



FidBANK UK LIMITED

APPLICATION FOR BUY-TO-LET MORTGAGE

CORPORATE CUSTOMER

Version 1.0

Feb 2024

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority
and Prudential Regulation Authority

Your property could be at risk and repossessed if you do not keep up with mortgage repayments.

Applying For A Buy-To-Let Mortgage

Our buy-to-let mortgage is designed, primarily, for UK incorporated entity. We will consider application for offshore entity on a case by case basis. Legal opinion may necessary to conduct in case for offshore entity applicant...

We require our mortgage customer to also hold a current account with us.

To apply for a buy-to-let mortgage you will need to complete this form and send it to us, along with the documentation required to the address below.

If you would like to discuss your application with us before completing the form, or need any assistance, please call us on +44 (0)2079206100, asking for the Retail Banking Department.

FidBank UK LTD
1King's Arms Yard
London
EC2R 7AF
United Kingdom

Application Checklist

Following the checklist below will help make sure that you provide all the information that we need to be able to quickly process your application.

Page	Content	Do I Need To Complete This?	Completed?
Page 3	About the Legal Entity Contact Details	Yes	<input type="checkbox"/> Yes <input type="checkbox"/> No
Page 4	Legal Entity income	Yes	<input type="checkbox"/> Yes <input type="checkbox"/> No
Page 5	About the Property	Yes	<input type="checkbox"/> Yes <input type="checkbox"/> No
Page 6	Declaration	Yes	<input type="checkbox"/> Yes <input type="checkbox"/> No

IMPORTANT:

To apply for a mortgage from FidBank UK you must also hold a £GBP current account with us. If you do not have an account, you will need to complete an application in addition to this mortgage application. You can download a paper application form from our website www.fidbank.co.uk. Alternatively, call us on +44 (0) 2 7920 6100 and we will send an application to you by post.

About You – Corporate Applicant

Company Name

Legal Entity Type

- Ltd Company
 Ltd Liability Partnership
 Partnership
 Sole Trader
 Ltd liability company
 Other, please specify

Place of Incorporation

Company Registration Number

Business Scope

Contact Details

Business phone no

Mobile Phone No

E-Mail address

Business Website

Director and Shareholders details

Name & position	Residential Address	% of voting right	Nationality & Passport number	Date of Birth	Country/countries of Tax Residency

Financial Information of the Corporate Applicant

Last Financial statement end at

Financial Highlight of last 3 financial years

Please state the currency -	Year of	Year of	Year of
Account status: (Audited / unaudited / Draft audit)			
Revenue			
Gross Profit			
Operating Expense			
Operating Profit			
Interest Paid			
Tax			
Net Profit			
Dividend Paid (if any)			

As of Today (application date),

Please state if the company has any existing bank loan and outstanding for the corporate applicant

Please state the effective interest paid for the outstanding bank loan per annum.

Any existing UK property(ies) own by the corporate applicant? Please state the property address and any loan and loan outstanding if the answer is yes.

Is there any other information about the company's assets and liabilities you would like to tell us?

For all corporate borrower, the Bank would request:

- **Debenture on the corporate borrower itself.**
- **Personal Guarantee* from the shareholder(s) of the corporate entity.**

***For the Personal Guarantor (Shareholder(s) of the company), please fill in the supplementary sheet for declare your wealth details.**

Property & Mortgage Details

Please let us have as much detail as possible about the property you intend to purchase. If you do not have all or any of the details at the time you complete the form, you can still submit the application to us and provide them later. However, we will not be able to conclude your application until we receive this information.

What is the address of the to be mortgaged property?

Please describe the property - (3 Bed House, Bungalow, Flat etc)

Year property was built _____ If less than 10 years old does it benefit from a guarantee?(i.e. NHBC) YES/NO _____

Property tenure - Freehold YES / NO _____ Leasehold YES/ NO _____ If leasehold outstanding term _____ years

Please confirm whether it is a new purchase or refinancing of existing property.

What is the agreed purchase price or your estimated value of the property?

Note: if we agree to provide a mortgage we will ask an independent Chartered Surveyor to provide a valuation of the property and we will base our mortgage offer on this valuation.

How much do you intend to contribute towards the purchase of the property?

Note: we require you to provide at least 35% of the purchase price or our valuation, whichever is lower.

How much did you contribute towards the purchase of the property as of now?

What monthly rental income do you expect to earn from the property?

How many years do you wish the mortgage to be repaid over?
(please note maximum tenor of 20 years)

If an agent is acting on your behalf, please provide contact details below.

Note: by submitting this application you are authorising us to deal with the agent on your

behalf. Please provide contact details of the sellers estate agent.

Please provide contact details of your solicitor.

Your Declaration And Signature

By applying to FidBank UK LTD, 1 Kings Arms Yard, London, EC2R 7AF, I confirm that the details given are true and complete and I shall keep you advised of any changes to these details when they occur. I authorise you to make credit reference, identity (including searching the Electoral Register), fraud and other enquiries.

I confirm that I understand that any mortgage offered to the applicant as a result of this application is on a buy-to-let basis only*. I understand that neither I nor any member of my immediate family may take up residence in the mortgaged property.

I confirm that I authorise the Bank to contact and deal with my agent, if I have indicated in this application that I have one.

* Holiday home, mixed use property, HMO (with more than 3 units), share ownership is not acceptable by the Bank

on and behalf of (Applicant name)

Signature

Date

Print Name of the signatory(ies)

Your property could be at risk and repossessed if you do not keep up with mortgage repayments.

It is our policy to conduct all business in an honest and ethical manner. It is important to have in place appropriate processes, training, and policies to protect customer, the policy will cover the considerations to be made when dealing with each category of vulnerable customer.

This Policy applies to the supply of products or services to retail customers who are individuals but may also include some businesses or charities which are not incorporated even if the Bank does not have direct customer relationship with the customer (e.g., fixed deposit depositors through the aggregate platform).

The Bank has the responsibility and duty to manage the risk of incorrectly treating a vulnerable customer through the development and maintenance of effective systems and controls.

THANK YOU FOR APPLYING FOR A MORTGAGE FROM FIDBANK UK LTD

Appendix (i) Personal Guarantor Personal Assets and Liabilities Declaration

Guarantor (1) name	
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(1) <u>Assets</u>		
Assets description	Assets Value	Amount charged to lender (if any)

(2) <u>Liabilities</u>		
Liabilities description	Loan balance	Monthly repayment amount

I, _____, am here agreeing to be a personal guarantor to secure the Buy-to-let (“BTL”) mortgage under the corporate entity _____. And I also agree and authorize the bank to do necessary credit check and due diligence on my personal information regarding this BTL mortgage application.

Signature:

Guarantor (2) name	
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(1) <u>Assets</u>		
Assets description	Assets Value	Amount charged to lender (if any)

(2) <u>Liabilities</u>		
Liabilities description	Loan balance	Monthly repayment amount

I, _____, am here agreeing to be a personal guarantor to secure the Buy-to-let (“BTL”) mortgage under the corporate entity _____. And I also agree and authorize the bank to do necessary credit check and due diligence on my personal information regarding this BTL mortgage application.

Signature:
