

# Bridging Finance

## Company application form



Please confirm if this is associated to a 0% facility fee product Yes  No

### Intermediary details (customer facing)

Are you:  Directly Authorised  Appointed Representative  Commercial Broker

Name  Your customer reference

Address (including postcode)

Email address  FCA registration number (if applicable)

Telephone number (including STD code)  Confirm your Interim Permission number (if applicable)

Fax number (including STD code)  Confirm your NACFB membership number (if applicable)

Network/Club details (If you are an AR you must provide details of your network)	Packager details
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Contact name <input type="text"/>	Contact name <input type="text"/>
Company name <input type="text"/>	Company name <input type="text"/>
Company address (including postcode) <input type="text"/>	Company address (including postcode) <input type="text"/>
Company telephone number (including STD code) <input type="text"/>	Company telephone number (including STD code) <input type="text"/>
FCA registration number <input type="text"/>	FCA registration number <input type="text"/>

### Fees

Level of advice      Advised       Non-advised

**Does your customer wish to add any of the following fees to the loan? (They should make a positive choice to do this.)**

Telegraphic transfer fee    Yes  No     Facility fee    Yes  No     Assessment fee    Yes  No

Do you intend to pass any of the procuration fee to the applicant(s)? Yes  Part  No  If yes or part, how much £

Are you charging the applicant(s) an administration fee?    Yes  No     If yes, how much £     When is this payable?

Is this fee refundable?    Yes  No     If yes, how much is refundable? £     When is this refundable?

Are you charging the applicant(s) a broker fee?    Yes  No     If yes, how much £     When is this payable?

Is this fee refundable?    Yes  No     If yes, how much is refundable? £     When is this refundable?

Are you charging the applicant(s) a packager fee?    Yes  No     If yes, how much £     When is this payable?

Is this fee refundable?    Yes  No     If yes, how much is refundable? £     When is this refundable?

### Identification

The applicant(s) was interviewed face to face      Yes     No

We require the applicant to provide evidence of identity at the time of application. We will endeavour to carry out these checks electronically, however if we are unable to do this we will need physical proof of identification. Please refer to our 'Anti money laundering guidelines' (which can be viewed at [www.precisemortgages.co.uk/Documentation](http://www.precisemortgages.co.uk/Documentation)) for details of documents that we will accept and an explanation of the electronic identification search footprint.

Photocopy documents must be certified with the words 'True copy of the original' and clearly show the certifying person's full name, and the name of the organisation they represent (if any), together with a signature and date. Documents containing a photograph should also be certified with the words 'True likeness'.

Photocopy documents must be sent with the application to Precise Mortgages, PO Box 6037, Wolverhampton WV1 9QW.

**IF FOR ANY REASON WE REQUIRE FURTHER DOCUMENTATION WE WILL LET YOU KNOW.**

### Broker declaration

By submitting this Application form to you, I:

- ▶ Confirm that I am acting on behalf of the applicant(s) and have their permission to access their information and to supply it to you with this application, and at any time during the life of the mortgage. I confirm that to the best of my knowledge and belief, the information contained in this application is true.
- ▶ Confirm that where the application is a Consumer Buy to Let, I have given adequate explanations in accordance with the requirements of Schedule 2, paragraph 8, of the Mortgage Credit Directive Order 2015.
- ▶ Confirm that I have read your 'Anti money laundering guidelines' (available at <http://www.precisemortgages.co.uk/Documentation>) and:
  - ▶ Original identification documents have been seen by myself;
  - ▶ Any associated photographs bore a good likeness to the individual;
  - ▶ Copies of the identification documents have been retained on my file.
- ▶ Note that you may use information that you may already hold about the Applicants (including Guarantors) in assessing this application including details about other properties which are mortgaged to you where they are the borrower or guarantor. I am aware, have made the Applicants aware and they agree that as part of this application you may provide to me, on their behalf, details of those properties to confirm that the information you hold about those is complete and accurate.
- ▶ Confirm that, if I send this form to you by email or have requested that you provide me with information by email I have made the Applicants aware of this, that email is not a secure medium and the content may be intercepted before it reaches the intended recipient.
- ▶ Agree to your Short Term Lending Terms of Business (2016 Edition) on my and the Firm's behalf. (The terms of business can be accessed from [pdf.precisemortgages.co.uk/01542\\_scl\\_terms\\_of\\_business.pdf](pdf.precisemortgages.co.uk/01542_scl_terms_of_business.pdf))

