

# Commercial Mortgages

## Application Form

### 1. Intermediary details (mortgage brokers only)

Your Aldermore Bank PLC reference number (if pre-registered with us):

Individual contact name:

Business name:

Business telephone:

Mobile telephone:

Email address:

Business address:

Postcode:

### 2. Applicant details

Applicant name:

Ref. Number (if applicable):

Have you seen the applicant face to face? (mortgage brokers only):

### 3. Application type

Individual(s)  Limited Liability Partnership  Limited Partnership  Sole Trader  Limited Company

### 4. Purpose of loan

Purchase  Refinance  Mixed

### 5. Your new mortgage details – Overview

Loan amount: £ Interest only period required (if applicable): Product:

Property value: £ Property use: Residential  Mixed  Commercial

Repayment term: months Requested or Expected margin: Estimated completion date (if known):

### 6. Financial Conduct Authority regulated mortgage (please tick)

Is this an FCA regulated loan? Yes  No

Will the applicant or a close family relative occupy more than 40% of the proposed security at any time during the term of the mortgage? Yes  No

Is this a Consumer Buy-to-let application? Yes  No

**NOTE:** Consumer Buy-to-let is a remortgage where:

- Residential property was previously occupied by the applicant/related person or was inherited AND
- Applicant does not already own other residential property that is also let (please note: the other property must not be let to a related person).

If you answered yes to any of the questions in section 6, please refer to our Residential Mortgages Team on **0333 3211000**.

## 7. Limited Company/Limited Partnership/Limited Liability Partnership

If you selected Limited Company, Limited Partnership or Limited Liability Partnership in 'Section 3 – Application type' please complete this section below. If not please proceed to page 3 and commence from 'Section 8 – Individual(s)/Director(s)/Shareholder(s)'.

### Company Details

Registered name:

Registered number:

Nature of business:

Trading since (MM/YYYY):

Registered address:

Postcode:

Correspondence address. Same as above (tick if same)

### Number of shareholders with 25% or greater

Name	Director/shareholder or shareholder only (please state)	% Share

### Latest income Y/E (most recent first)

	Year 1	Year 2	Year 3
Year ending			
Turnover			
Gross profit			
Net profit			
Drawing & Dividends			
Gross debt			
Accounts (audited/certified/management/SA302/Draft)			
Adjusted net profit			
Rental income			
Net tangible assets			
Depreciation			
Add backs			
Extraordinary items			
Months included			

### Company current investment portfolio

Which applicant this relates to	Total no. of properties	Estimated portfolio value	Total outstanding mortgage balance (if applicable)	Total monthly rental income	Total monthly mortgage payment
1					
2					
3					

**Accountants details**

Contact name:	Company:
Telephone number:	
Qualifications:	
Full address:	
	Postcode:

**8. Individual(s)/Director(s)/Shareholder(s)**

	Main applicant	Second applicant
Title		
First name		
Middle name		
Surname		
Date of birth		
National Insurance No.		
Estimated retirement age		
Gender	Male <input type="checkbox"/> Female <input type="checkbox"/>	Male <input type="checkbox"/> Female <input type="checkbox"/>
Nationality	British <input type="checkbox"/> EU <input type="checkbox"/> Other <input type="checkbox"/>	British <input type="checkbox"/> EU <input type="checkbox"/> Other <input type="checkbox"/>
Permanent rights to reside in the UK	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Length of residency	Years      Months      From birth <input type="checkbox"/>	Years      Months      From birth <input type="checkbox"/>
Marital status	Single <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/>	Single <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/>
	Divorced/Dissolved <input type="checkbox"/> Civil Partnership <input type="checkbox"/>	Divorced/Dissolved <input type="checkbox"/> Civil Partnership <input type="checkbox"/>
	Living with partner <input type="checkbox"/> Widow <input type="checkbox"/>	Living with partner <input type="checkbox"/> Widow <input type="checkbox"/>
Previous names (Title, First name, Surname)		

