liability Partnership	Limited Partnership	Trusts
	Limited Company	Public Limited Company	Public Limited Company	

3. FCA Regulated Mortgage

Please select as appropriate:		
• Is this an FCA regulated loan?	Yes	No
• Will the applicant or a close family member occupy more than 40% of the proposed security during the mortgage term?	Yes	No
• Is this a Consumer Buy-to-let application?	Yes	No
If Yes, contact Aldermore Residential/Buy To Let team on 0333 3211000.		
Consumer Buy-to-let Definition: <ul style="list-style-type: none">Property was previously occupied by the applicant or inherited.Applicant does not own other let residential property (excluding property let to a related person).		

4. 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		
Have you seen the applicant face to face?			Yes No

5. Limited Company/Limited Partnership/Limited Liability Partnership (If Applicable)

Complete if you selected Limited Company, LLP, or LP in Section 2.

Registered name				
Registered number				
Nature of business				
Sic code		Trading since (MM/YYYY)		
Registered Address (including postcode)				
Correspondence Address if not Registered Address				
Role (tick all that apply):	Individual	Director	Shareholder	Partner
	Trustee	Settlor	Beneficiary	Sole Trader
List of Directors/ Shareholders (25% or more) -	Name	Role	% Shareholding	

6. Individual and Associated Individuals

(Include Company Directors and Company Shareholders 25% or more)

Complete section 11 for Applicants 3 & 4 and the Supplementary Individual and Associated Individuals Application for Applicants 5 & 6

	Applicant 1	Applicant 2
Title		
First Name		
Middle Name		
Surname		
Home phone number		
Work phone number		

Mobile number						
Email address						
Date of Birth						
National Insurance No						
Estimated Retirement Age						
Gender	Male	Female		Male	Female	
Nationality	British	EU	Other	British	EU	Other
Permanent Right to Reside in UK	Yes	No		Yes	No	
Length of Residency	Years /	Months /	From Birth	Years /	Months /	From Birth
Tax Jurisdiction Residency Basic Rate Tax Payer	Yes	No		Yes	No	
Marital Status						
Previous Names (if within the last 6 years)						
Home Address						
Date Moved In						
Residential Status - If resident at current address for less than 3 years, please enter previous address(es) in Section 12 below:	Owner with mortgage	Owner without mortgage	Renting – private landlord	Owner with mortgage	Owner without mortgage	Renting – private landlord
Employment Status for Individual Applications	Permanently Employed	Self-Employed		Permanently Employed	Self-Employed	
	Retired	Not Working		Retired	Not Working	
Occupation						
Employed Since						

7. Property Details

Property address				
	Postcode			
Estimated value				
Purchase price / Original purchase price				
Property type	Retail	Semi-Commercial	Office	Industrial
	Mixed Use	Other - detail in section 12		

Sub property type	Shopping Centre	Retail Park	Supermarket	Prime High Street
	Secondary / Tertiary	Restaurant	Dental Practice	Doctors Surgery
	Miscellaneous Commercial	Retail with Accommodation	Office	Self Storage
	Industrial Unit	Warehouse	Mixed Portfolio	Apartments/Flats
	Block of Flats	Other-- detail in section 12		
Location	England	Scotland	Wales	
Use of property	Owner Occupier	Investment		
Tenure	Freehold	Leasehold	Heritable (former feuhold)	Heritable subject to lease
If Leasehold	Years remaining		Rent Review Date	
	Service Charge		Ground Rent	
Annual estimated rental income	£			

8. Purpose of Loan

Purpose of loan	Purchase	Refinance	
Loan amount	£		
3 year or 5 year Fixed/Variable			
Property value	£		
Repayment type	Capital Repayment	Interest Only	Part and Part
Payment term (months)			
Source of deposit (if purchase)	Savings	Equity Builder Gifted	Vendor Gifted
	Family Gifted	Inter-family Sale	External Investment
	Inter-company/Director Loan	Mezzanine Funding	Other
Use of Funds (if refinance)	Outstanding Mortgage Balance	Capital Raise	Purchase a New Property
	Debt Consolidation	External Investment	Other

9. Accountant Details

Contact name				
Company				
Telephone number				
Qualifications				
Full address				
		Postcode		

10. Solicitor Details

Firm name			
Contact name			
Full address			
		Postcode	
Email		Direct dial	

11. Applicant Personal Details - Applicant 3 and Applicant 4 (if applicable):

	Applicant 3			Applicant 4		
Title						
First Name						
Middle Name						
Surname						
Home phone number						
Work phone number						
Mobile number						
Email address						
Date of Birth						
National Insurance No						
Estimated Retirement Age						
Gender	Male	Female		Male	Female	
Nationality	British	EU	Other	British	EU	Other
Permanent Right to Reside in UK	Yes	No		Yes	No	
Length of Residency	Years /	Months /	From Birth	Years /	Months /	From Birth
Tax Jurisdiction Residency Basic Rate Tax Payer	Yes	No		Yes	No	
Marital Status						
Previous Names (if within the last 6 years)						
Home Address						
Date Moved In						

Residential Status - If resident at current address for less than 3 years, please enter previous address(es) in Section 12 below:	Owner with mortgage	Owner without mortgage	Renting – private landlord	Owner with mortgage	Owner without mortgage	Renting – private landlord
Employment Status for Individual Applications	Permanently Employed		Self-Employed	Permanently Employed		Self-Employed
	Retired		Not Working	Retired		Not Working
Occupation						
Employed Since						

12. Further Information

Please provide any additional notes or relevant details below:

**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:

1. How and why the Lender may collect and use my personal data
2. 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.

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	

5. Association

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

1. There is a joint application
2. I advise the Lender of a financial association with another person
3. 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:

1. Disclose information about joint applicants and anyone referred to by me.
2. 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.

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

SUBJECT TO STATUS AND AFFORDABILITY. T&CS APPLY. SECURITY MAY BE REQUIRED. ANY PROPERTY OR ASSET USED AS SECURITY MAY BE AT RISK IF YOU DO NOT REPAY ANY DEBT SECURED ON IT.

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.

Aldermore