

Application Form



Please complete the sections below which are applicable to you, to the best of your abilities and provide as much information as possible. Once complete please sign on page 8 and email to enquiries@bespokebridging.com If any questions please call Lee on +44 7836 336877 or Sam on +44 7899 958760.

Loan Details

Net Loan Amount:

Loan Term:

Date required By:

Will more than 50% of the loan be for business use? Yes No

Loan Purpose / Transaction overview:

Loan Repayment strategy:

**Have you been approached and/or been refused by any other Lender for this loan?
If so please provide the details below**

Introducer (if applicable)

Company name:

Contact details:

Person dealing with:

Borrowing Entity (tick box / boxes which apply to you)

Sole Trader

Partnership

Limited Company

LLP

Trust

Other

Company details (if applicable)

Company name:

Company registration number:

Registered address:

Correspondence address:

Personal Details

Applicant 1

Applicant 2

Title:

Full Name:

Date of Birth:

Contact Number:

Email:

Address (last 3 years):

Nationality:

Marital status:

Solicitor details:

Accountant details:

Employment Details

Applicant 1

Applicant 2

Employment Status:

Business name:

Business address:

Occupation:

Time in employment:

Net income per month:

Any other income:

Security 1 Details (if applicable)

Registered Owner:

Property type:

Leasehold or freehold?

Leasehold

Freehold

Lease length remaining:

Property address:

Purchase date:

Purchase price:

Current value:

Charge required:

(1st, 2nd etc)

Description of property:

Security 1 Existing Liabilities (if applicable)

Mortgage amount:

Mortgage provider:

Other charge (if applicable):

Other charge holder:

Mortgage arrears:

Security 2 Details (if applicable)

Registered Owner:

Property type:

Leasehold or freehold?

Leasehold

Freehold

Lease length remaining:

Property address:

Purchase date:

Purchase price:

Current value:

Charge required:

(1st, 2nd etc)

Description of property:

Security 2 Existing Liabilities (if applicable)

Mortgage amount:

Mortgage provider:

Other charge (if applicable):

Other charge holder:

Mortgage arrears:

Other Security Details (if applicable)

Asset type:

Purchase date:

Purchase price:

Current value:

Charge required (1st, 2nd etc):

Description of Asset:

Other Security Existing Liabilities (if applicable)

Debt / loan on asset:

Debt provider:

Other charge (if applicable):

Other charge holder:

Loan arrears:

Disclosure

Have you ever been bankrupt?	Yes	No
Had a property repossessed?	Yes	No
Court order or debt registered against you or your business?	Yes	No
Made a composition with creditors including an IVA?	Yes	No
Failed to keep up with any repayments	Yes	No
Broken any credit agreements?	Yes	No

If yes to any of the above please provide details:

Assets (total value):

Applicant 1

Applicant 2

Land / property:

Shares / bonds:

Cash at bank:

Other assets: (art, watches etc):

Liabilities (total value)

Applicant 1

Applicant 2

1st charge mortgages:

2nd charge mortgages:

Bank / other loans:

Credit / store cards:

Other unsecured loans:

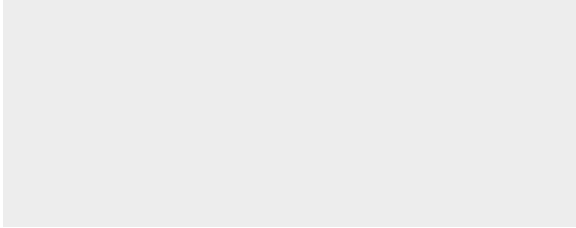
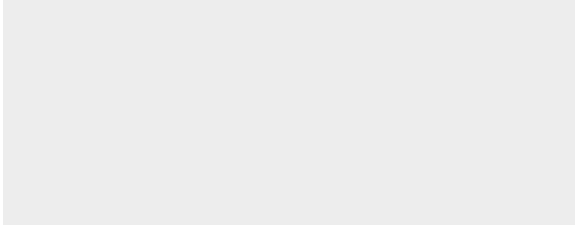
Outstanding tax:

Other liabilities:

Customer Declaration

I/We understand, confirm, and declare that the information and replies to the questions contained in this application are true and complete in every respect to the best of My/Our knowledge and understand that they may form the basis of any contract between the company and I/Ourselves to release the advance.

I/We confirm that I/We have read, understood, and agree with the Data Privacy Notice in relation to the use of My/Our personal information.

	Applicant 1	Applicant 2
Signature:		

To add a signature you can use the 'Fill & Sign' feature available. Click the Sign icon  in the Fill & Sign toolbar and follow the steps to add your signature.

You can also upload an image of your signature or print this page, sign and email across with the rest of the form to enquiries@bespokebridging.com

Print Name:

Date:

1. Key Information

This privacy notice aims to give you information on how we collect and process your personal data, including any data you may provide to us directly, via our website or otherwise.

