West One:
Commercial Application Form

West One

Please complete all fields in block capitals. If a question is not applicable, please write N/A.

1. Introduction Details

Full Name		Contact Number	
Company Name		Email address	
FCA Number		Mobile Number	
Postcode			

2. Application Security (Loan Amount)

Loan Amount (Gross) £		Postcode	
Loan Amount (Net) £		Term (No. of Months)	
Estimated Value £		Broker Fee £	%
Purchase Price £		Purpose of Loan	
Security Address			

Exit Strategy

Property Description

Property Details (please tick)

☐ Commercial ☐ Semi-Commercial ☐ Freehold ☐ Leasehold

Type of Loan (please tick)

☐ First Charge ☐ Purchase ☐ Refinance

Title Number(s)

Current Mortgage Lender

Current Mortgage Balance £

Current Monthly Payment £

Secured Loan Details (if any)

Monthly pay £

Property Type (please tick)

☐ Retail (with living accommodation) ☐ Office ☐ Hotel

☐ Retail (without living accommodation) ☐ Student accommodation

☐ Warehouse / industrial / factory ☐ Residential portfolio

☐ Ground rent Other, please specify

Gross internal area (sq ft)

Net internal / lettable area (sq ft)

Number of lettable units

Current planning use class

EPC rating

Use of property ☐ Owner occupied ☐ Investment

Location ☐ England ☐ Wales

3. Additional Security

Estimated Value £

Security Address

Postcode

Property Details (please tick)

☐ Commercial ☐ Semi-Commercial ☐ Freehold

☐ Leasehold ☐ Residential

Property Type (please tick)

☐ Retail (with living accommodation) ☐ Office ☐ Hotel

☐ Retail (without living accommodation) ☐ Student accommodation

☐ Warehouse / industrial / factory ☐ Residential portfolio

☐ Ground rent Other, please specify

Type of Loan (please tick)

☐ First Charge ☐ Second Charge ☐ Purchase ☐ Refinance

Title Number(s)

Current Mortgage Lender

Current Mortgage Balance £

Current Monthly Payment £

Secured Loan Details (if any)

Monthly pay £

4. Access For Valuation

Contact Name for Access

Contact for Access Number

Contact Name for Payment of Valuation Fee

Contact Number for Payment

5. Applicant Details

Is the loan to a Limited Company? ☐ Yes ☐ No

If yes, Company Registered Number

Company Registered Name

Please also complete the Personal Details section for all directors and 20%+ shareholders

What is your VAT registration number?

Is the property already or going to be opted to tax? ☐ Yes ☐ No

What are the company's main activities?

Is the company a trading company? ☐ Yes ☐ No

Does the company have any activities apart from owning and managing the property? ☐ Yes ☐ No

If yes, please give details

Does the company have any import or export activities? ☐ Yes ☐ No

Do the company's activities include currency exchange, Bureaux de Change, gem or precious metal dealing, money transfer arrangements, casino or betting operations, or crypto trading or exchanges? ☐ Yes ☐ No

Does the company have any involvement in the arms industry, including the manufacture, acquisition, development, export, trans-shipment, brokering, transport, transfer or stockpiling of, or otherwise in connection with the possession, use or sale of, chemical, biological, radiological or nuclear (CBRN) weapons? ☐ Yes ☐ No

Does the company have any links to Iran, North Korea or Myanmar? ☐ Yes ☐ No

If yes to any of the above, please give full details

West One:
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West One

Director / Shareholder / Applicant 1

Full Name

Title (Mr | Mrs | Miss)

Date of Birth (DD | MM | YY)

Previous name(s), if any

Marital Status

Nationality

Country of birth

Do you hold more than one nationality? ☐ Yes ☐ No

If yes, please list each country of nationality

Do you have any source of wealth or income from overseas? ☐ Yes ☐ No

If yes, please give details

National Insurance Number

Have Permanent Right to Reside in UK? ☐ Yes ☐ No

Director ☐ Yes ☐ No

Shareholding %

Current Home Address

Postcode

Number of years and months at current address

Home Telephone

Work Telephone

Mobile Telephone

Email Address

Address history — please include number of years and months at each address. A three year Address History is required.

