

## Introducer details

Contact name

Company name

Network/mortgage club  
(if applicable)

Phone number

Mobile

Email address

FCA registration number

Introducer fee

£

Payable upfront

Deducted from net loan advance

Are you packaging the application  
on behalf of an authorised  
intermediary?

Yes No If yes, firm name

FCA registration number  
of intermediary

Firm address

Postcode

Phone number

Which firm will be providing advice  
to the client? (must be  
an authorised intermediary)

### Important information about this application

- The Borrower must have a UK bank account.
- To help us issue an Offer Letter, in addition to this application form, please submit any further information you have e.g valuation, mortgage offers etc.
- If you require more space, you can download an Additional Information Form from [www.octopus-realestate.com](http://www.octopus-realestate.com).
- Please ensure this form is fully complete and signed by the Borrower(s), to avoid any delays in the application.

## A. Loan details

<b>Product type</b>		
<b>What is the net amount required</b>	£	net
<b>What are the funds going to be used for?</b> (full explanation required)		
<b>Term of loan</b>	months	
<b>Required completion date</b> (dd-mm-yyyy)		
<b>How will the loan be repaid?</b> (If refinance, please provide lender details. If sale, please advise the anticipated price and details of any sales activity to date)		
<b>Is there an intention to use foreign earnings or assets to repay or service the loan?</b>	Yes	No

## B. Borrower detail

### Borrower 1: Contact information

<b>Title</b> (Mr/Mrs/Miss/Ms/Other)	<b>First name</b>	<b>Last name</b>
<b>Residential address</b>	<b>Postcode</b>	
<b>Time at present address</b>	<b>Years</b>	<b>Months</b> If less than 3 years, please provide previous address in section H.
<b>Phone number</b>		
<b>Mobile</b>		
<b>Email</b>		
<b>Date of birth</b> (dd-mm-yyyy)		
<b>Country of birth</b>		
<b>Nationality</b>		

### Borrower 1: Home ownership – Only complete this section if Borrower owns own home

<b>Value of home</b>	£		
<b>Outstanding mortgage</b>	Yes	No	
<b>Name of lender</b>			
<b>Amount borrowed</b>	£		
<b>Monthly instalment</b>	£		
<b>Amount outstanding</b>	£		
<b>Payment up to date</b>	Yes	No	If no, amount of arrears £
<b>Further mortgages on home</b>	Yes	No	If yes, please advise details in section H.

**Borrower 1: Employment**

<b>Employment status</b>	Self-employed	Employed	Not employed
<b>If employed, is this job permanent</b>	Yes	No	
<b>Name of employer/business</b>			
<b>Full address of employer/business</b>			
			<b>Postcode</b>
<b>Nature of your employer's business</b>			
<b>Position held</b>			
<b>Length of employment</b> (if self-employed, for how long)			
<b>Are there likely to be significant changes in your employment status, income or expenditure during the term of the loan</b>	Yes	No	If yes, please give details

**Borrower 1: Accountant – Only complete if Borrower is self-employed**

<b>Accountant company name</b>			
<b>Accountant address</b>			
			<b>Postcode</b>
<b>Contact name</b>			

**Borrower 2: Contact information – Only complete if more than one Borrower. If more than two Borrowers, please download an additional Additional Individual Borrower Form from [octopus-realestate.com/resources/](https://www.octopus-realestate.com/resources/)**

<b>Title</b> (Mr/Mrs/Miss/Ms/Other)	<b>First name</b>	<b>Last name</b>
<b>Residential address</b>		
		<b>Postcode</b>
<b>Time at present address</b>	<b>Years</b>	<b>Months</b> If less than 3 years, please provide previous address in section H.
<b>Phone number</b>		
<b>Mobile</b>		
<b>Email</b>		
<b>Date of birth</b> (dd-mm-yyyy)		
<b>Country of birth</b>		
<b>Nationality</b>		

**Borrower 2: Home ownership – Only complete this section if Borrower owns own home**

Value of home	£
Outstanding mortgage	Yes No
Name of lender	
Amount borrowed	£
Monthly instalment	£
Amount outstanding	£
Payment up to date	Yes No If no, amount of arrears £
Further mortgages on home	Yes No If yes, please advise details in section H.