**Home address**

	Main applicant	Second applicant
Address		
	Postcode	Postcode
Date moved in		
Residential status (tick one box)	Owner with mortgage <input type="checkbox"/> Owner without mortgage <input type="checkbox"/> Renting – private landlord <input type="checkbox"/> Renting – Local authority/Social landlord <input type="checkbox"/> Renting – Letting agent <input type="checkbox"/> Living with parents <input type="checkbox"/> Living with friends/relatives <input type="checkbox"/> Employer accommodation <input type="checkbox"/>	Owner with mortgage <input type="checkbox"/> Owner without mortgage <input type="checkbox"/> Renting – private landlord <input type="checkbox"/> Renting – Local authority/Social landlord <input type="checkbox"/> Renting – Letting agent <input type="checkbox"/> Living with parents <input type="checkbox"/> Living with friends/relatives <input type="checkbox"/> Employer accommodation <input type="checkbox"/>

If resident at current address for less than 3 years then please enter a previous address(es) below  
(continue within further information section on page 11 if required)

### Previous address(es)

	Main applicant	Second applicant
Address		
	Postcode	Postcode
Date moved in		
Residential status (tick one box)	Owner with mortgage <input type="checkbox"/> Owner without mortgage <input type="checkbox"/> Renting – private landlord <input type="checkbox"/> Renting – Local authority/Social landlord <input type="checkbox"/> Renting – Letting agent <input type="checkbox"/> Living with parents <input type="checkbox"/> Living with friends/relatives <input type="checkbox"/> Employer accommodation <input type="checkbox"/>	Owner with mortgage <input type="checkbox"/> Owner without mortgage <input type="checkbox"/> Renting – private landlord <input type="checkbox"/> Renting – Local authority/Social landlord <input type="checkbox"/> Renting – Letting agent <input type="checkbox"/> Living with parents <input type="checkbox"/> Living with friends/relatives <input type="checkbox"/> Employer accommodation <input type="checkbox"/>

### Contact details

	Main applicant	Second applicant
Home phone number		
Work phone number		
Mobile phone number		
Email		
Preferred contact method		

### Employment details

	Main applicant	Second applicant
Employment status (tick one box)	Employed (shareholding of less than 25%) <input type="checkbox"/> Employed (shareholding of 25% or more) <input type="checkbox"/> Self-employed – sole trader <input type="checkbox"/> Self-employed – partnership <input type="checkbox"/> Retired <input type="checkbox"/> Not working <input type="checkbox"/>	Employed (shareholding of less than 25%) <input type="checkbox"/> Employed (shareholding of 25% or more) <input type="checkbox"/> Self-employed – sole trader <input type="checkbox"/> Self-employed – partnership <input type="checkbox"/> Retired <input type="checkbox"/> Not working <input type="checkbox"/>

**Please only complete the relevant parts of section 8 below according to your employment status:**

Employed (shareholding of less than 25%) – please complete section 8a. and 8d.

Employed (shareholding of 25% or more) – please complete section 8b. and 8d.

Self-employed – sole trader / Self-employed partnership – please complete section 8b. and 8d.

Retired – please complete parts 8c. and 8d.

Not working – please complete section 8d.

**8a. If employed**

If you are employed with less than 25% shareholding, please complete this section, if you're employed with a shareholding of 25% or more please go straight to section 8b.

	Main applicant	Second applicant
Employment type	Full time <input type="checkbox"/> Part time <input type="checkbox"/>	Full time <input type="checkbox"/> Part time <input type="checkbox"/>
Occupation		
Job title		
Start date		
Basic salary		
Overtime		
Commission		
Bonus		
Allowance		
London Weighting		

Employer details	Main applicant	Second applicant
Employer's name		
Payroll number		
Employer's telephone number		
Employer's email address		
Current employment address		
	Postcode	Postcode

**Previous employment**

(Please complete this section if you have been with your current employer for less than 1 year)

Employer details	Main applicant	Second applicant
	Full time <input type="checkbox"/> Part time <input type="checkbox"/>	Full time <input type="checkbox"/> Part time <input type="checkbox"/>
Occupation		
Job title		
Start date		
Basic salary		
Overtime		
Commission		
Bonus		
Allowance		
London Weighting		