It is important that you read this privacy notice together with any other privacy notice, fair processing notice or privacy policy we may provide on specific occasions when we are collecting or processing personal data about you so that you are fully aware of how and why we are using your data.

You have provided, or have authorised a third party to provide, your personal data to us, Bespoke Bridging Finance Ltd ("BBF"). The information within this Privacy Notice tells you how we will use the personal data provided to us as a "controller" under data protection laws.

We will collect your personal data where either you or a company, person or other entity with whom you are associated or are acting as a guarantor for is applying to enter into a loan agreement with us. This Privacy Notice sets out how we will use that data in considering the application and subsequently administering any loan.

This Privacy Notice may be updated from time to time. We will notify you of any material changes either via a banner on our website, by email or by post.

2. Personal data

Personal data, or personal information means any information about an individual from which that person can be identified.

We may collect, use or store different groups of personal data which has been provided to us during your application or via third parties including or all of:

- Identity data such as your name, title, gender, age, date of birth;
- Contact data (e.g. your address and previous addresses, email, telephone and mobile numbers);
- Identification data contained within your passport or any other identification provided to us;
- Technical data including records of how you have contacted us and, if you visit our webpage, your IP address;
- Data of your family, lifestyle and social circumstances. This could include details about your current marriage or civil partnership, any previous relationships and details of your family and dependents;
- Employment data such as your earnings, length of service, employment and career history, recruitment and termination details, attendance record, job title and retirement status;
- Financial data such as income, salary, savings, expenditure, existing loans / borrowings, assets, investments, bank account details, financial status, tax position, existing or previous bankruptcies, CCJs or other insolvency arrangements and whether you are receiving benefits;
- Occupier status, residency or citizen status and/or nationality;
- Sensitive personal data such as racial or ethnic origin, a description of or information regarding your physical or mental health;
- Any information that you choose to provide us with in connection with your loan. We will only store this information to the extent it is necessary to manage your loan or any complaint.

If you are applying for a loan on behalf of a company or other entity, or if you have a guarantor, then we may also hold and process the personal data of any company director(s) or, where applicable, the guarantor(s).

3. Data retention

We will hold your data as long as is necessary for the purpose we collected it for and where your application is not accepted or you decide not to take out a loan with us, for a further 18 months.

Where you invest with us or borrow from us, we by law have to keep basic information for at least 6 years.

4. How we use your personal data

We will only use your personal data when the law allows us to. Most commonly, we will use your personal data where we need to perform the contract we are about to enter into or have entered into with you. Where it is necessary for our legitimate interests (or those of a third party) and your interests and fundamental rights do not override those interests or where we need to comply with a legal or regulatory obligation.

Generally we do not rely on consent as a legal basis for processing your personal data other than in relation to sending third party direct marketing communications to you via email or text message. You have the right to withdraw consent to marketing at any time.

5. How we use your information in accordance with data protection laws

Data protection laws require that we meet certain legal grounds and that we explain to you the reasons why we have met those legal grounds before we are allowed to use your personal data as set out in this fair processing notice. Here are the legal grounds that are relevant to us (more than one ground may be relevant to each processing):

5.1 Contract

We are permitted to hold and process this information because it is necessary to do so in order for us to provide your loan in accordance with its terms and to process any application for a loan. Without your information we cannot provide you with a loan.

5.2 Legitimate Interests

We also rely on a condition known as "legitimate interests". It is in our legitimate interests to collect your personal data as it provides us with the information that we need to administer your loan. We will always ensure that we keep the amount of data collected and the extent of any processing to the absolute minimum to meet this legitimate interest.

5.3 Consent

Where you have provided your consent, we also rely on your consent to use your personal data in certain ways (for example, in some circumstances to market our products and services to you).

5.4 Legal obligation

Where there is a legal requirement upon us to record, retain or share your personal data with authorities, we must do so. This could be to comply with laws and regulations which govern our business, such as the Financial Services and Markets Act 2000 and the Proceeds of Crime Act 2002.

5.5 Substantial Public Interest

Where you have a health issue and we are notified about that issue by you or by someone else, we may record this sensitive personal data where it is necessary for reasons of substantial public interest, to allow us to comply with the Equalities Act 2010 and make reasonable adjustment for you if required.

6. What do we do with your personal data?

We will use your information to consider your application for a loan with us and where your application is successful, for the subsequent administration and management of your loan. For example, we may use your personal data:

- to confirm your identity and other application details, such as your address and income;
- to prevent and detect crime, including fraud and money laundering;
- to comply with legal and regulatory obligations;
- to decide whether or not to give you a loan and the terms and conditions of your loan (please see section 7f below);
- to carry out financial (including credit) and insurance risk assessments and for risk reporting and risk management;
- to calculate your payments;
- to respond to requests from you enforcing your rights under data protection law

- to recover debts;
- to understand if you have further financing requirements;
- to deal with queries relating to your loan;
- to communicate with you or third parties (see sections 7 and 8 below) about your loan;
- to improve our loan product and customer service experience;
- to improve our understanding of our customer base;
- to carry out staff training and quality assurance checks;
- to improve our processes;
- in an internal and secure testing environment, to improve our systems and test new products; and
- to send marketing information if permitted to do so).

7. Disclosures of personal data

We will not pass your personal data to any third party except where:

- it is will other companies within our corporate structure;
- you have been introduced to us through them, such as a broker or intermediary;
- they are our professional advisors such as valuers, accountants, surveyors, solicitors, LPA Receivers, debt collection agencies or other third parties assisting with any recovery action (such as utility companies);
- for marketing purposes where we have your permission in respect of specific third parties;
- it is required for the purposes of assessing or dealing with your loan application or any subsequent queries relating to your loan and/or enforcement action;
- we are required by law and/or by law enforcement agencies, government entities, tax authorities or regulatory bodies;
- to third party suppliers acting on our behalf, such as companies that provide cloud hosting services or print out and distribute customer communications on our behalf;
- to credit reference and fraud prevention agencies;
- where required for a sale, reorganisation, transfer or other transaction relating to our business;
- we are responding to or assisting in the response to your submission of a Data Subject Request to us or a third party;
- in anonymised form as part of statistics or other aggregated data shared with third parties for the purposes of analysing our loan portfolio, managing the associated risks and developing risk management tools;

We will only share your information with third parties on a limited basis and, where appropriate, following due diligence and in accordance with our internal procedures.

8. International data transfers

Some of our external third parties may be based outside the UK so the processing of your personal data may involve a transfer of data outside the UK. Whenever we transfer your personal data out of the UK, we ensure a similar degree of protection is afforded to it and that appropriate safeguards are in place such as the use of the EU Commission approved model contract clauses to protect your information in accordance with data protection laws.

9. Your legal rights

You have the right to:

- Request access to your personal data (commonly known as a "data subject access request"). This enables you to receive a copy of the personal data we hold about you and to check that we are lawfully processing it.

- Request correction of the personal data that we hold about you. This enables you to have any incomplete or inaccurate data we hold about you corrected, though we may need to verify the accuracy of the new data you provide to us.
- Request erasure of your personal data. This enables you to ask us to delete or remove personal data where there is no good reason for us continuing to process it. You also have the right to ask us to delete or remove your personal data where you have successfully exercised your right to object to processing (see below), where we may have processed your information unlawfully or where we are required to erase your personal data to comply with local law. Note, however, that we may not always be able to comply with your request of erasure for specific legal reasons which will be notified to you, if applicable, at the time of your request.
- Object to processing of your personal data where we are relying on a legitimate interest (or those of a third party) and there is something about your particular situation which makes you want to object to processing on this ground as you feel it impacts on your fundamental rights and freedoms. You also have the right to object where we are processing your personal data for direct marketing purposes. In some cases, we may demonstrate that we have compelling legitimate grounds to process your information which override your rights and freedoms.
- Request restriction of processing of your personal data. This enables you to ask us to suspend the processing of your personal data in the following scenarios: (a) if you want us to establish the data's accuracy; (b) where our use of the data is unlawful but you do not want us to erase it; (c) where you need us to hold the data even if we no longer require it as you need it to establish, exercise or defend legal claims; or (d) you have objected to our use of your data but we need to verify whether we have overriding legitimate grounds to use it.
- Request the transfer of your personal data to you or to a third party. We will provide to you, or a third party you have chosen, your personal data in a structured, commonly used, machine-readable format. Note that this right only applies to automated information which you initially provided consent for us to use or where we used the information to perform a contract with you.
- Withdraw consent at any time where we are relying on consent to process your personal data. However, this will not affect the lawfulness of any processing carried out before you withdraw your consent. If you withdraw your consent, we may not be able to provide certain services to you. We will advise you if this is the case at the time you withdraw your consent.
- Request human intervention. Automated decision-making takes place when an electronic system uses personal information to make decisions without human intervention. At present, there are no fully automated decision making or profiling systems in use within BBF. This means that this right does not currently apply to any processing activities.
- Make a complaint. You have the right to make a complaint at any time to the Information Commissioners Office (ICO), the UK supervisory authority for data protection issues at <https://www.ico.org.uk>, by telephone on 0303 123 1113, or by writing to them at Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, SK9 5AF. We would, however, appreciate the chance to deal with your concerns before you approach the ICO so please contact us in the first instance.

10. Data security

- We have put in place appropriate security measures to prevent your personal data from being accidentally lost, used or accessed in an unauthorised way, altered or disclosed. In addition, we limit access to your personal data to those employees, agents, contractors and other third parties who have a business need to know. They will only process your personal data on our instructions and they are subject to a duty of confidentiality.
- We have put in place procedures to deal with any suspected personal data breach and will notify you and any applicable regulator of a breach where we are legally required to do so.