**Borrower 2: Employment**

Employment status	Self-employed Employed Not employed
If employed, is this job permanent?	Yes No
Name of employer/business	
Full address of employer/business	
	Postcode
Nature of your employer's business	
Position held	
Length of employment (if self-employed, for how long)	
Are there likely to be significant changes in your employment status, income or expenditure during the term of the loan	Yes No If yes, please give details

**Borrower 2: Accountant – Only complete if Borrower is self-employed**

Accountant company name	
Accountant address	
	Postcode
Contact name	

**C. Solicitor**

Name of firm	
Address	
	Postcode
Contact name	
Email	
Phone number	

## D. Primary property being used as security for the loan

Address				Postcode
Freehold/Leasehold	Freehold	Leasehold	If leasehold, how many years left on the lease	years
Title number(s) (if known)				
Charge	First charge	Second charge		
Property description				
Property condition				
Is more than 60% of the property used for commercial purposes	Yes	No		
Purchase/refinance	Purchase	If purchased, source of deposit		
	Refinance	If refinance, date purchased		(dd-mm-yyyy)
Purchase price	£			
Estimated value of the property	£			
Monthly rental income	£	Expected	£	Actual
Current/future occupier (e.g tenant, family, friend etc.)				
Relationship to Borrower				
Has the Borrower ever occupied the property	Yes	No		
Does the Borrower intend to occupy the property in the future	Yes	No	If yes, what % will they occupy?	%
Number of BTL properties Borrower owns in addition to the security property				

## E. Outstanding Mortgage(s) on primary property being used as security for the loan

(only complete if security property is being refinanced)

Name of lender				
Amount borrowed	£			
Mortgage start date (dd-mm-yyyy)				
Amount outstanding	£	Monthly instalment £		
Payment up to date	Yes	No	If no, value owed £	
Further mortgages on the property	Yes	No		
	If yes, name of lender		Amount outstanding £	

## F. Valuation

Octopus Real Estate will instruct a valuer from its approved panel of surveyors to value the security property(ies). Please provide a contact name and phone number for the surveyor to call to arrange both payment and access.

Name

Phone number

Octopus Real Estate reserves the right to request a visit to any security property(ies) by its in-house asset manager.

## G. Credit history

Has the Borrower(s):

Ever been refused a mortgage	Yes	No
Ever had a judgement for debt recorded against them or, if self-employed/controlling director, against the company	Yes	No
Ever been declared bankrupt or if self employed/controlling director had a company go into administration	Yes	No
Ever failed to keep up payments under any present or previous mortgage, rental or loan agreement	Yes	No
Ever been convicted or charged with any other offence other than a driving offence	Yes	No
Made a claim to the DSS in the last 12 months	Yes	No

If Borrower(s) has answered yes to any of the above, please give details in Section H.

## H. Additional information

Please provide any additional information i.e explanation of adverse credit, previous address if been at current property less than 3 years etc.

## I. Personal statement of assets and liabilities

Please complete one form per Borrower. If assets are in the name of a Company or Trust, please advise details. Additional sheets can be found on [www.octopus-realestate.com/resources/](http://www.octopus-realestate.com/resources/)

Please note if you send a separate assets and liabilities form it must be signed and dated.

### Income details (gross per annum)

Salary	£
Other annual income (eg pensions, annuities)	£
Bonus	£
Rental income	£
Dividends/investments	£
Other (interest income etc)	£
TOTAL	£

If you have any questions please get in touch on **0800 294 6850** or at [sales@octopusproperty.com](mailto:sales@octopusproperty.com)

## Property investments

Full address	Your share of the property (%)	Estimated value £	Outstanding mortgage amount £	Total net asset value £	Monthly rental income £	Monthly mortgage costs £	Lender

Assets/investments/quoted shares/bonds/mutual funds		
Company name	Number of shares	Value
		£
		£
		£
		£
Cash/savings		
Bank		Value
		£
		£
		£
		£
Liabilities – e.g credit cards, loans, car finance etc.		
Lender	Purpose	Amount outstanding
		£
		£
		£
		£
Any current personal guarantees		
Lender		Amount
		£
		£
		£
		£

Shareholding(s) in any companies		
Company name	% ownership	Value
	%	£
	%	£
	%	£
	%	£
Other assets – e.g vehicles/valuables/collections		
Description		Value
		£
		£
		£
		£
Company tax liabilities – (only complete if you are a shareholder of a company)		
Company name	Number of shares	Value
	%	£
	%	£
	%	£
	%	£
Other commitments/obligations e.g life insurance, medical/health, child support, education or school fees		
Details		Amount
		£
		£
		£
		£

## Declaration and signature

Please note that it is a criminal offence to knowingly or recklessly give false, inaccurate or misleading information when applying for a Loan. If you provide such information, you may be reported to the police and prosecuted.

As a responsible Lender Octopus Real Estate will carefully assess the information provided in the Application Form in order to decide whether or not to make you an offer of a Loan. Even if we do issue an Offer Letter to you, we have the right at any time before any Loan completes to withdraw, revise or cancel without providing a reason.

