

Guarantors and Additional Directors Form



Section 1 – Introducer details

Contact name

Company name

Section 2 – Borrower details

Company name (If applicable)

Applicant 1 or guarantor full names

Applicant 2 or guarantor full names

Section 3 – Guarantors/directors details

Guarantor/director 1

Guarantor/director 2

Title

Forenames

Surname

Previous names or known by other names

Date of birth

DD / MM / YYYY

DD / MM / YYYY

Nationality

Country of birth

Email

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.

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Telephone number

Mobile number

Length of residency in the UK

Permanent rights to reside in the UK

- Yes
 No – If no, what is your current residency status?

- Yes
 No – If no, what is your current residency status?

Current address

Postcode

Time at address

| | | |
|--|--|--|
| Is current address owned or rented? | <input type="checkbox"/> Owned <input type="checkbox"/> Rented | <input type="checkbox"/> Owned <input type="checkbox"/> Rented |
| If less than 3 years at current address, please provide previous addresses for this period | | |
| Postcode | | |
| Time at address | | |

Section 4 - Assets and liabilities

Guarantor/director 1

| Home | Assets | Income | Mortgage/charges (details of lender) | Liabilities | Expenditure |
|--------------|--------|--------|---|-------------|-------------|
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| Total | | | | | |

| Other property | Assets | Income | Mortgage/charges (details of lender) | Liabilities | Expenditure |
|----------------|--------|--------|---|-------------|-------------|
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| Total | | | | | |

| Business(es) owned | Assets | Income | Details of liabilities | Liabilities | Expenditure |
|--------------------|--------|--------|------------------------|-------------|-------------|
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| Total | | | | | |

| Banks and building societies | Assets | Income | Bank loan and overdrafts | Liabilities | Expenditure |
|------------------------------|--------|--------|--------------------------|-------------|-------------|
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| Total | | | | | |

| Other investments | Assets | Income | Credit cards and store cards | Liabilities | Expenditure |
|-------------------|--------|--------|------------------------------|-------------|-------------|
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| Total | | | | | |

| Vehicles | Assets | Income | HP or loan balances | Liabilities | Expenditure |
|--------------|--------|--------|---------------------|-------------|-------------|
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| Total | | | | | |

| | | | | | |
|---------------------|--|--|--------------------------|--|--|
| Total assets | | | Total liabilities | | |
|---------------------|--|--|--------------------------|--|--|

Guarantor/director 2

| Home | Assets | Income | Mortgage/charges (details of lender) | Liabilities | Expenditure |
|--------------|--------|--------|---|-------------|-------------|
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| Total | | | | | |

| Other property | Assets | Income | Mortgage/charges (details of lender) | Liabilities | Expenditure |
|----------------|--------|--------|---|-------------|-------------|
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| Total | | | | | |

| Business(es) owned | Assets | Income | Details of liabilities | Liabilities | Expenditure |
|--------------------|--------|--------|------------------------|-------------|-------------|
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| Total | | | | | |

| Banks and building societies | Assets | Income | Bank loan and overdrafts | Liabilities | Expenditure |
|------------------------------|--------|--------|--------------------------|-------------|-------------|
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| Total | | | | | |

| Other investments | Assets | Income | Credit cards and store cards | Liabilities | Expenditure |
|-------------------|--------|--------|------------------------------|-------------|-------------|
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| Total | | | | | |

| Vehicles | Assets | Income | HP or loan balances | Liabilities | Expenditure |
|--------------|--------|--------|---------------------|-------------|-------------|
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| Total | | | | | |

| | | | | | |
|---------------------|--|--|--------------------------|--|--|
| Total assets | | | Total liabilities | | |
|---------------------|--|--|--------------------------|--|--|

Section 5 – Credit history

| | Guarantor/director 1 | | Guarantor/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 |
| Have any of the directors of the company/guarantors, or personal borrowers 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 |
| Have any of the directors of the company/guarantors, or personal borrowers 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 |
| Have any of the directors of the company/guarantors, ever been an officer of a company in which a receiver or liquidator has been appointed? | <input type="checkbox"/> Yes | <input type="checkbox"/> No | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

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.

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.

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. 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.
3. 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.
4. 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;
5. 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.
6. 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.
7. You will provide us with any updated financial information which we may reasonably and properly request.
8. 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.

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 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.

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.

| | Guarantor/director 1 | Guarantor/director 2 |
|-----------|--|--|
| Name | <input type="text"/> | <input type="text"/> |
| Signature | <input type="text"/> | <input type="text"/> |
| Date | <input type="text" value="D D / M M / Y Y Y Y"/> | <input type="text" value="D D / M M / Y Y Y Y"/> |