



gatehousebank

Commercial Finance

Application Form

1. Intermediary details (leave this section blank if you are a customer applying to Gatehouse Bank plc directly)

Individual contact name:

Business name:

FCA Ref. Number (if applicable):

Business telephone:

Mobile telephone:

Email address:

Business address:

Postcode:

Applicant name:

Have you seen the applicant face to face?

☐

2. Application type

Individual(s) ☐

Limited Liability Partnership ☐

Partnership ☐

Limited Company ☐

3. Purpose of Finance

Purchase ☐

Refinance ☐

Mixed ☐

4. Your new Finance details – Overview

Finance amount: £

Property value: £

Property use:

Residential

☐

Mixed

☐

Commercial

☐

Payment term:

months

Estimated completion date (if known):



5. Limited Company/ Partnership/Limited Liability Partnership

If you selected Limited Company, Partnership or Limited Liability Partnership in 'Section 2 – Application type' please complete this section below. If not please proceed to page 3 and commence from 'Section 6 – Individual(s)/Director(s)/Shareholder(s)'.

Company Details

Registered name:	
Registered number:	
Nature of business:	
Trading since (MM/YYYY):	
Date of incorporation:	
Registered address:	
	Postcode:
Correspondence address. Same as above (tick if same) <input type="checkbox"/>	

Details of Directors and Shareholders

***All directors and anyone with 25% or more shareholding will need to complete section 6 and be party to the application.**

Name	Director/shareholder or shareholder only (please state)	% Share

Latest income Y/E (most recent first)

	Year 1	Year 2	Year 3
Year ending			
Turnover			
Gross profit			
Net profit			
Drawing & Dividends			
Gross debt			
Accounts (audited/certified/management/SA302/Draft)			
Adjusted net profit			
Rental income			
Net tangible assets			
Depreciation			
Add backs			
Extraordinary items			
Months included			



Accountants details

Contact name:	Company:
Telephone number:	
Qualifications:	
Full address:	
	Postcode:

6. Individual(s)/Director(s)/Shareholder(s)

*All directors and anyone with 25% or more shareholding will need to complete this and be party to the application.

	Main applicant	Second applicant
Title		
First name		
Middle name		
Surname		
Date of birth		
National Insurance No.		
Estimated retirement age		
Gender	Male <input type="checkbox"/> Female <input type="checkbox"/>	Male <input type="checkbox"/> Female <input type="checkbox"/>
Nationality		
Permanent rights to reside in the UK	Yes <input type="checkbox"/> No <input type="checkbox"/> Visa <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/> Visa <input type="checkbox"/>
Length of residency	Years Months From birth <input type="checkbox"/>	Years Months From birth <input type="checkbox"/>
Marital status	Single <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Divorced/Dissolved <input type="checkbox"/> Civil Partnership <input type="checkbox"/> Living with partner <input type="checkbox"/> Widow <input type="checkbox"/>	Single <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Divorced/Dissolved <input type="checkbox"/> Civil Partnership <input type="checkbox"/> Living with partner <input type="checkbox"/> Widow <input type="checkbox"/>
Previous names (Title, First name, Surname)		

Home address

	Main applicant	Second applicant
Current Address		
	Postcode	Postcode
Date moved in		
Residential status (tick one box)	Owner with finance <input type="checkbox"/> Owner without finance <input type="checkbox"/> Renting – private landlord <input type="checkbox"/> Renting – Local authority/Social landlord <input type="checkbox"/> Renting – Letting agent <input type="checkbox"/> Living with parents <input type="checkbox"/>	Owner with finance <input type="checkbox"/> Owner without finance <input type="checkbox"/> Renting – private landlord <input type="checkbox"/> Renting – Local authority/Social landlord <input type="checkbox"/> Renting – Letting agent <input type="checkbox"/> Living with parents <input type="checkbox"/>



Living with friends/relatives

☐

Employer accommodation

☐

Living with friends/relatives

☐

Employer accommodation

☐



If resident at current address for less than 3 years then please enter a previous address(es) below
(Continue within further information section on page 12 if required)

Previous address(es)

