

### Introducer details

Applicant reference:	<input type="text"/>
Contact name:	<input type="text"/>
Company name:	<input type="text"/>
Company address:	<input type="text"/>
Company postcode:	<input type="text"/>
Email address:	<input type="text"/>
Telephone number:	<input type="text"/>
Regulatory status:	<input type="checkbox"/> Directly Authorised <input type="checkbox"/> Appointed Rep <input type="checkbox"/> Commercial Broker
Your permissions:	<input type="checkbox"/> Independent <input type="checkbox"/> Firsts only <input type="checkbox"/> Credit Broker
Network or club:	<input type="text"/> (if applicable)
Network FCA number:	<input type="text"/> (if applicable)
Individual FCA number:	<input type="text"/>
Have you met with your client face to face?	<input type="checkbox"/> Yes <input type="checkbox"/> No

### Fees And Advice

Is this application a regulated mortgage contract? Yes <input type="checkbox"/> No <input type="checkbox"/>	
Who is advising the client? Intermediary (you) <input type="checkbox"/> Positive Lending <input type="checkbox"/>	
Do you wish to add these fees to the loan? Telegraphic transfer fee <input type="checkbox"/> Lender fee <input type="checkbox"/> Packager fee <input type="checkbox"/>	
Are you charging the client a fee? Yes <input type="checkbox"/> No <input type="checkbox"/>	If yes, how much? £ <input type="text"/>
If yes, when are you charging the client? Upfront <input type="checkbox"/> On application <input type="checkbox"/> On offer <input type="checkbox"/> On completion <input type="checkbox"/> Add to loan <input type="checkbox"/>	
If yes, how much is refundable? £ <input type="text"/>	If yes, when is it refundable? <input type="text"/>

### Customer Vulnerability

Are you aware of any additional vulnerabilities that your client may have? Yes <input type="checkbox"/> No <input type="checkbox"/>
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**If you answer yes to this question, please provide further information on the Additional Details Page.**

## Borrower's Limited Company/Limited Liability Partnership details

Is the mortgage being taken out in the name of a Limited Company? If yes, please complete the section below. If no, please proceed to page 3.

Yes  No

Borrower's registered name:

Borrower's trading name:

Principal activity:

Telephone number:

UK registered address:

UK registered postcode:

Correspondence/business address (if different):

Correspondence/business postcode (if different):

Company/LLP registration number:

Business start date:

Country of incorporation:

Number of directors/  
shareholders/designated  
members:

Details of directors/shareholders,  
including percentage of  
ownership:

## Applicant(s) personal details

### Applicant 1

### Applicant 2

Title:	<input type="text"/>	<input type="text"/>
First name:	<input type="text"/>	<input type="text"/>
Middle name(s)	<input type="text"/>	<input type="text"/>
Surname:	<input type="text"/>	<input type="text"/>
Have you been known by any other name(s) in the last 3 years?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, previous surname(s):	<input type="text"/>	<input type="text"/>
Date of birth:	<input type="text"/>	<input type="text"/>
Marital status:	<input type="text"/>	<input type="text"/>
Home telephone:	<input type="text"/>	<input type="text"/>
Work telephone:	<input type="text"/>	<input type="text"/>
Mobile telephone:	<input type="text"/>	<input type="text"/>
Email:	<input type="text"/>	<input type="text"/>
Nationality:	<input type="text"/>	<input type="text"/>
Current resident in the UK?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Permanent right to reside in UK?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Estimated retirement age:	<input type="text"/>	<input type="text"/>
Any criminal convictions?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, please provide details:	<input type="text"/>	<input type="text"/>
Any adverse credit?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, please provide details:	<input type="text"/>	<input type="text"/>

Applicant(s) current address

Applicant 1

Applicant 2

Home address line 1:

Home address line 2:

Town:

County:

Postcode:

Residential status, current home address:

Owner with mortgage

Owner without mortgage

Privately renting

Living with parents

Living with friends/relatives

Tied accommodation

Local Authority renting/  
Housing Association

Owner with mortgage

Owner without mortgage

Privately renting

Living with parents

Living with friends/relatives

Tied accommodation

Local Authority renting/  
Housing Association

Your current monthly mortgage/  
rent payment:

£

£

Time at current address:

Years:  Months:

Years:  Months:

Applicant(s) previous address. Please provide 3 years' address history for each applicant, using the additional information sheet at the back of this form if required, thank you.