Employer details	Main applicant	Second applicant
Employer's name		
Payroll number		
Employer's telephone number		
Employer's email address		
Current employment address		
	Postcode	Postcode

**8b. If you are self-employed or employed with a shareholding of 25% or more, please complete this section.**

Employment type: Full time  Part time

Occupation: \_\_\_\_\_

Business sector: \_\_\_\_\_

Date commenced trading (mm/yyyy): \_\_\_\_\_

Percentage of business owned: \_\_\_\_\_

Accountants used to prepare accounts: Yes  No

If yes, please provide:

Accountant name: \_\_\_\_\_

Company name: \_\_\_\_\_

Telephone number: \_\_\_\_\_

Qualifications: \_\_\_\_\_

Full address: \_\_\_\_\_

Postcode: \_\_\_\_\_

**Latest earned income – year ended (please provide most recent year first)**

Earned income	Year ending (mm/yyyy)

**Company contact details**

Company name: \_\_\_\_\_

Telephone number: \_\_\_\_\_

Correspondence address: \_\_\_\_\_

\_\_\_\_\_

Postcode: \_\_\_\_\_

**8c. If retired**

	Main applicant	Second applicant
Gross annual pension income		
Net monthly pension income		

**8d. Other sources of income**

	Main applicant		Second applicant	
Does the applicant have any other income	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>

**If yes**

Other income source	
Gross annual other income	
Net monthly income	

If you have any other employed/self employed income please complete in the further information section on page 11.

**Assets and liabilities – for individuals/ associated individuals**

Please state for which applicant these are for, and if there are more please detail these within the further information section on page 11.

**Personal dwellings**

Which applicant this relates to	Value of property (if applicable)	Monthly mortgage/rent payment	Outstanding mortgage balance (if applicable)
1			
2			
3			

**Current investment portfolio**

Which applicant this relates to	Total no. of properties	Estimated portfolio value	Total outstanding mortgage balance (if applicable)	Total monthly rental income	Total monthly mortgage payment
1					
2					
3					

\* If any more investments please provide us with a full portfolio

**Other Mortgage and Secured Loan History (non Buy-to-let)**

Which applicant this relates to	Account number	Outstanding balance	Monthly payment	End date	Repay on completion
1					Yes <input type="checkbox"/> No <input type="checkbox"/>
2					Yes <input type="checkbox"/> No <input type="checkbox"/>
3					Yes <input type="checkbox"/> No <input type="checkbox"/>

**Credit cards/Store cards/Overdrafts**

Which applicant this relates to	Account number	Card Provider/Bank	Card end date (if applicable)	Balance	To be repaid
1					
2					
3					

**HP loans/Unsecured Loans**

Which applicant this relates to	Account number	Lender	End date	Balance	Monthly payment	To be repaid
1						Yes <input type="checkbox"/> No <input type="checkbox"/>
2						Yes <input type="checkbox"/> No <input type="checkbox"/>
3						Yes <input type="checkbox"/> No <input type="checkbox"/>

**Other commitments (non lifestyle)**

Which applicant this relates to	Account number	Balance	To be repaid
1			
2			
3			

Have you ever been made insolvent, bankrupt, made any voluntary arrangements with creditors or been involved in any court proceedings for debt? Yes  No

If you are or have been a director or officer of a company or other corporate body, which has been insolvent or entered into liquidation, whether compulsory or voluntary (save for the purpose of amalgamation or reconstruction of a solvent company), or had a receiver appointed of its undertakings or been involved in any court proceedings for debt? Yes  No

