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# Development – Personal

## Non-regulated bridging finance application form

We provide **non-regulated bridging finance** and the loan must therefore be used for business purposes only. Accordingly, we are unable to lend on property or land where the borrower or a member of their family live or intend to live in the property, now or in the future.



Please send your completed application form by post to **Seneca Bridging, 9 The Parks, Newton-le-Willows WA12 0JQ** or by email to **[enquiries@senecabridging.co.uk](mailto:enquiries@senecabridging.co.uk)**

## 1. The applicant

I confirm that the borrower is an individual. I am...

the borrower

a broker completing on behalf of the borrower

*If the borrower is a limited company please complete the Corporate Bridging Loan Application Form*

## 2. The borrower

	Borrower 1	Borrower 2 (if applicable)
Full name	<input type="text"/>	<input type="text"/>
Date of birth	<input type="text"/> - <input type="text"/> - <input type="text"/>	<input type="text"/> - <input type="text"/> - <input type="text"/>
Are you a UK resident?	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
Do you have permanent rights to reside in the UK?	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
Residential address	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
Time at present address	<input type="text"/> Years <input type="text"/> Months	<input type="text"/> Years <input type="text"/> Months
If less than 3 years, please provide previous address	<input type="text"/>	<input type="text"/>
Telephone	<input type="text"/>	<input type="text"/>
Mobile	<input type="text"/>	<input type="text"/>
Email	<input type="text"/>	<input type="text"/>

## 3. Loan details

Total loan required	£ <input type="text"/>
Term required ( <i>max 12 months</i> )	<input type="text"/> Months
Reason loan required	<input type="text"/>
Exit strategy ( <i>how will loan be repaid?</i> )	<input type="text"/>
How will the interest be funded?	<input type="checkbox"/> Rolled up <input type="checkbox"/> Serviced monthly

### 4. Property being used as security for the loan

Type of property	
Security address	
Postcode	
Estimated current value	£
Purchase price	£
Source of deposit <i>(if applicable)</i>	
Amount outstanding to other lenders	£
Lender name	
Description of the property	
Planning permission granted <i>(if applicable)</i>	<input type="checkbox"/> Y <input type="checkbox"/> N
Description of the intended works and any previous experience	
Estimated cost of any refurbishment/development works	£
Anticipated completion date	
Estimated end value or GDV	£

	Number currently/ to be rented <i>(if applicable)</i>	Current/expected weekly rental income <i>(per room/flat/house/unit)</i>	Bills and servicing included?		HMO/student let?	
		£	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
Rooms/studios		£	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
1 Bed flat/house		£	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
2 Bed flat/house		£	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
3 Bed flat/house		£	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
4 Bed flat/house		£	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
Commercial/retail unit		£	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N

### 5. Valuation

A valuation carried out by one of our approved valuers, will be required. The cost of the valuation will be your responsibility. Please provide details of the person to be contacted by the surveyor to arrange access.

Name	
Telephone	
Mobile	
Email	

### 6. Borrower’s solicitor details

Name of firm	
Address	
Postcode	
Name of solicitor	
Telephone	
Email	

### 7. Assets, liabilities and credit history

#### Borrower 1

Name	
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#### Private residence

Address	
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Value	Name of lender	Outstanding debt	Purchase price	Date purchased										
£		£	£	<table border="1"> <tr> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </table>										

Investment property 1

Address				
Value	Name of lender	Outstanding debt	Purchase price	Date purchased
£		£	£	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Investment property 2

Address				
Value	Name of lender	Outstanding debt	Purchase price	Date purchased
£		£	£	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Investment property 3

Address				
Value	Name of lender	Outstanding debt	Purchase price	Date purchased
£		£	£	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

*Continue on additional sheet if necessary.*

Total Value	£	Total Outstanding Debt	£
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**Other assets and liabilities**

Assets

Liabilities

Cash deposits	£	Credit/store card(s)	£
Stocks and shares	£	Car loan(s)	£
Investments	£	Overdraft(s)	£
Other (please specify in section 8)		Other unsecured loan(s)	£
		Business liabilities	£
		Other debt(s)	£

Total assets	£	Total liabilities	£
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**Employment status**

Employment status	<input type="checkbox"/> Employed	<input type="checkbox"/> Self-employed	<input type="checkbox"/> Other
Current job title		Annual salary	£

Have you...

