

# Company Application Form



Thank you for applying for a mortgage with Octane Capital. In order to progress to a formal Loan Offer, we require you to complete this Application Form in full.

## Section 1 - Introducer details

Contact name	<input type="text"/>	Company name	<input type="text"/>
Contact number	<input type="text"/>	Email	<input type="text"/>
Broker fee	<input type="text"/>	(In addition to proc fee payable by Octane)	

## Section 2 - Borrower details

Company name	<input type="text"/>		
Registered number	<input type="text"/>		
Country of incorporation	<input type="text"/>		
Address	<input type="text"/>		
Postcode	<input type="text"/>	<input type="text"/>	
Nature of business	<input type="text"/>		
Net profit	£ <input type="text"/>	Year end	<input type="text"/>
Are there likely to be any significant changes to the company's income or expenditure during the term of the loan			<input type="checkbox"/> Yes <input type="checkbox"/> No
Does the company own property other than the security property			<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please complete property schedule form and attach to the application.			

## Section 3 - Shareholders (with more than 20%)

	Shareholder 1	Shareholder 2
Title	<input type="text"/>	<input type="text"/>
Forenames	<input type="text"/>	<input type="text"/>
Surname	<input type="text"/>	<input type="text"/>
% shareholding	<input type="text"/> %	<input type="text"/> %
Domicile	<input type="text"/>	<input type="text"/>
	Shareholder 3	Shareholder 4
Title	<input type="text"/>	<input type="text"/>
Forenames	<input type="text"/>	<input type="text"/>
Surname	<input type="text"/>	<input type="text"/>
% shareholding	<input type="text"/> %	<input type="text"/> %
Domicile	<input type="text"/>	<input type="text"/>

## Section 4 – Director details

	Director 1	Director 2
Title	<input type="text"/>	<input type="text"/>
Forenames	<input type="text"/>	<input type="text"/>
Surname	<input type="text"/>	<input type="text"/>
Previous names or known by other names	<input type="text"/>	<input type="text"/>
Current address	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
Time at address	<input type="text"/>	<input type="text"/>
If less than 3 years at current address, please provide previous addresses for this period	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
Email	<input type="text"/> Occasionally Octane would like to keep in touch with product updates and the latest property industry news. If you would like to keep up-to-date, please tick the opt-in box below. You can stop this at any time by clicking 'unsubscribe' on the email or by contacting us directly. <input type="checkbox"/>	<input type="text"/> Occasionally Octane would like to keep in touch with product updates and the latest property industry news. If you would like to keep up-to-date, please tick the opt-in box below. You can stop this at any time by clicking 'unsubscribe' on the email or by contacting us directly. <input type="checkbox"/>
Telephone number	<input type="text"/>	<input type="text"/>
Mobile number	<input type="text"/>	<input type="text"/>
Date of birth	<input type="text" value="DD/MM/YYYY"/>	<input type="text" value="DD/MM/YYYY"/>
Nationality	<input type="text"/>	<input type="text"/>
Country of birth	<input type="text"/>	<input type="text"/>

If the Guarantor is not one of the Directors above, please complete supplementary Guarantor details form.

## Section 5 – Credit history

	Company	Director 1	Director 2
Have you ever been refused a mortgage on the property to be mortgaged?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have any of the directors of the company/guarantors of the company ever been declared bankrupt or entered into an Individual Voluntary Agreement?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have any of the directors of the company/guarantors of the company ever had a court judgment (including a CCJ) entered against them?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Have any of the directors of the company/guarantors of the company ever been an officer of a company in which a receiver or liquidator has been appointed?  Yes  No  Yes  No  Yes  No

Have any of the guarantors ever been disqualified from being a director of a company?  Yes  No  Yes  No

## Section 6 - Loan details

Type of loan  Purchase  Refinance

What is the net amount required? £  Term of loan

What are the funds going to be used for?

If a purchase is the deposit in a UK bank account? If not please explain where they are located

Who is providing the borrowers contribution towards the purchase?

Exit strategy

## Section 7 - Security property

Please note where there are additional properties/a portfolio please provide a completed additional property form.

Type of property (Full description)

Condition of the property (Please describe)

Address

Postcode

Type of loan  Purchase  Refinance If purchase, purchase price £

If refinance, date purchased and price paid?  DD / MM / YYYY  £

Estimated property value £  Current outstanding mortgage £

If an undervalue transaction, please provide more information

Does the borrower/connected parties to the Loan have any ownership/connection to any adjoining property(ies) or land?  Yes  No

Is the property listed?  Yes  No

Is the property freehold or leasehold?  Freehold

Leasehold - If leasehold how many years are left on the lease?

If a Buy to Let, what is the rental income/estimated rental income? £

Note: For multiple tenancies (residential and commercial) please complete a tenancy schedule.

Tenancy schedule attached (Where appropriate)  Yes  No

Has the Borrower or related person ever occupied the property?  Yes  No

Does the Borrower or related person intend to occupy the property at any time in the future?  Yes  No

If yes, what is the % they will occupy?  %

If semi commercial is more than 60% used for commercial purposes?  Yes  No

### Section 8 – Conversion, extension and refurbishments only

Gross Development Value (GDV) £

Gross completed sq ft  Net completed sq ft

Build costs £  Contingency £

Professional fees £

Loan amount sought for refurbishment works £

Is planning permission fully approved?  Yes  No

Expected duration of works  Expected duration of sale(s) or refinance

Have works already commenced?  Yes  No Date works commenced   /   /

Details of what works have already been undertaken

### Section 9 – Solicitors details

Solicitors must be registered with the law society and have a minimum of two SRA approved managers. To check please refer to the Law Society website [www.lawsociety.org.uk](http://www.lawsociety.org.uk).

Name of firm  Contact

Address

Postcode

Contact number  Email

## Section 10 – Assets and liabilities

### Guarantor 1

Home	Assets	Income	Mortgage/charges (details of lender)	Liabilities	Expenditure
<b>Total</b>					

Other property	Assets	Income	Mortgage/charges (details of lender)	Liabilities	Expenditure
<b>Total</b>					

Business(es) owned	Assets	Income	Details of liabilities	Liabilities	Expenditure
<b>Total</b>					

Banks and building societies	Assets	Income	Bank loan and overdrafts	Liabilities	Expenditure
<b>Total</b>					

Other investments	Assets	Income	Credit cards and store cards	Liabilities	Expenditure
<b>Total</b>					

Vehicles	Assets	Income	HP or loan balances	Liabilities	Expenditure
<b>Total</b>					

<b>Total assets</b>			<b>Total liabilities</b>		
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**Guarantor 2**

Home	Assets	Income	Mortgage/charges (details of lender)	Liabilities	Expenditure
<b>Total</b>					

Other property	Assets	Income	Mortgage/charges (details of lender)	Liabilities	Expenditure
<b>Total</b>					

Business(es) owned	Assets	Income	Details of liabilities	Liabilities	Expenditure
<b>Total</b>					

Banks and building societies	Assets	Income	Bank loan and overdrafts	Liabilities	Expenditure
<b>Total</b>					

Other investments	Assets	Income	Credit cards and store cards	Liabilities	Expenditure
<b>Total</b>					

Vehicles	Assets	Income	HP or loan balances	Liabilities	Expenditure
<b>Total</b>					

<b>Total assets</b>			<b>Total liabilities</b>		
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**Section 11 – Additional information** (if required)

Empty text area for providing additional information.

## Use of information

I/We agree that in making this application, Octane Property Finance trading as "Octane" will make enquiries about you including searches at credit agencies and fraud prevention agencies in order to assist in assessing the information you have provided in your application and supporting documentation to decide whether to provide you with a Loan. Even if Octane issues an offer letter to you, we have the right at any time before any loan completes to withdraw, revise or cancel our offer.

It is important that you ensure that the information you have provided in your application and supporting documentation are correct. It is a criminal offence to knowingly or recklessly give false, inaccurate or misleading information when applying for a loan. If you have provided such information, you may be reported to the police and prosecuted and any suspicion of fraud may be notified to fraud prevention agencies.

### BY SIGNING THIS APPLICATION, YOU THE UNDERSIGNED:

1. Agree that Octane will use the information that you have provided for assessing the prospect of providing a loan to you and that the information contained in this application and any supporting documents provided is accurate and true.
2. Octane will capture and process your/your client's data for our legitimate interest in considering whether or not to offer you/your client a loan and, should we advance a loan, to manage that loan until redemption and to keep records for a period of up to 6 years after your/your client's loan has redeemed. Should we not advance a loan we will generally destroy your/your client's information within a period of 24 months. You can see our full privacy notice at [octanecapital.co.uk/privacy-notice](https://octanecapital.co.uk/privacy-notice).  
  
If you are an intermediary submitting this application form unsigned you warrant that you have provided our privacy notice to the client prior to submission.
3. Agree that Octane may make a search or register information and the conduct of your account with a licensed credit reference agency to assist Octane in making credit decisions and occasionally for fraud prevention or for tracing debtors.
4. Agree to notify Octane of any changes which have, or are likely to influence on the continuing accuracy of the information in respect to the application and supporting documentation which may affect our decision to provide you with a loan.
5. Agree that any solicitor acting for you may disclose to us any information or documentation about the transaction or 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;
6. Agree that Octane at any time until repayment of the loan may:
  - a) Provide information to a mortgage insurer to assess the risk of providing mortgage insurance or to assess the risk of default.
  - b) Provide any information contained in this application (and all information associated with this application) and information on the performance of the account to any associated company, appointed Data Processor, originator, finance consultant, financier, accountant, Credit Reference Agency (CRA), Fraud Prevention Agency (FPA), lawyer or third party involved with the prospective finance to be provided to you or as deemed appropriate by Octane (in its sole discretion).
  - c) Disclose any report or personal information about you to any organisation or their appointed Data Processor which may be required in relation to any form of sub-charge, securitisation of any finance, sale of notes or other form of transfer of the finance which may be provided.
  - d) You consent to disclosure by Octane of any confidential information (whether financial or otherwise) to any person who may be asked to provide any security or guarantee to the mortgage or their legal advisor.
  - e) Disclose to any other party information we hold on you as required by law.
7. You acknowledge and understand that any telephone calls and emails relating to your application or mortgage may be recorded and monitored for security, quality and/or training purposes.
8. You will provide us with any updated financial information which we may reasonably and properly request.
9. You agree that Octane and any other companies associated with us may disclose and use information about you to advise you by post, telephone, or other electronic media, about loan and other products and services which may interest you, until such time as you notify us to the contrary unless you tick this box . You may update your marketing preferences at any time by contacting us at [finance@octanecapital.co.uk](mailto:finance@octanecapital.co.uk).

### A condensed guide to the use of your personal and business information by ourselves and at Credit Reference and Fraud Prevention Agencies

Use of your information:

1. When you apply to us for a commercial mortgage, Octane will check the following records about you and your business partners:
  - a) Our own.
  - b) Personal and business records at credit reference agencies (CRAs). When CRAs receive a search from us they will place a search footprint on your business credit file that may be seen by other lenders. They supply to us both public (including the electoral register) and shared credit and fraud prevention information.
  - c) those at fraud prevention agencies (FPAs).
  - d) If you are a director, we will seek confirmation, from credit reference agencies, that the residential address that you provide is the same as that shown on the restricted register of directors' usual addresses at Companies House.

We will make checks such as; assessing this application for credit and verifying identities to prevent and detect crime and money laundering. We may also make periodic searches at CRAs and FPAs to manage your commercial mortgage with us.
2. Information on applications will be sent to CRAs and will be recorded by them. Including information on your business and its proprietors and CRAs may create a record of the name and address of your business and its proprietors if there is not one already. Where you borrow from us, we will give details of your accounts and how you manage it/them to CRAs.



3. If you borrow and do not repay in full and on time, CRAs will record the outstanding debt. This information may be supplied to other organisations by CRAs and FPAs to perform similar checks and to trace your whereabouts and recover debts that you owe. Records remain on file for 6 years after they are closed, whether settled by you or defaulted.
4. If you give us false or inaccurate information and we suspect or identify fraud we will record this and may also pass this information to FPAs and other organisations involved in crime and fraud prevention.
5. If you have borrowed from us and do not make payments that you owe us, we will trace your whereabouts and recover debts.
6. We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.
7. Your data may also be used for other purposes for which you give your specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the Data Protection Act 1998.

#### How to find out more

This is a condensed version and if you would like to read the full details of how your data may be used please visit our website at [octanecapital.co.uk](http://octanecapital.co.uk) or phone **0345 222 9009** and ask one of our staff.

You can contact the CRAs currently operating in the UK; the information they hold may not be the same so it is worth contacting them all. They will charge you a small statutory fee.

- **CallCredit**, Consumer Services Team, PO Box 491, Leeds LS3 1WZ or call **0870 060 1414** or log on to [www.callcredit.co.uk](http://www.callcredit.co.uk).
- Equifax PLC, Credit File Advice Centre, PO Box 1140, Bradford BD1 5US or call **0844 335 0550** or log on to [www.equifax.co.uk](http://www.equifax.co.uk).
- Experian, Consumer Help Service, PO Box 8000, Nottingham NG80 7WF or call **0844 481 8000** or log on to [www.experian.co.uk](http://www.experian.co.uk).

### Declaration

I/we, the undersigned, declare that the replies to the questions contained herein are true and complete in every respect to the best of my/our belief and/I we will understand that they will be relied upon, and may form the basis of any contract between, the applicant(s) and Octane making the advance.

	Director 1	Director 2
Name	<input type="text"/>	<input type="text"/>
Signature	<input type="text"/>	<input type="text"/>
Date	<input type="text" value="DD / MM / YYYY"/>	<input type="text" value="DD / MM / YYYY"/>