

Application Form

Completing this form:

Please provide as much information as you can upfront, this ensures your application is processed quickly and will reduce the likelihood of holdups in getting an approval.

This application cannot be approved until we have received this Application Form and the accompanying Asset & Liability Statement which has been fully complete and signed by all borrowers and guarantors.

Should you have any specific questions relating to this form then please contact the Development Finance Team on 020 7190 5555 or development@utbank.co.uk

How to submit

Option 1: On your PC (recommended) - Download as a PDF, complete in Acrobat Reader and send attachment to development@utbank.co.uk
 Option 2: By hand - Print this PDF, fill out the form by hand, scan a copy to development@utbank.co.uk

Please provide as much information as you can upfront, this ensures your application is processed quickly and will reduce the likelihood of holdups in getting an approval.

Borrower Name: _____

Registered Address: _____

Correspondence Address: _____

Company Registration Number: _____ SIC code: _____

In the latest set of annual financial statements of the company, what is:

Company turnover (blank if new co.): £ _____ Balance sheet £ _____

Number of employees: _____

Main Contact Name: _____

Email address: _____

Contact No.: _____

Adverse Financial Information – it is important that any adverse financial information is disclosed at this stage of the application

Has any company in the group or company with common shareholders or directors ever been subject to any insolvency proceedings including administration, receivership, liquidation or winding up or CCJ's? Yes No

If Yes, please provide an explanation or supporting documentation _____

Ownership Structure – summary of directors & shareholders with 10% or greater.

Note that if shares are held by other corporate entities then a structure chart must be provided detailing this.

Name	Director yes /no	Shareholding %

Will the ownership structure / shareholding change between now and first drawdown of the loan?

Borrowers/Directors/Partners personal details: (if there are more than 3 named individuals then please add a further sheet – note that all parties must also complete and sign an Asset & Liability Statement)

Your details:	1	2	3
Title (Mr/Mrs/Miss/other)			
First name*			
Second name*			
Surname*			
Date of birth*			
Address*			
Postcode*			
Email			
Mobile*			

Source of Funds and Capital Structure - The Principals behind the borrowing entity are expected to have a minimum of 10% of total costs invested in the scheme. Note that all director / investor / shareholder loans to the company are to be fully be subordinated.

How much equity are you contributing to this development? _____

Is this being introduced as share capital or shareholder loans? _____

Will there be any other loans or further capital being injected into this transaction? If Yes, how much? _____

What is the source of these funds for the capital being injected? (provide full explanation, e.g. if from investors we will need names of investors; if sale of property we will require amount and date of the sale?)

Development History & Track Record

Live Developments - Summary of any ongoing developments (in this entity or entities with common directors)

Address of scheme	Description of scheme & expected PC date	Agreed Limit/ Current balance	GDV	Lender	Guarantee (amount & by who)

Track Record - Summary of minimum of last three complete developments (in this entity or entities with common directors)

Address	Description of scheme	GDV	Lender	PC Date	Sale or Refinance

Project Details

Project description (provide as much detail as possible including existing site use and description of site, planning status, planning application number and size of units):

Site address (including postcode). _____

Other security being proposed. _____

Freehold or leasehold (if lease, term of lease remaining) _____ years

Site description (provide summary of any particular risks that apply to the development location such as overage, easement, right of light, restrictive covenants, site access, flood risk, challenging ground conditions, below ground services etc):

Please include any details of refinance if required as part of this request (lender / amount / repayment date)

Site Value £ _____ **Site Purchase Price** £ _____ **Site Purchase Date** _____

If the value of the site has materially increased from purchase explain why

I / we confirm that the property will not be lived in by the borrower or borrower's close family at any time during the term of this loan.

Construction Costs £ _____ **Professional Fees** £ _____ **Contingency (5-10%)** _____

Section 106 £ _____ **CIL** £ _____ **Other Costs** _____ **£** _____

Loan Term

When will you complete the purchase of site _____

How many months after purchase until you commence Works on site ____ months

Est. construction period: ____ months Est. sales period: ____ months Est. facility term required: ____ months

Exit Strategy (sale or refinance – include details of agents to be employed, will there be a show home, video walk through, CGIs etc)

Procurement Route & Form of Contract

Type of construction method: Traditional Brick & Block MMC Give details: _____

Main Contractor Construction Management Self-Procure / Project Manage

Form of contract to be used: Design & Build Traditional (with quantities) Management Other _____

Contractor

Contractor Company Name:		Individual Contact Name:	
Email:		Phone:	
Turnover last year:		Profit last year:	
Website:			

Similar sized schemes undertake (detail last 3 schemes)

Date	Description	Contract Value	Location

Professional Team

Position	Firm Name	Individual Name	Email Address	Number
Project Manager				
Architect				
Engineer				
Building Control				
New Build Warranty				
Solicitor*				

*Note that there must be a minimum of three partners at the firm acting for you

Other documents attached:

Copy of planning consent Plans Cash Flow Forecast Detailed development appraisal

Last 2 years Accounts of Borrower (for company) Last 2 years Accounts of Contractor (if applicable)

Statement of Personal Finance Details for each borrower/director/partner (see separate form) Comparable evidence

Support

If you would like us to take instructions from a third party in addition to yourself, please provide their details including their relationship to you and reason for the request

Accessibility/Communication needs: Braille Large print Audio Text phone (relay service)

If you would like us to take instructions from a third party in addition to yourself, please provide their details including their relationship to you and reason for the request

(UTB will process your information in line with our Privacy Notice: <https://www.utbank.co.uk/privacy-notice/> . Please email info@utbank.co.uk if you need to contact us about anything on this form)

Declaration and signature

As a responsible lender United Trust Bank will carefully assess the information you have provided either directly or via your broker to support your application when deciding whether or not to make you an offer of a loan.

It is important you ensure that all information provided in this form and any other documents in connection with your application are full and accurate. Please note that it is a criminal offence to knowingly or recklessly give false, inaccurate or misleading information when applying for a loan. If you provide such information, we may be report your details to Credit and Fraud prevention agencies.

By signing this Application Form I/we confirm that the information provided is true, accurate and correct and I/we confirm that the information relating to my/our income and outgoings and assets and liabilities is true and accurate and that I/we am/are financially able to meet all my/our financial commitments including any interest payments I/we will be required to make on my/our Loan.

You acknowledge that in order for us to assess your application, we will perform credit and identity checks on you including directors, beneficial owners, trustees and

any controllers with one or more credit reference agencies ("CRAs"). We will supply your personal information to CRAs and they will give us information about you, such as information about your financial history. We do this to access creditworthiness, credit risk, check your identity, manage your account, trace and recover debts and prevent criminal activity.

For further information, please refer to our current Privacy Notice which includes the identities of the CRA's and the ways in which they use and share personal information, can be located on our website (www.utbank.co.uk/privacy-policy) or please contact us for a copy.

By signing this application form I/we confirm that I/we have read the United Trust Bank Privacy Notice issued to you with this form.

1st Applicant: _____ 2nd Applicant: _____ 3rd Applicant: _____

Date: _____ Date: _____ Date: _____

Please return your application form to:

**United Trust Bank Limited, 1 Ropemaker Street, London EC2Y 9AW
info@utbank.co.uk**

Credit Referencing

In order to process and assess the application, we will perform credit and identity checks on any named guarantor with one or more credit reference agencies ("CRAs"). We may also make periodic searches at CRAs to help us manage the account with us. We will also undertake identity searches on Directors named in the application and any shareholders with a holding of at least 25%.

To do this, we will supply personal information to CRAs and they will give us information in return. This will include information from your credit application and about your financial situation and financial history. CRAs will supply to us both public (including the electoral register) and shared credit, financial situation and financial history Information and fraud prevention information.

We will use this information to:

- Assess your creditworthiness and whether you can afford to take the product;
- Verify the accuracy of the data you have provided to us;
- Prevent criminal activity, fraud and money laundering;
- Manage your account(s);
- Trace and recover debts.

As a Guarantor we will not exchange information about you with CRAs during the relationship with us. The performance for the agreement to which you are a guarantor will not impact your credit profile unless a County Court Judgement is obtained against you, for non-payment/breach of contract.

When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders.

If you are providing information on behalf of other applicants, guarantors, directors and shareholders you should make sure you discuss this with them and share with them this information and make them aware of our Privacy Notice, before lodging the application.

The identities of the CRAs, their role also as fraud prevention agencies, the data they hold, the ways in which they use and share personal information, data retention periods and your data protection rights with the CRAs are explained in more details with the Credit Reference Agencies Information Document (CRAIN). The CRAIN can be found at:

TransUnion Limited (formerly Callcredit Limited)
www.transunion.co.uk/crain

Equifax
<https://www.equifax.co.uk/privacy-hub/crain>

Experian
www.experian.co.uk/crain

If you do not have access to the internet or would prefer a paper copy, please contact us on 0207 190 5555.

