

## FORMS TO BE SUBMITTED WITH THIS ENQUIRY FORM

VIBE REF:

VIBE Assets & Liabilities:	<input type="checkbox"/>	Property Portfolio Form (required if more than one investment property owned):	<input type="checkbox"/>
3yrs Accounts (required if Owner Occupied):	<input type="checkbox"/>	Proof of ID (passport/driving licence):	<input type="checkbox"/>
Proof of Address (dated within last 3 months):	<input type="checkbox"/>		

## INTRODUCER DETAILS (IF APPLICABLE)

Introducer Full Name:	<input type="text"/>	Company Name:	<input type="text"/>
Email Address:	<input type="text"/>	Registered VIBE Partner?	
		Yes: <input type="checkbox"/>	No: <input type="checkbox"/>
Telephone Number:	<input type="text"/>	Mobile Number:	<input type="text"/>
Your Preference of Contact:		Do you authorise VIBE to contact your client(s) direct if further information is required?	
Email: <input type="checkbox"/>	SMS: <input type="checkbox"/>	Telephone: <input type="checkbox"/>	Post: <input type="checkbox"/>
		Yes: <input type="checkbox"/>	No: <input type="checkbox"/>

## SECTION 1: ENTITY APPLYING FOR FINANCE

**Personal Names:**

☐

**UK Limited Company/SPV Name:**

☐

(Please provide company structure if complex).

**Offshore Company Name:**

☐

(Please provide company structure if complex).

**LLP: Name:**

☐

**Trust: Name:**

☐

**Trustees:**

(Personal details to be provided on sections 2 & 3).

**Beneficiaries:**

**SIPP/SSAS Name:**

☐

**Ltd Company No:**

**% Shareholding Split:**

**Country Based:**

**% Shareholding Split:**

## SECTION 2: PERSONAL DETAILS

### Applicant 1

**Title** (please tick applicable): Mr. ☐ Mrs. ☐ Miss. ☐ Ms. ☐

**First Name** (Inc middle name):

**Surname:**

**Date of Birth:**  /  /

dd/mm/yyyy

**Home Telephone Number:**

**Mobile Number:**

**Marital Status:**

(Single/married/divorced/seperated/living together/widowed).

**Email Address:**

**Nationality:**

**Permanent right to reside in UK:** Yes: ☐ No: ☐

**Home Address:**

**Postcode:**

**Country:**

Time at Address:  years  months Residential Status:   
(Homeowner/tenant/living with parents). Value (if homeowner): £  Mortgage Outstanding: £

Previous Address (if less than 3 years at current address):   
3 years address history required - please provide further address(es) under Section 9 if applicable. Postcode:  Country:

Time at Address:  years  months How did you accumulate your wealth?   
(E.g. salary, inheritance, sale of property).

## Applicant 2

Title (please tick applicable): Mr. ☐ Mrs. ☐ Miss. ☐ Ms. ☐ First Name (Inc middle name):  Surname:

Date of Birth:  /  /   
dd/mm/yyyy Home Telephone Number:  Mobile Number:  Marital Status:   
(Single/married/divorced/seperated/living together/widowed).

Email Address:  Nationality:  Permanent right to reside in UK: Yes: ☐ No: ☐

Home Address:  Postcode:  Country:

Time at Address:  years  months Residential Status:   
(Homeowner/tenant/living with parents). Value (if homeowner): £  Mortgage Outstanding: £

Previous Address (if less than 3 years at current address):   
3 years address history required - please provide further address(es) under Section 9 if applicable. Postcode:  Country:

Time at Address:  years  months How did you accumulate your wealth?   
(E.g. salary, inheritance, sale of property)

HAVE YOU EVER HAD ANY OF THE FOLLOWING REGISTERED AGAINST YOU OR A BUSINESS YOU ARE/WERE INVOLVED IN?

