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Bridging Application Form
Individual & Companies

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Section A: Introducer Details

Name of Company		Name of Intermediary	
FCA No.		Mobile Number	
Email Address			

Loan Details

Purpose of Loan Purchase ☐ Refinance ☐ Re-bridge ☐ Light Refurbishment ☐ Heavy Refurbishment ☐ Development ☐

Other ☐ If other, please specify

Loan Summary

Net Loan Required		Term of Loan		Date funds required by	
Exit Strategy					

Security Details

Security Address

Property Description Semi-Detached ☐ Detached ☐ Terraced ☐ Land ☐ Flat ☐ HMO ☐

Commercial ☐ Semi-Commercial ☐ Other ☐

Other, please explain

Access details (if different to applicant)

Purchase Price/ Estimated Property Value £

Tenure Freehold ☐ Leasehold ☐ If Leasehold, years remaining

Existing Lender

Outstanding balance £

Additional Security

Security Address

Property Description Semi-Detached ☐ Detached ☐ Terraced ☐ Land ☐ Flat ☐ Commercial ☐

Semi-Commercial ☐ HMO ☐

If other, please explain

Estimated Property Value £

Tenure Freehold ☐ Leasehold ☐ If Leasehold, years remaining

First Charge ☐ Second Charge ☐

Existing Lender

Outstanding balance £

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If this Application is in Individuals Names Complete Section **B, D, E** and Section **F**
If this Application is in a Ltd Co/SPV/LLP please go to Section **C, D, E** and Section **F**

Section B: Individual Applicant Details

First Applicant		**Second Applicant**	
Title		Title	
Forename(s)		Forename(s)	
Surname		Surname	
D.O.B		D.O.B	
Marital Status		Marital Status	
Nationality		Nationality	
Country of Birth		Country of Birth	
Do you have the right to permanently reside in the UK? Yes ☐ No ☐		Do you have the right to permanently reside in the UK? Yes ☐ No ☐	
National Insurance Number		National Insurance Number	

Contact Details

Mobile Telephone		Mobile Telephone	
Work Telephone		Work Telephone	
Email Address		Email Address	

Home Address

Full Address		Full Address	
Length of Time years		Length of Time years	
Residential Status Home Owner ☐ Tenant ☐		**Residential Status** Home Owner ☐ Tenant ☐	
If other give details		If other give details	
Previous Address (within the last 3 years)		Previous Address (within the last 3 years)	

Credit Profile

	Yes	No		Yes	No
Have you ever been refused a mortgage			Have you ever been refused a mortgage		
Have you ever been declared bankrupt			Have you ever been declared bankrupt		
Have you ever had any CCJs or Defaults			Have you ever had any CCJs or Defaults		
Have you ever been in arrears with any mortgage payments, credit cards, loans or other credit agreements			Have you ever been in arrears with any mortgage payments, credit cards, loans or other credit agreements		
Have you ever made arrangements with any creditors			Have you ever made arrangements with any creditors		
Have you ever been convicted of any criminal offenses, excluding road traffic offenses			Have you ever been convicted of any criminal offenses, excluding road traffic offenses		

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Section B Continued:
Credit Profile Continued

If you have answered yes to any of the above, provide full details below:

If you have answered yes to any of the above, provide full details below:

Bank Account Details

Name of Bank	
Account Name	
Account Number	
Sort Code	

Name of Bank	
Account Name	
Account Number	
Sort Code	

Employment Details

Employed ☐ Self Employed ☐ Retired ☐

Occupation

Employer Name/Business Trading Sector

Annual Income £

Employed ☐ Self Employed ☐ Retired ☐

Occupation

Employer Name/Business Trading Sector

Annual Income £

Once **Section B** is completed please go to **Section D**

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Section C: Ltd Company/SPV/ LLP

Company Name		Company's Registered Number	
Country of incorporation		Date of incorporation	
Nature of Business			

Company Bank Account Details

Bank Name		Account Name	
Sort Code		Account Number	

Company Directors and Shareholders

Full Name		Shareholding %	
Full Name		Shareholding %	
Full Name		Shareholding %	
Full Name		Shareholding %	