### Credit Decisions and Fraud Prevention Agencies

Note that:

- ▶ The personal information you collect from me will be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify the identity of the applicant and any guarantor (Applicants). If fraud is detected, I or the Applicants could be refused certain services, finance or employment. Further details of how my and their information will be used by you and these fraud prevention agencies, and my and their data protection rights, can be found by contacting the Data Protection Officer at Precise Mortgages.
- ▶ You will also supply Applicant's personal information to credit reference agencies (CRAs) in order to process their application and they will give you information about Applicants, such as about their financial history. You do this to assess creditworthiness and product suitability, check their identity, manage their account, trace and recover debts and prevent criminal activity.
- ▶ You will also continue to exchange information about Applicants with CRAs on an ongoing basis, including about their settled accounts and any debts not fully repaid on time. CRAs will share their information with other organisations. Their data will also be linked to the data of their spouse, any joint applicants or other financial associates.
- ▶ The identities of the CRAs, and the ways in which they use and share personal information, are explained in more detail at [www.equifax.co.uk/crain](http://www.equifax.co.uk/crain), [www.experian.co.uk/crain](http://www.experian.co.uk/crain) or [www.callcredit.co.uk/crain](http://www.callcredit.co.uk/crain).
- ▶ The details entered must be accurate and true to the best of my knowledge. If you suspect my or the Applicant's involvement in fraudulent activity you will take appropriate action against me and/or the Applicant.

### Privacy Notice - Customer

- ▶ Note that how you, credit reference and fraud prevention agencies use customer information, is set out in more detail in your [Summary Privacy Notice](#). You are providing this to me as the Applicant(s) representative and in order to allow you to lawfully progress their application, you require confirmation that I, as the Applicant(s) representative, have provided a copy of the Summary Privacy Notice to each of the Applicants, before you can lawfully proceed with their application.
- ▶ Confirm that I have provided each Applicant with a copy of the Summary Privacy Notice.

### Privacy Notice - Intermediary

Note that:

- ▶ More information about how you and fraud prevention agencies use information you hold about mortgage intermediaries is contained in your Intermediary [Privacy Notice](#).
- ▶ You may contact me about products and services offered by Precise Mortgages by post, electronic mail, telephone, SMS text messaging and any other online or interactive media. If you do not wish to receive these then please send an email to [marketing@precisemortgages.co.uk](mailto:marketing@precisemortgages.co.uk) with the subject line of 'Unsubscribe' from the above email address.

Broker signature

Print name

Date

Limited company details
Registered name
Trading name (if different)
Principal activity of the company
Company telephone number (including STD code)
Registered address
Postcode
Correspondance address (if different)
Postcode
Company registration number
Business start date (DD/MM/YY)
Number of directors <small>(A maximum of 4 is allowable. We require all directors to provide personal guarantees; please complete the guarantor section for each director.)</small>
Country of incorporation

We will require a copy of the company's Memorandum and Articles of Association and Certificate of Incorporation (and copy of any subsequent change of name certificate) certified by a director or company secretary. Please confirm these are available and attached to this form.

Accountant details
Firm name
Firm address
Postcode
Telephone number (including STD code)
I confirm that the Accountant has one of the qualifications detailed in the criteria guide available at <a href="http://www.precisemortgages.co.uk/Bridging">www.precisemortgages.co.uk/Bridging</a> <input type="checkbox"/>

Credit history	
Has the company ever been refused a mortgage on the property to be mortgaged, or any other property?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Has the company ever had a judgement for debt recorded against it?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Has the company ever failed to keep up payments under any present or previous mortgage / loan or rental agreement?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If you have answered "Yes" to the company credit history questions, please enter details below:	

Loan details			
Type of security	First charge <input type="checkbox"/>	Second charge <input type="checkbox"/>	
Scheme type	Standard bridging <input type="checkbox"/>	Light refurbishment <input type="checkbox"/>	Heavy refurbishment <input type="checkbox"/>
Reason for loan			
Repayment type	Monthly payments <input type="checkbox"/>	Retained interest <input type="checkbox"/>	
Loan type	Purchase <input type="checkbox"/>	Refinance <input type="checkbox"/>	

