

Standard Requirements for Loan Applications

Pre-Offer (we will need these items prior to sending out the Offer Letter containing the terms of the loan)

- A completed Application Form signed by the applicant(s).
- Each applicant(s) needs to complete the online application, signature and KYC process via octanecapital.co.uk/apply. This must be done **from a smartphone** by the borrower themselves, they will need original photo ID and proof of address to hand.
- Copies of bank statements for the applicant(s) evidencing:
 - For a purchase – deposit and source of deposit.
 - For a serviced loan – serviceability and rental income.
- A valuation report addressed to Octane Property Finance Ltd and PCO Holdco II SARL.
- For refurbishment loans only – schedule of works with costs and timeframes.
- For Buy-To-Let loans only – ASTs for the security properties (if the property is let).
- For individual applications in personal names, the intermediary will need the relevant FCA credit broking permissions.

Post-Offer (we will need these before completion of the loan)

- Sight of the last three months mortgage payments from the applicant(s) at the residential and security addresses if not on CAIS.
- Sales particulars.

Solicitors (your solicitor will need these when you receive advice and sign the offer letter – or before)

- Two items of address ID for the applicant(s), one of which should be a utility bill for the applicant's home address (these must be originals and should not be more than three months old).
- A certified copy of the applicant(s) current passport or photo driving license.
- Buildings Insurance policy with Octane Property Finance Ltd noted as an interested party.
- Completed direct debit mandate.

For company applications, please ensure that all company directors with shareholdings of more than 20% fill out the form and provide the above information where relevant.