**9. Property details**

Property address: \_\_\_\_\_

Postcode: \_\_\_\_\_

Estimated value: \_\_\_\_\_

Purchase price/original purchase price: \_\_\_\_\_

Property type:	Buy-to-let single unit	<input type="checkbox"/>	HMO (up to 6 bedrooms)	<input type="checkbox"/>	Guest House/B & B	<input type="checkbox"/>
	Multi freehold (up to 4 units)	<input type="checkbox"/>	Multi freehold (5 or more units)	<input type="checkbox"/>	Office	<input type="checkbox"/>
	Retail (with living accommodation)	<input type="checkbox"/>	HMO (7 bedrooms or more)	<input type="checkbox"/>	Takeaway	<input type="checkbox"/>
	Retail (without living accommodation)	<input type="checkbox"/>	School/nursery	<input type="checkbox"/>	Warehouse/industrial unit/factory	<input type="checkbox"/>
Property description (Residential property only):	Apartments/flats	<input type="checkbox"/>	Block of flats	<input type="checkbox"/>	Bungalows	<input type="checkbox"/>
	End of terrace house	<input type="checkbox"/>	Mid terraced house	<input type="checkbox"/>	Executive	<input type="checkbox"/>
	Ex Local authority house	<input type="checkbox"/>	Ex local authority flat	<input type="checkbox"/>	HMO (licensed)	<input type="checkbox"/>
	HMO (non licensed)	<input type="checkbox"/>	Semi-detached house	<input type="checkbox"/>	Student accommodation	<input type="checkbox"/>
	Flats above commercial premises	<input type="checkbox"/>				

If HMO or Multi freehold please confirm the number of units: \_\_\_\_\_

Estimated rental income/Net Operating Income: \_\_\_\_\_

Location: England  Scotland  Wales Use of property: Owner occupier  Investment Tenure: Freehold  Leasehold  Heritable (former feuhold)  Heritable subject to lease **If leasehold**

Years remaining on lease: \_\_\_\_\_

Rent review date: \_\_\_\_\_

Service charge: \_\_\_\_\_

Ground rent: \_\_\_\_\_



### Schedule of tenancies for primary security

Is there an existing tenancy agreement? Yes  No

If yes, is there an AST agreement: Yes  No

Tenants names:

Term of lease/agreement: Years Months

Rental income:

Vacant possession on completion: Yes  No

#### If there is a lease in place please complete the questions below

Rent review date:

Lease start date:

Break clauses in lease: Yes  No  Break year:

Authorised guarantee agreement: Yes  No

If no, estimated rental income:

#### If more than 1 tenant please detail in the further information section on page 11.

### 10. Loan details

Loan amount: Term:

Repayment type:	Capital repayment	<input type="checkbox"/>	Interest only	<input type="checkbox"/>	Part and part	<input type="checkbox"/>
If Interest only, please confirm the repayment vehicle:	Inheritance	<input type="checkbox"/>	Mortgage – linked investment	<input type="checkbox"/>	Other managed investment	<input type="checkbox"/>
	Pension lump sum	<input type="checkbox"/>	Revert to capital repayment	<input type="checkbox"/>	Sale of security property	<input type="checkbox"/>
	Sale of other residential property	<input type="checkbox"/>	Sales of non-property assets	<input type="checkbox"/>	Other	<input type="checkbox"/>

If part and part please state interest only amount: £

### 11. Loan purpose

Loan purpose:	Purchase	<input type="checkbox"/>	Refinance	<input type="checkbox"/>	Mixed	<input type="checkbox"/>
If Interest only, please confirm the repayment vehicle:	Capital raising – business purposes	<input type="checkbox"/>	Debt consolidation	<input type="checkbox"/>	Transfer of equity	<input type="checkbox"/>
	£		£		£	
	Capital raising – none property related	<input type="checkbox"/>	Outstanding mortgage balance	<input type="checkbox"/>	Property purchase	<input type="checkbox"/>
	£		£		£	
	Capital raising – property related	<input type="checkbox"/>	Outstanding mortgage balance	<input type="checkbox"/>	Property purchase	<input type="checkbox"/>
	£		£		£	

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**If purchase or mixed**

Source of deposit:	Savings	<input type="checkbox"/>	Equity	<input type="checkbox"/>	Builder gifted	<input type="checkbox"/>
	Vendor gifted	<input type="checkbox"/>	Family gifted	<input type="checkbox"/>	Inter family sale	<input type="checkbox"/>
	Additional borrowing	<input type="checkbox"/>	External investment	<input type="checkbox"/>	Inter company or director loan	<input type="checkbox"/>
	Mezzanine funding	<input type="checkbox"/>	Other	<input type="checkbox"/>		

