

West One Loans: Application Form



Please complete all fields in block capitals.
If a question is not applicable, please write N/A.

1. Introduction Details

Full Name
Company Name
FCA Number
Postcode

Contact Number
Email address
Mobile Number

2. Application Security (Loan Amount)

Loan Amount (Gross) £
Loan Amount (Net) £
Estimated Value £
Purchase Price £
Security Address

Property Details (please tick)

Residential	Commercial	Semi-Commercial	Freehold	Leasehold
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Number of bedrooms
Garage Yes No

Number of habitable rooms (excluding kitchen and bathroom)

Type of Loan (please tick)

First Charge	Second Charge	Purchase	Refinance
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Title Number(s)
Current Mortgage Lender

Current Mortgage Balance £
Current Monthly Payment £

Secured Loan Details (if any)

Broker Fee £ % Retained Monthly pay

Purpose of Loan
Exit Strategy
Property Description

3. Additional Security

Estimated Value £
Security Address

Postcode

Property Details (please tick)

Residential	Commercial	Semi-Commercial	Freehold	Leasehold
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Number of bedrooms
Garage Yes No

Number of habitable rooms (excluding kitchen and bathroom)

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3. Additional Security (Continued)

Property Description

Type of Loan (please tick) First Charge Second Charge Purchase Refinance

Title Number(s)

Current Mortgage Lender

Current Mortgage Balance £

Current Monthly Payment £

Secured Loan Details
(if any)

About Your Buy-To-Let Property

Did you inherit the property? Yes No

Have you or an immediate family member ever lived in the property? Yes No

Do you or an immediate family member intend to live in the property? Yes No

If "Yes" please confirm the relationship of the family member to you:

Will the rental income be paid in £ Sterling? Yes No

Will the mortgage be paid from a UK bank account or an account held in £ Sterling? Yes No

Do any parties to the loan currently own other Buy-to-Let properties other than the property we are lending against? Yes No

Is there an Assured Shorthold Tenancy (AST) agreement in place on the property we are lending against? Yes No

If "No" please specify the current letting arrangements in place:

4. Access For Valuation

Contact Name for Access

Contact for Access Number

Contact Name for
Payment of Valuation Fee

Contact Number for Payment

5. Applicant Details

Is the loan to a Limited Company? Yes No If yes, Company Registered Number

Company Registered Name



Please also complete the Personal Details section for all directors and 20%+ shareholders

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Applicant 1

Full Name

Title (Mr | Mrs | Miss)

Date of Birth (DD | MM | YY)

Nationality

National Insurance Number

Current Home Address

Previous Address 1

(Please include number of years and months at each address.
A three year Address History is required.)

Number of years and months at this address

Previous Address 2

Postcode

Number of years and months at this address

No of Years & Months at Current Address

Previous Address 3

Home Telephone

Work Telephone

Number of years and months at this address

Mobile Telephone

Are you tenant or owner of your current address?

Email Address

Value of your home £

Number of dependent children

Current Mortgage Lender

Number of dependent adults

Current Mortgage Balance £

Retirement Age (eg 65)

Current Mortgage Payments £

Arrears (if any) £

Applicant 1

Income Details

Employment ☐ Employed ☐ Self-Employed

Job Title

Nature of Business

Company Name

Company Address

Postcode

Length of Employment

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Applicant 1 (Continued)

Income per year £

Details of Additional Income

Owner Directors /
Shareholders Details

Bank Account

Bank:

Sort Code:

Account Number:

Number of years held:

Applicant 2

Full Name

Title (Mr | Mrs | Miss)

Date of Birth (DD | MM | YY)

Nationality

National Insurance Number

Current Home Address

Previous Address 1

(Please include number of years and months at each address. A three year Address History is required.)

Number of years and months at this address

Previous Address 2

Postcode

No of Years & Months at
Current Address

Home Telephone

Work Telephone

Mobile Telephone

Email Address

Number of dependent children

Number of dependent adults

Retirement Age (eg 65)

Number of years and months at this address

Previous Address 3

Number of years and months at this address
Are you tenant or owner of your current address?

Value of your home £

Current Mortgage Lender

Current Mortgage Balance £

Current Mortgage Payments £

Arrears (if any) £

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Applicant 2 (Continued)

Income details

Employment ☐ Employed ☐ Self-Employed

Job Title

Nature of Business

Company Name

Company Address

Postcode

Length of Employment

Income per year £

Details of Additional Income

Owner Directors /
Shareholders Details

Bank Account

Bank:

Sort Code:

Account Number:

Number of years held:

6. Credit History

Have you ever failed to keep up repayments on a mortgage or other loan?

Yes

No

If **Yes**, please
provide details:

Which Applicant does
this apply to?

☐ Applicant 1

☐ Applicant 2

Have you ever been bankrupt or have you ever entered an Individual Voluntary Arrangement (IVA)?
If yes, please provide date of discharge.

Yes

No

If **Yes**, please
provide details:

6. Credit History (Continued)

Which Applicant does this apply to?	Applicant 1	Applicant 2		
			Have you ever been party to a mortgage where a property has been repossessed?	Yes No
If Yes , please provide details:				

Which Applicant does this apply to?	Applicant 1	Applicant 2		
			Have you ever been refused a mortgage on this or any other property?	Yes No
If Yes , please provide details:				

Which Applicant does this apply to?	Applicant 1	Applicant 2		
			Have you ever had any County Court judgements or Defaults?	Yes No
If Yes , please provide details:				

Which Applicant does this apply to?	Applicant 1	Applicant 2
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7. Accountant Details

Company Name	Postcode
Accountant Name	Telephone Number
Address	Fax Number
	Email Address

8. Solicitors Details

Company Name	
Solicitor Name	Postcode
Address	Telephone Number
	Fax Number
	Email Address

9. Assets

A. Main Residence

Address		
Postcode		
Date of Purchase	/	/
Purchase Price	£	
Estimated Value	£	
Outstanding Mortgage	£	
Lender		

B. Additional Property

Address		
Postcode		
Date of Purchase	/	/
Purchase Price	£	
Estimated Value	£	
Outstanding Mortgage	£	
Lender		

C. Additional Property

Address		
Postcode		
Date of Purchase	/	/
Purchase Price	£	
Estimated Value	£	
Outstanding Mortgage	£	
Lender		

D. Additional Property

Address		
Postcode		
Date of Purchase	/	/
Purchase Price	£	
Estimated Value	£	
Outstanding Mortgage	£	
Lender		

11. Additional Information

Explanation of case / exit strategies & borrower information. Please include history & experience.

Authority to first mortgagees

To

Mortgage Account
Number

Full Names of Borrower(s)

Address of
Security

1.

2.

3.

I/We authorise you to accept a copy of this authority to supply information to West One Loan Limited/ Aura Finance in relation to my/our loan with you at any time during the period of the loan with you.

Signature

.....

Date

Signature

.....

Date

Signature

.....

Date

"PRIVACY NOTICE"

1. Data Privacy

As a result of Data Protection legislation and associated regulation, you are entitled to be assured that your personal data is collected, processed and stored for specific purposes and that this is done so securely and confidentially. We, as Data Controllers, have responsibilities under Data Protection laws to inform you of the data we collect, why we collect it, how we process it and with whom it will be shared.

Should you require any further details or wish to enquire on the details we hold on you please contact the firm's Data Protection Representative via the following:

Email: compliance@westoneloans.co.uk

Post: FAO: Stephen Hogg, West One, The Edward Hyde Building, 38 Clarendon Road, Watford, WD17 1JW

1.1 What data we collect

We will only collect such data that is needed to underwrite your loan application. This includes:

- Your name
- Your current and previous address
- Your date of birth
- Details on your financial profile including your income and expenditures
- Your identification documents (e.g. copies of passport or drivers licence)
- Other information pertinent to the application for a loan

Details that we will never require from you include:

- Your religious views
- Your political views
- Your sexual orientation
- Your medical history
- Your trade union memberships

1.2 Why we collect your data

Under Data Protection laws we must have a legal basis for the collection of your data. This means that there must be a specific reason for us to request your data. West One collects data for the maintenance of a contract for a loan and for the preparation of entry into this contract. The information is used and processed in order for us to decide on whether we will provide you with loan funds.

With whom do we share your data

Your data will be shared with other, external data processors to assist us in providing you with finance. These include:

- Credit Reference Agencies (CRAs)
- Fraud Prevention Agencies
- Our parent company, Enra Group Ltd
- Our regulator, the FCA
- Statutory Bodies on their lawful request, e.g. NCA, police forces
- External funders

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1.2.1 CRAs

CRAs maintain credit profile data on consumers within the United Kingdom. As part of the application process, your details will be shared with the CRA in order that we can view your credit history and profile. This provides details on loans, credit accounts, personal finance and utilities that you maintain or have maintained displaying how you have managed their repayments. While this informs our decision on providing you with finance, this is not the sole criteria for our decision.

Further details on CRAs and how they use your information can be found on our Privacy Policy on West One's website at www.westoneloans.co.uk/privacy-policy/ or can be obtained directly from the CRAs via <http://www.equifax.co.uk/crain.html>.

1.2.2 Fraud Prevention Agencies

As a provider of credit to individuals and businesses, West One also has an obligation to ensure against fraud activities. As a result we will share your data with certain Fraud Prevention Agencies. These agencies maintain a database detailing those individuals who have perpetrated or have attempted to perpetrate fraud against agency members when making an application in the past. We will submit your details to these agencies for them to perform a search match against your details.

Decisions that West One make are not solely based on information that we receive in these circumstances but will result in our requesting further details from you to clarify the issues that may be raised. Should you require more details on the agencies we use and how they process personal data then please contact West One's Data Protection Representative via the above methods.

1.3 Your Rights

Data Protection legislation provides you with express rights which include:

1.3.1 Your right to object or request erasure of the data we hold

You may object to West One holding or processing your personal data and/or request that we remove this data from our storage. Please be advised, however, that should you request that this takes place before a loan completes then we will be unable to provide you with funds. Where your loan does complete we have an obligation to retain your information in order to assure the performance of the loan contract so will be unable to remove your data during the term of any loan taken out with West One. Please contact the firm's Data Protection Representative for further details or to exercise your rights.

1.3.2 Your right to correct your data

Where you or we become aware of an error in the data that West One processes or holds, you have a right to have that data corrected. You can inform our Data Protection Representative of any errors that need to be corrected.

1.3.3 Right to a copy of your data

You also have the right to request either the details of the data we hold on you or to request a copy of this. We are obliged to provide this to you within 30 days of receipt of your request. Please contact the firm's Data Protection Representative to request this.

2.3.4 Right to Data Portability

Telephone: 0303 123 1113

Website: www.ico.org.uk

1.4 Data Retention

West One will only retain your data for as long as is necessary. In all cases this will be for the term of the loan plus 7 years, where you drawdown on your application. Where the loan does not complete we will retain your data for 7 years from the date of final decision on whether you or we wish to proceed with the loan. We are obliged to retain your data for this period in order to meet our regulatory and legislative obligations. All data will be maintained and stored within the United Kingdom or EEA.

1.5 External funders

In some circumstances, your data will be shared with our external funders to enable them to determine whether they will be able to provide finance on the loan application you have made.

1.6 Marketing consent

West One Loans needs the contact information you provide to us to contact you about our products and services. You may unsubscribe from these communications at any time. For more information check out our Privacy Policy <https://www.westoneloans.co.uk/legal/privacy>

Please tick here to opt-in to these communications

2. Applicable Law

This document and our dealings with you with a view to entering into this document, the loan and other related agreements, and any non-contractual aspects arising in connection with this document or those dealings, are governed by English law subject to the exclusive jurisdiction of the English courts.

"DECLARATION"

By signing this application form I/WE:

1. Declare that the information provided is true and accurate to the best of our knowledge at the time of submitting this application
2. Will update West One where there is any material change to the data provided which West One would reasonably rely upon to make decision on the provision of lending finance
3. Consent to West One accessing our Credit File with the applicable Credit Reference Agencies
4. Understand that West One may pay a commission to the financial services entity who has referred your loan application to West One where you complete the loan. This will be disclosed in more detail prior to your completion.
5. Acknowledge that West One may at its sole discretion undertake any due diligence measures that it sees fit to meet its regulatory and legislative obligations. This includes accessing and, in some instances, providing your personal data to fraud prevention agencies,
6. Understand that where I/we provide fraudulent or misrepresentative data to West One the firm will record this at Credit Reference Agency(ies).
7. Confirm that we have read West One's Privacy Notice that sets out how the firm will use my/our personal data as well as setting out data subject rights under the relevant legislation.

Signature

.....

Date

Signature

.....

Date

0333 123 4556
www.westoneloans.co.uk

“DATA FAIR PROCESSING NOTICE”

What this is

This notice sets out the ways in which West One Loan Ltd (WOL) will collect and use your personal data in providing you with a bridging or short term loan secured against your property. It is important that you read and understand this document as this sets out how we store and process your personal data. It also gives detail on how and in what circumstances your data will be used and to which other third parties we will share the data in order to effect your loan application.

Contact

If you have any concerns or queries in regards to this, or the information set out within, or wish to exercise any of your rights set out below, please feel free to contact us to discuss these. You can contact our Data Protection Representative or Head of Compliance by the following methods:

In writing: West One, The Edward Hyde Building, 38 Clarendon Road, Watford, WD17 1JW

By phone: 0333 123 4 556

Email: compliance@westoneloans.co.uk

Website: www.westoneloans.co.uk

Who we are

WOL is a bridging and short term loan provider which means we make loans to consumers and businesses, which are secured by mortgage on the person's home or other property. The loans we provide are generally short term in nature which means that they can last from 1 to 36 months in duration.

Loans are funded through the pooling of investment monies from external funders into individual Alternative Investment Funds (AIFs). West One acts as the Manager of these funds and is authorised and regulated by the FCA to do so.

Certain of these loans, especially those which are secured on a person's home, require WOL to hold authorisation from, and be regulated by, the Financial Conduct Authority (FCA). Loans which are for business purposes, or provided to a business, or are on certain Buy to Let properties do not fall under FCA regulation.

The firm's reference number with the FCA is **510024**. You can check this, and obtain more detail on the company, on the Financial Services Register website: <https://register.fca.org.uk/> or by contacting the FCA on 0800 111 6768.

WOL are also registered with the Information Commissioner's Office under reference number: **Z2651210**. Further information on how the company uses and stores your data can be found on their register at: <https://ico.org.uk/esdwebpages/search>

The information that we use in order to provide our services is obtained from your financial advisor, data we request from you, and details obtained from Credit Reference and Fraud Prevention Agencies.

Why we collect your data

To enable WOL to assess an application for a loan, as well as to provide the required funds, we will require you to provide us with certain personal information necessary to understand:

- who we are making the loan to,
- your ability to afford to repay the loan over the term,
- other information which we would reasonably expect in order to aid us in fulfilling these requirements.

The requirements to ensure we have correctly and adequately identified each applicant for a loan is set out under money laundering legislation and regulation.

Under FCA regulation we have a responsibility to you directly, and to the market in general, to ensure that you will not be put into any financial or personal detriment by making repayment on the loan which we grant. To this end we have a duty to test the affordability of the loan against your current income and household expenditure, where applicable.

Personal Data we will require

To meet the above we may need to see all or a selection of the following information:

- Your full name
- Your date of birth
- Your current and previous address(es)
- Your contact details
- Your income details, including payslips and bank account statements
- Your household expenditures
- Passport, or driver's licence, or other form of photo identification
- Credit card, personal loan, or other loan or mortgage statements
- Other relevant details required to establish your identity
- Other relevant information pertinent to the application for a loan

This list of data items we may ask you for in order to provide finance is not exhaustive and will depend on your personal financial situation. You should be aware that the company may ask for additional details in order to enable us to fully assess your application. Any additional information will always be pertinent to your financial situation and to the loan application under consideration. Information that we will never ask for are details on:

- Your religious views
- Your sexual orientation
- Your trade union membership
- Your political views

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What we do with your data

The primary reason that we collect your data is to enable us to make a decision on whether we are able to provide you with the finance you need and whether you will be able to repay based on the evidence you submit. Our decision to provide you with a loan is not guaranteed and will only be completed once we have received sufficient data, in our view, to enable us to objectively decide that you can afford the loan over its term.

Your data will also be shared with investors in order for the firm to manage any conflicts of interests that may arise in the course of providing finance to you or your business. Your personal data will always remain the responsibility of West One and strict privacy and confidentiality terms are in place with any third party who receives your data in order to provide your required funds.

All personal data that you submit will be stored to our company databases and will only be used in the provision of this particular loan product. We do not pass any of your information to any other external third parties for any form of marketing purposes. If this changes at any time in the future you will receive a written request from this firm to provide your explicit consent.

West One will also record incoming and outgoing calls to you when contact is made with our Servicing Team. These calls are recorded for training and monitoring purposes and also to meet our regulatory obligations. These calls will be retained for a period not greater than 4 years from the date on which the call was recorded.

With whom do we share your data

Your data will be shared with other, external data processors to assist us in providing you with finance. These include:

- Credit Reference Agencies (CRAs)
- Fraud Prevention Agencies
- Our parent company, Enra Group Ltd
- Our regulator, the FCA
- Statutory Bodies on their lawful request, e.g. NCA, police forces
- External investors and funders
- Valuers
- Solicitors

Credit Reference Agencies

As well as the provision of your data to the above mentioned external agencies, WOL will also submit your data to a Credit Reference Agency (CRA) as part of the application process for the assessment of a loan.

Submission of your data will enable us to view your current credit profile giving details of your financial commitments held across the market. We use this information as part of our assessment of your application.

You should note that when we perform a search on your credit file a record of this search will not be displayed to any other firm that searches your profile and will only be visible to you.

The identities of the CRAs, their role as fraud prevention agencies, the data they hold, the ways in which they use and share your personal information, data retention periods, and your data protection rights with the CRAs are explained in more detail in the Credit Reference Agencies Information Notice which can be found on our Privacy Policy on West One's website at www.westoneloans.co.uk or can be obtained directly from the CRAs via Equifax's website: www.equifax.co.uk/crain

Fraud Prevention Agencies

As part of the application process, and in our legitimate interest to prevent financial crime, WOL will use your personal data to ensure against fraud and money laundering. In order to do this we will submit your data to specific fraud and money laundering prevention agencies. Details of which agencies we use can be obtained from our Data Protection Representative at the above address.

We and the particular agencies may also enable law enforcement agencies, where there is a statutory requirement, to access and use your personal data to detect, investigate and prevent crime.

If we, or one of the mentioned agencies, determine that you pose a fraud or money laundering risk, we, and others, may refuse to provide the services and financing you have requested or may request.

A record of any fraud or money laundering risk will be retained by the fraud prevention agencies, and may result in others refusing to provide services, financing, or employment to you. If you have any questions about this, please contact us on the details provided.

These agencies can hold your personal data for different periods of time, and if you are considered to pose a fraud or money laundering risk, your data can be held for up to six years.

External Funders

Your data will be shared with those investors who have made a decision to provide funds for the provision of your loan facility. We share your personal data with our investor in order for West One to manage any realised or potential conflict of interest that may arise between the management of your loan and the interests of the funding investor.

The data that we will share with an investor will be limited to your name, property address and valuation of the security property.

Valuers

Your personal data will be submitted to a surveyor to carry out a valuation on your property. The data passed will only consist of sufficient information they require in order to carry out this specific function.

Solicitors

As part of the loan process, we will in certain circumstances pass your data to solicitors acting on behalf of the company. These details will only be shared to facilitate the completion of a loan and the management of the transfer of funds to that solicitor acting on your behalf.

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Parent Firm

WOL is a part of the Enra Group of companies. As a result, a number of the functions which are common to each firm is undertaken centrally by Enra. This will entail sharing your data with Enra for the purposes of maintaining and administering your loan contract as well as processing your data for internal statistical purposes only.

The FCA and other Statutory Bodies

Where the firm is regulated, we have an obligation to report certain personal data to the FCA, a statutory body set up under legislation. We have further requirements, where requested by other statutory bodies, such as the National Crime Agency, police forces, the Serious Fraud Office, etc. to provide specified personal data on their lawful request for information. This is done on a confidential basis and, through legislation, you will not be entitled to be informed of when this transfer of data has occurred. Details of what data we have submitted to these entities are also exempt from disclosure under a Subject Access Request.

Retention of your data

WOL will store your personal data only for as long as it is necessary for us to maintain the relationship that has been established through your application for a bridging or short term loan.

Where WOL provides credit to you, we will securely retain your personal details for at least the term of the loan agreement plus 7 years, and will update these details should you notify us of any material change during this period. All telephone contact made with the business after the completion of the loan will be recorded and the data retained for a period not greater than 4 years.

Should you redeem your loan before the end of the contractual term, we will retain your personal data for at least seven years from the date of redemption in order for us to meet our regulatory responsibilities.

In any instance where you ask us to cease processing your personal data prior to the completion of your application, WOL will retain your personal data for a period not greater than two years from the date of your request to cease processing your data in order that we meet our regulatory obligations. When your loan draws down we will be unable to facilitate any request to cease processing of your data until such time as the loan completes plus 7 years.

Your rights

Your personal data is protected by legal rights which includes your rights to:

- object to our processing of your data,
- request that your data is erased or corrected
- portability of your data, i.e. request that it be sent to another Data Controller
- request access to your personal data

Where you request WOL to cease processing your data prior to the assessment of your application for finance through WOL, this will affect our ability to assess your application and provide finance to you.

The [right to your objection to our processing, or request erasure](#), of your data is subject to our regulatory and legislative responsibilities as well as to the correct maintenance of any contract that we may enter into for the provision of investment opportunities. This means that we have a legal necessity to retain your data while you have a loan underway with the company in order that we correctly manage the contract set out at the signing of your Mortgage Offer. We also must retain your data for a period of 6 years after the completion of any loans with the business to meet our regulatory obligations.

Where we have [made an error on your data](#) and you wish to submit a correction please contact us via the above methods.

The above contact details should also be used to [request copy of all personal data we hold on you](#). We will endeavour to provide all data that we hold as soon as possible upon receipt of your request and will take no longer than 30 days to do so.

You have the right to request that data which we hold [is passed to another Data Controller](#) for their use on your behalf via a "machine readable" format. This can be requested from the Data Protection Representative of West One.

You also have a [right to complain](#) to the Information Commissioner's Office (ICO) which regulates the processing of personal data. WOL's registration number with the ICO is Z2651210. The ICO can be contacted via the following methods:

Post: Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, SK9 5AF
Telephone: 0303 123 1113
Website: www.ico.org.uk

Data Storage

All Data that West One collects is controlled and stored within the European Economic Area (EEA). We do not transfer data to any entity outside of the EEA. Where this does occur, we will inform you of the situation and seek your consent prior to the initiation of the transfer.

West One, The Edward Hyde Building, 38 Clarendon Road, Watford, WD17 1JW.

West One Loan Ltd trading as West One is authorised and regulated by the Financial Conduct Authority (firm reference number 510024). Registered in England and Wales. Company Number: 05385677. West One Development Finance Ltd is not authorised by the Financial Conduct Authority, their company registration number is 11242570. Registered Office Address as above.

0333 123 4556
www.westoneloans.co.uk