Director Details

1st Director

Title	
Forename(s)	
Surname	
D.O.B	
Marital Status	
Nationality	
Country of Birth	
Do you have the right to permanently reside in the UK?	Yes / No
National Insurance Number	

2nd Director

Title	
Forename(s)	
Surname	
D.O.B	
Marital Status	
Nationality	
Country of Birth	
Do you have the right to permanently reside in the UK?	Yes / No
National Insurance Number	

Contact Details

Mobile Telephone		Mobile Telephone	
Work Telephone		Work Telephone	
Email		Email	

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Section C Continued

Home Address

Full Address	Full Address
Length of Time years	Length of Time years
Residential Status Home Owner ☐ Tenant ☐	**Residential Status** Home Owner ☐ Tenant ☐
If other give details	If other give details
Previous Address (within the last 3 years)	Previous Address (within the last 3 years)

Credit Profile

	Yes	No		Yes	No
Have you ever been refused a mortgage			Have you ever been refused a mortgage		
Have you ever been declared bankrupt			Have you ever been declared bankrupt		
Have you ever had any CCJs or Defaults			Have you ever had any CCJs or Defaults		
Have you ever been in arrears with any mortgage payments, credit cards, loans or other credit agreements			Have you ever been in arrears with any mortgage payments, credit cards, loans or other credit agreements		
Have you ever made arrangements with any creditors			Have you ever made arrangements with any creditors		
Have you ever been convicted of any criminal offenses, excluding road traffic offenses			Have you ever been convicted of any criminal offenses, excluding road traffic offenses		

Credit Profile Continued

If you have answered yes to any of the above, provide full details below:	If you have answered yes to any of the above, provide full details below:

Employment Details

Employed ☐ Self Employed ☐ Retired ☐	Employed ☐ Self Employed ☐ Retired ☐
Occupation	Occupation
Employer Name/Business Trading Sector	Employer Name/Business Trading Sector
Annual Income £	Annual Income £

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Section C Continued

Director Details

3rd Director		4th Director	
Title		Title	
Forename(s)		Forename(s)	
Surname		Surname	
D.O.B		D.O.B	
Marital Status		Marital Status	
Nationality		Nationality	
Country of Birth		Country of Birth	
Do you have the right to permanently reside in the UK?	Yes ☐ No ☐	Do you have the right to permanently reside in the UK?	Yes ☐ No ☐
National Insurance Number		National Insurance Number	

Contact Details

Mobile Telephone		Mobile Telephone	
Work Telephone		Work Telephone	
Email		Email	

Home Address

Full Address		Full Address	
Length of Time years		Length of Time years	
Residential Status	Home Owner ☐ Tenant ☐	**Residential Status**	Home Owner ☐ Tenant ☐
If other give details		If other give details	
Previous Address (within the last 3 years)		Previous Address (within the last 3 years)	

Credit Profile

	Yes	No		Yes	No
Have you ever been refused a mortgage			Have you ever been refused a mortgage		
Have you ever been declared bankrupt			Have you ever been declared bankrupt		
Have you ever had any CCJs or Defaults			Have you ever had any CCJs or Defaults		
Have you ever been in arrears with any mortgage payments, credit cards, loans or other credit agreements			Have you ever been in arrears with any mortgage payments, credit cards, loans or other credit agreements		
Have you ever made arrangements with any creditors			Have you ever made arrangements with any creditors		
Have you ever been convicted of any criminal offenses, excluding road traffic offenses			Have you ever been convicted of any criminal offenses, excluding road traffic offenses		

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Section C Continued

Credit Profile Continued

If you have answered yes to any of the above, provide full details below:

If you have answered yes to any of the above, provide full details below:

Employment Details

Employed Self Employed Retired

Occupation

Employer Name/Business Trading Sector

Annual Income £

Employed Self Employed Retired

Occupation

Employer Name/Business Trading Sector

Annual Income £

Company's Credit Profile

	Yes	No
Has the company ever had a county court judgment made against it?		
Has the company ever had a winding up petition made against it?		
Has the company ever made arrangements with creditors?		
Has the company ever been in arrears with any mortgage payments, credit cards, loans or any other credit agreements?		
Has the company ever been refused a mortgage/secured loan on this or any other property?		