Vendor name: \_\_\_\_\_ Telephone number: \_\_\_\_\_

Is there a selling agent involved in this transaction? Yes  No

**If yes, please provide:**

Name: \_\_\_\_\_

Telephone number: \_\_\_\_\_

Full address: \_\_\_\_\_

Postcode: \_\_\_\_\_

**12. Valuation – Arrangements to access primary security****Please complete this section for each security**

Contact type: Yes  Applicant  Selling agent  Builder  Vendor  Housing association

Contact name: \_\_\_\_\_

Contact telephone number: \_\_\_\_\_

**Please provide any additional information which will help the valuer to gain access:**

### 13. Solicitors details

#### Free legal fees on remortgages

Aldermore currently offers free legal fees for Individual(s) remortgaging buy-to-let single residential units, through its nominated Solicitor and will pay for the costs of the legal work necessary to move the mortgage to Aldermore. Costs incurred for additional work must be paid for by you. Please tick this box if you qualify for free legal fees and do not complete the section below.

If your application does not qualify for free legal fees, or if you would prefer to nominate your own solicitor to act then please provide full details below:

Firm name:

Contact name:

Telephone number:

Full address:

Postcode:

DX number:

Solicitors email:

Solicitors direct dial:

### 14. Any further information

Please use this section to let us know any extra detail/extra notes.

Please fill in the whole form using a ball point pen and send it to:

**Aldermore Bank PLC**  
1st Floor, Block B, Western House  
Lynch Wood, PETERBOROUGH  
PE2 6FZ

FOR ALDERMORE BANK PLC OFFICIAL USE ONLY

This is not part of the instruction to your Bank / Building Society

Please arrange for the payment to be taken on the \_\_\_\_\_ day of each month.

If a non-banking day, payment is taken on next banking day.  
If left blank, the default is 28th day.

Name(s) of account holder(s)

  

Service user number

4 2 7 9 9 5

Bank/building society account number

Reference

Branch sort code

**Instruction to your bank or building society**

Please pay Aldermore Bank PLC Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with Aldermore Bank PLC and, if so, details will be passed electronically to my bank/ building society.

Name and full postal address of your bank or building society

To: The Manager	Bank/Building Society
Address	
Postcode	

Signature(s)

Date

Banks and building societies may not accept Direct Debit Instructions for some types of account

This guarantee should be detached and retained by the payer.



### The Direct Debit Guarantee

This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.

If there are any changes to the amount, date or frequency of your Direct Debit Aldermore Bank PLC will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Aldermore Bank PLC to collect a payment, confirmation of the amount and date will be given to you at the time of the request.

If an error is made in the payment of your Direct Debit, by Aldermore Bank PLC or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society - if you receive a refund you are not entitled to, you must pay it back when Aldermore Bank PLC asks you to.

You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

## Application declaration – to be signed by all applicant(s)

**For your own benefit and protection you should read this declaration carefully before signing, which should be read in conjunction with your Application Form above. If you do not understand any part please ask for further information.**

**In this declaration "I", "me", "my", "mine" means each of the applicants to the mortgage application and "the Lender" means Aldermore Bank Plc (and its successors, transferees and assigns).**

**By applying for a mortgage I affirm the following statements:**

### 1. Applications and Representations

The Lender reserves the right to reject my application without giving any reason except where legally obliged to do so, or withdraw any offer of mortgage, without giving any reason. No person (other than an employee of the Lender) is empowered to make any representations or give any undertaking on behalf of the Lender in relation to the mortgage applied for and the Lender shall not be liable for any such representations or undertakings made.

### 2. Intermediaries

I agree that if a third-party intermediary submitted this application on my behalf the Lender may liaise with, and supply information to, this third-party about any matters connected with my mortgage application and my mortgage, including any complaint about my mortgage application or mortgage, unless otherwise instructed by me.

### 3. Valuation

That even though I may be provided with a copy of the Valuation Report by them, the Lender and the Valuer accepts no responsibility to me for the accuracy of any Valuation Report in respect of any property. Any such Valuation Report is not a Building Survey or a Survey and Valuation and is intended for the Lender's valuation purposes only, with limited information because of the nature of the inspection. If advice about the structural condition of a property is required, a Building Survey or Survey and Valuation must be obtained by me.