	Main applicant	Second applicant
Address		
	Postcode	Postcode
Date moved in		
Residential status (tick one box)	Owner with finance <input type="checkbox"/> Owner without finance <input type="checkbox"/> Renting – private landlord <input type="checkbox"/> Renting – Local authority/Social landlord <input type="checkbox"/> Renting – Letting agent <input type="checkbox"/> Living with parents <input type="checkbox"/> Living with friends/relatives <input type="checkbox"/> Employer accommodation <input type="checkbox"/>	Owner with finance <input type="checkbox"/> Owner without finance <input type="checkbox"/> Renting – private landlord <input type="checkbox"/> Renting – Local authority/Social landlord <input type="checkbox"/> Renting – Letting agent <input type="checkbox"/> Living with parents <input type="checkbox"/> Living with friends/relatives <input type="checkbox"/> Employer accommodation <input type="checkbox"/>

Contact details

	Main applicant	Second applicant
Home phone number		
Work phone number		
Mobile phone number		
Email		
Preferred contact method		

Employment details

	Main applicant	Second applicant
Employment status (tick one box)	Employed (shareholding of less than 25%) <input type="checkbox"/> Employed (shareholding of 25% or more) <input type="checkbox"/> Self-employed – sole trader <input type="checkbox"/> Self-employed – partnership <input type="checkbox"/> Retired <input type="checkbox"/> Not working <input type="checkbox"/>	Employed (shareholding of less than 25%) <input type="checkbox"/> Employed (shareholding of 25% or more) <input type="checkbox"/> Self-employed – sole trader <input type="checkbox"/> Self-employed – partnership <input type="checkbox"/> Retired <input type="checkbox"/> Not working <input type="checkbox"/>



Please only complete the relevant parts of section 6 below according to your employment status:

Employed (shareholding of less than 25%) – please complete section 6a and 6d.

Employed / Self Employed (shareholding of 25% or more) – please complete section 6b and 6d.

Self-employed – sole trader / Self-employed partnership – please complete section 6b and 6d.

Retired – please complete parts 6c and 6d.

Not working – please complete section 6d.

6a. If Employed

If you are employed with less than 25% shareholding, please complete this section, if you're employed / or Self Employed with a shareholding of 25% or more please go straight to section 6b.

	Main applicant	Second applicant
Employment type	Full time <input type="checkbox"/> Part time <input type="checkbox"/>	Full time <input type="checkbox"/> Part time <input type="checkbox"/>
Occupation		
Job title		
Start date		
Basic salary		
Overtime		
Commission		
Bonus		
Allowance		
London Weighting		

Employer details	Main applicant	Second applicant
Employer's name		
Payroll number		
Employer's telephone number		
Employer's email address		
Current employment address		
	Postcode	Postcode

Previous employment

(Please complete this section if you have been with your current employer for less than 1 year)

Employer details	Main applicant	Second applicant
	Full time <input type="checkbox"/> Part time <input type="checkbox"/>	Full time <input type="checkbox"/> Part time <input type="checkbox"/>
Occupation		
Job title		
Start date		
Basic salary		
Overtime		
Commission / Bonus		
Allowance		
London Weighting		



Employer details	Main applicant	Second applicant
Employer's name		
Payroll number		
Employer's telephone number		
Employer's email address		
Current employment address		
	Postcode	Postcode

6b. If you are self-employed or employed with a shareholding of 25% or more, please complete this section.

Employment type: Full time ☐ Part time ☐

Occupation:

Business sector:

Date commenced trading (mm/yyyy):

Percentage of business owned:

Accountants used to prepare accounts: Yes ☐ No ☐

If yes, please provide:

Accountant name:

Company name:

Telephone number:

Qualifications:

Full address:

Postcode:

Latest earned income – year ended (please provide most recent year first)

Earned income	Year ending (mm/yyyy)

Company contact details

Company name:

Telephone number:

Correspondence address:

Postcode:

6c. If retired

	Main applicant	Second applicant
Gross annual pension income		
Net monthly pension income		



6d. Other sources of income

		Main applicant		Second applicant	
Does the applicant have any other income	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
If yes					
Other income source					
Gross annual other income					
Net monthly income					

If you have any other employed/self-employed income please complete in the further information section on page 12.