Refinance details			
Is there a current mortgage on the property?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Lender			
Date of purchase	Day	Month	Year
Total amount of mortgage being replaced £			
If refinance, what is the purpose of loan?			
Amount of debt being repaid from this loan (other than an existing mortgage secured on the property) £			
Purpose of any capital raising			

Loan information			
Number of properties to be secured in this advance. If more than 1, please complete an 'Additional property details' form for each, (which can be found at <a href="http://www.precisemortgages.co.uk/Documentation">www.precisemortgages.co.uk/Documentation</a> ) and include with this form.			
Total purchase price £			
Total open market value £			
If purchase price is less than the open market value, please explain the reason			
Total advance required (exclusive of fees/retained interest payments) £			
Term in months (maximum term 18 months)			
Expected completion date (earliest date) Day    Month    Year			
Is the property being purchased from a business in which the applicant or any director has an element of ownership or interest?    Yes <input type="checkbox"/> No <input type="checkbox"/>			
Is this a private sale?    Yes <input type="checkbox"/> No <input type="checkbox"/>			
Is the applicant or any director related to the vendor?    Yes <input type="checkbox"/> No <input type="checkbox"/>			
Source of deposit			

Additional security	
Will any additional security be available?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Number of properties	
Available equity (i.e. current value less outstanding mortgages)	
If additional security is available please complete the 'Additional security form' and the 'Assets and liabilities form' which can be found at <a href="http://www.precisemortgages.co.uk/Documentation">www.precisemortgages.co.uk/Documentation</a> , and include with this application.	

Exit strategy - please tick all that apply	
Sale <input type="checkbox"/>	Refinance <input type="checkbox"/> Maturity of endowment plan <input type="checkbox"/>
Maturity of pension plan <input type="checkbox"/>	Maturity of savings plan <input type="checkbox"/> Other <input type="checkbox"/>
Please provide full details below (this can be continued on the 'Additional information' sheet at the end of this document if required).	

Property details	
Purchase price (individual property) £	
Open market value (individual property) £	
Property address	
Postcode	
Type (e.g. house, terraced house etc)	
Number of storeys (flats only)	Floor number (flats only) No. of bedrooms
Tenure	
Remaining term of lease (where applicable)	
Property's current use	
Construction type	
Year built/converted	Year
Is the property ex-local authority?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, is the property subject to pre-emption?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Is the property in the course of construction?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Is planning permission required and obtained?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Is the property in a finished condition (i.e. ready to sell or rent)?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If no, please complete 'Schedule of Works' form which can be found at <a href="http://www.precisemortgages.co.uk/Documentation">www.precisemortgages.co.uk/Documentation</a> and include with this application.	

Contact details for payment of valuation fee	
Contact name	Contact telephone number(s) (including STD code)

Access details	
Contact name / company	Contact telephone number(s) (including STD code)

**Conveyancer Panel**

Please confirm the jurisdiction for this application below.

 England and Wales  Scotland 
**What option for legal representation has your customer chosen?**

 (Further details of our conveyancing options can be viewed here: [www.precisemortgages.co.uk/Bridging/Conveyancer](http://www.precisemortgages.co.uk/Bridging/Conveyancer))

You, the borrower, are responsible for paying all the conveyancers' fees, costs and disbursements including the fees of the conveyancer acting for us in connection with the bridging finance.

The conveyancing fees quoted in any illustration are estimates only for the conveyancing work (excluding disbursements.) The total cost of the conveyancing work may be higher and you should obtain a detailed quotation from both the conveyancer acting for you, and any conveyancer acting for us if we instruct a different firm to act for us.

**1. Joint Representation – Preferred Panel**   
 (Please go to question **A**)

**2. Separate Representation**   
 (Please go to question **B**)

**A If your customer has chosen Joint Representation with a member of our Preferred Bridging Finance Conveyancer Panel, please indicate which firm they have chosen by ticking the relevant box below.**

