

BUY-TO-LET INDIVIDUAL APPLICATION FORM



INTERMEDIARY DETAILS

MASTER BROKER DETAILS (IF APPLICABLE)

Company Name	Address		
Contact Name	Telephone Number		
FCA Number	Regulatory Status	Directly Authorised	Appointed Representative
Network / Mortgage Club			

INTRODUCER DETAILS

Company Name	Address		
Contact Name	Telephone Number		
FCA Number	Regulatory Status	Directly Authorised	Appointed Representative
Network / Mortgage Club			

LEVEL OF SERVICE PROVIDED

Level of Service Provided	Advised	Arranging	Non advised
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If Arranging, please complete the section below for the advising broker

Company Name	Advising Broker Name
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3RD FLOOR, PREMIERE HOUSE, ELSTREE WAY,
BOREHAMWOOD, HERTFORDSHIRE, WD6 1JH.

West One Secured Loans Ltd is authorised and regulated by the Financial Conduct Authority. Firm Reference Number: 776026. Certain types of loans are not regulated, for example loans for business purposes or certain buy-to-lets. West One Secured Loans Ltd is registered in England and Wales. Company Number: 09425230. Registered Office Addresses as above.

WWW.WESTONELOANS.CO.UK

BUY-TO-LET INDIVIDUAL APPLICATION FORM



ABOUT YOUR LOAN

Net Loan Amount

Loan Term

Lender arrangement fee added to the loan Yes No

Repayment Type

Capital and Interest Interest Only

If Interest Only, describe your loan exit strategy

Property Value £

Loan Purpose

Purchase

Yes No

If purchase: Purchase Price £

Source of Deposit

Equity Release

Property sale

Savings

Gift

Other

Relation With Gifter:

Details:

Remortgage

Are you raising any capital over and above your existing mortgage?

Yes No

If Yes, purpose of capital raising

Purchase Date

Purchase Price £

SECURITY DETAILS

Address

Postcode

Country:

England

Wales

Scotland

Gross monthly rental income £

Property style

Detached

Semi-detached

End-terraced

Mid-terraced

Type of property

Bungalow

House

Flat

Maisonette

Tenure

Leasehold

Freehold

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If Flat or Maisonette:

Purpose-Built	Converted	Lift	
Lease Term Remaining			
Number of floors in the block			What floor is the property on?

If Studio Flat:

Size of the Studio	Sqm
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If Houses in Multiple Occupation (HMO):

Licensed	Licence not required
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If Multi-Unit Freehold Block:

Number of units

Is the property a new build or converted in the last 12 months?

Yes No

Number of bedrooms

Off-street parking Yes No

Number of reception rooms

Garage Yes No

Ex-local authority Yes No

Deck access Yes No

Wall Construction

Brick Stone Concrete Timber-framed Other

Roof type

Tile Slate Flat Other

Is property currently let / ready to rent out?

Yes No

If No, reason:

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APPLICANT DETAILS

If more than 2 applicants, please complete additional applicants on a separate form

APPLICANT 1

APPLICANT 2

Title

Full Name

Date of Birth

Marital Status

Previous or Maiden Name

Nationality

N.I. Number

Have Permanent Right to Reside in UK?

Yes No

Yes No

Shareholding %

Director

Yes No

Yes No

Home Telephone Number

Mobile Telephone Number

Work Telephone Number

E-mail address

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YOUR ADDRESS HISTORY

APPLICANT 1

APPLICANT 2

Current Residential Address (including post code)

Time at address

Yrs

Mths

Yrs

Mths

Current Residential Status:

Homeowner, no mortgage

Homeowner with mortgage

Property Value £

Property Value £

Lender Name

Lender Name

Outstanding Mortgage

Outstanding Mortgage

Monthly Payment £

Monthly Payment £

Renting privately

Living with parents, friends or relatives

Renting from Local Authority

If you have lived for less than 3 years at your current address, please provide address history for the last 3 years

Previous Residential Address 1

Time at address

Yrs

Mths

Yrs

Mths

Previous Residential Address 2

Time at address

Yrs

Mths

Yrs

Mths

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ANY ADDITIONAL INCOME

APPLICANT 1

APPLICANT 2

Source of Income

If additional income includes from another job, please complete:

Job Title

Business Name

Business Address

Time at current company

Yrs

Mths

Yrs

Mths

Gross Annual Income £

£

Net Monthly Income £

£

£

EXISTING BUY-TO-LET MORTGAGE DETAILS

Please provide us with existing mortgage details of the Buy-to-Let property we are lending against:

Lender

Gross monthly rental income £

Monthly payment £

Remaining balance £

No. of payments missed in the last 12 months

When?

