



Version 6 | February 2020

# Application Form

Please complete all sections.

## Section 1 - Introducer Details

Company Name		Contact Name	
Address		Postcode	
Telephone		Email	
Amount of Broker Fee		Network	
FCA Number			
Have you met the client face to face?			
Who introduced the borrower to you?			

Ascot Bridging Finance, 8 Webster Court, Warrington, WA5 8WD  
Telephone: 01925 467170  
Email: [enquiries@ascotbridgingfinance.co.uk](mailto:enquiries@ascotbridgingfinance.co.uk)

## Section 2 - Borrower Details

	Applicant One				Applicant Two			
Personal or Company Application								
Full Name								
Company Name								
Shareholder Information <small>(% shares owned)</small>								
Date of Birth								
Nationality								
NI Number								
Home Phone								
Mobile Phone								
Full Address								
Postcode								
Residential Status								
Time at Address	Years		Months		Years		Months	
Email address								
Previous Address (if less than 3 years at current address)								
Postcode								
Previous Status								
Time at Address	Years		Months		Years		Months	
Residential Property Value								
Outstanding Mortgage								
Have you taken out bridging finance before? If yes, please provide								

### Section 3 - Employment Details

	Applicant One				Applicant Two			
Employer's Name								
Job Title								
How long have you been employed?	Years		Months		Years		Months	
Basic Salary								
Overtime/Bonus								
Additional Income								
If Self Employed								
Name and Address of Business								
Nature of Business								
How long have you been self-employed?	Years		Months		Years		Months	
Net Profits/ Dividends	Latest Year				Latest Year			
Net Profits/ Dividends	Previous Year				Previous Year			
Any additional income? If yes, please provide details								

## Section 4 - Security Details

Full Address	
Current Value	
Purchase Price	
Original Purchase Date	
Original Purchase Price	
Description of Property	
Agent details / where was the property sourced?	
Any incentives?	
Will you or any of your family reside in the property?	
Current Mortgage Lender	
Interest Rate	
Current Mortgage Balance	
Monthly Repayments	
Any charges currently on the property?	

## Section 5 – Loan Requirements

Net Loan Amount		Term	
Interest Roll Up			
Reason for the Loan			
Refinance applications – Are the repayments up to date?		Estimated completion date?	
Proposed Exit Strategy			
Full details of the additional property offered as security (if applicable)			

## Section 6 - Additional Information – All sections MUST be completed

Solicitor details (Minimum 3 partners)			
Solicitor – Name of Person Acting			
Solicitor Telephone Number			
Solicitor Email Address			
Have you approached any other lender?			
Bank details			
Valuation Access Details			
<b>Income</b>	<b>Expenditure</b>		
Net Drawings / Salary		Mortgage / Rent	
Spouse / Partner's Net Salary		Life Assurance / Pension	
State Benefits (e.g. Child Benefit)		General / Domestic	
Investment Income		Council Tax Payments	
Other Regular Income		Other Expenditure	
<b>Total Monthly Income</b>		<b>Total Monthly Expenditure</b>	

## Section 7 - Broker Declaration

I confirm that I am acting on behalf of the applicant(s) and have their permission to access their information and supply it to you with the decision in principle/application.

I confirm that the applicant(s) has agreed to you conducting a full credit search on them and/or their company.

I confirm to the best of my knowledge and belief the information contained in this decision in principle/application is true.

The applicant(s) has agreed to this form being sent to you by email and I have made them aware;

- That email is not a secure medium and the content may be intercepted before it reaches the intended recipient of the risks in using email and the potential risk to the security of their personal data the applicant(s) has agreed to this form being sent to you by email

Broker Signature	
Print Name	
Date	

### Asset Manager

An Asset Manager will arrange directly with you (the borrower) to come out to visit the property before completion and review your application, identification and address verification. The company we use is NCI, however we reserve the right to change our supplier of this service at any time.

If you cancel the appointment with less than 4 hours' notice you will be liable to pay £95.00 plus VAT to NCI for the abortive costs. If you cancel with 4 or more hours' notice, there will not be a charge.

Please tick this box to confirm your understanding of this liability.

## Section 8 - Borrowers Declarations

### Residential Use Confirmation

I acknowledge that Ascot Bridging Finance Ltd (the "Lender") is not authorised nor regulated by the Financial Conduct Authority or the Consumer Credit Act 1974 (as amended) and that, in this regard, the proposed loan is a non-regulated loan and the loan is intended wholly or predominantly for business purposes. I confirm that neither I nor any "connected person" within the meaning of Section 252 of the Companies Act 2006 or section 96(B) (2) and schedule 11B of the Financial Services and Markets Act 2000, are currently residing or are permitted to reside in the property to be used as security for the loan at any time now or in the future. I understand that the definition of Connected Person includes anyone who is a spouse, parent, brother, sister, child, grandparent or grandchild; or any other person whose relationship with me has the characteristics of the relationship between husband and wife.