<input checked="" type="checkbox"/> <b>England and Wales</b>				
<input checked="" type="checkbox"/>	Goldsmith Williams-Gwlegal	03453 733737	gw.legal	4th Floor, 20 Chapel Street, Liverpool, L3 9GW
<input checked="" type="checkbox"/>	Gordons Property Lawyers	01628 308380	www.gplawyers.co.uk	SC House, Vanwall Road, Maidenhead, Berkshire, SL6 4UB
<input checked="" type="checkbox"/>	JMW	03458 726666	www.jmw.co.uk	1 Byrom Place, Manchester, M3 3HG
<input checked="" type="checkbox"/>	Lightfoots	01844 212305	www.lightfoots.co.uk	1-3 High Street, Thame, OX9 2BX
<input checked="" type="checkbox"/>	Ratio Law	01614 649540	www.ratiolaw.co.uk	Hanover House, 30-32 Charlotte Street, Manchester, M1 4FD
<b>Scotland</b>				
<input checked="" type="checkbox"/>	Aberdein Considine	0333 0066113	www.acandco.com	7 - 9 Bon Accord Crescent, Aberdeen, AB11 6DN

**B If your customer has chosen Separate Representation please complete the section below.**

Please confirm the details of the conveyancer that your customer has chosen to represent them.

Name of firm

Name of acting conveyancer

Address (including postcode)

Please confirm the member of our Preferred Bridging Finance Conveyancer Panel that your customer has chosen to represent Precise Mortgages, by ticking the relevant box below.

<input checked="" type="checkbox"/> <b>England and Wales</b>				
<input checked="" type="checkbox"/>	Blacks Solicitors LLP	01132 070000	www.lawblacks.com	City Point, 29 King Street, Leeds, LS1 2HL
<input checked="" type="checkbox"/>	Fieldfisher	01618 358010	www.fieldfisher.com	5th Floor Free Trade Exchange, 37 Peter Street, Manchester, M2 5GB
<input checked="" type="checkbox"/>	Goldsmith Williams-Gwlegal	03453 733737	gw.legal	4th Floor, 20 Chapel Street, Liverpool, L3 9GW
<input checked="" type="checkbox"/>	Gordons Property Lawyers	01628 308380	www.gplawyers.co.uk	SC House, Vanwall Road, Maidenhead, Berkshire, SL6 4UB
<input checked="" type="checkbox"/>	JMW	03458 726666	www.jmw.co.uk	1 Byrom Place, Manchester, M3 3HG
<input checked="" type="checkbox"/>	Lightfoots	01844 212305	www.lightfoots.co.uk	1-3 High Street, Thame, OX9 2BX
<input checked="" type="checkbox"/>	Ratio Law	01614 649540	www.ratiolaw.co.uk	Hanover House, 30-32 Charlotte Street, Manchester, M1 4FD
<b>Scotland</b>				
<input checked="" type="checkbox"/>	Aberdein Considine	0333 0066113	www.acandco.com	7 - 9 Bon Accord Crescent, Aberdeen, AB11 6DN

Guarantor's details	
<p>Please complete an "Additional guarantor" form (which is available at <a href="http://www.precisemortgages.co.uk/Documentation">www.precisemortgages.co.uk/Documentation</a>) if there are more than 2 directors and include with this application.</p>	
Personal details - applicant 1	Personal details - applicant 2
Title (Mr/Mrs/Miss/Ms/Dr/Other)	Title (Mr/Mrs/Miss/Ms/Dr/Other)
If specified 'Other' please state	If specified 'Other' please state
First name	First name
Middle name(s)	Middle name(s)
Surname	Surname
Have you been known by any other name(s) in last 3 years? (maiden/alias) Yes <input type="checkbox"/> No <input type="checkbox"/>	Have you been known by any other name(s) in last 3 years? (maiden/alias) Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, previous first name(s)	If yes, previous first name(s)
If yes, previous surname	If yes, previous surname
Date of birth	Date of birth
Marital status	Marital status
Home telephone (including STD code)	Home telephone (including STD code)
Work telephone (including STD code)	Work telephone (including STD code)
Mobile telephone 1	Mobile telephone 1
Mobile telephone 2	Mobile telephone 2
Email address	Email address
Nationality	Nationality
Current resident in the UK? Yes <input type="checkbox"/> No <input type="checkbox"/>	Current resident in the UK? Yes <input type="checkbox"/> No <input type="checkbox"/>
Length of residency in UK (applies to all applicants) Years Months	Length of residency in UK (applies to all applicants) Years Months
National Insurance Number	National Insurance Number
Current address - guarantor 1	Current address - guarantor 2
Address	Address
Postcode	Postcode
Residential status	Residential status
If non owner, have you owned a property in the last 6 months? Yes <input type="checkbox"/> No <input type="checkbox"/>	If non owner, have you owned a property in the last 6 months? Yes <input type="checkbox"/> No <input type="checkbox"/>
Time at address (applies to all applicants) Years Months	Time at address (applies to all applicants) Years Months
<p>Please provide details of any other previous addresses that you have had in the last 3 years on the 'Additional information' sheet, which can be found at the end of this document.</p>	