	APPLICANT 1		APPLICANT 2			APPLICANT 1		APPLICANT 2	
	YES	NO	YES	NO		YES	NO	YES	NO
Had a Company Go Into Liquidation:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Declared Bankrupt:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mortgage Arrears:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Entered Into IVA/CVA:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Defaults:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Missed Payments on Unsecured Credit:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
County Court Judgements:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Entered Into a Debt Management Plan:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

IF YOU HAVE ANSWERED YES TO ANY OF THE ABOVE PLEASE PROVIDE FULL DETAILS UNDER SECTION 9.

## SECTION 3: EMPLOYMENT DETAILS

### Applicant 1

EMPLOYMENT STATUS: Employed: ☐ Unemployed: ☐ ARE YOU A: Basic Rate Taxpayer: ☐  
Retired: ☐ Self-employed: ☐ Higher/Additional Rate Taxpayer: ☐

Gross Annual Income: £  Other Annual Income: £  Source of Other Income:

Business/Employer Name:

Type of Business:

Current Role:

Time at Current Role (MM/YY):

Evidence of Income Available: Payslips: ☐ Accounts: ☐ SA302: ☐

## Applicant 2

EMPLOYMENT STATUS:

Employed: ☐ Unemployed: ☐

Retired: ☐ Self-employed: ☐

ARE YOU A:

Basic Rate Taxpayer: ☐

Higher/Additional Rate Taxpayer: ☐

Gross Annual Income:

£

Other Annual Income:

£

Source of Other Income:

Business/Employer Name:

Type of Business:

Current Role:

Time at Current Role (MM/YY):

Evidence of Income Available: Payslips: ☐ Accounts: ☐ SA302: ☐

## SECTION 4: LOAN DETAILS

Total Number of Properties Being Used as Security for this Application:

If more than 1 investment property owned please provide an up to date Property Portfolio Schedule.

Loan Amount:

£

Term:

months.

Estimated Security Value (combined value if portfolio):

£

Please enter the vacant possession value as this is the value that most lenders will use.

Total Annual Rental Income (combined income if portfolio):

£

REPAYMENT TYPE:

Interest Only ☐

Capital Repayment ☐

Part Interest Only/Capital Repayment ☐

Repayment Vehicle:

IO  months. CR  months.

Anticipated Completion Date:

dd/mm/yyyy

Reason if urgent completion/tight deadline:

Please rate in order of importance to you (to assist us in finding the most appropriate lender): Speed: ☐ Service: ☐ Rate: ☐

## SECTION 5: LOAN PURPOSE

**PURCHASE** ☐

Any Links To Vendor?

Yes: ☐

No: ☐

If YES please provide details on section 9.

Deposit:

£

Source:

(Salary/inheritance/savings etc.)

If gifted, please provide details of who from (relationship) & breakdown of deposit if part is being gifted:

If Yes, please advise VAT payable:

£

Selling Agent Name:

Contact Number:

If private sale, please advise how sale came about:

If security is not local to where you reside - please provide the reason for this particular purchase:

**RE-MORTGAGE** ☐

Original Purchase Price:

£ 

Original Purchase Date:

 /  / 

dd/mm/yyyy

Mortgage Balance:

£ 

Lender:

Capital Raise:

Yes: ☐ No: ☐

Reason for Capital Raise:

Reason for the increase in value since purchase (if you have undertaken works to the security please provide an explanation of the types of work and costings):

**SECTION 6: TYPE OF SECURITY**☐ **SEMI-COMMERCIAL - OWNER OCCUPIED**

3yrs accounts to be provided with VIBE enquiry form for business occupying security.

Will you be occupying the residential part, commercial part, or both?

Residential Only: ☐ Commercial Only: ☐ Both: ☐

If you will reside in the property, please advise if residential part is no more than 40% of property:

Yes: ☐ No: ☐

If Commercial Occupier, how long have you occupied for?

If purchase, is there a sitting tenant discount?