Assets and liabilities – for individuals/associated individuals

Please state for which applicant these are for, and if there are more than detailed below please use separate sheet.

Personal dwellings

Which applicant this relates to	Property address	Value of property (if applicable)	Monthly finance payment	Outstanding finance balance (if applicable)
1				
2				
3				

Current investment portfolio

Which applicant this relates to	Property address	Value of property	Monthly rental income	Monthly finance payment (if applicable)	Outstanding finance balance (if applicable)
1					
2					
3					

* If any more investments please provide us with a full portfolio

Other personal secured finance (non Buy-to-let)

Which applicant this relates to	Account number	Provider	End Date	Balance	Monthly Payment	To be repaid Y/N
1						
2						
3						

Credit cards/Store cards/Overdrafts

Which applicant this relates to	Account number	Provider	End Date	Balance	Monthly Payment	To be repaid Y/N
1						
2						
3						

HP finances/Unsecured finances



Which applicant this relates to	Account number	Provider	End Date	Balance	Monthly Payment	To be repaid Y / N
1						
2						
3						

Other commitments (non lifestyle)

Which applicant this relates to	Account number	Balance	To be repaid
1			
2			
3			

Have you ever been made insolvent, bankrupt, made any voluntary arrangements with creditors or been involved in any court proceedings for debt?

Yes ☐

No ☐

If you are or have been a director or officer of a company or other corporate body, which has been insolvent or entered into liquidation, whether compulsory or voluntary (save for the purpose of amalgamation or reconstruction of a solvent company), or had a receiver appointed of its undertakings or been involved in any court proceedings for debt?

Yes ☐

No ☐



7. Security Property details

Property address:

Postcode:

Estimated value:

Purchase price/original purchase price:

Property type:	Warehouse/industrial unit/factory	<input type="checkbox"/>	Purpose Built Student Accommodation	<input type="checkbox"/>
	Office	<input type="checkbox"/>		
	Retail (with living accommodation)	<input type="checkbox"/>		
	Retail (without living accommodation)	<input type="checkbox"/>		

Property description (Residential property only):	End of terrace house	<input type="checkbox"/>	Mid terraced house	<input type="checkbox"/>	Executive	<input type="checkbox"/>
	Ex Local authority house	<input type="checkbox"/>	Ex local authority flat	<input type="checkbox"/>	HMO (licensed)	<input type="checkbox"/>
	HMO (non licensed)	<input type="checkbox"/>	Semi-detached house	<input type="checkbox"/>	Student accommodation	<input type="checkbox"/>
	Flats above commercial premises	<input type="checkbox"/>				

If HMO or Multi freehold please confirm the number of units:

Estimated rental income/Net Operating Income:

Location: England ☐ Wales ☐

Use of property: Owner occupier ☐ Investment ☐

Tenure: Freehold ☐ Leasehold ☐

If leasehold

Years remaining on lease:

Rent review date:

Service charge:

Ground rent:



Schedule of tenancies for primary security

Is there an existing tenancy agreement? Yes ☐ No ☐

If yes, is there an AST agreement: Yes ☐ No ☐

Tenants names:

Term of lease/agreement: Years Months

Rental income:

Vacant possession on completion: Yes ☐ No ☐

If there is a lease in place please complete the questions below

Rent review date:

Lease start date:

Break clauses in lease: Yes ☐ No ☐ Break year:

Authorised guarantee agreement: Yes ☐ No ☐

If no, estimated rental income:

If more than 1 tenant please detail in the further information section on page 13.

8. Finance details

Finance amount: Term:

Payment type: Amortising ☐ Profit only ☐

If profit only,
please confirm
the balance
payment
vehicle:

9. Finance Purpose

Finance purpose: Purchase ☐ Refinance ☐ Mixed ☐

If refinance,
Please confirm
the reason for
capital raising:



If purchase or mixed

Source of deposit:	Savings	<input type="checkbox"/>	Equity	<input type="checkbox"/>	Builder gifted	<input type="checkbox"/>
	Vendor gifted	<input type="checkbox"/>	Family gifted	<input type="checkbox"/>	Inter family sale	<input type="checkbox"/>
	Additional finance	<input type="checkbox"/>	External investment	<input type="checkbox"/>	Inter company or director loan	<input type="checkbox"/>

Vendor name: _____ Telephone number: _____

Is there a selling agent involved in this transaction? Yes ☐ No ☐

If yes, please provide:

Name: _____

Telephone number: _____

Full address: _____

Postcode: _____

10. Valuation – Arrangements to access primary security

Please complete this section for each security

Contact type: Applicant ☐ Selling agent ☐ Builder ☐ Vendor ☐ Housing association ☐

Contact name: _____

Contact telephone number: _____

Please provide any additional information, which will help the valuer to gain access:

11. Solicitor's details

Please provide details of the applicant's solicitor below:

(Please be aware that Gatehouse Bank plc will require separate legal representation. The applicant must instruct their own solicitor and will be responsible for the total conveyancing costs of their own solicitor and those of the Bank required to complete the finance transaction.)

Firm name: _____

Contact name: _____

Telephone number: _____

Full address: _____

Postcode: _____

DX number: _____

Solicitors email: _____

Solicitors direct

dial: _____



12. Any further information

Please use this section to let us know any extra detail/extra notes.



Application declaration – to be signed by all applicant(s)

For your own benefit and protection you should read this declaration carefully before signing, which should be read in conjunction with your Application Form above. If you do not understand any part please ask for further information.

In this declaration “I”, “me”, “my”, “mine” means each of the applicants to the Finance application and “the Finance provider” means Gatehouse Bank plc (and its successors, transferees and assigns).

By applying for finance I affirm the following statements:

1. Applications and Representations

The Finance provider reserves the right to reject my application without giving any reason except where legally obliged to do so, or withdraw any offer of finance, without giving any reason. No person (other than an employee of the Finance provider) is empowered to make any representations or give any undertaking on behalf of the Finance provider in relation to the Finance applied for and the Finance provider shall not be liable for any such representations or undertakings made.

2. Intermediaries

I agree that if a third-party intermediary submitted this application on my behalf the Finance provider may liaise with, and supply information to, this third-party about any matters connected with my Finance application and my Finance, including any complaint about my Finance application or Finance, unless otherwise instructed by me.

3. Valuation

Even though I may be provided with a copy of the Valuation Report by them, the Finance provider and the Valuer accept no responsibility to me for the accuracy of any Valuation Report in respect of any property. I understand that the Valuation Report is used for the sole purpose of assessing the adequacy of the property as security for the proposed finance. It is designed to give the Finance provider enough information to enable it to decide whether to provide finance for the property. Any such Valuation Report is not a Building Survey or a Survey and Valuation and is intended for the Finance provider's valuation purposes only. If advice about the structural condition of a property is required, a Building Survey or Survey and Valuation must be obtained by me. I understand that the valuation is carried out at my own risk and that the valuation fee is non-refundable once the valuation has been carried out, regardless of whether my application is approved or rejected.

4. Privacy Notice

I have been provided with a copy of the Finance provider's Privacy Notice, a copy of which is attached to this declaration and which explains:

1. How and why the Finance provider may collect and use my personal data; and
2. My rights under relevant data protection laws.

5. Association

Another person's records will be “associated” with mine by the Finance provider when:

1. There is a joint application
2. I advise the Finance provider of a financial association with another person
3. Credit Reference Agencies have existing linked or associated records.

This “association” will link records at credit reference agencies and may be taken into account in any future credit applications made by the relevant individuals. This shall continue until one person applies to the credit reference agencies and is successful in filing a “disassociation”. Therefore, I MUST ensure when making a joint application or advising the Finance provider of some other financial association that I am entitled to:

1. Disclose information about joint applicants and anyone referred to by me; and
2. Authorise the Finance provider to search, link or record information at credit reference agencies about me and anyone referred to by me.