Income and employment	
<p>It is important that you complete all relevant sections for each applicant to provide full details of their income (e.g. where one applicant is both employed and self-employed, each individual section must be completed). We require a minimum of 12 months employment history (employed) or 36 months (self-employed). Please provide details of previous employment on the 'Additional information' sheet at the end of this document.</p>	
Guarantor 1	Guarantor 2
Employment type (e.g. permanent, temporary, contract, not working, student)	Employment type (e.g. permanent, temporary, contract, not working, student)
Company name	Company name
Address	Address
Postcode	Postcode
Work telephone (including STD code)	Work telephone (including STD code)
Job title	Job title
Time with current employment/contract      Years      Months	Time with current employment/contract      Years      Months
Gross basic salary from employment per annum      £	Gross basic salary from employment per annum      £
Gross overtime, bonus etc per annum      £	Gross overtime, bonus etc per annum      £

Self-employed/company directors with more than 25% shareholding	
Guarantor 1	Guarantor 2
Nature of business	Nature of business
Self-employment type Sole trader <input type="checkbox"/> Partner <input type="checkbox"/> Director <input type="checkbox"/>	Self-employment type Sole trader <input type="checkbox"/> Partner <input type="checkbox"/> Director <input type="checkbox"/>
Company name	Company name
Address	Address
Postcode	Postcode
Work telephone (including STD code)	Work telephone (including STD code)
Mobile telephone	Mobile telephone
Date started	Date started
Last 2 years' net profit      £      Year	Last 2 years' net profit      £      Year
£      Year	£      Year
% share of business	% share of business
Any other annual income?      Yes <input type="checkbox"/> No <input type="checkbox"/>	Any other annual income?      Yes <input type="checkbox"/> No <input type="checkbox"/>



**Self-employed/company Directors with more than 25% shareholding continued**

<b>Guarantor 1</b>	<b>Guarantor 2</b>
Firm name	Firm name
Person dealing with the business	Person dealing with the business
Firm address	Firm address
Postcode	Postcode
Telephone number (including STD code)	Telephone number (including STD code)
Accountant's qualifications	Accountant's qualifications

<b>Gross other income - guarantor 1</b>	<b>Gross other income - guarantor 2</b>
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Please provide details of other gross income that has not been declared in the employed and self-employed sections (e.g. pensions and investments) on the additional information sheet, found at the end of this document.

<b>Current residential mortgage - guarantor 1</b>	<b>Current residential mortgage - guarantor 2</b>
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Lender name	Lender name
Current mortgage account number	Current mortgage account number
Lender address	Lender address
Postcode	Postcode
Telephone number (including STD code)	Telephone number (including STD code)
Fax number (including STD code)	Fax number (including STD code)
Will this mortgage be repaid from the proceeds of this advance? Yes <input type="checkbox"/> No <input type="checkbox"/>	Will this mortgage be repaid from the proceeds of this advance? Yes <input type="checkbox"/> No <input type="checkbox"/>

**If you have had more than one mortgage in the past 12 months, please provide details on the 'Additional information' sheet found at the end of this document.**

<b>Other loans/credit facilities - guarantor 1</b>	<b>Other loans/credit facilities - guarantor 2</b>
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Total amount of credit to be repaid at or following completion (£)	Total amount of credit to be repaid at or following completion (£)
Total ongoing monthly unsecured credit commitments (£)	Total ongoing monthly unsecured credit commitments (£)
Total ongoing monthly secured commitments (exclude this advance and other self funding mortgages e.g. buy to let) (£)	Total ongoing monthly secured commitments (exclude this advance and other self funding mortgages e.g. buy to let) (£)
Ongoing monthly maintenance, alimony or CSA payments (£)	Ongoing monthly maintenance, alimony or CSA payments (£)
Number of dependents under the age of 18	Number of dependents under the age of 18
Number of dependents over the age of 18	Number of dependents over the age of 18
<b>For joint commitments, state 50% for each individual.</b>	<b>For joint commitments, state 50% for each individual.</b>

Credit history - guarantor 1	Credit history - guarantor 2
Have you ever been bankrupt/sequestered? Yes <input type="checkbox"/> No <input type="checkbox"/>	Have you ever been bankrupt/sequestered? Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, has it been discharged or cleared? Yes <input type="checkbox"/> No <input type="checkbox"/>	If yes, has it been discharged or cleared? Yes <input type="checkbox"/> No <input type="checkbox"/>
Date of discharge Month Year	Date of discharge Month Year
Have you ever entered into an IVA or made arrangements with creditors? Yes <input type="checkbox"/> No <input type="checkbox"/>	Have you ever entered into an IVA or made arrangements with creditors? Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, has this been satisfied? Yes <input type="checkbox"/> No <input type="checkbox"/>	If yes, has this been satisfied? Yes <input type="checkbox"/> No <input type="checkbox"/>
Date of satisfaction Month Year	Date of satisfaction Month Year
Any defaults registered in last 36 months Yes <input type="checkbox"/> No <input type="checkbox"/>	Any defaults registered in last 36 months Yes <input type="checkbox"/> No <input type="checkbox"/>
- If yes, date of most recent default Day Month Year	- If yes, date of most recent default Day Month Year
- Total amount of defaults registered in last 36 months £	- Total amount of defaults registered in last 36 months £
- Number of defaults registered in last 36 months	- Number of defaults registered in last 36 months
Property repossessed in last 6 years Yes <input type="checkbox"/> No <input type="checkbox"/>	Property repossessed in last 6 years Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, please state the date of repossession	If yes, please state the date of repossession
Any CCJs registered in last 36 months Yes <input type="checkbox"/> No <input type="checkbox"/>	Any CCJs registered in last 36 months Yes <input type="checkbox"/> No <input type="checkbox"/>
- Date of most recent CCJ Day Month Year	- Date of most recent CCJ Day Month Year
- Total amount of CCJs registered in last 36 months? £	- Total amount of CCJs registered in last 36 months? £
- Number of CCJs registered in last 36 months	- Number of CCJs registered in last 36 months
Any missed mortgage or secured loan payments in the last 36 months? Yes <input type="checkbox"/> No <input type="checkbox"/>	Any missed mortgage or secured loan payments in the last 36 months? Yes <input type="checkbox"/> No <input type="checkbox"/>
- If yes, number in last 12 months	- If yes, number in last 12 months
- Number in last 36 months	- Number in last 36 months
The highest number of missed payments on any mortgage or property rental in the last 12 months	The highest number of missed payments on any mortgage or property rental in the last 12 months
Number of missed monthly payments on any unsecured credit in the last 12 months	Number of missed monthly payments on any unsecured credit in the last 12 months
Have you ever been convicted of theft, fraud or dishonesty? Yes <input type="checkbox"/> No <input type="checkbox"/>	Have you ever been convicted of theft, fraud or dishonesty? Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, please state the date of conviction	If yes, please state the date of conviction
Nature of conviction	Nature of conviction
Length of sentence (including suspended)	Length of sentence (including suspended)

# Standard Declaration

## Credit Reference Agencies and Fraud Prevention Agencies

The personal information we have collected from you will 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.

We will also supply your personal information to credit reference agencies (CRAs) in order to process your application 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. CRAs will share your information with other organisations. Your data will also be linked to the data of your spouse, any joint applicants or other financial associates.

The identities of the CRAs, and the ways in which they use and share personal information, are explained in more detail at [www.equifax.co.uk/crain](http://www.equifax.co.uk/crain), [www.experian.co.uk/crain](http://www.experian.co.uk/crain) or [www.callcredit.co.uk/crain](http://www.callcredit.co.uk/crain)

## Privacy Notice

Our [Summary Privacy Notice](#) contains information on how we, credit reference agencies and fraud prevention agencies use your personal data and on your data protection rights. This has been provided to your mortgage/credit intermediary on your behalf, they should have provided this to you but if they have not please contact us and we will send you a copy.

## Interpretation

In this Standard Declaration the words "You", "Charter Court Group" and "We" have the meanings given to them in the Privacy Notice. The meaning of 'You' includes any directors or shareholders of an applicant which is a Limited company and any guarantors.

In addition the words in bold text have the following meanings :

"**Applicant**" means You and if there is more than one of You, references to "You" and "Applicant" are to each or any of You individually, as well as to each and every one or more of You together jointly.