If you have answered yes to any of the above, provide full details below:

Section D: Additional Information

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Section E: Property Schedule

Name Property Is Held In (ie: Individual/Ltd Co/LLP/SPV)	Address	Outstanding mortgage	Lender	Account Number	Monthly Mortgage Payment	Monthly Gross Rent	Property Value

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Section F

Solicitor's Details

Solicitor's Firm		Solicitor Acting	
Solicitor's Contact Number		Solicitor's Email Address	
Solicitor's Address & Postcode		Number of Partners in firm	

Declaration

This declaration applies to everyone named in the loan application or mortgage account, together and as individuals. It also applies to the directors, shareholders and members of special purpose vehicle companies and limited liability partnerships. In this declaration you are making a number of statements of truth and are accepting you understand that we will be applying for certain information from other people in order to assess your application. It is important that you read this declaration carefully, and ensure you understand it before signing.

I/We make the following declaration, agree and acknowledge that;

- I am/ We are 18 years of age or older.
- The information provided to Global Bridging Limited (hereinafter referred to as Global) is true, accurate, complete, and up to date to the best of my/our knowledge and belief. I/We confirm and acknowledge that Global's decision to lend is based on this information.
- If any information given to Global by me/us is incorrect or misleading, I/We acknowledge that Global may withdraw the loan offer, demand repayment or make reasonable changes to my/our loan or mortgage account. This may mean changing my/our repayment method.
- Global may decline to make a loan/mortgage if any information in this application is materially inaccurate or changes before the loan is made, or if it reveals that my/our circumstances do not meet Global's lending policies.
- Agree to let Global know if any of my/our circumstances change at any time and understand that in order for Global to meet their obligations as responsible lenders, if my/our circumstances change or Global suspect fraud they may at any time before any loan/mortgage product offered to me/us is completed, withdraw, revise or cancel such an offer.
- If there is more than one of us, we agree and understand that Global will send all communications to both of us where we share the same address, or to each of us if we have different addresses.
- Global and any person who has the right at any future date to exercise all or any of its rights under my/our loan/mortgage (including any transferee or assignee) may raise finance on my/our loan/mortgage and may sell or transfer any or all of its rights and obligations under it, including the loan, and any security for it, to anyone at any time.
- If Global or any other person does sell or transfer any or all of its rights and obligations under my/our loan/mortgage, they may supply any information contained in this application and any supporting documentation or any other information relating to the property, the mortgage and the history and conduct of my/our account to any interested or potentially interested person, who may rely upon the truth and accuracy of the information contained in this application.

Personal Data

I/We accept that information given in this application and all other information about me/us given at any time by any person (including me/us) to Global or otherwise held may be held and retained (subject to any regulatory requirements) after my/our account is closed and may be: -

- Used to manage my account, make lending decisions, or for business analysis or market research purposes
- Disclosed to any third party who is, or is interested in, buying any or all of the rights and obligations under my/our loan/mortgage, or providing funding in connection with it, or who is appointed to administer or manage my/our loan mortgage; and that such third party may disclose information regarding the performance of my/our loan/mortgage to Global during the term of my/our loan/mortgage
- Disclosed to insurers of the Property whenever necessary for the purposes of obtaining buildings insurance or making a claim
- Disclosed to credit reference agencies, tracing agencies, fraud prevention/detection agencies and to other third parties including other lenders. Where I/we borrow as a result of this application I/we agree that the lender or owner of the loan may give details of my/our account and how I/we manage it to credit reference agencies and other third parties including other lenders. In addition, if I/we do not repay in full and on time Global (or the owner of the loan) may tell credit reference agencies who will record the outstanding debt
- Disclosed to any other persons to the extent it is necessary for the purposes of processing this application and/or providing this mortgage

I/We accept, agree and understand that;

- If it is intended to take possession of the Property, I/we will be notified, and this information may be disclosed to credit reference agencies and that my/our name(s) may be passed to other lenders by being placed on the UK Finance Register or other registers
- If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. Global and other organisations may also access and use this information to prevent fraud and money laundering, for example, when: checking details on applications for credit and credit related or other facilities; managing credit and credit related accounts or facilities; recovering debt; checking details on proposals and claims for all types of insurance; checking details of job applicants and employees. Global and other organizations may access and use from other countries the information recorded by fraud prevention agencies.

