


Application form
UK buy-to-let mortgage loan
Trusts & Companies

RAW Capital Partners Limited

 020 4524 2073

 info@rawcapitalpartners.com

 www.rawcapitalpartners.com

 Carinthia House, 9-12 The
Grange, St Peter Port,
Guernsey, GY1 2QJ

Licensed by the Guernsey
Financial Services Commission
Registered No. 55668

Making an application

Thank you for your interest in a mortgage loan from RAW.

To apply, please complete all sections of this Application Form before returning it to RAW Capital Partners Ltd:

Email: applications@rawcapitalpartners.com

or

Post: Carinthia House
9-12 The Grange
St. Peter Port
Guernsey
GY1 2QJ

Once submitted, we will aim to provide a Decision in Principle within 24 hours of a completed application and, if successful, an Offer Letter shortly thereafter.

**PLEASE COMPLETE ALL OF THE QUESTIONS, PROVIDING AS MUCH INFORMATION AS POSSIBLE.
FAILURE TO DO SO MAY RESULT IN FURTHER QUESTIONS AND
DELAYS IN PROCESSING YOUR APPLICATION.**

If you need help completing this Application Form please contact RAW Capital Partners Ltd or your mortgage broker.

Section 1: Details of introducer

1.1 Introducer details

Introducer firm:	
Registered address:	
Primary contact:	
Telephone:	
E-mail:	

1.2 Case summary

<p>Please provide a description of the customer's background and their needs and wants in seeking a mortgage loan.</p>	
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<p>The applicant is, due to their personal circumstances, potentially susceptible to harm and should be treated as a vulnerable customer</p>	
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Section 2: Details of applicant

2.1 Entity details

Company / trust name:	
Date of incorporation / settlement:	
Country of incorporation / settlement:	
Registered number:	
Registered office:	
Post code:	

3.2 Trust & company service provider (TCSP) details

TCSP name:	
Registered address:	
Name of regulator:	
Number issued by regulator:	

Primary contact:	
Postal address: (if different to registered address)	
Telephone:	
E-mail address:	

Further information

Please provide a structure chart along with this application form so we may quickly, easily and definitively diagnose what additional information is required to consider your application.

Source of Funds & Wealth

To meet our regulatory obligations, we must take reasonable measures to establish and understand the source of any funds and the source of the wealth of the customer.

2.3 Source of funds:

Source of funds ("SOF") refers to the activity which generated the funds used to pay the arrangement and other fees related to the mortgage application.

	<i>First applicant</i>		<i>Second applicant</i>	
From where did funds used to pay the arrangement and other fees related to the transaction come?	Income		Income	
	Savings		Savings	
	Inheritance		Inheritance	
	Sale of assets		Sale of assets	
	Other		Other	
	Please provide further information below:			Please provide further information below:

2.4 Source of wealth:

Source of wealth (“SOW”) is distinct from the source of funds and describes the activities which have generated the total net worth of the customer, both within and outside our relationship. i.e. those activities which have generated a customer’s total net worth.

Please complete the questions below to explain the activities which have generated the customer’s total net worth.

	<i>First applicant</i>		<i>Second applicant</i>	
<p><i>Employment history:</i> Please provide a description of your employment history</p> <p>By whom were you employed; in what role(s); during what period; and in which countries(s)?</p>	Not applicable		Not applicable	
<p><i>Property ownership:</i> Please provide a description of your history of property ownership</p> <p>What property did you purchase; when did you buy and sell them; and for what price(s)?</p>	Not applicable		Not applicable	
<p><i>Savings/ Investment:</i> Please provide a description of your history of savings & investments</p> <p>What investments did you purchase; over what date or over what period did you buy and sell them; and for what price(s)?</p>	Not applicable		Not applicable	

2.4 Source of wealth (continued)

	<i>First applicant</i>		<i>Second applicant</i>	
<p><i>Inheritance</i> Please provide a description of your history of any significant inheritance & gifts</p> <p>What did you inherit, from whom; when; and why?</p>	Not applicable		Not applicable	
<p><i>Other</i> Please provide a description of anything else which contributed to your existing wealth</p>	Not applicable		Not applicable	

Section 3: Financial details

3.1 Income

All figures should be annual values.

	<i>First applicant</i> (or shared income & expenditure)	<i>Second applicant</i>	<i>Notes</i> information to assist with consideration of your application
Gross salary:	£	£	
Bonus:	£	£	
Rental income:	£	£	
Investment income:	£	£	
Other income:	£	£	

3.2 Expenditure

All figures should be annual values.

	<i>First applicant</i> (or shared income & expenditure)	<i>Second applicant</i>	<i>Notes</i> information to assist with consideration of your application
Income tax:	£	£	
Rent / Mortgage:	£	£	
School / childcare:	£	£	
Living expenses:	£	£	
Discretionary spending:	£	£	
Other expenses:	£	£	

Are you aware of any potential changes to the entity's income or expenditure now or in the foreseeable future that is likely to affect its ability to meet its regular mortgage payments?		
If yes, please provide further information:		

3.3 Assets

	<i>First applicant</i> (or joint assets & liabilities)	<i>Second applicant</i>	<i>Notes</i> information to assist with consideration of your application
Primary residence:	£	£	
Other property:	£	£	
Private business:	£	£	
Investments:	£	£	
Cash:	£	£	
Deposit paid:	£	£	
Other assets:	£	£	

3.4 Liabilities

<i>Loan type*</i>	<i>Outstanding balance</i>	<i>Fixed/ variable</i>	<i>Fixed rate expiry</i>	<i>Monthly payment</i>
	£			£
	£			£
	£			£
	£			£
	£			£

*loan type either residential mortgage, BTL mortgage, business loan, credit card, or other

3.5 Other confirmations

I/we confirm that the entity has not been declared bankrupt or had a court judgement	
I/we confirm that the entity has not entered into any arrangements with my/our creditors	
I/we confirm that the entity has not entered into an arrangement for interest arrears	
I/we confirm that the entity has not have any criminal convictions	

Section 4: Property details

4.1 Property value

Est. value / purchase price:	£	
Est. rental income:	£	
The subject property is currently let		

4.2 Property details

Property address:				
Post code:				
Property type:	Detached house		Semi-detached house	
	Terraced house		Apartment	
Property size:	Number bedrooms		Int. floor area	
Est. construction date:	YYYY			

4.3 Lease

Lease type:	Freehold		Leasehold	
If leasehold, number of years remaining on lease:				

4.4 Development details

Please complete this section if the subject property is part of a development. Otherwise, continue to Section 5

Name of developer:				
Development size:	Number of units in development		Number of storeys in block	
	Storey of subject property			

Section 5: Loan details

5.1 Rationale

Motivation for property investment:	Capital growth		Rental yield	
	Capital security		Other	

5.2 Loan details

Loan amount:	£			
Loan term:	years			
Estimated completion date:	dd/mm/yyyy			
Purpose of loan:	Property purchase		Refinance	
	Equity release		Renovation	

I/we confirm interest on the mortgage loan will be paid from a non-UK bank account	
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5.3 Repayment method

Repayment method:	Sale of property		Sale of other assets	
	Re-mortgage		Other	

Your personal data

We are committed to protecting the privacy and security of personal data.

Personal data is any information that can be used to identify you as a person. The Data Protection (Bailiwick of Guernsey) Law, 2017 gives individuals certain rights over their personal data and defines the rules on how others are allowed to process your personal data.

For the purposes of the law, RAW is the Data Controller, and is responsible for deciding how we hold and use your personal data in relation to the mortgage application.

During the application process, we will use your personal data to:

- contact you about an ongoing application;
- assess suitability and affordability; and
- meet contractual, legal and regulatory obligations.

During the application process, we may also share your personal data with third parties:

- to verify your identity;
- to detect or prevent fraud; and
- to undertake credit checks

Your personal data is not transferred with non-GDPR equivalent jurisdictions.

RAW's Privacy Policy in full can be found [here](#).

You must provide documents to support your application

Documents must be certified

You must provide documents to verify your identity, address, and financial circumstances. Where documents are not provided in original form, certified copies can be accepted if certified by a suitable certifier:

- A member of the judiciary, a senior civil servant, or a serving police or customs officer
- An officer of an embassy, consulate or high commission of the country of issue
- A lawyer or notary public who is a member of a recognised professional body
- An actuary who is a member of a recognised professional body
- An accountant who is a member of a recognised professional body
- A member of the institute of Chartered Secretaries and Administrators
- A director or officer of a regulated financial services business operated in a recognised jurisdiction - a list of recognised jurisdictions is included in Appendix A of this document
- A Senior Civil Servant
- A serving police or customs officer

Certification of photographic ID



Certification of a utility bill or other proof of residential address



The certification must be less than 3 months old and state:

“I certify that I have seen the original documentation and that the copy documentation hereby represents a complete and accurate copy of the original ID documentation of the person whom I have met.”

“I certify that I have seen the original documentation and that the copy documentation hereby provided represents a complete and accurate copy of the original.”

The certifier must also record:

Name; Capacity: Professional qualification: Contact address: Telephone number: **OR** Email address (in the absence of address and telephone number). They must also sign and date the certification.

Documents must be translated

Where documents are not in English, a certified translation must be provided which is sufficient to ensure the document is clearly understood.

It is not necessary to translate the entire document but it is necessary to state the customer's name, customer's address, document type, document issuer, and document date.

The translation must state:



"I confirm that I am fluent in both [language] and English and verify that the translation (s) provided on this document is (are) true and accurate."

The translator must also record:

their name; name of their employer; professional capacity; contact address and telephone number (or email address in the absence of the last two items); sign and date the certification.

You must provide documents to verify your identity...

All

A structure chart	
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Companies

Certificate of Incorporation and Certificate of Name Change (if applicable)	
Registers of Members and due diligence documentation from any shareholder with a >25% interest in the corporate entity - see "Private Individuals" above	
Register of Directors and due diligence documentation from any director of the corporate entity - see "Private Individuals" above	
Authorised signatory list for those individuals from whom we may accept instructions	

Trusts

Trust Deed. This can be redacted but must show: the name of the Trust, jurisdiction of establishment, all parties to the Trust, and signature pages	
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...and to verify your financial circumstances

Business earnings	3 years' (un)audited accounts OR dividend statements (if applicable) AND bank statements	
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Declaration

Thank you for your interest in a RAW Mortgage.

Please read the following declaration before signing:

I declare that:

1. I have applied for a mortgage loan based on the information provided;
2. the information provided on this form is, to the best of my knowledge and belief, accurate and complete;
3. if the information changes before the mortgage loan completes, I will inform RAW Capital Partners Ltd;
4. the property has never been, and will not for the term of the mortgage loan be, occupied by the applicant or by a person connected to the applicant; and
5. the mortgage loan will be secured on my property, which may be repossessed if I do not maintain payments.

	<i>Authorised signatory</i>	<i>Authorised signatory</i>
Signed:		
Print name:		
Dated:	dd/mm/yyyy	dd/mm/yyyy

We accept scanned copies of physically signed Application Forms or electronic copies of electronically signed Application Forms.

IF WE DO NOT RECEIVE A SIGNED APPLICATION FORM, WE WILL SEND IT FOR ELECTRONIC SIGNATURE USING THE EMAIL PROVIDED ABOVE.