

## APPROVAL IN PRINCIPLE FORM

**PLEASE COMPLETE THIS FORM IN BLOCK CAPITALS**

### ADVISING INTRODUCER DETAILS

Introducer Name:	Upfront broker fee:		
Company Name:	On completion broker fee:		
Company Address:	Are you charging any other fees:	Yes	No <small>(if yes provide detail below)</small>
Landline:	Mobile:	Additional fees detail:	
Email:			
FCA Registration Number:	Is this a Regulated	Unregulated	application
Are any of the proc/broker/other fees being paid out by you to:		The borrower	An Introducer <small>(if yes provide detail below)</small>
Your introducers details - Name:	Company:		

### LOAN DETAILS

Net Loan Amount: £	Loan Term:	Required Completion Date:	
How would the applicant like to pay the arrangement fee?		Added to the loan	Paid on completion
Loan Purpose Breakdown:			
Exit Strategy:			
Borrowing Entity: Sole Applicant   Joint   LTD Company   LLP   Trust   Other			
Name(s) In Which Loan Is To Be Held:			

### SECURITY PROPERTY/ DETAILS

Property Type: Residential   Commercial   Semi Commercial   Other (provide details)			
Current Value: £	Purchase Date:	Purchase Price: £	
Tenure: Freehold   Leasehold	If leasehold, lease remaining:	Ground Rent p/annum: £	
If purchase source of deposit: Personal Savings:£		Other:£	<small>(provide explanation)</small>
Property Address:			
Brief Description Of The Property:			
Is the property habitable now: Yes   No		Is this property already owned by you: Yes   No	
Will you carry out refurbishment work to the property: Yes   No <small>(if yes, complete the attached refurbishment appraisal page)</small>			
Details of Current Charges On Property:			
If Property Is Let Out/To Be Let Out: Rental Income £		Tenancy Type: AST   Lease   Protected   Other	
If Commercial Lease: Length Of Lease Remaining   Y   M   Break Clause Details:			

*\*If additional property is being used as security please complete additional security detail section (page 4)*

## PERSONAL DETAILS

### APPLICANT 1

Title: Mr Mrs Ms Miss Other
First Name:
Middles Name(s):
Surname:
Previous/Other Surname(s):
Date Of Birth:
Nationality:
National Insurance Number:

Home Phone:
Mobile Phone:
Work Phone:
Email:

Permanent Residential Address:
Time at address:      Years      Months
Homeowner: Yes    No
Property Value:              Mortgage Balance:

Previous Address: (if less than 3 years at current)
Time at address:      Years      Months

### APPLICANT 2

Title: Mr Mrs Ms Miss Other
First Name:
Middles Name(s):
Surname:
Previous/Other Surname(s):
Date Of Birth:
Nationality:
National Insurance Number:

Home Phone:
Mobile Phone:
Work Phone:
Email:

Permanent Residential Address:
Time at address:      Years      Months
Homeowner: Yes    No
Property Value:              Mortgage Balance:

Previous Address: (if less than 3 years at current)
Time at address:      Years      Months

## DISCLOSURE

### APPLICANT 1

### APPLICANT 2

Yes	No	HAVE YOU EVER	Yes	No
		Been bankrupt?		
		Made a composition with creditors (where they have accepted a proportion of a debt in full settlement) including an Individual Voluntary Arrangement (IVA)?		
		Had a property repossessed?		
		Had a court order for debt registered against you?		
		Failed to keep up repayments on a mortgage, credit card or other financial arrangement?		
		Broken any credit agreements?		
		Been associated with a business that has failed to keep up repayments on a mortgage, credit card or other financial arrangement, been insolvent or had a court order for debt registered against it?		

### IF YES TO ANY OF THE ABOVE PLEASE PROVIDE DETAILS

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## EMPLOYMENT DETAILS

### APPLICANT 1

CAPACITY IN WHICH APPLYING		
Sole Applicant	Joint	Director
	Shareholder	% Shareholding
	Power Of Attorney	% Shareholding

EMPLOYMENT STATUS		
Employed	Self Employed	Director
Other (provide details)		
Business Name:		
Business Address:		
Job Title:		
Time In Employment:		
Net Income: £		

Other Employment, please provide details:
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### APPLICANT 2

CAPACITY IN WHICH APPLYING		
Sole Applicant	Joint	Director
	Shareholder	% Shareholding
	Power Of Attorney	% Shareholding

EMPLOYMENT STATUS		
Employed	Self Employed	Director
Other (provide details)		
Business Name:		
Business Address:		
Job Title:		
Time In Employment:		
Net Income: £		

Other Employment, please provide details:
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## PROFESSIONAL ADVISERS

### SOLICITOR

Company Name:	Solicitors Name:
Company Address:	
DX:	Number of principals at firm: (minimum is 3)
Telephone Number/s:	
Email Address:	

## NETWORK/PACKAGER DETAILS

### NETWORK/CLUB DETAILS

Contact Name:
Company Name:
Company Address:
Contact Number/s
FCA Registration number:

### PACKAGER DETAILS

Contact Name:
Company Name:
Company Address:
Contact Number/s
FCA Registration number:

## Assets & Liabilities (please provide detail on all properties)

Full Property Address	Name Of Lender	Estimated Value	Current Debt	Monthly Mortgage Payment	Monthly Rental Income
		£	£	£	£
		£	£	£	£
		£	£	£	£
		£	£	£	£
		£	£	£	£
		£	£	£	£
		£	£	£	£
		£	£	£	£
		£	£	£	£
		£	£	£	£
		£	£	£	£

### ADDITIONAL SECURITY DETAILS (only to be filled in if additional security is being provided)

#### ADDITIONAL SECURITY 1

Property Type: Residential    Commercial    Semi Commercial    Other (provide details)				
Current Value: £		Purchase Date:		Purchase Price: £
Tenure: Freehold    Leasehold	If leasehold, lease remaining:		years	Ground Rent p/annum: £
Property Address:				
Brief Description Of Property:				
Is the property habitable now: Yes    No			Is this property already owned by you: Yes    No	
Mortgage Lender:		Mortgage Balance:		Mortgage Payment:
If Property Is Let Out/To Be Let Out: Rental Income: £		Rent Type: Lease    AST    Protected    Other		
If Commercial Lease: Length Of Lease Remaining    Y    M Break Clause Details:				

#### ADDITIONAL SECURITY 2

Property Type: Residential    Commercial    Semi Commercial    Other (provide details)				
Current Value: £		Purchase Date:		Purchase Price: £
Tenure: Freehold    Leasehold	If leasehold, lease remaining:		years	Ground Rent p/annum: £
Property Address:				
Brief Description Of Property:				
Is the property habitable now: Yes    No			Is this property already owned by you: Yes    No	
Mortgage Lender:		Mortgage Balance:		Mortgage Payment:
If Property Is Let Out/To Be Let Out: Rental Income: £		Rent Type: Lease    AST    Protected    Other		
If Commercial Lease: Length Of Lease Remaining    Y    M Break Clause Details:				

Greenfield Mortgages is the trading name of Greenfield Mortgages Ltd (company number 07636098), Greenfield Mortgages III Ltd (company number 09922574), Greenfield Mortgages (Holdings) Ltd (company number 08573091), Greenfield Mortgages (Holdings) II Ltd (company number 09922617) and Greenfield Mortgages II Ltd (company number 08574591) registered in England and Wales with registered office: Bank House, 8 Cherry Street, Birmingham, B2 5AL  
Greenfield Mortgages II Ltd is authorised and regulated by the Financial Conduct Authority for regulated mortgage contracts only. (FCA Ref No: 603625)

## DECLARATIONS – DATA PROTECTION ACT & RESIDENTIAL USE

### RESIDENTIAL USE DECLARATION

1. Will you or an immediate member of your family (Immediate member of your family means anyone who is a spouse, unmarried partner, parent, sibling, child or grandchild) occupy or intend to occupy 40% or more of the property (buildings and land) over which Greenfield Mortgages will have a first charge? Yes No
2. Have you acquired or are you purchasing the property for business purposes with either the sole intention of letting it out under a rental agreement to a non-connected person or to sell for profit? Yes No
3. Do you own other rental properties? Yes No
4. If you already own the property, have you or any of your family ever lived in the property? Yes No
5. Have you inherited the property or otherwise been gifted it or acquired it from persons related or known to you? Yes No
6. Tick this box if you consent to the use of your personal data by Us for marketing, surveys and research:

### PRIVACY NOTICE

#### Introduction

This Privacy Notice sets out how we'll use your personal data. Your personal data is data which by itself or with other data available to us can be used to identify you. We use your personal data in accordance with Regulation (EU) 2016/679, the General Data Protection Regulation (GDPR).

#### The types of personal data we collect and use

Whether or not you become a customer, we'll use your personal data for the reasons set out below and if you become a customer we'll use it to manage your loan.

The sources of personal data collected indirectly are mentioned in this statement. The personal data we use may be about you may include:

Full name and personal details including contact information (e.g. home address and address history, email address, home and mobile telephone numbers);  
Date of birth and/or age (e.g. to make sure that you're eligible to apply);  
Financial details (e.g. salary and details of other income, expenditure and details of accounts with other providers);  
Information from credit reference or fraud prevention agencies, electoral roll, court records of debt judgements and bankruptcies and other publicly available sources;  
Family, lifestyle or social circumstances (e.g. the number of dependants you have);  
Employment details/employment status for credit and fraud prevention purposes; and  
Personal data about other named applicants. You must have their authority to provide their personal data to us and share this Privacy Notice with them beforehand together with details of what you've agreed on their behalf.

#### Providing your personal data

You must provide your personal data so we can process your application (unless you're a customer and we already hold your details).

#### Using your personal data: the legal basis and purposes

We'll process your personal data:

As necessary to perform our contract with you for the relevant loan:

To take steps at your request prior to entering into it;

To decide whether to enter into it;

To manage and perform that contract;

To update our records; and

To trace your whereabouts in order to contact you about your loan and recovering debt.

As necessary for our own legitimate interests or those of other persons and organisations, e.g.:

For good governance, accounting, and managing and auditing our business operations;

To search at credit reference agencies (CRA's) at your home address;

To monitor emails, calls, other communications, and activities on your account;

To send you marketing communications

As necessary to comply with a legal obligation, e.g.:

When you exercise your rights under data protection law and make requests;

For compliance with legal and regulatory requirements;

For establishment and defence of legal rights; and

For activities relating to the prevention, detection and investigation of crime;

To verify your identity, make credit, fraud prevention and anti-money laundering checks;

Based on your consent, e.g.:

When you request us to disclose your personal data to other people;

To send you marketing communications where we've asked for your consent to do so.

You're free at any time to change your mind and withdraw your consent. The consequence might be that we can't do certain things for you.

#### Sharing of your personal data

Subject to applicable data protection law we may share your personal data with:

Companies and other persons providing services to us;

Our legal and other professional advisors;

Fraud prevention agencies, CRA's, and debt collection agencies when we open your loan account and periodically during your loan;

Government bodies and agencies in the UK and overseas (e.g. HMRC and with regulators e.g., the Financial Conduct Authority, the Information Commissioner's Office);

Courts, to comply with legal requirements, and for the administration of justice;

In an emergency or to otherwise protect your vital interests;

To protect the security or integrity of our business operations;

To other parties connected with your loan e.g. guarantors and other people named on the application including joint loan holders who will see your transactions;

When we restructure or sell our business or its assets or have a merger or re-organisation; and

Anyone else where we have your consent or as required by law.

#### Identity verification and fraud prevention checks

The personal data we've collected from you at application or at any stage will be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment in future. We may also search and use our internal records for these purposes.

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## PRIVACY NOTICE (CONTINUED)

### Credit reference checks

In order to process your application, we'll perform credit and identity checks on you at your home address with one or more credit reference agencies (CRA's). To do this we'll supply your personal data to the CRA's and they'll give us information about you. When we carry out a search at the CRA's they'll place a "footprint" on your credit file. A credit search will be undertaken where you've agreed/requested Us to proceed with your application for credit and this will leave a footprint. This footprint will be viewable by other lenders and may affect your ability to get credit elsewhere. We may also continue to exchange information about you with CRA's while you have a relationship with us. The CRA's may in turn share your personal information with other organisations. Details about your application (whether or not it's successful) will be recorded and we may give details of your loans and how you manage them to CRA's. If you do not repay any debt in full or on time, they'll record the outstanding debt and supply this information to others performing similar checks, to trace your whereabouts and to recover debts that you owe. Records remain on file for 6 years after they are closed, whether settled by you or defaulted. A financial association link between joint applicants will be created at the CRA's. This will link your financial records and be taken into account in all future applications by either or both of you until either of you apply for a notice of disassociation with the CRA's.

The identities of the CRA's, and the ways in which they use and share personal information is explained in more detail in the 'Using My Personal Data' booklet, or via the Credit Reference Agency Information Notice (CRAIN) document which can be accessed via any of the following links:  
[experian.co.uk/crain](http://experian.co.uk/crain)  
[equifax.co.uk/crain](http://equifax.co.uk/crain)  
[callcredit.co.uk/crain](http://callcredit.co.uk/crain)

Criteria used to determine retention periods (whether or not you become a customer)

The following criteria are used to determine data retention periods for your personal data:

Retention in case of queries. We'll retain your personal data as long as necessary to deal with your queries (e.g. if your application is unsuccessful);

Retention in case of claims. We'll retain your personal data for as long as you might legally bring claims against us; and

Retention in accordance with legal and regulatory requirements. We'll retain your personal data after your loan account has been closed or has otherwise come to an end based on our legal and regulatory requirements.

Your rights under applicable data protection law

Your rights are as follows:

The right to be informed about our processing of your personal data;

The right to have your personal data corrected if it's inaccurate and to have incomplete personal data completed;

The right to object to processing of your personal data;

The right to restrict processing of your personal data;

The right to have your personal data erased (the "right to be forgotten");

The right to request access to your personal data and information about how we process it;

The right to move, copy or transfer your personal data ("data portability"); and

Contact

If you have question, want to exercise your rights or make a complaint, please contact us on 0121 233 1188.

You can also make a complaint to the Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 SAF, telephone 0303 123 1113, [www.ico.org.uk](http://www.ico.org.uk)

Agreement

I agree to the terms of this Privacy Notice and acknowledge that as part of my loan application the lender may undertake searches of my records with Credit Reference Agencies and Fraud Prevention Agencies and that information regarding my loan account including positive, delinquent and default data will be reported to those agencies and may be accessed by other organisations which search my records.

## PROPERTY VALUATION STATEMENT

We may record details of the property and the purchase price (if applicable) on a database which will be used by us and other organisations to value properties, as well as for administration, research and statistical purposes.

We will make a valuation appraisal of the property. The making of an advance implies no representation or warranty as to the condition or value of the property.

## SIGNATURES

I/We, the undersigned, declare that the 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 me/us and the company making the advance.

I/We have read and completed the residential use declaration and agreed with the data protection and property valuation statements above.

**APPLICANT 1**

**sign below by hand**

**APPLICANT 2**

Sign:

Date:

(DD/MM/YY)

Sign:

Date:

(DD/MM/YY)

Print Name:

Print Name:

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