Yes: ☐ No: ☐

Details if yes:

If no - where does your business currently trade from?

Will you be vacating your current premises on completion?

Yes: ☐No: ☐☐ **SEMI-COMMERCIAL - INVESTMENT**

Will you be managing the security yourself?

Yes: ☐ No: ☐

If no, will you be using a management agent?

Yes: ☐No: ☐

If yes, name of agent:

Fee:

£ **SECTION 7: SECURITY DETAILS**

Security Address:

Postcode:

England/Wales: ☐ Scotland: ☐

Property Description:

Commercial/Residential Split (%):

Residential:  %Commercial:  %

Rental Income Split (per annum):

Residential: £ Commercial: £ **Tenure:**Freehold: ☐Leasehold: ☐

If leasehold, please advise years remaining on lease:

 years

If leasehold, do the applicants own any share of the freehold?

Yes: ☐No: ☐

If yes, is this personally or another entity?

**YES****NO**

Does the residential part of the security have it's own separate access?

☐☐

	YES	NO	
Is the property a listed building?	<input type="checkbox"/>	<input type="checkbox"/>	
Is the property of standard construction?	<input type="checkbox"/>	<input type="checkbox"/>	If no please provide details on Section 9.
Is the correct planning in place for it's current use?	<input type="checkbox"/>	<input type="checkbox"/>	If no please provide details on Section 9.
Any known restrictions/covenants?	<input type="checkbox"/>	<input type="checkbox"/>	If yes, please provide details on Section 9.
Has the property been converted in the last 10 years?	<input type="checkbox"/>	<input type="checkbox"/>	If yes, are the appropriate building regs/warranties in place? <span style="float: right;">YES <input type="checkbox"/> NO <input type="checkbox"/></span>

## SECTION 8: TENANT DETAILS

Do any relatives of our applicants occupy 40% or more of the property?

Yes: ☐ No: ☐

If yes, please provide details:

Is the property currently let or vacant?

Let: ☐ Vacant: ☐

If vacant - will it be let on completion?

Yes: ☐ No: ☐

If let - how many tenants occupy our security?

(For additional properties please provide information on section 9).

Are there any DSS tenants?

Yes: ☐ No: ☐

If yes, please provide details:

Are there any regulated tenancies?

Yes: ☐ No: ☐

If yes, please provide details:

Is there any link between our applicant and any tenant?

Yes: ☐ No: ☐

If yes, please provide details:

Could any current tenant be classed as 'vulnerable'?

Yes: ☐ No: ☐

If yes, please provide details:

### Commercial part of the property only:

Tenant name:

Tenancy start date:

  
dd/mm/yyyy

Tenancy expiry date:

  
dd/mm/yyyy

Rent Per Annum:

£

Frequency paid:

Date of next rent review:

  
dd/mm/yyyy

Tenant name:

Tenancy start date:

  
dd/mm/yyyy

Tenancy expiry date:

  
dd/mm/yyyy

Rent Per Annum:

£

Frequency paid:

Date of next rent review:

  
dd/mm/yyyy

Tenant name:

Tenancy start date:

  
dd/mm/yyyy

Tenancy expiry date:

  
dd/mm/yyyy

Rent Per Annum:

£

Frequency paid:

Date of next rent review:

  
dd/mm/yyyy

SECTION 9: ADDITIONAL DETAILS

Section:	Additional Information:
<input type="checkbox"/>	
<input type="checkbox"/>	
<input type="checkbox"/>	
<input type="checkbox"/>	
<input type="checkbox"/>	
<input type="checkbox"/>	
<input type="checkbox"/>	
<input type="checkbox"/>	
<input type="checkbox"/>	