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Section F Continued

Personal Data

- Under the General Data Protection Regulation 2018 I am/we are entitled to know what personal information is held about me/us by Global, to know the source of the information, to receive the name(s) of all the organisations to whom my/our personal information will be or has been disclosed and the purposes for which my/our information will be or has been used, and to ask for any inaccurate details to be amended. If I/we wish to exercise any of these rights I/we should write to Global Bridging Limited, Aruna House,2 Kings Road, Haslemere, Surrey GU27 2QA.

I/We accept, agree and understand that;

If Global does transfer my/our Loan/Mortgage all our own rights and obligations under my/our Loan/Mortgage will stay exactly the same but I/we will be bound to any person or organisation to whom it is transferred. That person or organisation will have all Global rights and powers.

Global will make searches about me/us at credit reference agencies as well as from the Electoral Register and will be supplied with information accordingly. The agencies will record details of the search whether or not this application goes ahead. Credit and other information which is provided to Global and/or the credit reference agencies, about me/us and those with whom I am/we are linked financially may be used by Global and other companies if credit decisions are made about me/us, or other members of my/our household. This information may also be used for debt tracing and the prevention of money laundering as well as the management of my/ our account.

If my/our application is made in multiple names and Global searches the files of a credit reference agency an "association" will be created with the other person(s) named within this application. Global or other lenders may take this financial association, created between the other applicant(s) and myself, into account in future applications for credit or financial services. The association will remain between us until one of us successfully applies for "disassociation" with the credit reference agencies.

If I am a sole applicant, information held about me by credit reference agencies may be linked to records relating to one or more of my partners and, for the purposes of this application, I may be financially linked as my application may be assessed with reference to any "associated" records.

Global may make enquiries of any person including current and previous lenders, employers, landlords, accountants, bankers, the Land Registry, the Inland Revenue, and the UK Finance Register in the processing of this application and the administration of my/our account.

Any telephone calls to do with my/our application or mortgage may be recorded and monitored for security, quality and/or training purposes. All fees incurred such as solicitors and surveyor fees are payable by me/us and must be paid directly to service provider for carrying out the works on my/our behalf.

I/We authorise:

My/Our Solicitor to disclose to Global any information relevant to its lending decision and I/we waive any right to claim solicitor/client confidentiality or legal privilege in respect of such information.

Global and/or Solicitors acting on behalf of Global to:

- Obtain (a) reference(s) or information relating to this mortgage application from any accountant / lender / landlord or employer named in this application form and correspondingly authorise them to provide the reference(s) / information and to make such other enquiries and take up such references as it considers necessary in relation to my/our mortgage.
- Disclose information in or in connection with this mortgage application to any provider of buildings, contents or payment protection insurance in connection with my/our mortgage.

I/We authorise you to make such enquiries, amendments and obtain such confirmations and references that you may deem appropriate from any person or company, including recent bureau, mortgage lending companies now or at any time in the future with reference to my/our mortgage/loan application.

Personal information which you supply to us may be used in a number of ways, for example;

- To make lending decisions
- For fraud and money laundering prevention
- For audit and debt collection
- For statistical analysis

We may share your information with, and obtain information about you from credit reference agencies and other third-party companies for the use in credit decisions, for fraud and money laundering preventions and to pursue debtors. Full Privacy notice can be found at www.globalbridging.co.uk
Please print, complete and sign below to agree to the 'Declaration' and 'Personal Data' sections.

Borrower One / Director One Print Name		Date	
Borrower Two / Director Two Print Name		Date	
Borrower Three / Director Three Print Name		Date	
Borrower Four / Director Four Print Name		Date	

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