### Use of Information

I acknowledge and consent for the Lender to undertake a credit search on me at a credit reference agency ('my records'). I acknowledge and accept: The Lender will search my records at a credit reference agency. The Lender will add to my records details of the search and the application for funding with the Lender and this will be seen by other organisations that make searches on me. Information held about me by the credit reference agencies may already be linked to records relating to one or more of my partners. For the purpose of this application I may be treated as financially linked and my application will be assessed with reference to any 'associated' records. An association between joint applicants or between me and any named partner/spouse will be created at the credit reference agency. I am aware this will link my financial records, each of which will be taken into account in all future applications by either or both of us. If an association already exists, then my application will be assessed with reference to these associated records. I am aware that this situation will continue until one of us successfully files a disassociation at the credit reference agency. The Lender will also verify my records and information provided to them with fraud prevention agencies. I am aware that if I give the Lender false or inaccurate information and it suspects fraud, it will record this. My records will also be shared with other organisations and used by them and them to; help make decisions about credit and credit related services, such as insurance for me and members of my household; trace debtors, recover debt, prevent money laundering and fraud, and to manage my accounts. I confirm, I consent to allow the Lender, the credit reference agencies and the fraud prevention agencies to use my records for statistical analysis about credit, insurance and fraud. The Lender may also use information about me to carry out market research. Fraud prevention agency records will also be shared with other organisations to help make decisions on motor, household, credit, life and other insurance proposals and insurance claims, for me and members of my household. I am aware that if at any time I wish to have details of any of the credit reference and fraud prevention agencies from whom the Lender has obtained and passed information to about me I can obtain this by writing to the Lender and their registered office.

### Further warranties:

I am aware that the Lender together with its successors and assigns will be primarily relying on this declaration as to the matters confirmed herein, even where it undertake its own investigation into any of these matters. By signing this declaration, I confirm that the information contained within this Application Form and other documents sent to the Lender by me or my broker at any time is correct and accurate. I confirm, that the broker that has introduced me to the Lender is my agent and not the agent of the Lender and that no agency relationship exists between Lender and broker. I am aware that the Lender may also from time to time make payments to the broker in respect of the volume of business placed by the broker with the Lender or the performance of loans made by the Lender following introduction by the broker. I am aware that these payments of commission may affect the independence of the broker and may create a conflict for the broker. I declare that the information relating to my income and outgoings is correct and I am able to meet all my current financial commitments and am able to meet the financial commitments of the proposed loan and any interest payments therein. I am aware that it is a criminal offence to knowingly or recklessly give false, inaccurate or misleading information when applying for a loan. The Lender has informed me that if I do provide false, inaccurate or misleading information within this Application Form or in any other document provided to the Lender it will report my conduct to the police. These representations and warranties are deemed to be repeated each day and I will notify the Lender immediately should my circumstances change. Where there are multiple borrowers or applicants providing this declaration, each party is making this declaration separately and independently but agree to be jointly responsible and severally liable for their liabilities to the Lender

Applicant One		Applicant Two	
Signature		Signature	
Name		Name	
Date		Date	

Ascot Bridging Finance, 8 Webster Court, Warrington, WA5 8WD  
 Telephone: 01925 467170  
 Email: enquiries@ascotbridgingfinance.co.uk

## Appendix – Additional Information

	Applicant One	Applicant Two
Any adverse – Defaults / CCJ's / Decrees / Protected Trust Deeds / Arrears / missed payments / IVA / bankruptcy / Sequestration / Debt Management Plan / Debt Relief Orders / Debt Advisory Services / Repossession / Criminal convictions? - If yes please provide details (excluding traffic offences)		
Please provide any other details to support your application		



## **Customer Privacy Notice**

When we refer to "we", "us" or "our" in this privacy notice it means Ascot Bridging Finance Ltd ( Reg No 07664649) and Ascot Bridging Finance 2 Ltd (Reg No 12198771), trading as Ascot Bridging Finance and are registered in England and Wales.

### **Why should you to read this document?**

During the course of dealing with us, we will ask you to provide us with detailed personal information relating to your existing circumstances, your financial situation and, in some cases, your health and family health history (**Your Personal Data**). This document is important as it allows us to explain to you what we will need to do with Your Personal Data, and the various rights you have in relation to Your Personal Data.