Date mortgage taken

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ABOUT YOUR BUY-TO-LET PROPERTY

Did you inherit the property? Yes No

Have you or an immediate family member ever lived in the property? Yes No

Do you or an immediate family member intend to live in the property? Yes No

If "Yes" please confirm the relationship of the family member to you:

Will the rental income be paid in £ Sterling? Yes No

Do any parties to the loan currently own other Buy-to-Let properties other than the property we are lending against? Yes No

Is there an Assured Shorthold Tenancy (AST) agreement, or in Scotland a Short Assured Tenancy (SAT), or a Private Residential Tenancy (PRT) agreement in place on the property we are lending against? Yes No

If "No" please specify the current letting arrangements in place:

OTHER BUY-TO-LET PROPERTIES

SUMMARY

Number of BTL properties you own

Number of BTL properties mortgaged

Total value of BTL portfolio £

Total mortgage balance £

Total rent received £

Total monthly mortgage payments £

OTHER PROPERTIES

Please use this section to provide details on any other Buy-to-Let properties you own. For portfolio landlords having 4 or more properties please provide Portfolio statement/Asset & Liability statement as an Excel annexure.

OTHER PROPERTY 1

Applicant 1		Gross Monthly Rental Income	
Applicant 2		Monthly Payment	£
Mortgage Lender		Is property currently let on an AST / SAT / PRT?	Yes / No:
Property Value	£	If no, please specify letting arrangement:	
Mortgage Balance	£		
Address			

OTHER PROPERTY 2

Applicant 1		Gross Monthly Rental Income	
Applicant 2		Monthly Payment	£
Mortgage Lender		Is property currently let on an AST / SAT / PRT?	Yes / No:
Property Value	£	If no, please specify letting arrangement:	
Mortgage Balance	£		
Address			

OTHER PROPERTY 3

Applicant 1		Gross Monthly Rental Income	
Applicant 2		Monthly Payment	£
Mortgage Lender		Is property currently let on an AST / SAT / PRT?	Yes / No:
Property Value	£	If no, please specify letting arrangement:	
Mortgage Balance	£		
Address			

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CREDIT HISTORY DECLARATION

APPLICANT 1

APPLICANT 2

Have you had any of the following happen to you within the last 6 years?

Been declared bankrupt / sequestrated	Yes	No	Yes	No
Been party to an Individual Voluntary Arrangement / Trust Deed	Yes	No	Yes	No
Had any CCJs / inhibitions registered against you	Yes	No	Yes	No
Entered into a Debt Management Plan / Debt Arrangement scheme	Yes	No	Yes	No
Had a property repossessed	Yes	No	Yes	No
Defaults	Yes	No	Yes	No
Missed mortgage payments	Yes	No	Yes	No

If yes to any of these, provide details here:

SOLE BANK ACCOUNT AUTHORITY

Account Number

Sort Code

Name of Account Holder

Bank

I / we declare that I / we are happy for the loan funds to be paid into the above named bank account.
I / we confirm this is the same bank account from which our monthly loan payments will be made.

APPLICANT 1

APPLICANT 2

Signature

Signature

Date

Date

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SOLICITORS DETAILS

Company Name

Solicitor Name

Address

Postcode

Telephone Number

Fax Number

Email Address

Any Additional
Information

BUY-TO-LET INDIVIDUAL APPLICATION FORM

TERMS AND CONDITIONS

DECLARATION

BY SIGNING THIS DOCUMENT YOU DECLARE, CONSENT, ACKNOWLEDGE AND CONFIRM AS FOLLOWS:

1. MEANING OF WORDS USED

In this document:

- you and your means each applicant on this form
- we, us and our means West One Secured Loans Limited and anyone who at any time is entitled to all or any of the lender's rights under any agreement with you (including as a result of a transfer referred to in section 5 below)
- information means the information provided to or received by us (by, or from and/or relating to, you or any other person) in or in connection with your application

2. DATA PRIVACY

As a result of Data Protection legislation and associated regulation, you are entitled to be assured that your personal data is collected, processed and stored for specific purposes and that this is done so securely and confidentially. We, as Data Controllers, have responsibilities under Data Protection laws to inform you of the data we collect, why we collect it, how we process it and with whom it will be shared. This is set out in greater details in our Privacy Notice, a copy of the current form which you will receive. Further details (Including the latest version of our Privacy Notice) will be available on our website: www.westoneloans.co.uk

Should you require any further details or wish to enquire on the details we hold on you please contact the firm's Data Protection Representative via the following:

Email: compliance@westoneloans.co.uk

Post: FAO: Emily Gestetner, West One, 3rd Floor, Premiere House, Elstree Way Borehamwood, WD6 1JH

3. ENGLISH LANGUAGE

We will only communicate with you, provide information to you and enter into agreements with you in English.

4. ASSESSMENTS AND INDICATIONS

We may use a credit scoring or other automated decision-making system in assessing information and we may decline your application or withdraw or revise any indication to you that we are willing 'in principle' to enter into a loan agreement, or propose to enter into a loan agreement, without giving any reason whatsoever.

5. CONSENT TO TRANSFERS

At any time and from time to time, we can enter into and make a transfer (being a transfer, assignment or assignation (whether absolute or by way of security), mortgage, charge, creation of trust over, agreement to sell or other disposal (in law or in equity or beneficially) of all or any of our rights, title, interests, benefits and obligations in respect of your loan and mortgage and all or any of the information without any further consent from or notice to you. A transfer will not change your rights and guarantees in relation to your loan and will not change the terms and conditions relating to your loan, the mortgage or any other document relating to your loan and mortgage. A transferee may substitute their own standard variable rate for the West One Standard Variable Rate as described in the Mortgage Conditions for your loan.

6. APPLICABLE LAW

This document and our dealings with you with a view to entering into this document, the loan and other related agreements, and any non-contractual aspects arising in connection with this document or those dealings, are governed by English law subject to the exclusive jurisdiction of the English courts. Any legal action to repossess or exercise rights over a property situated in Scotland are subject to the jurisdiction of the Scottish Court and governed by Scottish law.

7. YOUR CONFIRMATIONS AND DECLARATIONS

You confirm that:

All of the information is true, accurate and complete and is not misleading. You have not withheld or concealed anything which adversely affects and/or is reasonably likely adversely to affect those things or our assessment and/or any information.

You shall let us know at once (and provide us with full details) if you become aware that any information is or becomes wrong or out of date or if anything changes in any way which adversely affects and/or is reasonably likely to:

- render any information ambiguous and/or misleading; or
- adversely affect the truth, accuracy and/or completeness of the information or our assessment of you and/or any information.

You are entitled to, and have the consent of, each person to disclose information relating to that person that you have provided in, or in connection with, this application, or which you otherwise provide to us, which may be used as indicated in this document.

Where you have asked a person for advice and/or a recommendation about a loan or similar product, that person (not us) is responsible to you for any advice which that person gives or any recommendation which that person makes. You must notify that person of any material changes to the information in order that such person can provide you with updated advice and recommendations. We do not provide advice ourselves and you confirm that you have not received any advice or any recommendation from us in connection with this application.

INSURANCE DECLARATION

You declare that the property is in good repair and condition and that the property is adequately insured.

BUY-TO-LET AND INVESTMENT PROPERTY TAXATION

West One recommends that you seek relevant taxation advice in respect of any Buy-to-Let or additional investment properties that you may have.

8. CONTACTING EMPLOYERS AND OTHER THIRD PARTIES

West One may need to contact your employers or other third parties named in this form to confirm any information you have supplied. West One to do this for the purpose of considering your application.

9. YOUR CONVEYANCER

You irrevocably authorise your conveyancer to pass any file related to the mortgages property in its entirety to West One or to such person as West One nominate.

10. DEPOSIT MONEYS

Where the property is being purchased, you confirm that (a) the purchase price is as stated in the form (b) that the deposit moneys are provided from your own funds, and not borrowed or a gift from any other person except where stated in the form.

BUY-TO-LET INDIVIDUAL APPLICATION FORM



TERMS AND CONDITIONS (CONTINUED)

APPLICANT 1

APPLICANT 2

Signature

Date

Date

WEST ONE SECURED LOANS PRIVACY NOTICE



WHAT THIS IS

This notice sets out the ways in which West One Secured Loans Ltd (WOSL) will collect and use your personal data in providing you with a loan secured against your property. It is important that you read and understand this document as this sets out how WOSL will use, store and process your personal data. It also gives detail on how and in what circumstances your data will be used and to which other third parties we will share the data in order to effect your loan application and manage your loan contract.

CONTACT

If you have any concerns or queries in regards to this, or the information set out within, please feel free to contact us to discuss these. You can contact our Data Protection Representative or Head of Compliance by the following methods:

In writing: 3rd Floor, Premiere House, Elstree Way, Borehamwood, Herts, WD6 1JH
By Phone: 020 8731 5333
Email: compliance@westoneloans.co.uk
Website: www.westoneloans.co.uk

WHO WE ARE

WOSL is a mortgage lender which means we make loans to consumers which are secured by mortgage on the person's home or other property. This includes all forms of residential property, both for personal and business use, as well as other forms of commercial and semi-commercial property. Where WOSL lends on a residential property for personal use, this will be deemed a regulated loan and will fall under FCA regulation. The company is only regulated for lending to consumers who secure a loan against their home or the purpose of the funds is for maintaining or acquiring rights in their residential property. Buy to Let loans and other commercial loans do not fall under FCA regulations.

The firm's reference number with the FCA is 776026. You can check this, and obtain more detail on the company, on the Financial Services Register website: <https://register.fca.org.uk/> or by contacting the FCA on 0800 111 6768.

WOSL are also registered with the Information Commissioner's Office under reference number: ZA216645. Further information on how the company uses and stores your data can be found on their register at: <https://ico.org.uk/esdwebpages/search>

The information that we use in order to provide our services is obtained from your financial advisor, data we request from you, and details obtained from Credit Reference and Fraud Prevention Agencies.

WHY WE COLLECT YOUR DATA

To enable WOSL to assess an application for a loan we will require you to provide us with certain personal information necessary to understand:

- who we are making the loan to,
- your ability to afford to repay the loan over the term,
- as well as any other information which we would reasonably expect in order to aid us in fulfilling these requirements.

The requirements to ensure we have correctly and adequately identified each applicant for a loan is set out under money laundering legislation and regulation.

WOSL will also collect information on your income and expenditure, in certain circumstances, to ensure your ability to afford the loan repayment, especially in situations where the rental income generated by the property does not fully meet the actual or stressed repayments.

PERSONAL DATA WE WILL REQUIRE

To meet the above we may need to see all or a selection of the following information:

- Your full name
- Your date of birth
- Your current and previous address
- Your contact details
- Your income details, including payslips and bank account statements
- Your household expenditures
- Passport, or driver's licence, or other form of photo identification
- Credit card, personal loan, or other loan or mortgage statements

This list of data items we may ask you for in order to provide finance is not exhaustive and will depend on your personal financial situation. You should be aware that the company may ask for additional details in order to enable us to fully assess your application. Any additional information will always be pertinent to your financial situation. Information that we will never ask for are details on:

- Your religious views
- Your sexual orientation
- Your medical history
- Your political views

WHAT WE DO WITH YOUR DATA

The primary reason that we collect your data is to enable us to make a decision on whether we are able to provide you with the finance you need and whether you will be able to repay based on the evidence you submit. Our decision to provide you with a loan is not guaranteed and will only be completed once we have received sufficient data, in our view, to enable us to objectively decide that you can afford the loan over its term.

All personal data that you submit will be stored to our company databases and will only be used in the provision of this particular loan product. We do not pass any of your information to any other external third parties for any form of marketing purposes. If this changes at any time in the future you will receive a written request from this firm to provide your explicit consent to this.

Your personal data will also be shared with our external funding partners to provide and maintain the financing of your loan on an ongoing basis. This data will always be treated confidentially and will only be supplied to this category of supplier to ensure that we are able to maintain the cost of providing your funding. Should your data be used for any purpose other than as set out, you will be informed in writing for your agreement.

WEST ONE SECURED LOANS PRIVACY NOTICE



WOSL will share your personal data within our group of companies purely for statistical and administration purposes. These firms are also subject to the requirements of data protection regulation and legislation and will not pass these details outside of this organisation without gaining your written consent.