6. Assignment

The Finance provider may, without notice or consideration, transfer, assign or otherwise dispose of either in whole or in part, its rights in respect of any finance or policies of life assurance or other security made in connection with this Finance application to any company, person, or body.

7. Payments

I undertake to set up a standing order on completion in order for contractual payments to be made to the Finance provider.

8. Declaration

I declare that, as far as I know and believe, the information I have given in this application is true and that if I provide any false, inaccurate or misleading information it may constitute a criminal offence on my part, which may lead to a criminal prosecution, and imprisonment and/or a fine; further, that it may lead to a civil action against me for recovery of any losses that the Finance provider incurs.

In addition, when I give the Finance provider information about another person, I am acting with their knowledge and approval, and have their authority to agree to the processing of their personal details and have provided them with a copy of the Finance provider's Privacy Notice.

If the applicant(s) are individuals or a partnership, ALL applicant(s) should complete and sign below.

If the applicant is a company, please confirm the company name and ensure that ALL company directors (irrespective of percentage shareholding) and anyone with a shareholding greater than 25% complete and sign below.

Company name

Signature(s) of applicant(s)

Full name	Signature	Date
Full name	Signature	Date

If there are more than two signatories, please provide an additional copy of this declaration.



Privacy Notice – to be retained by all applicant(s)

We, Gatehouse Bank plc are the data controller of all personal data (i) you provide in relation to your application and (ii) we obtain about you from third parties.

We collect and use this personal data to administer your product and comply with our legal and regulatory obligations. We also process the personal data, where permitted by law for business analysis, fraud and crime prevention and to improve our services. These may involve disclosing your data to third parties such as HMRC, fraud prevention agencies, our regulators, our legal advisors and our insurers. In the event of company reorganisation, merger or buy out, it may be disclosed to a different group company. We also may obtain personal data from third parties. For example, we may use third parties to verify your identity or the source of your wealth. We may, at our discretion make enquiries regarding immigration status to the Home Office, validation of information supplied within the application process to HM Revenue & Customs under the HMRC Verification Scheme, any past/present employer, accountant, financier or bank in order to assess whether to accept your application, and also at periodic stages during the term of your product.

In considering your application we will search your personal and, where applicable, business record at one or more Credit Reference Agencies. They will add details of our search to your records and your application will be seen by other organisations that make searches. Information held about you by the Credit Reference Agencies may already be linked to records relating to one or more of your partners. If you are a director, we will seek confirmation from Credit Reference Agencies that the residential address that you provide corresponds to the address listed on the restricted register of directors' home addresses at Companies House. Information on the performance of any will be recorded against each director to the finance with Credit Reference Agencies.

We will also add to your personal and, where applicable, business record with one or more of the Credit Reference Agencies details of your finance with us, the payments you make under it, any default or failure to keep to its terms and any change of address you fail to tell us about where a payment is overdue. These records will be shared with other organisations and used by us and them to trace debtors, recover debt, and to manage your accounts or insurance policies.

For further information on how Credit Reference Agencies use your personal data, please see <https://www.equifax.co.uk/crain.html>

We also undertake checks with fraud prevention agencies such as CIFAS. For further information on our use of fraud prevention agencies please see the section on fraud prevention agencies in our privacy notice available at <http://www.gatehousebank.com/privacy>

Some decisions which are made when you make an application or take out a product are automated. This is necessary for us to administer the application and product in an effective manner.

We may be provided with special categories of personal data. For example, information about criminal convictions or your health. We only process these for the purposes for which you provide them, e.g. if your health means that you would like us to communicate with you in a particular way. We may also process them for additional purposes but only if permitted by law.

By making a joint application, you confirm that you are entitled to: disclose information about your joint applicant (note that for the purpose of limited company applications director/ guarantors are considered applicants) and anyone referred to by you; and authorise us to search, link or record information at Credit Reference Agencies and fraud prevention agencies about you and anyone referred to by you. If you provide personal data about another person to us, you should provide them with this information concerning the processing of their personal data.

For further information on how we process personal data please see our full privacy notice which is available at <http://www.gatehousebank.com/privacy>. Our privacy notice sets out how to exercise your rights concerning your data.