Previous Address 1

Number of years and months a this address

Previous Address 2

Number of years and months a this address

Previous Address 3

Number of years and months a this address

Residential Status ☐ Employed ☐ Self-Employed

Are you tenant or owner of your current address? ☐ Tenant ☐ Owner

Value of your home £

Current Mortgage Lender

Current Mortgage Balance £

Current Mortgage Payments £

Arrears (if any) £

If Other

☐ Renting Privately ☐ Renting via Letting Agent

☐ Renting from Local Auth ☐ Living with family

Director/Shareholder 1 — Income Details

Employment ☐ Employed ☐ Self-Employed

Job Title

Nature of Business

Company Name

Company Address

Postcode

Length of Employment

Income per year £

Details of Additional Income

Director/Shareholder 1 — Conduct

Have you ever been convicted of, or charged with, any offence other than a motoring offence?	☐ Yes ☐ No
Are you, or have you ever been, disqualified from acting as a company director?	☐ Yes ☐ No
Have you ever been a director or controlling shareholder of a company subject to a CVA, liquidation or administration?	☐ Yes ☐ No
Are you, or is any close associate or family member, a Politically Exposed Person (PEP)?	☐ Yes ☐ No

If yes to any of the above, please give full details

Director / Shareholder / Applicant 2

Full Name

Title (Mr | Mrs | Miss)

Date of Birth (DD | MM | YY)

Previous name(s), if any

Marital Status

Nationality

Country of birth

Do you hold more than one nationality? ☐ Yes ☐ No

If yes, please list each country of nationality

Do you have any source of wealth or income from overseas? ☐ Yes ☐ No

If yes, please give details

National Insurance Number

Have Permanent Right to Reside in UK? ☐ Yes ☐ No

Director ☐ Yes ☐ No

Shareholding %

Current Home Address

Postcode

Number of years and months at current address

Home Telephone

Work Telephone

Mobile Telephone

Email Address

Address history — please include number of years and months at each address. A three year Address History is required.

Previous Address 1

Number of years and months a this address

Previous Address 2

Number of years and months a this address

Residential Status ☐ Employed ☐ Self-Employed

Are you tenant or owner of your current address? ☐ Tenant ☐ Owner

Value of your home £

Current Mortgage Lender

Current Mortgage Balance £

Current Mortgage Payments £

Previous Address 3

Number of years and months a this address

Arrears (if any) £

If Other

☐ Renting Privately ☐ Renting via Letting Agent

☐ Renting from Local Auth ☐ Living with family

Director/Shareholder 2 — Income Details

Employment ☐ Employed ☐ Self-Employed

Job Title

Nature of Business

Company Name

Company Address

Postcode

Length of Employment

Income per year £

Details of Additional Income

Director / Shareholder / Applicant 3

Full Name

Title (Mr | Mrs | Miss)

Date of Birth (DD | MM | YY)

Previous name(s), if any

Marital Status

Nationality

Country of birth

Do you hold more than one nationality? ☐ Yes ☐ No

If yes, please list each country of nationality

Do you have any source of wealth or income from overseas? ☐ Yes ☐ No

If yes, please give details

National Insurance Number

Have Permanent Right to Reside in UK? ☐ Yes ☐ No

Director ☐ Yes ☐ No

Shareholding %

Current Home Address

Postcode

Number of years and months at current address

Home Telephone

Work Telephone

Mobile Telephone

Email Address

Address history — please include number of years and months at each address. A three year Address History is required.

Previous Address 1

Number of years and months a this address

Previous Address 2

Number of years and months a this address

Residential Status ☐ Employed ☐ Self-Employed

Are you tenant or owner of your current address? ☐ Tenant ☐ Owner

Value of your home £

Current Mortgage Lender

Current Mortgage Balance £

Current Mortgage Payments £

Director/Shareholder 3 — Income Details

Employment ☐ Employed ☐ Self-Employed

Job Title

Nature of Business

Company Name

Company Address

Postcode

Length of Employment

Income per year £

Details of Additional Income

Director / Shareholder / Applicant 4

Full Name

Title (Mr | Mrs | Miss)

Date of Birth (DD | MM | YY)

Previous name(s), if any

Marital Status

Nationality

Country of birth

Do you hold more than one nationality? ☐ Yes ☐ No

If yes, please list each country of nationality

Do you have any source of wealth or income from overseas? ☐ Yes ☐ No

If yes, please give details

National Insurance Number

Have Permanent Right to Reside in UK? ☐ Yes ☐ No

Director ☐ Yes ☐ No

Shareholding %

Current Home Address

Postcode

Number of years and months at current address

Home Telephone

Work Telephone

Mobile Telephone

Email Address

Address history — please include number of years and months at each address. A three year Address History is required.

Previous Address 1

Number of years and months a this address

Previous Address 2

Number of years and months a this address

Previous Address 2

Number of years and months a this address

Residential Status ☐ Employed ☐ Self-Employed

Are you tenant or owner of your current address? ☐ Tenant ☐ Owner

Value of your home £

Current Mortgage Lender

Current Mortgage Balance £

Current Mortgage Payments £

Current Mortgage Lender

Current Mortgage Balance £

Current Mortgage Payments £

Director/Shareholder 4 — Income Details

Employment ☐ Employed ☐ Self-Employed

Job Title

Nature of Business

Company Name

Company Address

Postcode

Length of Employment

Income per year £

Details of Additional Income

6. Credit History

Have you ever failed to keep up repayments on a mortgage or other loan? ☐ Yes ☐ No

If Yes, please provide details:

Which Applicant does this apply to? ☐ Applicant 1 ☐ Applicant 2

Have you ever been bankrupt or have you ever entered an Individual Voluntary Arrangement (IVA)? If yes, please provide date of discharge. ☐ Yes ☐ No

If Yes, please provide details:

Which Applicant does this apply to? ☐ Applicant 1 ☐ Applicant 2 ☐ Applicant 3 ☐ Applicant 4

Have you ever been party to a mortgage where a property has been repossessed? ☐ Yes ☐ No

If Yes, please provide details:

Which Applicant does this apply to? ☐ Applicant 1 ☐ Applicant 2 ☐ Applicant 3 ☐ Applicant 4

Have you ever been refused a mortgage on this or any other property? ☐ Yes ☐ No

If Yes, please provide details:

Which Applicant does this apply to? ☐ Applicant 1 ☐ Applicant 2 ☐ Applicant 3 ☐ Applicant 4

Have you ever had any County Court judgements or Defaults? ☐ Yes ☐ No

If Yes, please provide details:

Which Applicant does this apply to? ☐ Applicant 1 ☐ Applicant 2 ☐ Applicant 3 ☐ Applicant 4

7. Accountant Details

Company Name		Postcode	
Accountant Name		Telephone Number	
Address		Fax Number	
		Email Address	

8. Solicitors Details

Company Name			
Solicitor Name		Postcode	
Address		Telephone Number	
		Fax Number	
		Email Address	

9. Assets

A. Main Residence

Address		Purchase Price	£
		Estimated Value	£
Postcode		Outstanding Mortgage	£
Date of Purchase	/ /	Lender	

10. Additional Information

Explanation of case / exit strategies & borrower information. Please include history & experience.

PROPERTY PORTFOLIO

Property address (please include postcode)	Resi/ com	Purchased at full market value?	Current estimated value	How is property occupied	Current monthly rent	Outstanding mortgage balance	Current Monthly Mortgage Payments	Mortgage lender
		£	£		£	£	£	
		£	£		£	£	£	
		£	£		£	£	£	
		£	£		£	£	£	
		£	£		£	£	£	
		£	£		£	£	£	
		£	£		£	£	£	

Note: the original form's section numbering jumps from 9 to 11 — there is no Section 10 in the source document.

"PRIVACY NOTICE"

What this is

This notice sets out the ways in which West One Secured Loans Ltd (WOSL) will collect and use your personal data in providing you with a loan secured against your property. It is important that you read and understand this document as this sets out how WOSL will use, store and process your personal data. It also gives detail on how and in what circumstances your data will be used and to which other third parties we will share the data in order to effect your loan application and manage your loan contract.

Contact

If you have any concerns or queries in regards to this, or the information set out within, please feel free to contact us to discuss these. You can contact our Data Protection Representative or Head of Compliance by the following methods:

In writing: The Edward Hyde Building, 38 Clarendon Road, Watford, WD17 1JW
By Phone: 020 8731 5333
Email: compliance@westoneloans.co.uk
Website: www.westoneloans.co.uk

Who we are

WOSL is a mortgage lender which means we make loans to consumers which are secured by mortgage on the person's home or other property. This includes all forms of residential property, both for personal and business use, as well as other forms of commercial and semi-commercial property. Where WOSL lends on a residential property for personal use, this will be deemed a regulated loan and will fall under FCA regulation. The company is only regulated for lending to consumers who secure a loan against their home or the purpose of the funds is for maintaining or acquiring rights in their residential property. Buy to Let loans and other commercial loans do not fall under FCA regulations.

The firm's reference number with the FCA is 776026. You can check this, and obtain more detail on the company, on the Financial Services Register website: https://register.fca.org.uk/ or by contacting the FCA on 0800 111 6768.

WOSL are also registered with the Information Commissioner's Office under reference number: ZA216645. Further information on how the company uses and stores your data can be found on their register at: https://ico.org.uk/esdwebpages/search

The information that we use in order to provide our services is obtained from your financial advisor, data we request from you, and details obtained from Credit Reference and Fraud Prevention Agencies.

Why we collect your data

To enable WOSL to assess an application for a loan we will require you to provide us with certain personal information necessary to understand:

- who we are making the loan to,
- your ability to afford to repay the loan over the term,
- as well as any other information which we would reasonably expect in order to aid us in fulfilling these requirements.

The requirements to ensure we have correctly and adequately identified each applicant for a loan is set out under money laundering legislation and regulation.
WOSL will also collect information on your income and expenditure, in certain circumstances, to ensure your ability to afford the loan repayment, especially in situations where the rental income generated by the property does not fully meet the actual or stressed repayments.

Personal data we will require

To meet the above we may need to see all or a selection of the following information:

- Your full name
- Your date of birth
- Your current and previous address
- Your contact details
- Your income details, including payslips and bank account statements
- Your household expenditures
- Passport, or driver's licence, or other form of photo identification
- Credit card, personal loan, or other loan or mortgage statements

This list of data items we may ask you for in order to provide finance is not exhaustive and will depend on your personal financial situation. You should be aware that the company may ask for additional details in order to enable us to fully assess your application. Any additional information will always be pertinent to your financial situation. Information that we will never ask for are details on:

- Your religious views
- Your sexual orientation
- Your medical history
- Your political views

What we do with your data

The primary reason that we collect your data is to enable us to make a decision on whether we are able to provide you with the finance you need and whether you will be able to repay based on the evidence you submit. Our decision to provide you with a loan is not guaranteed and will only be completed once we have received sufficient data, in our view, to enable us to objectively decide that you can afford the loan over its term.

All personal data that you submit will be stored to our company databases and will only be used in the provision of this particular loan product. We do not pass any of your information to any other external third parties for any form of marketing purposes. If this changes at any time in the future you will receive a written request from this firm to provide your explicit consent to this.

Your personal data will also be shared with our external funding partners to provide and maintain the financing of your loan on an ongoing basis. This data will always be treated confidentially and will only be supplied to this category of supplier to ensure that we are able to maintain the cost of providing your funding. Should your data be used for any purpose other than as set out, you will be informed in writing for your agreement.

WOSL will share your personal data within our group of companies purely for statistical and administration purposes. These firms are also subject to the requirements of data

protection regulation and legislation and will not pass these details outside of this organisation without gaining your written consent.

We will also share certain of your personal and financial details with the FCA for their use in its supervision of the firm and its oversight of the financial services market. This requirement to provide personal and loan data to the FCA is set out under legislation.

Fraud prevention agencies

As part of the application process, and in our legitimate interest to prevent financial crime, WOSL will use your personal data to ensure against fraud and money laundering. In order to do this we will submit your data to specific fraud and money laundering prevention agencies. Details of which agencies we use can be obtained from our Data Protection Officer at the above address.

We and the particular agencies may also enable law enforcement agencies, where there is a statutory requirement, to access and use your personal data to detect, investigate and prevent crime.

If we, or one of the mentioned agencies, determine that you pose a fraud or money laundering risk, we, and others, may refuse to provide the services and financing you have requested or may request.

A record of any fraud or money laundering risk will be retained by the fraud prevention agencies, and may result in others refusing to provide services, financing, or employment to you. If you have any questions about this, please contact us on the details provided.

These agencies can hold your personal data for different periods of time, and if you are considered to pose a fraud or money laundering risk, your data can be held for up to six years.

Credit reference agencies

As well as the provision of your data to the above mentioned external agencies, WOSL will also submit your data to a Credit Reference Agency (CRA) as part of the application process for the assessment of a loan. Submission of your data, will enable us to view your current credit profile giving details of your financial commitments held across the market. We use this information as part of our assessment of your application.

You should note that when we perform a search on your credit file a record of this search will be displayed to any other firm that searches your profile and may affect the outcome of other credit application decisions.

We may also, periodically during the term of your loan, access your credit report with the CRA as a means to ensuring that we are aware of any potential repayment difficulties as well as to provide statistical information on your ability to maintain payments. We will never use this information to change the terms and conditions on your mortgage without your agreement or which is not in your interests.

As part of accessing details set out on your credit file held with the CRA, WOSL will also submit to them your payment profile in regards to your loan should the facility be granted. This will include your identity details, the amount of the loan you have taken, and your repayment profile. This will be submitted on a monthly basis.
The identities of the CRAs, their role as fraud prevention agencies, the data they hold, the ways in which they use and share your personal information, data retention periods, and your data protection rights with the CRAs are explained in more detail in the Credit Reference Agencies Information Notices which can be accessed via WOSL's website under the Privacy Policy link. More details on how the CRAs use your data can be found at: https://www.equifax.co.uk/crain/

Retention of your data

WOSL will store your personal data only for as long as it is necessary for us to maintain the relationship that has been established through your application for a mortgage loan.

Where WOSL provides credit to you, we will securely retain your personal details for at least the term of the credit agreement plus seven years, and will update these details should you notify us of any material change during this period.

Should you redeem your loan before the end of the contractual term, we will retain your personal data for at least seven years from the date of redemption in order for us to meet our regulatory responsibilities.

In an instance where you ask us to cease processing your personal data in your application prior to its completion, WOSL will retain your personal data for a period not greater than two years from the date of your request to erase. This, again, is a necessity set out in regulation.

Your rights

Your personal data is protected by legal rights which includes your rights to:

- Object to our processing of your data,
- Request that your data is erased or corrected
- Request access to your personal data

Where you request WOSL to cease processing your data prior to the assessment of your application for finance through WOSL, this will affect our ability to assess your application and provide finance to you.

The right to your objection to our processing, or request erasure , of your data is subject to our regulatory and legislative responsibilities as well as to the correct maintenance of any contract that we may enter into for the provision of investment opportunities. This means that we have a legal necessity to retain your data while you have a loan underway with the company in order that we correctly manage the contract set out at the signing of your Mortgage Offer. We also must retain your data for a period of 6 years after the completion of any loans with the business to meet our regulatory obligations.

Where we have made an error on your data and you wish to submit a correction please contact us via the above methods.

The above contact details should also be used to request copy of all personal data we hold on you. We will endeavour to provide all data that we hold as soon as possible upon receipt of your request and will take no longer than 30 days to do so.

You also have a right to complain to the Information Commissioner's Office (ICO) which regulates the processing of personal data. WOSL's registration number with the ICO is ZA216645. The ICO can be contacted via the following methods:

Post: Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, SK9 5AF
Telephone: 0303 123 1113
Website: http://www.ico.org.uk/

"DECLARATION"

By signing this application form I/WE:

1. Declare that the information provided is true and accurate to the best of our knowledge at the time of submitting this application

2. Will update West One where there is any material change to the data provided which West One would reasonably rely upon to make decision on the provision of lending finance

3. Consent to West One accessing our Credit File with the applicable Credit Reference Agencies

4. Understand that West One may pay a commission to the financial services entity who has referred your loan application to West One where you complete the loan. This will be disclosed in more detail prior to your completion.

5. Acknowledge that West One may at its sole discretion undertake any due diligence measures that it sees fit to meet its regulatory and legislative obligations. This includes accessing and, in some instances, providing your personal data to fraud prevention agencies.

6. Understand that where I/we provide fraudulent or misrepresentative data to West One the firm will record this at Credit Reference Agency(ies).

7. Confirm that we have read West One's Privacy Notice that sets out how the firm will use my/our personal data as well as setting out data subject rights under the relevant legislation.

Signature		Print Name		Date	
Signature		Print Name		Date	
Signature		Print Name		Date	
Signature		Print Name		Date	

West One is a trading name of the underlying firms, which are registered in England and Wales and have their registered office address at The Edward Hyde Building, 38 Clarendon Road, Watford, WD17 1JW.

West One Loan Ltd. is authorised and regulated by the Financial Conduct Authority (Firm Reference Number 510024); its company registration number is 05385677.
West One Secured Loans Ltd. is authorised and regulated by the Financial Conduct Authority (Firm Reference Number 776026); its company registration number is 09425230.