

# Application Form

Additional Borrower - Individual

octopus real estate

A brighter way

## Borrower detail

Introducer name

Borrower name

Security address

Postcode

## Additional Borrower details

### Borrower 3: Contact information

Title (Mr/Mrs/Miss/Ms/Other)

First name

Last name

Residential address

Postcode

Time at present address

Years

Months If less than 3 years, please provide previous address in the notes box.

Phone number

Mobile

Email

Date of birth

(dd-mm-yyyy)

Country of birth

Nationality

### Borrower 3: 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 the notes box.

<b>Borrower 3: Employment</b>			
<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 3: Accountant – Only complete if Borrower is self-employed**

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

**Notes**

Notes section for providing additional information.

**Credit History**

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

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

## 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 Property Lending 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 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.octopusproperty.com](http://www.octopusproperty.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.

## Number of Additional Information Forms added to the Application

## Borrower 3

Borrower signature

Print name

Date (dd-mm-yyyy)