"**Application**" means Your request for a Decision in Principle and/or Application for the **Loan** including the Standard Declaration, the Application Form and any accompanying or supporting documentation that You provide now or in the future or any information We hold about You and We provide to You or Your mortgage intermediary in connection with the **Application** to confirm its completeness and/or accuracy.

"**Loan**" means any Loan We may provide to You.

"**Property**" means the property or properties which are or are intended to be security for the **Loan**.

## Important – please read

When You sign this declaration, You certify that the statements and particulars given below and all the information given in your **Application** are true and complete. We will rely on these statements, particulars and that information when making any Mortgage Offer.

## General

You confirm and agree that:

- 1) You are aged 18 (or in the case of a second charge loan, 25) or over.
- 2) For limited companies:
  - (a) each of the signatories below who is a director is duly authorised to make this **Application** on the limited company's behalf and has completed or fully read the contents of the **Application**, and
  - (b) You have the power to borrow the money applied for and to mortgage the **Property**.
- 3) The information You give in the **Application**, whether completed personally by You or not, is true and accurate in all respects. If any such information is incorrect, You will make good any loss We may suffer by acting in reliance on that information.
- 4) Your income is as stated in the **Application** and is sufficient to support the payments required to sustain the **Loan** requested.
- 5) You are aware of the monthly payments for the **Loan** and that You can afford these.
- 6) You will supply any additional information that We may require in order to proceed with the **Application**.
- 7) You have the agreement of any joint **Applicant** or third party to disclose and use their information for the purposes of this **Application**.

- 8) You authorise your mortgage/credit intermediary and your first charge lender to disclose to Us information about You and this **Application** both before and after completion of the **Loan**.
- 9) You do not have any other outstanding credit facilities which are not disclosed with this **Application**.
- 10) You have never been adjudged bankrupt or insolvent or been sequestrated or entered into any arrangements with creditors or had civil or criminal proceedings of any kind issued against You other than as specified in this **Application**. If proceedings have been, or are being, issued, You will supply full details to Us.
- 11) You have read and considered the Illustration about the particular product You have chosen, and/or have been advised to apply for by your mortgage/credit intermediary or other adviser. We are not responsible for any advice given or recommendation made by an intermediary or other adviser about the product You have chosen.
- 12) You will notify Us promptly of any changes which have, or are likely to have, an effect on the continuing accuracy of the particulars in this **Application** and which may affect Our willingness to provide the **Loan**.
- 13) The information in this **Application** and Standard Declaration may be relied on by Us and any other person or body in whom the benefit of all or any of the **Loan**, mortgage, or security is from time to time vested.
- 14) Any solicitor acting for You may disclose to Us any information or documentation that We ask for about the transaction or the **Property** which is the subject of this **Application** and You waive any duty of confidentiality or privilege which may otherwise exist in relation to this **Loan** transaction.
- 15) From time to time We may mortgage, sell, transfer, assign, charge or otherwise dispose of, in whole or in part, any **Loan**, mortgage, or other related security to any person or organisation (a "Disposal") You agree to each such Disposal that We may make and You agree that We may do this without giving notice to You. You agree that a Disposal for this purpose typically involves Us transferring all or some of the rights that We have under the **Loan**, or the related security to another person or organisation.
- 16) If You provide a personal guarantee, You agree to guarantee the **Loan** applied for in the terms of our standard Deed of Guarantee.
- 17) We are entitled to withdraw before completion any Mortgage Offer should You (or anyone else) falsify any information supplied in this **Application** or for any other reason set out in the Mortgage Offer or our General Mortgage Conditions. If We withdraw an offer, We can do this immediately and without telling You, but We will notify You about the withdrawal of Our Mortgage Offer if We reasonably can.
- 18) It is an offence to knowingly make a false, inaccurate or misleading declaration when applying for a **Loan**.
- 19) If You make a false declaration, You may face criminal prosecution and/or civil action for recovery of any losses incurred by us.
- 20) If the **Loan** is not for your benefit, You must take independent legal advice and will do so if asked to, and before You enter into any Deed of Guarantee.
- 21) We may decline to make You a Mortgage Offer.
- 22) Our **Loans** are subject to valuation and status.
- 23) If two or more of You are making this **Application**, each of You is individually and jointly responsible for all obligations in relation to the **Loan**.
- 24) We will require You to confirm your income and We may request this information from You.
- 25) We accept no responsibility for any representations made by any employee, agent or any other person unless these are incorporated in the Mortgage Offer or are subsequently confirmed by Us in writing.
- 26) If You agree to guarantee the **Loan**, You are aware that by giving a guarantee, You will be held liable to Us instead of, or as well as, the borrower or customer to the extent of the guaranteed amount. The extent of the guarantee will include all costs and interest outstanding on the **Loan** at any time as well as the loan amount.
- 27) You agree that if the **Property** is sold leaving a balance outstanding on the **Loan**, You will be liable for the difference between the sale price of the **Property** and the amount outstanding or to the extent of your guarantee.
- 28) It is your responsibility to ensure that You have suitable means of repayment in place to repay the **Loan** in the event of Your death or at the end of the term of the **Loan**.

## Valuation

We will obtain a valuation of the **Property** offered as security for our purposes. We will obtain a valuation only to enable Us to assess the amount of the **Loan**, if any, which We are prepared to make on the **Property** and that valuation does not give You any rights against Us or any other person. We will choose a valuer from Our panel of valuers and will obtain a valuation report from the valuer for Our purposes. It is Your responsibility to obtain an independent valuation or advice before You proceed to completion of the **Loan** or the purchase of the **Property**. We give no warranty, representation or assurance that the statements, conclusions and opinions, expressed or implied, in any valuation report You obtain are accurate, valid or complete or that the **Property** is free from defects or worth at least the amount of the **Loan** or that (where relevant) the purchase price is reasonable.

Any valuation and assessment fee payable by You covers Our costs for assessing the **Application** and value of the **Property**. If We accept this fee, We are not obliged to offer or make a **Loan** to You.

## Insurance

As a condition of your **Loan**, You must have adequate buildings insurance for the **Property** in place at exchange of contracts or conclusion of missives (for house purchases) and completion (for remortgages or secured loans ) and ensure that it continues at all times to be insured.

You are not required as a condition of your **Loan** to have any other insurance but You might like to consider taking out insurance to cover other circumstances that might arise, such as death, accident, illness or unemployment. Your payments will not be protected in the event of death, accident, sickness, unemployment or other similar circumstance unless You arrange Your own insurance for this.

## Your Loan Payments

By signing this Declaration, You agree that:

- 1) You will repay the **Loan** in accordance with the conditions specified in your Mortgage Offer and General Mortgage Conditions.
- 2) We may add to your first monthly payment, interest from the date of completion of your **Loan** to the end of that month unless Your Mortgage Offer states otherwise (not applicable where the **Loan** is secured by a second charge).
- 3) We may take other payments by Direct Debit with Your agreement which may be given by telephone or in writing.

## Keeping you Informed

We may contact you about products or services offered by Charter Court Financial Services Limited by post, electronic mail, telephone, SMS text messaging and any other online or interactive media.

**If You would not like Us to contact You about other products and services by the means outlined above You should tick here.**

## Costs and Fees

The only fees You must pay us for this **Application** should be set out in the Illustration that you have received and will be detailed in any Mortgage Offer we provide to you. The Illustration and offer will state when they are payable, whether or not they are refundable and whether you have chosen to add them to the Mortgage.

Any other fees that You pay to any third party are paid not as a condition of submitting this **Application** or as a condition of obtaining the Mortgage Offer (if made).

If you have chosen to add a fee to your mortgage then you can change your mind and pay them to us upfront -- just let us or your Mortgage Intermediary know.

Applicant 1
Print Name
Signature
Date

Applicant 2
Print Name
Signature
Date

Mortgage Account number	
Name of account	
I/We authorise _____ [Insert name of mortgage lender] to supply Precise Mortgages any information relating to my/our mortgage with you, in connection with my/our application and at any time during the life of the mortgage.	
Signed	Date
Signed	Date

**We can provide literature in large print, Braille and audio tape. Please ask us for this leaflet in an alternative format if you need it.**

Precise Mortgages is a trading name of Charter Court Financial Services Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register Firm Reference Number 494549). Registered in England and Wales with company number 06749498. Registered office: 2 Charter Court, Broadlands, Wolverhampton WV10 6TD

Broker name	
Applicant(s) name	

If you need to provide any additional information to support this case please enter it here.

Question	Details