### **What do we mean by "Your Personal Data"?**

Your Personal Data means any information that describes or relates to your personal circumstances. Your Personal Data may identify you directly, for example your name, address, date of birth, National Insurance number and the like. Your Personal Data may also identify you indirectly, for example, your employment situation, your physical and mental health history, or any other information that could be associated with your cultural or social identity.

In the context providing you with assistance in relation to your Finance/Bridging requirements Your Personal Data may include:

- Title, names, date of birth, gender, nationality, civil/marital status, contact details, addresses and documents that are necessary to verify your identity
- Employment and remuneration information, (including salary/bonus schemes/overtime/sick pay/other benefits), employment history
- Bank account details, tax information, loans and credit commitments, personal credit history, sources of income and expenditure, family circumstances and details of dependents
- Health status and history, details of treatment and prognosis, medical reports (further details are provided below specifically with regard to the processing we may undertake in relation to this type of information)
- Any pre-existing mortgage/finance/bridging/commercial and/or insurance products and the terms and conditions relating to these

### **The basis upon which our Firm will deal with Your Personal Data**

When we speak with you about your finance/bridging requirements we do so on the basis that a both parties are entering a contract for the supply of services. In order to perform that contract, and to arrange the products you require, we have the right to use Your Personal Data for the purposes detailed below.

Alternatively, either in the course of initial discussions with you or when the contract between us has come to an end for whatever reason, we have the right to use Your Personal Data provided it is in our legitimate business interest to do so and your rights are not affected. For example, we may need to respond to requests from mortgage lenders, insurance providers and our Service Provider relating to the advice we have given to you, or to make contact with you to seek feedback on the service you received.

On occasion, we will use Your Personal data contractual responsibilities we may owe our regulator The Financial Conduct Authority, or for wider compliance with any legal or regulatory obligation to which we might be subject. In such circumstances, we would be processing Your Personal Data in order to meet a legal, compliance or other regulatory obligation to which we are subject.

### **The basis upon which we will process certain parts of Your Personal Data**

Where you ask us to assist you with your insurance needs, in particular life insurance and insurance that may assist you in the event of an accident or illness, we will ask you information about your ethnic origin, your health and medical history (**Your Special Data**). We will record and use Your Special Data in order to make enquiries of insurance providers in relation to insurance products that may meet your needs and to provide you with advice regarding the suitability of any product that may be available to you.

If you have parental responsibility for children under the age of 16, it is also very likely that we will record information on our systems that relates to those children and potentially, to their Special Data.

The arrangement of certain types of insurance may involve disclosure by you to us of information relating to historic or current criminal convictions or offences (together "**Criminal Disclosures**"). This is relevant to insurance related activities such as underwriting, claims and fraud management.

We will use special Data and any Criminal Disclosures in the same way as Your Personal Data generally, as set out in this Privacy Notice.

When we process your Special Data and any Criminal Disclosures we do so on the basis that it is in the substantial public interest to be able to provide vital insurance products and as permitted by UK data protection related laws and regulations from time to time. Information on Special Category Data and Criminal Disclosures must be capable of being exchanged freely between insurance intermediaries such as our Firm, and insurance providers, to enable customers to secure the important insurance protection that their needs require.

### **How do we collect Your Personal Data?**

We will collect and record Your Personal Data from a variety of sources, but mainly directly from you. You will usually provide information during the course of our initial meetings or conversations with you to establish your circumstances and needs and preferences in relation to finance/bridging. You will provide information to us verbally and in writing, including email.

We may also obtain some information from third parties, for example, credit checks, information from your employer, and searches of information in the public domain such as the voters roll. If we use technology solutions to assist in the collection of Your Personal Data for example software that is able to verify your identity on-line or to access your credit status. We will only do this if we have consent from you for us or our nominated processor to access your information in this manner, details of how such software operates will be provided to you prior to the activation of the service.

### **What happens to Your Personal Data when it is disclosed to us?**

In the course of handling Your Personal Data, we will:

- Record and store Your Personal Data in our paper files, mobile devices and on our computer systems (*websites, email, hard drives, and cloud facilities*). This information can only be accessed by employees and consultants within our Firm and only when it is necessary to provide our service to you and to perform any administration tasks associated with or incidental to that service
- Submit Please specifically note that we may disclose your personal data to credit reference agencies to assist them in the collection and maintenance of personal data about you relating to your payment of debts and general credit worthiness, and with fraud prevention agencies to help prevent fraud and money laundering. They in turn may share this information with other organisations, such as other finance companies that you approach to provide you with products and services.
- The three main credit reference agencies in the United Kingdom, TransUnion (formerly called Callcredit), Equifax and Experian have created an industry-wide notice called the "Credit Reference Agency Information Notice" (CRAIN) which sets out clearly how they use and share personal data they receive about you and/or your business that is part of or derived from or used in credit activity. You can find a copy of this notice at [www.callcredit.co.uk/legal-information/bureau-privacy-notice](http://www.callcredit.co.uk/legal-information/bureau-privacy-notice). We require all third parties to respect the security of your personal data and to treat it in accordance with the law. We do not allow our third-party service providers to use your personal data for their own purposes and only permit them to process your personal data for specified purposes and in accordance with our instructions.
- Use Your Personal Data for the purposes of responding to any queries you may have in relation to any finance/bridging you may take out, or to inform you of any developments in relation to those products and/or policies of which we might become aware.

### **Sharing Your Personal Data**

From time to time Your Personal Data will be shared with:

- Ascot Bridging Finance 2 Ltd
- Third parties who we believe will be able to assist us with your enquiry or application, or who are able to support your needs as identified. These third parties will include but may not be limited to, our Compliance Advisers, Product specialists, funders, auditors, bankers, insurers, insolvency practitioners, HMRC, any applicable regulators, credit referencing and fraud prevention agencies, providers of legal services such as estate planners, conveyancing, surveyors and valuers (in each case where we believe this to be required due to your particular circumstances).

In each case, your Personal Data will only be shared for the purposes set out in this customer privacy notice, i.e. to progress your finance/bridging enquiry and to provide you with our professional services.

Please note that this sharing of Your Personal Data does not entitle such third parties to send you marketing or promotional messages: it is shared to ensure we can adequately fulfil our responsibilities to you, and as otherwise set out in this Customer Privacy Notice.

We do not envisage that the performance by us of our service will involve Your Personal Data being transferred outside of the European Economic Area.

### **Security and retention of Your Personal Data**

Your privacy is important to us and we will keep Your Personal Data secure in accordance with our legal responsibilities. We will take reasonable steps to safeguard Your Personal Data against it being accessed unlawfully or maliciously by a third party.

We also expect you to take reasonable steps to safeguard your own privacy when transferring information to us, such as not sending confidential information over unprotected email, ensuring email attachments are password protected or encrypted and only using secure methods of postage when original documentation is being sent to us.

Your Personal Data will be retained by us either electronically or in paper format for a minimum of six years, or if longer than six years, the duration of this Firm's relationship with you.

### **Your rights in relation to Your Personal Data**

You can:

- request copies of Your Personal Data that is under our control
- ask us to further explain how we use Your Personal Data
- ask us to correct, delete or require us to restrict or stop using Your Personal Data (details as to the extent to which we can do this will be provided at the time of any such request)
- ask us to send an electronic copy of Your Personal Data to another organisation should you wish
- change the basis of any consent you may have provided to enable us to market to you in the future (including withdrawing any consent in its entirety)

### **How to make contact with our Firm in relation to the use of Your Personal Data**

If you have any questions or comments about this document, or wish to make contact in order to exercise any of your rights set out within it please contact: Alison Gibson

If we feel we have a legal right not to deal with your request, or to action, it in different way to how you have requested, we will inform you of this at the time.

You should also make contact with us as soon as possible on you becoming aware of any unauthorised disclosure of Your Personal Data, so that we may investigate and fulfil our own regulatory obligations.

If you have any concerns or complaints as to how we have handled Your Personal Data you may lodge a complaint with the UK's data protection regulator, the ICO, who can be contacted through their website

at <https://ico.org.uk/global/contact-us/> or by writing to Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF.



### Data Subject Consent Form

I hereby grant **Ascot Bridging Finance** permission to process my personal data for the purpose stated in the Privacy statement above.

Signed:

Print Name:

Date

### Marketing Consent

I, hereby grant **Ascot Bridging Finance** permission to process my personal data for the purpose of Marketing. By providing your consent, you agree that you have given your express permission for us to market you regarding products and services that we think may be of interest to you and by any means of communication that is suitable at the time.

#### **IMPORTANT NOTES: Marketing by our Firm**

If you do not indicate your agreement for **us** to make contact with you, we may be unable to provide you with details of products and/or services that may suit your needs and circumstances.

We would like to maintain a record of your express consent for **us** to contact you by post, telephone, SMS, email and instant messaging for marketing our products or services that we think may be of interest to you. Please indicate your consent to **us** contacting you by any of the means specified below:

Post       Phone       SMS       Email       Instant  
Messaging\*

\*Whatsapp or similar service.

Signature:

Date: