

# Property development

## Application form

### Applicant name

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### Application type

Individual  Non-professional partnership   
Professional partnership  Sole trader   
Limited company  Limited liability partnership

### Intermediary details

Individual contact name: \_\_\_\_\_  
Business name: \_\_\_\_\_  
Business telephone: \_\_\_\_\_

### Your new mortgage details – overview

Loan amount £ \_\_\_\_\_ Property value £ \_\_\_\_\_ Repayment term: \_\_\_\_\_ months  
Product: \_\_\_\_\_ Interest rollup Yes  No  Additional security offered? Yes  No   
Estimated completion date (if known) \_\_\_\_\_

### Company details

If you entered Limited Company / Limited Partnership / Non Professional or Professional Partnership / or Trust in application type please complete this section below. If not please proceed to page 3.

Registered name: \_\_\_\_\_  
Registered number: \_\_\_\_\_ Nature of business: \_\_\_\_\_  
Trading since: (MM/YYYY) \_\_\_\_\_ Year end: \_\_\_\_\_  
Registered address: \_\_\_\_\_  
Postcode: \_\_\_\_\_  
Correspondence address: Same as above?  (tick if same)  
Postcode: \_\_\_\_\_

### Number of shareholders with 25% or greater

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

01733 404 563  
aldermore.co.uk/propertydevelopment

## Personal details

### Main applicant

Title: \_\_\_\_\_

First name: \_\_\_\_\_

Middle name: \_\_\_\_\_

Surname: \_\_\_\_\_

Date of birth: \_\_\_\_\_ Estimated retirement age: \_\_\_\_\_

Nationality: \_\_\_\_\_

Permanent rights to reside in the UK: Yes  No

Marital status: \_\_\_\_\_ Number of dependants: \_\_\_\_\_

Previous names:  
(Title, First name, Surname) \_\_\_\_\_

### Second applicant

Title: \_\_\_\_\_

First name: \_\_\_\_\_

Middle name: \_\_\_\_\_

Surname: \_\_\_\_\_

Date of birth: \_\_\_\_\_ Estimated retirement age: \_\_\_\_\_

Nationality: \_\_\_\_\_

Permanent rights to reside in the UK: Yes  No

Marital status: \_\_\_\_\_ Number of dependants: \_\_\_\_\_

Previous names:  
(Title, First name, Surname) \_\_\_\_\_

## Home address

### Main applicant

Address: \_\_\_\_\_

Postcode: \_\_\_\_\_

Date moved in: \_\_\_\_\_

Residential status (tick one box)    Owner with mortgage

Tenant/Renting     Owner without mortgage

Living with relatives     Joint owner

### Second applicant

Address: \_\_\_\_\_

Postcode: \_\_\_\_\_

Date moved in: \_\_\_\_\_

Residential status (tick one box)    Owner with mortgage

Tenant/Renting     Owner without mortgage

Living with relatives     Joint owner

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

## Previous address/es – continue on a separate sheet if required

### Main applicant

Address: \_\_\_\_\_

Postcode: \_\_\_\_\_

Date moved in: \_\_\_\_\_

Residential status (tick one box)    Owner with mortgage

Tenant/Renting     Owner without mortgage

Living with relatives     Joint owner

### Second applicant

Address: \_\_\_\_\_

Postcode: \_\_\_\_\_

Date moved in: \_\_\_\_\_

Residential status (tick one box)    Owner with mortgage

Tenant/Renting     Owner without mortgage

Living with relatives     Joint owner

## Contact details (at least 2 contact numbers)

### Main applicant

Home phone number: \_\_\_\_\_

Work phone number: \_\_\_\_\_

Mobile phone number: \_\_\_\_\_

Email: \_\_\_\_\_

Preferred contact method: \_\_\_\_\_

### Second applicant

Home phone number: \_\_\_\_\_

Work phone number: \_\_\_\_\_

Mobile phone number: \_\_\_\_\_

Email: \_\_\_\_\_

Preferred contact method: \_\_\_\_\_

## Employment details

### Main applicant

Employment status (please tick)

Employed  Self-employed   
Retired  Student   
Unemployed  Homemaker   
Perm. Disabled  Director   
Partner

### Second applicant

Employment status (please tick)

Employed  Self-employed   
Retired  Student   
Unemployed  Homemaker   
Perm. Disabled  Director   
Partner

## If employed (or Director)

### Main applicant

Permanent rights to reside in the UK: Full time  Part time

Job title:

Start date:

Gross annual salary:

Employers name:

Employers telephone number:

Current employment address:

Postcode:

### Second applicant

Permanent rights to reside in the UK: Full time  Part time

Job title:

Start date:

Gross annual salary:

Employers name:

Employers telephone number:

Current employment address:

Postcode:

If you answered self employed or partner for the previous question, please complete this section.

Company name:

Company type: Limited company  Partnership  Sole trader  Charity

Business sector:

Start date:

Percentage ownership (%):

## If retired

### Main applicant

Gross annual pension income:

### Second applicant

Gross annual pension income:

## Other sources of income

### Main applicant

Does the applicant have any other income: Yes  No

If yes

Gross annual other income:

Other income source:

### Second applicant

Does the applicant have any other income: Yes  No

If yes

Gross annual other income:

Other income source:

## Assets and liabilities

Please state for which applicant these are for, and if there are more please detail these on a separate sheet.

### Personal dwellings

Which applicant this relates to	Value	Balance of mortgage outstanding	Monthly mortgage payment	Is this mortgage to be retained
1.				
2.				
3.				

### Investment properties

Which applicant this relates to	Address	Property type	Value	Outstanding	Rent	Monthly payment
1.						
2.						
3.						

\* If anymore investments please provide us with a full portfolio

### Credit cards/Store cards

Which applicant this relates to	Account number	Card issuer	Balance	To be repaid
1.				
2.				
3.				

### HP loans/Unsecured loans

Which applicant this relates to	Account number	Lender	Balance	Monthly payment	To be repaid
1.					
2.					
3.					
		Value	Liability	Net position	Monthly payment
<b>Total for all</b>					

Have you ever been made insolvent, bankrupt, made any voluntary arrangements with creditors or been involved in any court proceedings for debt?

Yes  No

If you are or have been a director or officer of a company or other corporate body, which has been insolvent or entered into liquidation, whether compulsory or voluntary (save for the purpose of amalgamation or reconstruction of a solvent company), or had a receiver appointed of its undertakings or been involved in any court proceedings for debt?

Yes  No

### Loan purpose

Purchase  Refinance  Capital raising

### Company details

Full Property Address:

Security type:

Location: England  Scotland  Wales

Tenure: Freehold  Leasehold  Heritable (former feuhold)  Heritable subject to lease

GDV:

Current value:

## Solicitors details

Please provide full details of your acting solicitor below:

Firm name:

Contact name:

Telephone number:

Full address:

Postcode:

DX number:

Solicitors email:

Solicitors direct dial:

## Accountants details (if required)

Contact name:

Company:

Telephone number:

Qualifications:

Full address:

Postcode:

## Development project details

Development costs £

Development Period:

Details of type of project to be undertaken:

## Previous development experience

Previous experience of this type of development: Yes  No

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## Previous development experience

Please give details:

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## Exit Strategy with any comparable evidence

Please give details:

## Application declaration – to be signed by all applicant(s)

**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 accepts 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.

### 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.

**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 25% complete and sign below.**

Company name

### Signature(s) of applicant(s)

Full name	Signature	Date
Full name	Signature	Date

**If there are more than two signatories, please provide an additional copy of this declaration.**

## 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 Head Office address is 1st Floor, Block B, Western House, Lynch Wood, Peterborough, PE2 6FZ. This privacy notice summarises how and why Aldermore use your personal data.

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.

#### 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**, which is available at [www.aldermore.co.uk](http://www.aldermore.co.uk), or you can ask us for a copy.

#### 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 fraud prevention agencies

In order to process your application we will supply your personal information to CRAs including how you use our products and services and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity.

We will also continue to exchange information about you with CRAs on an ongoing basis, including about your settled accounts and any debts not fully repaid on time, information on funds going into the account, the balance on the account and, if you borrow, details of your repayments or whether you repaid on time. CRAs will share your information with other organisations, for example other organisations that you ask to provide you with products and services. Your data will also be linked to the data of any joint applicants or other financial associates as explained above. You can find out more about the identities of the CRAs, and the ways in which they use and share personal information at: [www.experian.co.uk/crain/index.html](http://www.experian.co.uk/crain/index.html).

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 can be found in our **full privacy policy**.

#### Data privacy notices from other organisations

Fraud Prevention Agencies and CRAs will use your personal data to perform their services or functions as data controllers in their own right. These notices are separate to our own. Additionally, where a broker or other intermediary processes your personal data as a data controller in its own right, its own privacy notice will apply and you should ask them for a copy if you have not received one by the time you are introduced to us.

#### 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 at: [www.ico.org.uk](http://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, although you can opt out of receiving this at any time by logging on to your account where online access is provided, writing to us or emailing us at any of the contacts published on our website.

#### Contact us

Data Protection Officer  
Aldermore  
1st Floor, Block B, Western House  
Lynch Wood  
Peterborough  
PE2 6FZ

Email: [DPO@aldermore.co.uk](mailto:DPO@aldermore.co.uk)



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