

Company / Corporate

Loan Application



Crown
& Bentley
COMMERCIAL FINANCE

Broker details

Introducer/Broker details

Name:				Company:			
Are you? (Click the box)	Directly authorised	Appointed representative	Unauthorised				
FCA reg number (if applicable):							
Work telephone:				Mobile:			
Address:							
Postcode:			Email:				

Broker Declaration

I can confirm that I am acting (and am authorised by the applicant to act) on behalf of the applicant (s) and have their permission to access their information and supply it to you with this application and any time during the life of the loan. I confirm that to the best of my knowledge and belief, the information contained in this application is true.

Full Privacy policy can be found at www.crownandbentley.com

Broker Fee Deduction

This section must be signed by the client

I/we acknowledge that by signing this declaration, I/we are authorising Crown & Bentley to pay the broker or introducer fee which is being charged to the broker/introducer. This fee will be paid on completion of the loan.

I/we understand that this fee will be deducted from the loan advance and interest will be payable at the rate described in the Crown & Bentley loan facility agreement.

Broker or Introducer name:	
Fee amount:	
Client print name(s):	
Client signature(s):	
Date:	



Loan purpose details				
Purpose:	Purchase	Refinance	Capital raise	Refurbishment
If capital raising or refurbishment loan, please provide full details				
Charge required	1st Charge		2nd Charge	
Loan required	£		Term	
Purchase price (if applicable)	£		Valuation £	
If purchase price is below market value, please provide full details				
Refurbishment costs			Value after works (GDV)	
Is planning permission, permitted development or change of use required	Yes		No	
If yes, please provide full details				
What is the source of the deposit funds?				
Is the deposit in a UK bank account (If not please explain where the funds are located)				
Are any funds being gifted or lent for this transaction?	Yes		No	
Exit strategy	Sale		Refinance	
	Other (please add further details here)			
Funds required by date				
If refinancing, please provide current lender information here	Lender		Outstanding debt	

Property being used as security			
Property's currently owned by			
Full address			
Estimated value		Outstanding debt	
Tenure	Freehold/Feuhold	Leasehold	If leasehold, unexpired term of lease:
Type of property	Detached	Semi-detached	Bungalow
	Terraced	Flat/apartment	Maisonette
	Other (please add further details here)		
Property's current use			
What do you intend to do with the property?			
Will the property be fully vacant on completion?	Yes		No



Additional property (if applicable)

Property's currently owned by			
Full address			
Estimated value		Outstanding debt	
Tenure	Freehold/Feuhold	Leasehold	If leasehold, unexpired term of lease:
Type of property	Detached	Semi-detached	Bungalow
	Terraced	Flat/apartment	Maisonette
	Other (please add further details here)		
Property's current use			
What do you intend to do with the property?			
Will the property be fully vacant on completion?	Yes	No	

All shareholder/directors with a percentage share of 25% or more are to complete section 4. We will require a personal guarantee from each shareholder/director, capped at the full loan facility being offered. We require an asset & liabilities form to be completed for each shareholder/director.

Corporate Borrower Details

Company or trust name			
Country of incorporation			
Company registration number			
Registered address	Date of incorporation		
	Postcode		
Has the company ever been subject of any CCJ, Receivership, liquidation or winding up order? <i>If so provide additional information.</i>			



Shareholder/Director 1

Shareholder/Director details

Shareholder/Director/Applicant name
(as per ID):

Date of birth:

Address:

Time at current address:

If resided for less than 3 years please
provide previous address and time at
address

Phone number:

Email address:

Nationality:

% Shareholding within company:

Employment details

Employment status	Employed	Self-employed
	Unemployed	Retired
Date of birth		
Employer/company name:		
Time in current employment:	Total annual employed or self-employed income (last annual figures available):	

Credit history

Have you been bankrupt, entered into an IVA or made arrangements with creditors within the last 6 years?	Yes	No	Have you had a court judgement (including a CCJ) or any defaults registered against you within the last 6 years?	Yes	No
Have you missed any mortgage or credit agreement payments within the last 3 years?	Yes	No	If you have answered yes to any of the above questions, please provide additional details:		



Shareholder/Director 2

Shareholder/Director details

Shareholder/Director/Applicant name (as per ID):	
Date of birth:	
Address:	
Time at current address:	
If resided for less than 3 years please provide previous address and time at address	
Phone number:	
Email address:	
Nationality:	% Shareholding within company:

Employment details

Employment status	Employed	Self-employed
	Unemployed	Retired
Date of birth		
Employer/company name:		
Time in current employment:	Total annual employed or self- employed income (last annual figures available):	

Credit history

Have you been bankrupt, entered into an IVA or made arrangements with creditors within the last 6 years?	Yes	No	Have you had a court judgement (including a CCJ) or any defaults registered against you within the last 6 years?	Yes	No
Have you missed any mortgage or credit agreement payments within the last 3 years?	Yes	No	If you have answered yes to any of the above questions, please provide additional details:		

If there are more than two shareholders/directors please
use additional shareholder/director form



Solicitor details

Please complete with details of the firm which you wish to use to represent you on this transaction. This firm must be registered to the law society and have at least three sra approved managers, details can be found on www.lawsociety.org.uk

Name of firm

Contact

Telephone

Email

Address

Postcode

Valuation payment and access details

Contact details for payment of valuation fee

Name

Telephone

Email

Access person if different from above

Name

Telephone

Email



Declarations and consents

1. FINANCE

We accept that this application form is for short-term bridging finance. Any finance will be repaid within the term provided for in the loan facility agreement or such other time as shall have been agreed in writing. We accept that any loan will be secured on the property being offered as security.

2. BROKER

We authorise you and your solicitors to receive communications on our behalf from any broker whose name and contact details are entered on this form, and to give information to that broker as to the progress of our application, unless or until we give you or your solicitor written notice that we are no longer using that broker. We accept that where we have used a broker we have done so of our own free choice. We acknowledge that any broker involved in the transaction shall be regarded as our agent and you are not responsible for their actions or advice. We authorise you to pay the applicable broker fee and commission to them if the loan completes.

3. INFORMATION ACCURACY

We understand and accept that by signing this application form we confirm that the particulars set out in it are correct in every respect and that you will rely on the truth and accuracy of the information. We have read the privacy policy [enclosed/at www.crownandbentley.com/privacy-policy] and accept that by submitting our personal information, it will be processed in accordance with the privacy policy. We declare that the information relating to our income and outgoings is correct and we are able to meet all our current financial commitments and are able to meet the financial commitments of the proposed loan facility agreement.

4. CREDIT CHECKS

We understand and accept that you will search our records at credit reference agencies ("CRAs") which will add details of your search to their records about us and that this will be seen by other organisations which make searches. This and other information about us and those with whom we are financially linked (which will include any joint applicants) may be used to make credit decisions about us and those with whom we are financially linked. The purpose of your searches will be to verify our identity and confirm our ability to meet the repayment obligations under the proposed loan facility agreement.

5. FRAUD CHECKS

We understand and accept that in order to prevent or detect fraud and money laundering, and to verify our identity, the information provided in this application will be shared with fraud prevention agencies. If fraud is detected or suspected, you may refuse to enter into an agreement with us or to lend to us, and the fraud prevention agencies will keep records which may be seen by others who may then refuse to provide us with certain services, finance or employment. We also understand that further details explaining how information held by you and by fraud prevention agencies may be used and about our data protection rights is set out in the privacy policy [enclosed/at www.crownandbentley.com/privacy-policy].

6. LEGAL

We are aware that it is an offence knowingly to provide false, misleading or inaccurate information when applying for a loan and in that event, we could face criminal prosecution and/or civil action for recovery of any losses incurred.

7. OCCUPANCY

Unless the loan is secured by way of a second charge on our primary residence then we confirm that neither we nor any "connected person" within the meaning of Section 252 of the Companies Act 2006 or section 96(B)(2) and schedule 11B of the Financial Services and Markets Act 2000, are currently residing or are permitted to reside in any property to be used as security for the loan at any time now or in the future.

8. GENERAL

We are aware that you will be primarily relying on this declaration as to the matters confirmed herein, even where you undertake your own investigation into any of these matters.

9. REGULATION

We acknowledge that you are not authorised or regulated by the Financial Conduct Authority or the Consumer Credit Act 1974 (as amended) and that the proposed loan facility agreement is not regulated and is intended wholly or predominantly for our business purposes.

10. AUTHORITY TO EXISTING LENDERS

We authorise our existing lenders to deal with you and your solicitors relating to this application from any accountant / lender / landlord or employer named in this application form and correspondingly authorise them to provide the reference(s) / information and to make such other enquiries and take up such references as it considers necessary in relation to my/our loan as appropriate.

11. CONSENT TO LAND REGISTRY SEARCH

We consent to you undertaking a search against our name(s) in the index of proprietors names at HM Land Registry.

12. MARKETING OPT-IN

We agree to being contacted by Crown & Bentley Commercial Finance with information about their products and services, by post, telephone, email or SMS if we have ticked the applicable box:

Opt in

Please sign your name here to agree to the 'Declarations' and 'Personal Data' sections previously outlined:

Please note if electronically signed, each applicant is required to send a copy of the application form directly From their email to enquiries@crowbandbentley.com

Shareholder/Director 1

Print name

Signature

Date

Shareholder/Director 2

Print name

Signature

Date

Thank you for completing the application process

Please send your form to enquiries@crowbandbentley.com,

