

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

A. Loan details

What is the net amount required

£ 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. Contact information

Borrower company details

Company name

Company number

Address

Postcode

Phone number

Country of registration

Date of incorporation (DD MM YYYY)

Nature of business

Are there likely to be any significant changes to the borrower company's income/or expenditure during the term of the loan

Yes No If yes, please give details

Accountant

Name of firm

Contact name

Address

Postcode

Directors/Shareholders/Guarantors

Include every director and guarantor, as well as shareholders owning more than 20% in the borrower company.

For multi layered company structures please provide a company structure chart or include in section H.

If additional Directors/Shareholders/Guarantors then please download the **Additional Borrower – Company form** from www.octopusproperty.com/resources.

Shareholder/Director/Guarantor 1

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

Role

Director

Shareholder

Guarantor

If shareholder, shareholding percentage

%

Shareholder/Director/Guarantor 2

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	
Role	Director Shareholder Guarantor	If shareholder, shareholding percentage	%

Shareholder/Director/Guarantor 3

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	
Role	Director Shareholder Guarantor	If shareholder, shareholding percentage	%

Shareholder/Director/Guarantor 4

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	
Role	Director Shareholder Guarantor	If shareholder, shareholding percentage	%

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

Ground rent payable

Ground Rent review pattern & mechanism

£

Title number(s) (if known)

Charge

First charge

Property description

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.

£

£

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 company's directors/shareholders/guarantors

Ever been refused a mortgage on the security property or any other property?

Yes No

Ever had a judgement for debt recorded against them or, if self employed/controlling director against your 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 the answer is 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 person. 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	£
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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	£	
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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	£	
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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	£	
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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 tax liabilities – (only complete if you are a shareholder of a company)

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 the borrower company through its officers, shareholders or employees provided such information, those concerned 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 the borrower company ("Company") an offer of a Loan. Even if we do issue an Offer Letter, we have the right at any time before any Loan completes to withdraw, revise or cancel our offer without providing a reason.

It is important that the officers of the Company ensure that the details provided in this Application Form are correct and that the signatories have read and understood the contents of this declaration.

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

I/We: Being officers of the Company

- (1) I/We confirm that I/we am/are duly authorised to make this application, have completed or fully read the contents of this Application Form and warrant and declare that the information provided is true and accurate to the best of my/our knowledge and belief; and
- (2) I/We agree and confirm that Octopus Real Estate may at any time make a search or register information about me/us and the conduct of my/our obligations and liabilities to Octopus Real Estate 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

I/We: Being the Guarantor(s) named in this Application Form

- (1) I/We agree and confirm that Octopus Real Estate may at any time make a search or register information about me/us and/or the Company and the conduct of my/our and/or the Company's 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.
- (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. Assisting Octopus Real Estate with the repayment of my/our Loan

Assisting Octopus Real Estate with the repayment of my/our Loan

I/We: Being the officers of the Company and/or Guarantor(s) named in this Application Form

- (1) 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,
- (2) 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 the Company's and/or my/our solicitor or licensed conveyancer, any information relating to this application; and,
- (3) I/We confirm that I/we give up any right to claim solicitor/client confidentiality or legal privilege in respect of such information; and,
- (4) 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 Loan(s); and,
- (5) I/We appreciate that Octopus Real Estate needs to ensure that the mortgaged property(ies) that the Company and/or others has/have provided as security for the Loan(s) must continue at all times to be insured and/or,
- (6) 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 the Company or I/we may have with Octopus Real Estate, namely: the Company's solicitor, (where appropriate) the intermediary who introduced the Company's Loan application to Octopus Real Estate, other intermediaries and lenders who might be able to assist the Company with refinancing the Loan(s) with Octopus Real Estate and the insurance company(ies) that has/have insured the property(ies) that the Company or I/we have provided to Octopus Real Estate as security for the Loan.
- (7) 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 Company and Guarantor(s) hereby irrevocably confirm that until the Company'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) or organisation(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) or organisations in dealing with the repayment or refinancing of the Company'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.

By signing this Application Form I/we being officers of the Company confirm that the information provided is true, accurate and correct and I/we being the Guarantor(s) named in this Application Form 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 Company's Loan I/we are called upon to make.

Shareholder/Director/Guarantor signatory 1

Borrower signature

Print name

Date signed (DD MM YYYY)

Shareholder/Director/Guarantor signatory 2

Borrower signature

Print name

Date signed (DD MM YYYY)

Shareholder/Director/Guarantor signatory 3

Borrower signature

Print name

Date signed (DD MM YYYY)

Shareholder/Director/Guarantor signatory 4

Borrower signature

Print name

Date signed (DD MM YYYY)

Octopus Real Estate, 33 Holborn, London, EC1N 2HT | 0800 294 6850 | sales@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 (03974202), Octopus Healthcare Development Ltd (Reg No 03788979), ORE Lending Ltd (Reg No 12908588) and Octopus Co-Lend Ltd (Reg No 8913299), 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 and Octopus Co-Lend Ltd are authorised and regulated by the Financial Conduct Authority. Issued: November 2021. OP000258-2111