**Applicant(s) current employment details.**

*We require a minimum of 12 months' employment history or 36 months' self-employment history*

Employment type (e.g. permanent, temporary, contract, not working, student):	<input type="text"/>	<input type="text"/>
Employer company name:	<input type="text"/>	<input type="text"/>
Employer address:	<input type="text"/>	<input type="text"/>
Employer postcode:	<input type="text"/>	<input type="text"/>
Employer telephone:	<input type="text"/>	<input type="text"/>
Time at current employment/ contract:	Years: <input type="text"/> Months: <input type="text"/>	Years: <input type="text"/> Months: <input type="text"/>
Job title:	<input type="text"/>	<input type="text"/>
Total basic salary:	£ <input type="text"/>	£ <input type="text"/>

**Applicant(s) self-employment details**

	Applicant 1	Applicant 2
Nature of business:	<input type="text"/>	<input type="text"/>
Self-employment type (e.g. sole trader / partner / director):	<input type="text"/>	<input type="text"/>
Self-employed company name:	<input type="text"/>	<input type="text"/>
Self-employed address:	<input type="text"/>	<input type="text"/>
Self-employed postcode:	<input type="text"/>	<input type="text"/>
Self-employed telephone:	<input type="text"/>	<input type="text"/>
Date started:	<input type="text"/> DD/MM/YY	<input type="text"/> DD/MM/YY
Last 3 year's net profit:	Year: <input type="text"/> £ <input type="text"/>	Year: <input type="text"/> £ <input type="text"/>
	Year: <input type="text"/> £ <input type="text"/>	Year: <input type="text"/> £ <input type="text"/>
	Year: <input type="text"/> £ <input type="text"/>	Year: <input type="text"/> £ <input type="text"/>
Percentage of business:	<input type="text"/> %	<input type="text"/> %
If Limited Company Director, last 3 year's salary and dividends:	Year: <input type="text"/> £ <input type="text"/>	Year: <input type="text"/> £ <input type="text"/>
	Year: <input type="text"/> £ <input type="text"/>	Year: <input type="text"/> £ <input type="text"/>
	Year: <input type="text"/> £ <input type="text"/>	Year: <input type="text"/> £ <input type="text"/>

# Statement of Assets and Liabilities

Monthly income <i>(per month)</i>	Assets £	Details
Earnings after tax:	Cash:	Institution held:
Partner's earnings after tax:	Shares:	Company/if listed:
Other (investments, etc.):	Life policy surrender value:	Company/maturity date:
Other:	Personal dwelling/home:	Owners/address:
Other:	Other property 1:	Owners/address:
Other:	Other property 2:	Owners/address:
Other:	Other investments:	Details:
<b>TOTAL MONTHLY INCOME AFTER TAX (A)</b>	<b>TOTAL ASSETS (A)</b>	
Monthly expenditure <i>(per month)</i>	Liabilities £	Details
Mortgage/rent:	Overdraft:	Balance/lender/up to date:
Life assurance/endowment/pension:	Mortgage:	Balance/lender/up to date:
Rates/council tax:	Car loan/HP:	Balance/lender/up to date:
Water/gas/electricity/phone:	Personal loan 1:	Balance/lender/up to date:
Home building and contents insurance:	Personal loan 2:	Balance/lender/up to date:
Travel to work:	Personal loan 3:	Balance/lender/up to date:
Petrol/car maintenance:	Store/credit card 1:	Balance/lender/up to date:
Car insurance/road tax:	Store/credit card 2:	Balance/lender/up to date:
Food/clothing:	Store/credit card 3:	Balance/lender/up to date:
Other loans/HP/credit cards:	Personal tax:	Year/when due:
Entertainment/subscriptions:	Personal Guarantees signed:	Amount/lender:
Other costs (holidays/Christmas):	Other	Year/when due:
<b>TOTAL MONTHLY EXPENDITURE (B)</b>	<b>TOTAL LIABILITIES (B)</b>	
<b>MONTHLY DISPOSABLE INCOME (A-B)</b>	<b>NET SURPLUS/DEFICIT (A-B)</b>	

## Loan details

Loan purpose:

Loan amount:

£

Source of deposit:

## Security details

Property location:

England or Wales  Scotland

Purchase price/estimated value:

£

Property address and postcode:

Property type:

Full commercial  Semi-commercial

Will the property be occupied by the clients?

Yes  No

Will the property be purchased in a personal or LTD Company name?

Personal  LTD co

Tenure:

Freehold  Leasehold

If leasehold, how many years left of the lease?

years

If flats, total floors in building?

On which floor is property?

Tenant type:

Private  DSS

Rent as per AST:

Rent after letting fees:

£

Length of current tenancy:

Months  Years

If HMO, how many bedrooms:

If HMO, is it licensed?

Yes  No

Is the property a holiday let or Airbnb?

Yes  No

## Sector related experience

Please describe the client's sector related experience:

## Income position

Please describe the client's overall income position/income sources:

To enable us to process the loan enquiry as quickly as possible, please supply the following documents/information:

**IF PROPERTY BEING FINANCED IS OCCUPIED BY CLIENT'S BUSINESS:**

Last 3 months of bank statements:

Last 3 years of trading accounts:

Last 6 months of business statements:

ID

**IF PROPERTY BEING FINANCED IS OCCUPIED BY THIRD PARTY TENANT:**

Rental income details:

Start date:

End date:

Break clause details:

Have questions regarding the information required? Our Commercial Team is happy to help. Please contact them on 01202 850 830 option 3.



## Please select the route to proceed with this enquiry:

### ROUTE 1:

#### CASCADE TO THE BEST AVAILABLE PRODUCT AND REPORT ON THAT ONLY

In some cases we may need to approach more than one lender in order to secure your (your client's) loan. We always start with the lender that most closely matches your preferences and will give you the best deal possible. However, if that lender is not able to accommodate your circumstances, we will move to the next lender in line. This may mean that we need to share your (your client's) personal data with more than one lender. We will keep records of whomever we share information with so that we can request deletion where necessary.

Is your client happy for us to proceed on this basis? If so please select this route:

### ROUTE 2:

#### REVIEW PRODUCTS LENDER BY LENDER, REPORT ONE AT A TIME

If you would prefer we can report back lender by lender until we have a lender that believes they can assist your client. We are very happy to take this approach but please note it will elongate the process.

If you prefer us to report lender by lender, please select this route:

### ROUTE 3:

#### HIGH-LEVEL INDICATIVE TERMS ON LIKELY OPTIONS AVAILABLE

Would you like us to provide a quick overview of high-level indicative terms, without full client data being sent to any lender.

If you prefer us to provide indicative terms, please select this route:

**Please be assured that we will not do any hard footprint credit searches that other institutions can view without express consent.**

**Please telephone our Data Controller on 01202 850 835 if you want to understand how your data will be used. You have a legal right to receive a copy of the information we hold about you.**

## Declaration and Authorisation

In assessing the application, we will make enquiries about your client(s) including searching any records held by Credit Reference Agencies, Electronic Identity/Verification Systems and checking details with Fraud Prevention Agencies. If false or inaccurate information is provided and we suspect fraud we will record this. The Credit Reference and Fraud Prevention Agencies will keep details of any searches. Information held by the Credit Reference Agencies may already be linked to records relating to one or more of the financial associates.

For the purpose of this application your client(s) may be treated as financially linked and the application will be assessed with reference to any "associated" records. If it is a joint application or if you have told us of some other financial association with another person, you must be sure that you are entitled to (a) disclose information about any joint applicant and anyone referred to; and (b) authorise us to search, link or record information at Credit Reference Agencies. An association between joint applicants and between anyone you tell us is a financial partner will be created at Credit Reference Agencies. This will link financial records, each of which will be taken into account in all future applications. This will continue until a disassociation is successfully filed at the Credit Reference Agencies.

You confirm that your client(s) has/have given consent to us disclosing details of their application to Credit Reference Agencies, Fraud Prevention Agencies and our panel lenders. This information may be used to help us and other organisations to (a) assess the financial risk of dealing with them and other associates; (b) may be used to help make decisions on motor, household, credit, life and other insurance proposals and insurance claims; (c) administer agreements and insurance policies with them; (d) help prevent or detect fraud, prevent money laundering or other crimes, recover debts and trace debtors; and (e) for statistical analysis about credit, insurance and fraud.

The lender(s) we recommend may use "credit scoring" or other automated process in deciding whether to accept your client's application and during the life of their loan account. Lenders may use an initial soft search at the early stages of an enquiry, a full search on application and may recheck prior to or at completion.

### IMPORTANT CONSENT INFORMATION & ADDITIONAL NEEDS DECLARATION

**Please read this before you sign. Our full privacy statement can be viewed on our website.**

By completing this agreement and returning by email, or by printing, completing, signing and returning by post, you consent to us using and disclosing details as described above. References to "we" and "us" include any subsidiary or other company associated or affiliated with Positive Lending (UK) Ltd.

**At certain stages of the process we will be contacting the client, please tick all of the ways in which they are happy for us to contact them:**

email     telephone (including voicemail)     SMS/Text messaging

You/they agree that telephone conversations and other communications between us or third parties may be recorded and/or monitored to assist in improving customer and collections services.

The consent given to use personal information we will assume expires on the completion of the loan or cancellation of this application if sooner. Full details of how we hold, process and manage personal information are explained within our privacy statement on our website.

**Please sign to confirm you have read, understand and agree to the terms above and you are providing permission for credit searches to be undertaken. If you are signing on behalf of your client, you confirm that you have their consent as above:**

Intermediary signature:

Date:

THINK CAREFULLY BEFORE SECURING OTHER DEBTS AGAINST YOUR HOME. YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

Positive Lending, Positive House, GP Centre, Yeoman Road, Ringwood, Hampshire BH24 3FF | 01202 850 830

Positive Lending (UK) Limited, trading as 'Positive Lending', is Authorised and Regulated by the Financial Conduct Authority FRN 607682

Registered Office: Positive House, GP Centre, Yeoman Road, Ringwood, Hampshire BH24 3FF. Registered in England and Wales No. 6700848

## Additional Details

*Please provide any additional information to support this application:*

*Thank you for your enquiry*

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