You have a right to apply to the CRAs for a copy of your file. The information they hold may not be the same and there is a small fee that you may need to pay to each agency that you apply to.

Their addresses are:

TransUnion Limited (formerly Callcredit Limited)
One Park Lane, Leeds, West Yorkshire LS3 1EP
Website: www.transunion.co.uk/contact-us
Email: consumer@transunion.co.uk
Phone: 0330 024 7574

Equifax Limited, Customer Service Centre PO Box
10036, Leicester LE3 4FS
Website: https://www.equifax.co.uk/Contact-us/Contact_Us_Personal_Solutions.html
Email: www.equifax.co.uk/ask
Phone: 0333 321 4043 or 0800 014 2955

Experian Limited, PO Box 9000, Nottingham NG80 7WF
Website: <https://www.experian.co.uk/contact-us/>
Email: consumer.helpservice@uk.experian.com
Phone: 0344 481 0800 or 0800 013 8888

We will also use your information in accordance with our Privacy Notice which has been attached to this form. A further copy can be found at www.utbank.co.uk/privacy-policy or contact the Data Protection Officer on 020 7190 5555.

Complaints

We aim to provide all our customers with a high level of service. In the event of us failing to achieve your expectations, please contact us on 020 7190 5555. A copy of our complaints procedure is available on our website or you can contact us for a copy. If we are unable to resolve your complaint to your satisfaction, you may refer it to the Financial Ombudsman Service.

United Trust Bank is Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under number 204463. United Trust Bank is a company registered in England and Wales. Company Number 549690. Registered Office One Ropemaker Street, London, EC2V 9AW.

Data Protection & Disclosure Declaration (for borrowers and guarantors in respect of Homes England Fund applications)

I / we confirm that personal data may be used in the following ways:

(1) being communicated to each of:

i. Homes England (the trading name adopted by the Homes and Communities Agency); The Ministry of Housing, Communities and Local Government; and the Secretary of State for Business, Energy and Industrial Strategy its agents and auditors;

ii. processing agents, fund managers, delivery partners and companies providing services to Homes England, the British Business Bank and its affiliates; and

iii. Government departments and Devolved Administrations (including but not limited to the National Audit Office, Office for National Statistics, HM Treasury and the Department for Business, Energy and Industrial Strategy) and other politicians or government members (i.e. ministers).

(2) being used by the above named parties:

i for analytical and administrative purposes (including to keep a record of the types of borrowers and/or applicants);

ii. for assessing and underwriting new loan applications under the Homes England Fund Framework.

iii. to take up references about the borrower(s), guarantor(s) and the business;

iv. to give information about me and the business to any other party referred to in paragraph (1) above or to any official as required under the Homes England Framework; and

(3) if a facility is made available to the borrower

by the Lender) being retained by the relevant recipient for a minimum of ten years after the initial drawdown date of such scheme facility:

and otherwise being used in accordance with the Homes England Privacy Notice found at: [Homes England Privacy Notice](#)

I / we acknowledge that I have the right to request that any personal data held by or on behalf of any of the parties referred to in paragraph

(1) above, be verified, amended, deleted or otherwise modified. I acknowledge whilst I have the right to make such requests, the personal data may continue to be used as necessary to administer the Homes England Fund. I acknowledge that any such requests made by me should be addressed to Homes England or such other address as may be notified to me by the Lender from time to time:

By post: For the attention of the Data Protection Officer, Homes England, Windsor House, 50 Victoria Street, London, SW1H 0TL

By email: DPO@homesengland.gov.uk

By phone: 0300 1234 500

By signing the declaration on the previous page I confirm that I have authority to enter into this declaration on behalf of the borrower(s) and guarantor(s) and have provided notice of data processing details to relevant individuals.

I acknowledge that I may lodge a complaint with the Information Commissioner if I consider that my rights under (i) the Data Protection Act 2018, (ii) the Privacy and Electronic Communications (EC Directive) Regulations 2003 (SI 2003/2426), (iii) any other United Kingdom or European Union laws (with direct effect) relating to processing of personal data and privacy or (iv) any laws or guidance that replaces them (including the European Union's General Data Protection Regulation (Regulation (EU) 2016/679)) have been infringed as a result of the processing of Personal Data by the parties referred to in paragraph (1) above.