Ever been refused a mortgage/loan on this or any other property?	<input type="checkbox"/> Y	<input type="checkbox"/> N
Had a judgment for bad debt recorded against you or if self employed/controlling director against your company?	<input type="checkbox"/> Y	<input type="checkbox"/> N
Any pending/imminent court proceedings?	<input type="checkbox"/> Y	<input type="checkbox"/> N
Failed to keep up payments under any loan?	<input type="checkbox"/> Y	<input type="checkbox"/> N
Ever been convicted or charged with any offence other than a driving offence?	<input type="checkbox"/> Y	<input type="checkbox"/> N
Ever been declared bankrupt or been in an IVA?	<input type="checkbox"/> Y	<input type="checkbox"/> N
Made a claim to the DSS in the last 12 months?	<input type="checkbox"/> Y	<input type="checkbox"/> N

*If you have answered 'yes' to any of the above, please give details in section 8.*

**Borrower 2 (if applicable)**

Name	
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Private residence

Address	
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Value	Name of lender	Outstanding debt	Purchase price	Date purchased
£		£	£	<input type="text"/>

Investment property 1

Address	
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Value	Name of lender	Outstanding debt	Purchase price	Date purchased
£		£	£	<input type="text"/>

Investment property 2

Address				
Value	Name of lender	Outstanding debt	Purchase price	Date purchased
£		£	£	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Investment property 3

Address				
Value	Name of lender	Outstanding debt	Purchase price	Date purchased
£		£	£	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Continue on additional sheet if necessary.

Total Value	£	Total Outstanding Debt	£
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**Other assets and liabilities**

Assets

Liabilities

Cash deposits	£	Credit/store card(s)	£
Stocks and shares	£	Car loan(s)	£
Investments	£	Overdraft(s)	£
Other (please specify in section 8)		Other unsecured loan(s)	£
		Business liabilities	£
		Other debt(s)	£

Total assets	£	Total liabilities	£
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**Employment status**

Employment status	<input type="checkbox"/> Employed	<input type="checkbox"/> Self-employed	<input type="checkbox"/> Other
Current job title		Annual salary	£

Have you...

Ever been refused a mortgage/loan on this or any other property?	<input type="checkbox"/>	Y	<input type="checkbox"/>	N
Had a judgment for bad debt recorded against you or if self employed/controlling director against your company?	<input type="checkbox"/>	Y	<input type="checkbox"/>	N
Any pending/imminent court proceedings?	<input type="checkbox"/>	Y	<input type="checkbox"/>	N
Failed to keep up payments under any loan?	<input type="checkbox"/>	Y	<input type="checkbox"/>	N
Ever been convicted or charged with any offence other than a driving offence?	<input type="checkbox"/>	Y	<input type="checkbox"/>	N
Ever been declared bankrupt or been in an IVA?	<input type="checkbox"/>	Y	<input type="checkbox"/>	N
Made a claim to the DSS in the last 12 months?	<input type="checkbox"/>	Y	<input type="checkbox"/>	N

*If you have answered 'yes' to any of the above, please give details in section 8.*

### 8. Additional information you feel may assist this application

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## 9. Declarations

I/We declare and confirm that the information contained herein and supplied by me/us is accurate and true and can be used and relied upon by Seneca.

I/We agree that Seneca may make such enquiries and confirmations, as may deemed necessary and appropriate in connection with the information supplied in this loan application and this may involve checking the information at a Credit Reference Agency. I/We agree that Information is used to help verify our identity (Seneca reserves the right to request originally certified evidence of identity and address), make credit decisions, or for fraud prevention or for tracing debtors and by signing this form I/We consent to Seneca doing so.

I/We agree that data may be retained by credit reference agencies and other agencies' own databases for their own purposes.

I/We agree that any information obtained and retained about the applicant(s) may be held on computer records and disclosed to other persons for purposes required by Seneca in the processing of this application.

I/We give our consent for Seneca and their solicitors to apply to the Land Registry/Land Charges for a search of the index of personal names.

I/We confirm that we authorise our broker/introducer detailed in this application to submit this application on our behalf.

I/We confirm that I/we do not currently reside at the property being used as security as listed at section 4 and confirm I/we will not reside there prior to full redemption of any lending provided following this application ("Loan"). Furthermore, I/we shall not allow any connected person to reside in this property prior to full redemption of any Loan. I/We understand that any Loan will be an unregulated credit agreement which will fall outside of the Consumer Credit Act 1974, Financial Services and Markets Act 2000 (Regulated Activities) Order 2001 and all other associated legislation and regulations.

I/We confirm that I/we have read and understood the contents of page 9 of this application form which details how Seneca will use my personal data and agree to the same.

### Signature of Borrower 1

### Signature of Borrower 2 (if applicable)

Signature		Signature	
Print name		Print name	
Date	<input type="text"/>	Date	<input type="text"/>

### Signature of Broker/Introducer (if applicable)

We will accept an application from a broker or introducer acting with authority on behalf of the borrower.

I/We confirm that we hold due authority from our client, being the Applicant(s) referred to in this form, to submit this Application Form on their behalf, and that the information presented is true and accurate being based on information presented to us by our client. I/We also confirm that the Applicant may be contacted at any stage during the application process by Seneca.

Signature		Address	
Print name		Telephone	
Date	<input type="text"/>	Email	
Company name		Fee details	£

## 10. Data protection

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1. For the purposes of this Application Form, Personal Data has the meaning in section 1 of the Data Protection Act 2018 (DPA) and includes data which enables the Borrower to be identified from it, or from the data and other information which is in the possession of, or is likely to come into the possession of the companies that are the subsidiaries of Seneca Finance Ltd (which as a whole are hereafter referred to as "Seneca" or "Seneca Bridging").
2. All Personal Data which the Borrower provides to Seneca is held by Seneca as the Data Controller (as defined in section 1 of the DPA) of the Personal Data in accordance with the DPA.
3. The Borrower agrees that Seneca may pass personal data to:
  - 3.1. Other Seneca companies such as other subsidiaries of Seneca Finance Limited, Seneca Partners Ltd (and its subsidiaries) and other Seneca branded companies for whom you are a customer, for the purposes of responding to any queries made by you;
  - 3.2. Other Seneca companies such as other subsidiaries of Seneca Finance Limited, Seneca Partners Ltd (and its subsidiaries) and other Seneca branded companies for the purposes of marketing other Seneca provided products and services;
  - 3.3. Relevant Third Parties who act as our "Data Processors" such as our IT suppliers.
  - 3.4. The Personal Data shared in accordance with the above clause will be limited to that which is strictly necessary for the purposes stated by the party receiving the data.
4. Upon receiving your Application Form or as may otherwise be determined by us, enquiries may be made at a Credit Reference Agency to assist us to verify your identity and/or your credit worthiness. This will involve checking the details you supply with any of the Agency's databases. A record of any such search will be held by the Agency and may be shared with other businesses.
5. Further details of the data processing that Seneca undertakes is available in our Privacy Notice, which can be found in the Downloads section of the Seneca website ([www.senecabridging.co.uk](http://www.senecabridging.co.uk)).



Please send your completed application form by post to **Seneca Bridging, 9 The Parks, Newton-le-Willows WA12 0JQ** or by email to **[enquiries@senecabridging.co.uk](mailto:enquiries@senecabridging.co.uk)**



[senecabridging.co.uk](http://senecabridging.co.uk)



01942 295 982



[enquiries@senecabridging.co.uk](mailto:enquiries@senecabridging.co.uk)