## DATA PROTECTION STATEMENT

### **Please Note:**

We will use your information to service this application for a mortgage/loan and you consent that we may obtain, use and process personal data on you and the individuals named in this form [and transfer such data to potential lenders]. If you have made a joint application or tell us that you have a spouse or financial associate, we will link your records together so you must be sure that you have their agreement to disclose information about them. Credit reference agencies also link your records together and these links will remain on your and their files until such time as you or your partner successfully files for a disassociation with the credit reference agencies to break that link. VIBE Finance/the lender will verify and credit check your application. This will involve the search of records held by credit reference and fraud prevention agencies. Such agencies not only provide credit and voters roll information, they can verify your identity and also record the details of searches including whether or not your application proceeds. We/the lender may also check at fraud prevention agencies to prevent or detect fraud. 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. You may notify us at any time if you believe that the information we hold is inaccurate and apply to have such information corrected. We and other organisations may access and use from other countries the information recorded by fraud prevention agencies. We and other organisations may also access and use this information to prevent fraud and money laundering. Should you have any queries relating to the use and storage of information or if you want to receive details of the relevant fraud prevention agencies we use please write to us at: VIBE Finance, PO Box 746, Fareham PO14 9RS. Please note, you can (on request) receive a copy of all the information which we hold on file for you.

### **Use of your personal information**

Information about all applicants will be collected and held on VIBE Financial Services LTD systems and database and will be used to process your application and for ongoing account maintenance and administrative purposes. It will be held in accordance with the Data Protection Act 1998 and we will only disclose it to the following; our lawyers, auditors, external advisors, agents and third parties as well as lender(s), together with their lawyers, auditors and external advisors, agents and rating agencies.

We understand that it is important to VIBE Financial Services that personal information about me/us and my/our account is treated as private and confidential. VIBE Financial Services Ltd will hold and deal with my/our personal data in accordance with the Data Protection Act 1998. VIBE Financial Services Ltd/the lender(s) may use the information given in this application for credit assessment, including credit scoring, making enquiries and taking references relating to me/us as considered necessary.

## DECLARATIONS

I/we, the undersigned, declare that the replies to the questions contained in this application form and any supplementary application form(s) are true and complete in every respect to the best of my/our knowledge and understand that VIBE Financial Services Ltd has relied on the replies and may form the basis of any contract between me/us and the chosen lender. We also understand that VIBE will be sharing information within this form with lender(s) in relation to our mortgage application.

I/we give our authority for a formal credit search to be undertaken and/or for VIBE to instruct others to do so in connection with our application.

I/we hereby understand that VIBE Financial Services Ltd act solely as a credit broker and not as a lender.

I/we have read and agree with the data protection.

I/we agree, that VIBE Financial Services may use and share our information to prevent fraudulent activity.

I/we have read and agree with VIBE Financial Services Limited Terms of Business.

I/we have read and agree with the Client Privacy Policy provided separately.

☐ By ticking this box we agree and accept all of the above declarations.

(If Company) signing for and on behalf of:

**APPLICANT 1**

Signature: x

Date:

  
dd/mm/yyyy

**APPLICANT 2**

Signature: x

Date:

  
dd/mm/yyyy

### Broker Signing (on behalf of the customer)

I, the undersigned, have advised the applicant(s) that a formal credit search may be carried out in their name(s) with credit reference agencies who will record details of the search and may create a financial association with those with whom they are linked financially. The applicant(s) has/have given authority to my company to provide VIBE with the information contained within this form. I have the authority to instruct VIBE Financial Services Ltd to carry out a formal credit search and/or to instruct others to do so in connection with obtaining finance on their behalf. The applicant(s) also fully understand that VIBE will be sharing information within this form with lender(s) in relation to this mortgage application.

I also declare that the replies to the questions contained herein are true and complete in every respect to the best of my knowledge and I understand that they will be relied upon by, and may form the basis of any contract between, the applicant(s) and the chosen lender.

Print name:

Date consent received from customer:

  
dd/mm/yyyy

Broker Signature:

Date:

  
dd/mm/yyyy

Company Name: