

Important information about this application

- The Borrower must have a UK bank account.
- To help us issue a Loan Agreement, 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.
- Please ensure this form is fully complete and signed by the Borrower(s), to avoid any delays in the application.

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)		

A. Loan details

What is the net amount required	Product type
£	net
What are the funds going to be used for? (full explanation required)	
Term of Loan	Required completion date (DD MM YYYY)
Months	
How will the loan be repaid?	

B. Borrower detail

Borrower 1: 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 section H.
Phone number	Mobile	Email address
Date of birth (DD MM YYYY)	Country of birth	Nationality

Borrower 1: Home Ownership - Main Residence

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

Borrower 1: Employment

Employment status	If employed, is this job permanent
Self-employed Employed Not employed	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 1: Accountant – Only complete if Borrower is self-employed

Accountant company name	Contact name
Accountant address	Postcode

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/)

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 section H.

Phone number **Mobile** **Email address**

Date of birth (DD MM YYYY) **Country of birth** **Nationality**

Borrower 2: Home Ownership - Main Residence

Value of home **Outstanding mortgage** **Name of lender**

£ Yes No

Amount borrowed **Monthly instalment** **Amount outstanding**

£ £ £

Payment up to date **Further mortgages on home**

Yes No If no, amount of arrears £ Yes No If yes, please advise details in section H.

Borrower 2: Employment

Employment status **If employed, is this job permanent**

Self-employed Employed Not employed 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 **Contact name**

Accountant address **Postcode**

C. Solicitor

Name of firm

Contact name

Address

Postcode

Email address

Phone number

D. Primary property being used as security for the loan

Address

Postcode

Freehold/Leasehold

Freehold

Leasehold

If leasehold, how many years on the lease

Years

Title number(s) (if known)

Charge

First charge

Second charge

Property description

Is more than 60% of the property used for commercial purposes

Yes No

Property condition

Purchase/refinance

Purchase

If purchased, source of deposit

Refinance

If refinance, date purchased

(DD MM YYYY)

Purchase price

Estimated value of the property

£

£

Rental Income p.a.

Market Rental Value p.a.

£

Expected £

Actual

£

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

Relationship to Borrower

Current tenancy schedule

Existing use class of asset(s)

Current rental income

Please attach tenant schedule including exact tenant(s) name of lease, lease start date and expiry date(s), rental income, break clauses.

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

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 subordinated debt 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 a 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

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 (e.g. pensions, annuities)	£
Bonus	£
Rental income	£
Dividends/investments	£
Other (interest income etc.)	£
TOTAL	£

Property investments

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

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

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 name	Number of shares	Value	
		%	£
		%	£
		%	£
		%	£
		%	£

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 Commercial Term 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 refinance 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.

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.

I agree that I have read the **Privacy Policy** which has important information about how my personal data will be used by third parties and the potential consequences.

Borrower 1

Borrower signature

Print name

Date signed (DD MM YYYY)

Borrower 2

Borrower signature

Print name

Date signed (DD MM YYYY)

Octopus Real Estate, 33 Holborn, London, EC1N 2HT | 0800 294 6850 | residential@octopus-realestate.com | octopus-realestate.com

Octopus Real Estate is the trading name of Octopus Investments Ltd (Reg No 03942880), Bridgeco Ltd (Reg No 6629989), Fern Trading Group Ltd (Reg No 6447318), Octopus Commercial Term Ltd (Reg No 13486353), Nino Ltd (Reg No 9015082), Octopus Administrative Services Ltd (Reg No 03974202), Octopus Healthcare Development Ltd (Reg No 03788979) and ORE Lending Ltd (Reg No 12908588), all registered in England & Wales at: 33 Holborn, London, EC1N 2HT, and Octopus Real Estate S.ar.l. (Reg No B189290) registered in Luxembourg at: 412F, Route d'Esch, Grand Duchy of Luxembourg, 1471, Luxembourg. Octopus Investments Ltd is authorised and regulated by the Financial Conduct Authority. Issued: May 2024. OP000311-2405

Octopus Real Estate • Individual Application Form – Regulated

If you have any questions please get in touch on **0800 294 6850** or at residential@octopus-realestate.com

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