# Corporate

## 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**

## 1. The applicant

| I confirm that the borrower is a limited company. I am... | | the borrower | | a broker completing on behalf of the borrower |
|---|---|---|---|---|

*If the borrower is an individual please complete the Personal Bridging Loan Application Form*

| Company name | | Company number | |
|---|---|---|---|

**All shareholders 20% and over**

| Full name | | Shareholding | |
|---|---|---|---|
| Full name | | Shareholding | |
| Full name | | Shareholding | |
| Full name | | Shareholding | |
| Full name | | Shareholding | |

## 2. The borrower

| | **Director 1** | **Director 2** (if applicable) |
|---|---|---|
| Full name | | |
| Date of birth | - - | - - |
| Are you a UK resident? | Y N | Y N |
| Do you have permanent rights to reside in the UK? | Y N | Y N |
| Residential address | | |
| Postcode | | |
| Time at present address | Years Months | Years Months |
| If less than 3 years, please provide previous address | | |
| Telephone | | |
| Mobile | | |
| Email | | |

## 3. Loan details

| | |
|---|---|
| Total loan required | £ |
| Term required *(max 12 months)* | Months |
| Reason loan required | |
| Exit strategy *(how will loan be repaid?)* | |
| How will the interest be funded? | Rolled up 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 *(if applicable)* | |
| Amount outstanding to other lenders | £ |
| Lender name | |
| Description of the property | |
| Anticipated completion date | |

| | Number currently/ to be rented *(if applicable)* | Current/expected weekly rental income *(per room/flat/house/unit)* | Bills and servicing included? | HMO/student let? |
|---|---|---|---|---|
| Rooms/studios | | £ | Y N | Y N |
| 1 Bed flat/house | | £ | Y N | Y N |
| 2 Bed flat/house | | £ | Y N | Y N |
| 3 Bed flat/house | | £ | Y N | Y N |
| 4 Bed flat/house | | £ | Y N | Y N |
| Commercial/retail unit | | £ | Y N | Y 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

**Director 1**

| Name | |
|---|---|

Private residence

| Address | |
|---|---|

| Value | Name of lender | Outstanding debt | Purchase price | Date purchased |
|---|---|---|---|---|
| £ | | £ | £ | |

Investment property 1

| Address | |
|---|---|

| Value | Name of lender | Outstanding debt | Purchase price | Date purchased |
|---|---|---|---|---|
| £ | | £ | £ | |

Investment property 2

| Address | |
|---|---|

| Value | Name of lender | Outstanding debt | Purchase price | Date purchased |
|---|---|---|---|---|
| £ | | £ | £ | |

Investment property 3

| Address | |
|---|---|

| Value | Name of lender | Outstanding debt | Purchase price | Date purchased |
|---|---|---|---|---|
| £ | | £ | £ | |

*Continue on additional sheet if necessary.*

| Total Value | £ | Total Outstanding Debt | £ |
|---|---|---|---|

## 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 | £ |

## Employment status

| | | | | | |
|---|---|---|---|---|---|
| Employment status | ☐ | Employed | ☐ | Self-employed | ☐ Other |
| Employer *(if applicable)* | | | | | |
| Current job title | | Annual salary | £ | | |

Have you...

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

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

**Director 2** **(if applicable)**

| Name | |
|---|---|

Private residence

| Address | |
|---|---|

| Value | Name of lender | Outstanding debt | Purchase price | Date purchased |
|---|---|---|---|---|
| £ | | £ | £ | |

Investment property 1

| Address | |
|---|---|

| Value | Name of lender | Outstanding debt | Purchase price | Date purchased |
|---|---|---|---|---|
| £ | | £ | £ | |

Investment property 2

| Address | |
|---|---|

| Value | Name of lender | Outstanding debt | Purchase price | Date purchased |
|---|---|---|---|---|
| £ | | £ | £ | |

Investment property 3

| Address | |
|---|---|

| Value | Name of lender | Outstanding debt | Purchase price | Date purchased |
|---|---|---|---|---|
| £ | | £ | £ | |

*Continue on additional sheet if necessary.*

| Total Value | £ | Total Outstanding Debt | £ |
|---|---|---|---|

## 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 | £ |

## Employment status

| | | | | | |
|---|---|---|---|---|---|
| Employment status | ☐ | Employed | ☐ | Self-employed | ☐ Other |
| Current job title | | Annual salary | £ | | |

Have you...

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

## 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 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 Director 1** | | **Signature of Director 2** (if applicable) | |
|---|---|---|---|
| Signature | | Signature | |
| Print name | | Print name | |
| Date | | Date | |

## 10. Data protection

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).

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**