

Commercial Mortgage Personal and Financial Details Form



This form is to be completed by each applicant including (a) in the case of an applicant who is a body corporate, all directors and shareholders who hold 20% or more of the issued share capital (b) in the case of an applicant which is applying as a partnership, all partners; and (c) an application from an individual(s) all individual(s) applicants. This information is required to enable us to satisfy our obligations under Money Laundering Regulations and to evaluate the merit of the Commercial Mortgage Application made.

We would refer you to the section headed "Use of Personal Information" below which explains the purposes for which we will hold, process and use the information you provide in relation to this form and the commercial mortgage application.

In addition to providing the details requested below and signing the required declaration, all directors, partners and individuals (as the case maybe) will need to sign the Commercial Mortgage Application form.

Personal details			
Title (Mr/Mrs/Miss/Ms)	Forename	Surname	Maiden name (in the last 6 years)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Sex	Date of birth	Nationality	
<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="text" value="D D M M Y Y Y Y"/>	<input type="text"/>	
Current Address			
<input type="text"/>			Postcode
<input type="text"/>			<input type="text"/>
Date residency began	<input type="text" value="D D M M Y Y Y Y"/>		
If less than 3 years please provide previous address			
Previous address			
<input type="text"/>			Postcode
<input type="text"/>			<input type="text"/>
Date residency began	<input type="text" value="D D M M Y Y Y Y"/>	End date	<input type="text" value="D D M M Y Y Y Y"/>
If less than 3 years please provide previous address(es) on a separate sheet			
Status			
<input type="checkbox"/> Director	<input type="checkbox"/> Shareholder	<input type="checkbox"/> Partner	
Employment details			
Are you self employed or do you hold more than 20% stake in your company/partnership			National Insurance number
<input type="checkbox"/> Yes <input type="checkbox"/> No			<input type="text"/>
Current Employer Name			
<input type="text"/>			
Address			
<input type="text"/>			Postcode
<input type="text"/>			<input type="text"/>
Work telephone number	Date employment commenced		
<input type="text"/>	<input type="text"/>		
Job Title/Nature of Position	Salary		
<input type="text"/>	£ <input type="text"/>		

Financial status

Please provide details of all your personal current assets and liabilities (Bank and Building Society accounts, shares, investments, mortgages, loans, overdrafts and any other commitments). Please also include any other business interests. If there is insufficient space please add additional information on the back cover.

Do you have any liabilities under any existing personal guarantees
If yes, please provide details

Yes No

Financial History

Have you ever had a court judgement for debt made against you?

Yes No

Have you ever been made, or applied for bankruptcy?

Yes No

Have you ever entered into an individual voluntary arrangement?

Yes No

Have you ever had a property repossessed?

Yes No

If you are applying as a corporate borrower have you ever been a Director or Secretary of a company that has:

• been or become insolvent

Yes No

• gone into liquidation

Yes No

• had a Receiver or Administrative Receiver appointed

Yes No

Have you ever been disqualified from being a company Director?

Yes No

If you answer "yes to any of the above, please provide full details.

For identification purposes and for each applicant – any two of the following documents must be supplied, one from List A and one from List B

List A (to establish identification)

Full National Passport*
Full National Driving Licence
Inland Revenue Tax Exemption Certificate
Inland Revenue Tax Notification Document
(Must contain specific information relevant to you i.e. Payment amounts etc)
Firearms Certificate
UK Current Photocard Driving Licence (plus counterpart optional)

List B (to establish residency)

Gas, Electric or Telephone Bill (not a mobile telephone)
Bank or Building Society Statement
Bank or Building Society Credit Card Statement
Council Tax Bill (valid for current year)
Mortgage Statement - most recent
UK Current Photocard Driving Licence (plus counterpart)
UK Current Driving Licence (old version)
Tenancy agreement

*A full current passport must be supplied for all foreign nationals

Important information

Use of personal information

Personal information, Credit Reference Agencies, and fraud prevention agencies.

We will make searches about you at Credit Reference Agencies who will supply us with credit information, for use in the assessment of credit products, as well as information from the Electoral Register, for the purpose of verifying your identity. The agencies will record details of the search type (credit or information), whether or not this application proceeds. We may use credit-scoring methods to assess your application and to verify your identity. Credit searches and other information which is provided to us and/or the Credit Reference Agencies, about you and those with whom you are linked financially, may be used by us and other companies if credit decisions are made about you, or other members of your household. Any of this information may also be used for identification purposes, debt tracing and the prevention of money laundering as well as the management of your account.

Where you borrow or may borrow from us, we may give details of your account and how you manage it to Credit Reference Agencies. If you borrow and do not repay in full and on time, we may tell Credit Reference Agencies who will record the outstanding debt.

We may disclose information about you and your mortgage account to the Council of Mortgage Lenders' Possessions Register if we repossess your property. This may adversely affect lending or other credit decisions made about you.

If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access this information. We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:

- checking details on applications for credit and credit related or other facilities
- managing credit and credit related accounts or facilities
- recovering debt
- checking details on proposals and claims for all types of insurance
- checking details on job applicants and employees.

We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

We may make periodic searches of group records, credit reference and fraud prevention agencies to manage your account with us, or take decisions regarding credit, including whether to make credit available or to continue or to extend existing credit. The searches will not be seen or used by other lenders to assess your ability to obtain credit.

We, the credit reference agencies, and fraud prevention agencies, may use the records for statistical analysis about credit, insurance, and fraud. We may also use information about you to carry out market research.

By stating your financial association with another party, you are also declaring that you are entitled to:

- disclose information about your joint application and/or anyone else referred to by you
- Authorise us to search, link and/or record information at credit reference agencies about you and/or anyone else referred to by you.

Information held about you by the credit reference agencies may already be linked to records relating to one or more of your partners. For the purpose of this application you may be treated as financially linked and your application will be assessed with reference to any "associated" records.

An "association" between the joint applicants and/or any individual identified as your financial partner will be created at credit reference agencies, which will link your financial records. You and anyone else with whom you have a financial link understand that each other's information will be taken into account in all future applications by either or both of you. This linking will continue until one of you successfully files a "Disassociation" at the Credit Reference Agencies.

Marketing and other uses of personal information

We may:

- make any enquiries we think necessary regarding your commercial mortgage application and may disclose information about you when doing this
- disclose information about you and your mortgage to the Financial Services Authority
- pass information about you to third parties who act for us to process on our behalf
- use information about you for market research, statistical analysis profiling or other similar activity
- hold information about you even after you have repaid your mortgage and any insurer with whom cover is arranged (for us or you) may hold information about you even after your policy has lapsed or expired
- record and / or monitor your telephone conversations with us, for security, training and customer services purposes.

We would like to give you details (by telephone and post) of our mortgage, investment, insurance, and other products and services which we think you might be interested in. Tick here if you object to receiving such details.

We would also like to pass your details on to other selected organisations so that they can contact you with similar products and services that you might be interested in. Tick here if you would like us to do this.

Declaration

I declare:

- that I apply for a mortgage from Chelsea Building Society on the basis of the information given in the Commercial Mortgage Application Form and in this Personal and Financial Details Form
- that the details in the Commercial Mortgage Application Form and in the Personal and Financial Details Form are true to the best of my knowledge and are a complete disclosure of all relevant matters required. If any of the information changes I will notify Chelsea Building Society immediately
- if the mortgage is transferred to a new lender, the new lender can rely on the information given by me as being true and accurate

I understand and agree that:

- for joint applications, you may assume that any payments made by us are made for our joint benefit
- you may carry out the credit searches, check my identity and use my personal information in the ways described in the Use of Personal Information section of the Commercial Mortgage Application Form and this Personal and Financial Form. I understand that this consent will last for the whole of the mortgage term.

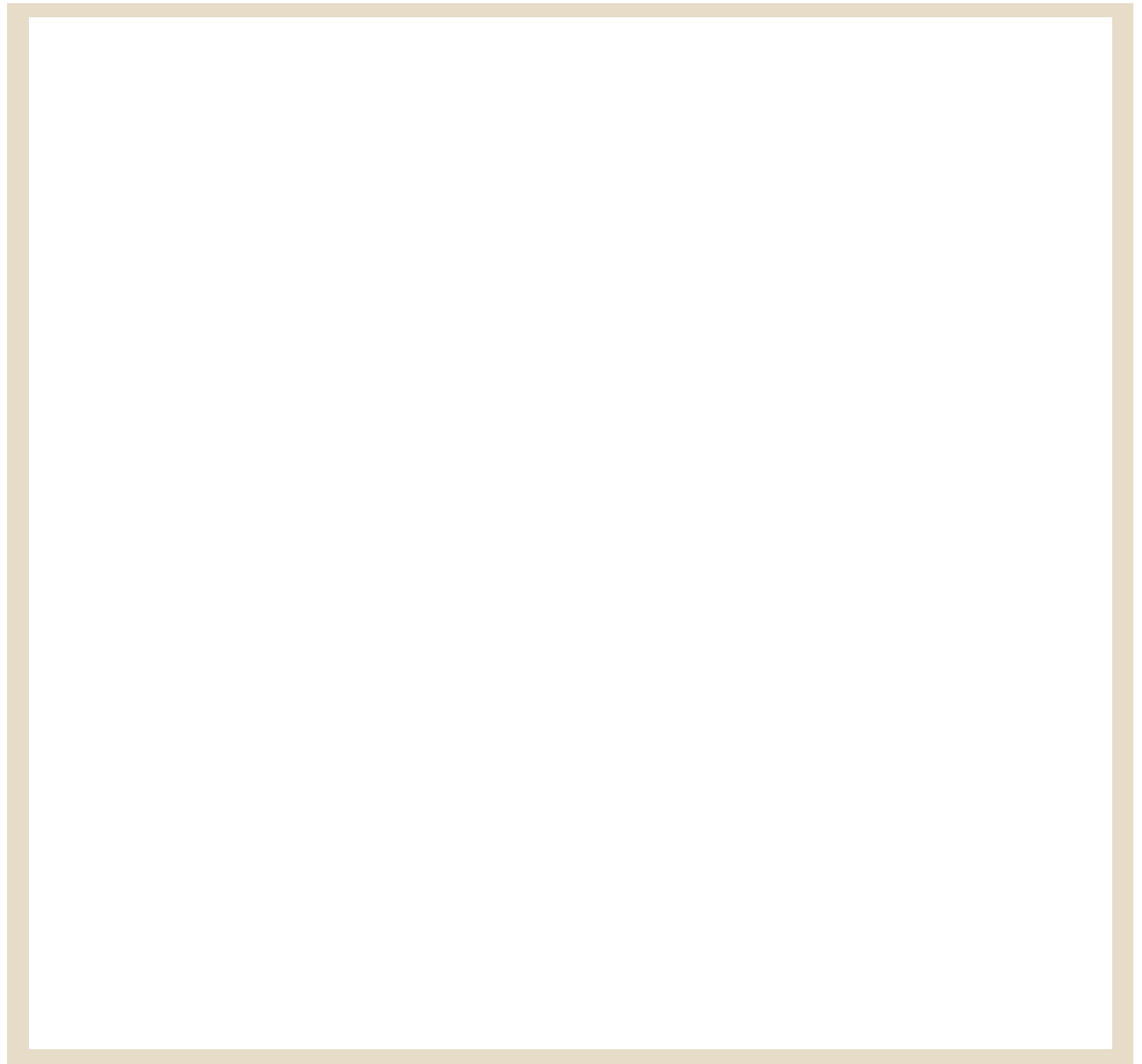
All applicants must sign, having first read the above acknowledgements, declarations and consents which are given by signing this application form.

Signature

Print name

Date

Additional information



Chelsea Building Society

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