It is important that you ensure that the details provided in this Application Form are correct and that you have read and understood the contents of this declaration.

**To: Octopus Investments Limited/Bridgeco Limited, trading as Octopus Real Estate and its subsidiary companies, their successors and assigns ("Octopus Real Estate")**

### Credit Reference Agencies & Credit Searches

(1) I/We agree and confirm that Octopus Real Estate may make a search or register information about me/us and the conduct of my/our account with a licensed credit reference agency in order to assist Octopus Real Estate in making credit decisions and occasionally for fraud prevention or for tracing debtors.

### Processing of Applications

(2) I/We authorise Octopus Real Estate to

(a) make searches of the records at fraud prevention agencies who may provide Octopus Real Estate with information about other applications made and any data recorded and they will record information about your application so that other users of the agencies may use the information in making their decisions; and,

(b) make such enquiries of any person or organisation including my/our existing or previous mortgage lenders, as Octopus Real Estate considers necessary in connection with this application; and,

(c) pass information to financial and other organisations involved in fraud prevention to protect Octopus Real Estate from fraud and theft.

(3) I/We agree that if I/we give Octopus Real Estate false or inaccurate information and Octopus Real Estate suspect fraud, then Octopus Real Estate will record this; and,

(4) I/We authorise our solicitor or licensed conveyancer acting on my/our behalf to disclose to Octopus Real Estate or its solicitor and confirm that Octopus Real Estate is authorised to disclose to my/our solicitor or licensed conveyancer, any information relating to this application; and,

(5) I/We confirm that I/we give up any right to claim solicitor/client confidentiality or legal privilege in respect of such information; and,

(6) I/We acknowledge and agree that Octopus Real Estate takes its lending both responsibly and seriously and that as part of its Treating Customers Fairly policy, Octopus Real Estate prefers to be proactive and assist customers who need to repay their Octopus Real Estate Loans; and,

(7) I/We appreciate that Octopus Real Estate needs to ensure that the mortgages property(ies) that I/we have provided as security for my/our loan must continue at all times to be insured and/or,

(8) I/We acknowledge and agree that Octopus Real Estate needs to be able to contact some or all of the following in connection with any loan that I/we may have with Octopus Real Estate, namely; my/our solicitor, (where appropriate) the intermediary who introduced me/our loan with Octopus Real Estate and the insurance company(ies) that has/have insured the property(ies) that I/We have provided to Octopus Real Estate as security for my/our loan.

(9) Where Octopus Real Estate take or propose to take a guarantee or security from a third party for my/our obligations under the proposed loan or in respect of other indebtedness from me/us to Octopus Real Estate or where Octopus Real Estate take or propose to take a deed of consent and waiver from a third party in connection with the loan or the security for the loan then I/we consent to Octopus Real Estate now and from time to time disclosing information to the third party and their legal and other advisers, about me/us, my/our financial circumstances, the proposed loan, the purpose of the proposed loan, the conduct of my/our account(s) and my/our present and proposed liabilities and obligations to Octopus Real Estate.

Accordingly, the Borrower (s) hereby irrevocably confirm that until the Individual's Loan has been repaid in full, Octopus Real Estate and its subsidiary companies, their successors and assigns may contact and disclose to any of the above mentioned person(s) and they may disclose to Octopus Real Estate such information as Octopus Real Estate may consider reasonably necessary and have requested from such person(s) in dealing with the repayment or refinancing of the Individual's Loan(s) and/or in connection with the insurance of the property(ies) which comprises Octopus Real Estate's security. All information supplied by you or about you at any time by any person may be held and retained after your account is closed and may be:

- disclosed to anyone who buys or might buy or fund your Mortgage; and, where you have fallen behind with your payments to credit reference and other agencies, and other third parties including other lenders;
- used by us and anyone appointed by us to manage your Mortgage, make lending decisions, or for business analysis or market research purposes.

From time-to-time we may send you marketing information about our products and services, however we will not share your information with anyone outside of Octopus Real Estate, for marketing purposes.

You have the right to opt out of receiving marketing material at any time, to do so please contact us. For further information, please see our privacy policy which can be found on our website [www.octopus-realestate.com](http://www.octopus-realestate.com).

By signing this Application Form I/we confirm that the information provided is true, accurate and correct declare that the information relating to my/our income and outgoings is true, accurate and correct and that I/we am/are financially able to meet all my/our financial commitments including any interest payments on the my/our Loan I/we are called upon to make.

## Borrower 1

**Borrower signature**

**Print name**

**Date**  
(dd-mm-yyyy)

## Borrower 2

**Borrower signature**

**Print name**

**Date**  
(dd-mm-yyyy)