

Application form
Unregulated 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 follow three simple steps.

Step 1: Complete and sign an Application Form

Please complete all of the questions, providing as much information as possible, before signing the declaration on the final page of this Application Form.

Failure to do so may result in further questions and delays in processing your application.

Step 2: Provide supporting documentation

Please read the section entitled: “You must provide documents to support your application” carefully – it provides all the information you need.

Step 3: Return documentation to RAW

Once complete, return the Application Form, supporting documentation, and anything else you believe will support your application 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.

If you need help with the steps above, 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:	

The introducer firm is a member of a mortgage network or club through which the procurement fee should be paid	
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1.2 Case summary

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

2.2 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>	
Where did the funds used to pay the arrangement and other fees come from?	Income	
	Savings	
	Inheritance	
	Sale of assets	
	Other	
	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>	
<p>Employment history: 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	
<p>Property ownership: 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	
<p>Savings/Investment: 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	

2.4 Source of wealth (continued)

	<i>First applicant</i>	
<p><i>Inheritance</i></p> <p>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	
<p><i>Other</i></p> <p>Please provide a description of anything else which contributed to your existing wealth</p>	Not applicable	

Section 3: Financial details

3.1 Income

All figures should be annual values.

	<i>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>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>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 its creditors	
I/we confirm that the entity has not entered into an arrangement for interest arrears	
I/we confirm that neither the entity nor its Key Principals has 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			

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.

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

4.5 Property confirmations

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	
The property will be let to unconnected parties	
The subject property is currently let	

Section 5: Loan details

5.1 Rationale

Purpose of loan:	Property purchase		Refinance	
	Equity release		Refurbish / renovate	

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

5.2 Loan details

Loan amount:	£			
... or Loan to Valuation ratio:	%			
Loan term:	years			
Tracker/Fixed	Tracker		Fixed	
Fixed rate period	Years		Or expiry date	
Estimated completion date:	dd/mm/yyyy			

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	

Section 6: other information

6.1 Solicitor

Firm Name:	
Address:	
Primary Contact:	
Telephone:	
E-Mail	

6.2 Access Details for the Lender's Valuer

Firm Name:	
Primary Contact:	
Telephone:	
E-mail:	

6.3 Valuer

Is any valuer assigned to the property?	Yes		No	
Valuer Name:				
Primary Contact:				
Telephone:				
Email:				

6.4 Bank account from which interest will be paid

Bank:	
Address:	
Sort Code / SWIFT:	
Account Number / IBAN:	

You must provide documents to verify your identity...

All

Authorised signatory list for those individuals from whom we may accept instructions	
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Companies

A structure chart confirming the a) name and registered address of the entity and b) names, address, and roles of its key principals (i.e. shareholders and directors)	
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If the structure chart does not contain the information requested, please provide additional supporting documentation (e.g. Certificate of Incorporation, Register of Members, Register of Directors)

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

The documents required will vary depending on your financial circumstances.

<i>If you...</i>	<i>You need to provide...</i>	
Business earnings	3 years' (un)audited accounts	
Own a property portfolio	Schedule of information, a copy of which is available upon request	

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 your enquiry;
- 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.

Further, we may use your personal data to send marketing communications we think will be relevant to you.

Marketing communications	Please tick this box if you do not want to receive future marketing communications from RAW Capital Partners Ltd.	
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Your personal data is not transferred to non-equivalent

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

Declaration

Thank you for your interest in a RAW Mortgage. Please read the following declaration before signing.

If applicant signing

1. I have applied for a mortgage loan based on the information provided, which is to the best of my knowledge and belief, accurate and complete. If the information changes before the mortgage loan is completed, I will inform RAW Capital Partners Ltd; and
2. the mortgage loan will be secured on the subject property, which may be repossessed if mortgage payments are not maintained.

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

If introducer signing on behalf of applicant(s)

1. I confirm that the applicant has provided authorisation to share their personal data with RAW for the purpose of taking steps necessary to enter into a contract. I undertake to provide evidence of such authorisation upon request.
2. I have applied for a mortgage loan based on the information provided, which is to the best of my knowledge and belief, accurate and complete. If the information changes before the mortgage loan is completed, I will inform RAW Capital Partners Ltd; and
3. the mortgage loan will be secured on the subject property, which may be repossessed if mortgage payments are not maintained.

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

**IF WE DO NOT RECEIVE A SIGNED APPLICATION FORM,
WE WILL SEND IT TO THE APPLICANT(S) FOR REVIEW AND SIGNING VIA THE EMAIL PROVIDED**