

## NEW LENDING APPLICATION FORM

Thank you for your interest. Please complete this form electronically. We can accept hand-written forms but they may take us a little longer to process.

### 1. Entity/borrower name

### 2. Entity/ borrower type (please select)

Individual

Sole trader

Partnership

Limited Liability Partnership

Registered number

Limited Company

Registered number

Secured Pension/Trust

If the application is in relation to a secured pension the Secured Pension Supplementary Information Sheet must also be completed.

### 3. Correspondence address

Building Name/number

Address line 1

Address line 2

Town

Postcode

Main phone number

Email

General contact preference (please select):

Email

Letter

Phone

#### 4. Registered company address

Same as correspondence address

Building Name/number			
Address line 1			
Address line 2			
Town		Postcode	
Main phone number			
Email			

General contact preference (please select):      Email      Letter      Phone

#### 5. About the entity/ borrower

Nature of entity/ borrower	
Trading since: MM/YYYY	

#### 6. About the people

Please include details of all directors, shareholders, partners etc. If more than four individuals are to be added, please use multiple versions of this page.

##### APPLICANT 1

Title	Mr	Mrs	Miss	Other	
Full name					
House Name/number					
Address line 1					
Address line 2					
Town		Postcode			
Move In date: MM/YYYY					

If less than 3 years, please provide your full previous address details and length of time at this address.

Previous Address	<input type="text"/>			
	<input type="text"/>			
Postcode	<input type="text"/>	Move in date: MM/YYYY	<input type="text"/>	
Residential status	Owner no Mortgage	Owner with Mortgage	Renting	With family or friend
Main phone number	<input type="text"/>			
Email	<input type="text"/>			
Date of birth	<input type="text"/>	Nationality	<input type="text"/>	
Permanent right to reside in UK?	Yes	No		
Length of residency	Since birth OR	<input type="text"/>	Years	
If not British share code to be provided for VISA authentication	<input type="text"/>			
Role within business	<input type="text"/>	% ownership/control	<input type="text"/>	%
Please indicate if you are the person who should be contacted regarding the valuation	Yes	No		
Are you the principal contact?	Yes	No		
Has any adverse information been registered against you?	Yes	No		
If yes please provide details	<input type="text"/>			
Do you have any past or present convictions that may or may not affect this application?	Yes	No		
If yes please provide details	<input type="text"/>			
Marital status	<input type="text"/>			
Have you been known by any other name in the last 6 years?	Yes	No		
Full previous name	<input type="text"/>			

**APPLICANT 2**

Title	Mr	Mrs	Miss	Other	<input type="text"/>
Full name	<input type="text"/>				
House Name/number	<input type="text"/>				
Address line 1	<input type="text"/>				
Address line 2	<input type="text"/>				
Town	<input type="text"/>			Postcode	<input type="text"/>
Move in date: MM/YYYY	<input type="text"/>				

If less than 3 years, please provide your full previous address details and length of time at this address.

Previous Address	<input type="text"/>			
	<input type="text"/>			
Postcode	<input type="text"/>	Move in date: MM/YYYY	<input type="text"/>	
Residential status	Owner no Mortgage	Owner with Mortgage	Renting	With family or friend
Main phone number	<input type="text"/>			
Email	<input type="text"/>			
Date of birth	<input type="text"/>	Nationality	<input type="text"/>	
Permanent right to reside in UK?	Yes	No		
Length of residency	Since birth OR		<input type="text"/>	Years
If not British share code to be provided for VISA authentication	<input type="text"/>			

Role within business	<input type="text"/>	% ownership/control	<input type="text"/>	%
Please indicate if you are the person who should be contacted regarding the valuation	Yes	No		
Are you the principal contact?	Yes	No		
Has any adverse information been registered against you?	Yes	No		
If yes please provide details	<input type="text"/>			
Do you have any past or present convictions that may or may not affect this application?	Yes	No		
If yes please provide details	<input type="text"/>			
Marital status	<input type="text"/>			
Have you been known by any other name in the last 6 years?	Yes	No		
Full previous name	<input type="text"/>			

**APPLICANT 3**

Title	Mr	Mrs	Miss	Other	<input type="text"/>
Full name	<input type="text"/>				
House Name/number	<input type="text"/>				
Address line 1	<input type="text"/>				
Address line 2	<input type="text"/>				
Town	<input type="text"/>			Postcode	<input type="text"/>
Move in date: MM/YYYY	<input type="text"/>				

If less than 3 years, please provide your full previous address details and length of time at this address.

Previous Address	<input type="text"/>			
	<input type="text"/>			
Postcode	<input type="text"/>	Move in date: MM/YYYY	<input type="text"/>	
Residential status	Owner no Mortgage	Owner with Mortgage	Renting	With family or friend
Main phone number	<input type="text"/>			
Email	<input type="text"/>			
Date of birth	<input type="text"/>	Nationality	<input type="text"/>	
Permanent right to reside in UK?	Yes	No		
Length of residency	Since birth OR	<input type="text"/>	Years	
If not British share code to be provided for VISA authentication	<input type="text"/>			

Role within business	<input type="text"/>	% ownership/control	<input type="text"/>	%
Please indicate if you are the person who should be contacted regarding the valuation	Yes	No		
Are you the principal contact?	Yes	No		
Has any adverse information been registered against you?	Yes	No		
If yes please provide details	<input type="text"/>			
Do you have any past or present convictions that may or may not affect this application?	Yes	No		
If yes please provide details	<input type="text"/>			
Marital status	<input type="text"/>			
Have you been known by any other name in the last 6 years?	Yes	No		
Full previous name	<input type="text"/>			

**APPLICANT 4**

Title	Mr	Mrs	Miss	Other	<input type="text"/>
Full name	<input type="text"/>				
House Name/number	<input type="text"/>				
Address line 1	<input type="text"/>				
Address line 2	<input type="text"/>				
Town	<input type="text"/>			Postcode	<input type="text"/>
Move in date: MM/YYYY	<input type="text"/>				

If less than 3 years, please provide your full previous address details and length of time at this address.

Previous Address	<input type="text"/>			
	<input type="text"/>			
Postcode	<input type="text"/>	Move In date: MM/YYYY	<input type="text"/>	
Residential status	Owner no Mortgage	Owner with Mortgage	Renting	With family or friend
Main phone number	<input type="text"/>			
Email	<input type="text"/>			
Date of birth	<input type="text"/>	Nationality	<input type="text"/>	
Permanent right to reside in UK?	Yes	No		
Length of residency	Since birth OR		<input type="text"/>	Years
If not British share code to be provided for VISA authentication	<input type="text"/>			

Role within business	<input type="text"/>	% ownership/control	<input type="text"/>	%
Please indicate if you are the person who should be contacted regarding the valuation	Yes	No		
Are you the principal contact?	Yes	No		
Has any adverse information been registered against you?	Yes	No		
If yes please provide details	<input type="text"/>			
Do you have any past or present convictions that may or may not affect this application?	Yes	No		
If yes please provide details	<input type="text"/>			
Marital status	<input type="text"/>			
Have you been known by any other name in the last 6 years?	Yes	No		
Full previous name	<input type="text"/>			

## 7. About the property

If more than two properties are to be given as security, please use multiple versions of this page.

### PROPERTY 1

Address

Freehold                      Leasehold

Commercial                  Residential                  Semi-Commercial

Title Number	<input type="text"/>	If Leasehold, please state the lease expiry date	<input type="text"/>
Estimated value	<input type="text"/>	Rental income	<input type="text"/>
Purchase price	<input type="text"/>	Purchase date	<input type="text"/>
Current lender	<input type="text"/>	Outstanding mortgage	<input type="text"/>

Purchase                      Refinance                      Cash release

How many Residential mortgaged investment properties does the borrowing entity own?	<input type="text"/>	How Many Commercial/Semi Commercial mortgaged Investment properties does the borrowing entity own?	<input type="text"/>
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Is the Property a house in multiple occupation (HMO) or A multi-unit freehold block (MUFB)?	Yes	No
If HMO is it a	Small HMO (up to 6 rooms)	Large HMO (7 or More Rooms)
If MUFB is it a	Small MUFB (up to 6 units)	Large MUFB (7 or More Units)

### PROPERTY 2

Address

Freehold                      Leasehold

Commercial                  Residential                  Semi-Commercial

Title Number	<input type="text"/>	If Leasehold, please state the lease expiry date	<input type="text"/>
Estimated value	<input type="text"/>	Rental income	<input type="text"/>
Purchase price	<input type="text"/>	Purchase date	<input type="text"/>
Current lender	<input type="text"/>	Outstanding mortgage	<input type="text"/>

Purchase                      Refinance                      Cash release

Is the Property a house in multiple occupation (HMO) or A multi-unit freehold block (MUFB)?	Yes	No
If HMO is it a	Small HMO (up to 6 rooms)	Large HMO (7 or More Rooms)
If MUFB is it a	Small MUFB (up to 6 units)	Large MUFB (7 or More Units)

## 8. About the loan

Purpose of loan	<input type="text"/>		
Total amount requested	<input type="text"/>		
Repayment profile	<input type="checkbox"/> Capital & Interest	<input type="checkbox"/> Interest only	<input type="checkbox"/> Interest only followed by Capital & Interest
Term	<input type="text"/> Years	<input type="text"/> Months	
Does the entity / borrower qualify and would like to be assessed for the Green Reward product?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Details of the Green Reward product features and eligibility criteria can be found here:			
Product	<input type="checkbox"/> Fixed rate	<input type="checkbox"/> Variable rate	
Source of deposit (if purchase)	<input type="text"/>		
Please specify a required drawdown/completion date	<input type="text"/>		

## 9. Background information

Does your business accept rent or any other revenue in cash?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Does your business or connected businesses have a sales turnover of more than €50 million or is expected to do so within the next 12 months?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Does this organisation or any connected organisations, directors or shareholders have accounts (loans or deposits) already in effect with Redwood Bank?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

If yes, please state the names of the borrower/depositor below:

Please tell us what you intend to use the loan for and anything that may be relevant to the application, including details of any adverse credit of the organisation or applicants named, or simply if you need to achieve a quick completion of your loan.

You may wish to include commentary on the background of the organisation and its people, their financial position, the transaction itself and any security being offered.

## 10. Broker details

We have the authority from all individuals named in this application to submit the application on their behalf, and for Redwood Bank to carry out electronic identification searches and credit bureau searches on any individual or entity in this application.

Organisation name

Full name

## 11. Next steps

**For Residential & Semi-Commercial (Where Residential income is greater than 50%)** applications, the application will first undergo an initial assessment. We aim to provide you with a Decision in Principle.

**Please note that the valuation fee is non-refundable, if we are unable to proceed with your loan, any valuation fee incurred will not be refunded.**

Once a Decision in Principle has been issued, we will require the following supporting documents to progress your application further.

**For Semi-Commercial (Where Commercial income is greater than 50%), Commercial & Commercial Owner Occupier** applications, we do not provide a decision in principle. We will require the following supporting documents to process your application further.

Required Documents			
	Residential, Semi-Commercial and Commercial Investment		Commercial Owner Occupier
	Portfolio Landlord	Non Portfolio Landlord	
Portfolio Schedule *	✓	✓	✓
3 months Business Bank statements	✓	✓	✓
Last 3 years financial accounts	✓ If the loan is over £1m	✓ If the loan is over £1m	✓
Combined Business Plan, Asset and Liability and Cashflow Form *	✓		
Assets, liabilities, Income & Expenditure (ALIE) *			✓

\* template provided

### Portfolio Landlord:

A Portfolio Landlord is defined as a landlord who owns 4 or more 'Mortgaged' Investment Properties, including the subject of the loan. NB. this excludes unencumbered assets and private residential houses.

### Non-Portfolio Landlords:

A Non-Portfolio Landlord is defined as a landlord who owns 3 or less 'Mortgaged' Investment properties (they can own more than 4 in total) NB. this excludes unencumbered assets and private residential houses

For **Trusts and Pension Scheme** please refer to the Secured Pension and Trust Loan Supplementary information sheet for documents required. This can be provided from your Business Development Manager.

When you have gathered all the supporting documents please send them to your Business Development Manager at Redwood Bank who will oversee this application for you. As part of our review we may need to request additional information. If this is required we will contact you accordingly.

## 12. Authority and declaration

### 1 Declaration

I/we confirm that the information included within this application form is complete and accurate to the best of my/our knowledge. I/we have included all details pertinent to the application, the organisation and all linked individuals. I/we have provided sufficient information to allow Redwood Bank to make an informed lending decision. I am/ we are not aware of or been provided with any information that would prejudice this application. I/ we confirm that any adverse information (including credit information) relating to any organisation or individual involved in this application has been advised to Redwood Bank.

### 2 Personal information

I/we understand that Redwood Bank will carry out electronic identification searches and, credit bureau searches on any individual or organisation named in, or linked to this application. I/we confirm that we have advised all relevant persons that a search as detailed above will be undertaken. This search may leave a credit footprint on the applicable record.

I/we understand that to comply with its legal and regulatory obligations the information supplied in this application will be verified. The personal information we have collected from you will be shared with fraud prevention agencies who will use it to prevent fraud and money laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment.

Further details of how your information will be used by us and these fraud prevention agencies, and your data protection rights, can be found via the following link [www.cifas.org.uk/fpn](http://www.cifas.org.uk/fpn)

In order to process your application, we will supply your personal information to credit reference agencies (CRAs) and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity. We will also continue to exchange information about you with CRAs on an ongoing basis, including about your settled accounts and any debts not fully repaid on time. CRAs will share your information with other organisations. The identities of the CRAs, and the ways in which they use and share personal information, are explained in more detail at <http://www.experian.co.uk/crain/>

These searches may return results which highlight criminal convictions, offences and alleged offences. The processing of this data is required to ensure compliance with our regulatory obligations and is deemed to be in the substantial public interest.

I/ we understand that an association between joint applicants may be created at the Credit Reference Agency, linking financial records of each individual, which will be taken into account in all future applications. If an association already exists then my/our application will be assessed with reference to these associated records.

As part of our assessment we will require sight of bank statements for all relevant parties. These can be provided by sending copies to us. To enable us to conduct appropriate analysis we may need to request additional information as part of the underwriting stage and on a periodic basis.

### 3 How we process personal information

To set up and administer your account Redwood Bank (we, us, our) will need to collect information about you, your business and any related parties.

Please read our Privacy Notice located on our website at: <https://redwoodbank.co.uk/legal/privacy/> which provides further details.

If you have any queries in relation to your information, or any of the points detailed within the Privacy Notice, then you can contact the Data Protection Officer via email: [hello@redwoodbank.co.uk](mailto:hello@redwoodbank.co.uk)

### 4 Authority

If I/we have provided the personal information of a third party I/we confirm that I/we have made them aware that their information has been shared with Redwood Bank as part of this application and provided them with the information detailed within sections 2 and 3 of this declaration.

### 5 Signature

Please sign below to acknowledge and confirm your acceptance and understanding of the information provided in this document. This document should be signed by all individuals, partners, directors and shareholders where appropriate.

We'd also like to keep you up to date on Redwood Bank, our products and offers. Please indicate below if you would like to receive these updates:

#### Signatory 1

Signed	
Name	
Role	
Date	

Post	Yes	No
Email	Yes	No
SMS/Phone	Yes	No

#### Signatory 2

Signed	
Name	
Role	
Date	

Post	Yes	No
Email	Yes	No
SMS/Phone	Yes	No

#### Signatory 3

Signed	
Name	
Role	
Date	

Post	Yes	No
Email	Yes	No
SMS/Phone	Yes	No

#### Signatory 4

Signed	
Name	
Role	
Date	

Post	Yes	No
Email	Yes	No
SMS/Phone	Yes	No