### 4. Privacy Notice

I have been provided with a copy of the Lender's Privacy Notice, a copy of which is attached to this declaration and which explains:

1. How and why the Lender may collect and use my personal data
2. My rights under relevant data protection laws.

### 5. Association

Another person's records will be "associated" with mine by the Lender when:

1. There is a joint application
2. I advise the Lender of a financial association with another person
3. Credit Reference Agencies have existing linked or associated records.

This "association" will link records at credit reference agencies and may be taken into account in any future credit applications made by the relevant individuals. This shall continue until one person applies to the credit reference agencies and is successful in filing a "disassociation". Therefore, I MUST ensure when making a joint application or advising the Lender of some other financial association that I am entitled to:

1. Disclose information about joint applicants and anyone referred to by me
2. Authorise the Lender to search, link or record information at credit reference agencies about me and anyone referred to by me.

### 6. Assignment

The Lender may, without notice or consideration, transfer, assign or otherwise dispose of either in whole or in part, its rights in respect of any loan, mortgage or policies of life assurance or other security made in connection with this mortgage application to any company, person, or body.

### 7. Declaration

I declare that, as far as I know and believe, the information I have given in this application is true and that if I provide any false, inaccurate or misleading information it may constitute a criminal offence on my part, which may lead to a criminal prosecution, and imprisonment and/or a fine; further, that it may lead to a civil action against me for recovery of any losses that the Lender incurs.

In addition, when I give the Lender information about another person, I am acting with their knowledge and approval, and have their authority to agree to the processing of their personal details and have provided them with a copy of the Lender's Privacy Notice.

**If you are applying in an Individual name, ALL applicant(s) should complete and sign below.**

**If you are applying in a Company name, please confirm the Company you are signing on behalf of and ensure that ALL company directors (irrespective of percentage shareholding) and anyone with a shareholding greater than 25% complete and sign below.**

Company name

### Signature(s) of applicant(s)

Full name	Signature	Date
Full name	Signature	Date

**If there are more than two signatories, please provide an additional copy of this declaration.**

## Privacy notice – to be retained by all applicant(s)

### A summary of how we use your personal data

#### About us

We are Aldermore Bank Plc ("Aldermore"), our Company Registration number is 947662 and our Head Office address is 1st Floor, Block B, Western House, Lynch Wood, Peterborough, PE2 6FZ. This privacy notice summarises how and why Aldermore use your personal data.

In this notice we provide examples of how personal data is collected and how it is used. More information on this can be found by reviewing our **full privacy policy**. You can also contact our Data Protection Officer if you have any questions about this notice, would like further information about the points raised or to exercise any of your rights.

From time to time, and in particular when you provide us with additional personal information or add additional products, we may also provide you with additional service specific information about the use of your personal data which should be read alongside this notice.

#### Our full privacy policy

It is important that you understand how the personal information you give us will be used. Therefore, we strongly advise that you read our **full privacy policy**, which is available at [www.aldermore.co.uk](http://www.aldermore.co.uk), or you can ask us for a copy.

#### What personal data do we collect from you and how do we collect it?

We may collect certain personal data which (either on its own or when combined with other information we hold about you) allows us to identify you as an individual and which is about you. You can see details of the types of personal data we may collect about you in our **full privacy policy**.

We will generally collect your personal data directly from you, or via third parties such as brokers or intermediaries. However, we may also collect data from and/or combine your personal data with information from other sources such as Credit Reference Agencies (CRAs) or fraud prevention agencies, and publicly available sources such as social media and Companies House. You can see details of such other sources in our **full privacy policy**.

#### What do we do with your data and who might we share it with?

We process your data to provide you with the product or service you are using, in accordance with our contract, or to take steps to enter into a contract in respect of a product or service you have requested. We may also use your personal data to comply with our legal obligations, such as detecting and monitoring fraud and other financial crime, and complying with our regulatory obligations.

Some of our processing of your personal data is done on the basis that it is necessary for our legitimate interests in running an efficient and effective bank, including administration, records keeping and governance, improving our products and services and for marketing research and developing statistics, as well as some profiling and automated decision making. We also process your personal data for matters of substantial public interest, such as protecting vulnerable customers or detecting and preventing fraud.

These activities may include sharing your personal data with third party service suppliers such as payment service providers. Other uses of personal data will be to ensure that we can meet our legal and regulatory obligations (and the regulator's expectations) such as meeting audit requirements. We share your information within the Aldermore Bank Group and our contracted third parties who either provide a service to us or you.

We may also, from time to time, ask you for your consent for other purposes, which we will explain to you at the time. Much of what we do with your personal data is not based on your consent and is instead based on other legal grounds. However, for processing that is based on your consent, you have the right to revoke that at any time.

More details about why we use your personal data, who we share it with and how and when you can withdraw your consent can also be found in our **full privacy policy**.

#### Individuals you have financial links with

We may also collect personal information about other individuals who you have a financial link with. This may include people who you have joint accounts or policies with such as your partner/spouse, dependents, beneficiaries, guarantors or people you have commercial links to, for example beneficial owners, directors, shareholders, employees and officers of your company.

We will collect this information to assess any applications, provide the services requested and to carry out Anti-Money Laundering and fraud prevention checks. You can find out more about how we process personal information about individuals with whom you have a financial link in our **full privacy policy**.

#### Transferring data abroad?

We will only send your data outside of the European Economic Area (EEA) to follow your instructions, comply with a legal duty or work with our agents and advisers who we use to help run your accounts and services. Safeguards that we put in place include contractual obligations imposed on the recipients of your personal data to require them to protect your personal data to the standard required in the EEA. More information on this can be found in our **full privacy policy**.

#### How we use credit reference and fraud prevention agencies

In order to process your application we will supply your personal information to CRAs including how you use our products and services and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity.

We will also continue to exchange information about you with CRAs on an ongoing basis, including about your settled accounts and any debts not fully repaid on time, information on funds going into the account, the balance on the account and, if you borrow, details of your repayments or whether you repaid on time. CRAs will share your information with other organisations, for example other organisations that you ask to provide you with products and services. Your data will also be linked to the data of any joint applicants or other financial associates as explained above. You can find out more about the identities of the CRAs, and the ways in which they use and share personal information at: [www.experian.co.uk/crain/index.html](http://www.experian.co.uk/crain/index.html).

The personal information we have collected from you and anyone you have a financial link with may be shared with fraud prevention agencies who will use it to prevent fraud and money laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment. Further details of how your information will be used by us and these fraud prevention agencies can be found in our **full privacy policy**.

#### Data privacy notices from other organisations

Fraud Prevention Agencies and CRAs will use your personal data to perform their services or functions as data controllers in their own right. These notices are separate to our own. Additionally, where a broker or other intermediary processes your personal data as a data controller in its own right, its own privacy notice will apply and you should ask them for a copy if you have not received one by the time you are introduced to us.

#### What are your rights over your personal data?

You have a number of rights in relation to your personal data. You can find more information in our full privacy policy or by contacting us if you wish to exercise any of the following rights.

- to request access to your personal data and to obtain information about how we process it
- to object to the processing of your personal data
- to restrict processing of your personal data
- to have your personal data erased
- to have your personal data corrected if it is inaccurate and to have incomplete data completed
- to move, copy or transfer your personal data
- rights in relation to automated decision making including profiling
- the right to complain to the Information Commissioner's Office at: [www.ico.org.uk](http://www.ico.org.uk) who regulates the processing of personal data in the UK.

#### Marketing

We will keep you informed about our products and services similar to those you already have, although you can opt out of receiving this at any time by logging on to your account where online access is provided, writing to us or emailing us at any of the contacts published on our website.

#### Contact us

Data Protection Officer  
Aldermore  
1st Floor, Block B, Western House  
Lynch Wood  
Peterborough  
PE2 6FZ

Email: [DPO@aldermore.co.uk](mailto:DPO@aldermore.co.uk)



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