We will also share certain of your personal and financial details with the FCA for their use in its supervision of the firm and its oversight of the financial services market. This requirement to provide personal and loan data to the FCA is set out under legislation.

FRAUD PREVENTION AGENCIES

As part of the application process, and in our legitimate interest to prevent financial crime, WOSL will use your personal data to ensure against fraud and money laundering. In order to do this we will submit your data to specific fraud and money laundering prevention agencies. Details of which agencies we use can be obtained from our Data Protection Officer at the above address.

We and the particular agencies may also enable law enforcement agencies, where there is a statutory requirement, to access and use your personal data to detect, investigate and prevent crime.

If we, or one of the mentioned agencies, determine that you pose a fraud or money laundering risk, we, and others, may refuse to provide the services and financing you have requested or may request.

A record of any fraud or money laundering risk will be retained by the fraud prevention agencies, and may result in others refusing to provide services, financing, or employment to you. If you have any questions about this, please contact us on the details provided.

These agencies can hold your personal data for different periods of time, and if you are considered to pose a fraud or money laundering risk, your data can be held for up to six years.

CREDIT REFERENCE AGENCIES

As well as the provision of your data to the above mentioned external agencies, WOSL will also submit your data to a Credit Reference Agency (CRA) as part of the application process for the assessment of a loan. Submission of your data, will enable us to view your current credit profile giving details of your financial commitments held across the market. We use this information as part of our assessment of your application.

You should note that when we perform a search on your credit file a record of this search will be displayed to any other firm that searches your profile and may affect the outcome of other credit application decisions.

We may also, periodically during the term of your loan, access your credit report with the CRA as a means to ensuring that we are aware of any potential repayment difficulties as well as to provide statistical information on your ability to maintain payments. We will never use this information to change the terms and conditions on your mortgage without your agreement or which is not in your interests.

As part of accessing details set out on your credit file held with the CRA, WOSL will also submit to them your payment profile in regards to your loan should the facility be granted. This will include your identity details, the amount of the loan you have taken, and your repayment profile. This will be submitted on a monthly basis.

The identities of the CRAs, their role as fraud prevention agencies, the data they hold, the ways in which they use and share your personal information, data retention periods, and your data protection rights with the CRAs are explained in more detail in the Credit Reference Agencies Information Notices which can be accessed via WOSL's website under the Privacy Policy link.

RETENTION OF YOUR DATA

WOSL will store your personal data only for as long as it is necessary for us to maintain the relationship that has been established through your application for a second charge mortgage loan.

Where WOSL provides credit to you, we will securely retain your personal details for at least the term of the credit agreement plus seven years, and will update these details should you notify us of any material change during this period.

Should you redeem your loan before the end of the contractual term, we will retain your personal data for at least seven years from the date of redemption in order for us to meet our regulatory responsibilities.

In an instance where you ask us to cease processing your personal data in your application prior to its completion, WOSL will retain your personal data for a period not greater than two years from the date of your request to erase. This, again, is a necessity set out in regulation.

YOUR RIGHTS

Your personal data is protected by legal rights which includes your rights to:

- object to our processing of your data,
- request that your data is erased or corrected
- request access to your personal data

Where you request WOSL to cease processing your data prior to the assessment of your application for finance through WOSL, this will affect our ability to assess your application and provide finance to you.

The right to your objection to our processing, or request erasure, of your data is subject to our regulatory and legislative responsibilities as well as to the correct maintenance of any contract that we may enter into for the provision of investment opportunities. This means that we have a legal necessity to retain your data while you have a loan underway with the company in order that we correctly manage the contract set out at the signing of your Mortgage Offer. We also must retain your data for a period of 6 years after the completion of any loans with the business to meet our regulatory obligations.

Where we have made an error on your data and you wish to submit a correction please contact us via the above methods.

The above contact details should also be used to request copy of all personal data we hold on you. We will endeavour to provide all data that we hold as soon as possible upon receipt of your request and will take no longer than 30 days to do so.

You also have a right to complain to the Information Commissioner's Office (ICO) which regulates the processing of personal data. WOSL's registration number with the ICO is ZA216645. The ICO can be contacted via the following methods:

Post: Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, SK9 5AF
Telephone: 0303 123 1113
Website: <http://www.ico.org.uk/>