

## Application Checklist

Completed form	<input type="checkbox"/>	SA302	<input type="checkbox"/>	<b>Product</b>	Rate	Y/N
Photographic proof of ID	<input type="checkbox"/>	Self employed applicants only	<input type="checkbox"/>	Fixed rate	<input type="checkbox"/>	<input type="checkbox"/>
Proof of address	<input type="checkbox"/>	ASTs for property	<input type="checkbox"/>	Tracker	<input type="checkbox"/>	<input type="checkbox"/>
Last 3 months payslips Employed applicants only	<input type="checkbox"/>	Copy of recent bank statement	<input type="checkbox"/>			

This form is only suitable for Buy to Let applications. If the applicant has lived in the proposed property or is not planning to use the property as a business. Please contact us.

## Details of Professional Introducer

Landbay member number	<input type="text"/>	Firm's telephone number	<input type="text"/>
Broker's surname	<input type="text"/>	Firm's fax number	<input type="text"/>
Broker's forenames	<input type="text"/>	Network, if any	<input type="text"/>
Broker's mobile number	<input type="text"/>	Mortgage club, if any	<input type="text"/>
Broker's email address	<input type="text"/>	FCA number (if directly regulated)	<input type="text"/>
Firm name	<input type="text"/>	Have you met the applicant face-to-face?	<input type="text"/>
Address	<input type="text"/>	Are you charging a fee to the applicant?	<input type="text"/>
Postcode	<input type="text"/>	Amount	£ <input type="text"/>

## A) Limited Company Application

Registered name	<input type="text"/>	Nature of business	<input type="text"/>
Registered number	<input type="text"/>	Year end	<input type="text"/>
Trading since	<input type="text"/>	Correspondence address (If different)	<input type="text"/>
Registered address	<input type="text"/>	Postcode	<input type="text"/>
Postcode	<input type="text"/>		

### Shareholders with 25% share or greater

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

### Company financials

Latest income Y/E (most recent first)	Year 1	Year 2	Year 3
Year end			
Turnover			
Gross profit			
Net Profit			
Adjusted net profit			
Rental income			
Net tangible assets			
Depreciation			
Drawing & dividends			
Gross debt			
Accounts (audited   certified   management   SA302   Draft) Please attach			

**B) Details of Each Applicant**

**First applicant**

Title	<input type="text"/>	If less than 3 years, please give previous address(es). Use continuation sheet if necessary	<div style="border: 1px solid black; height: 100%; width: 100%;"></div>
Surname	<input type="text"/>		
Forenames	<input type="text"/>		
Maiden name (if applicable)	<input type="text"/>		
Date of birth	<input type="text"/>		
Marital status	<input type="text"/>		
Nationality	<input type="text"/>		
How long resident in UK?	<input type="text"/>		
Dependents	Number <input type="text"/>		
	Ages <input type="text"/>		
Telephone numbers	Home <input type="text"/>		
	Work <input type="text"/>		
Email address	<input type="text"/>	Postcode	<input type="text"/>
Present address	<div style="border: 1px solid black; height: 50px; width: 100%;"></div>	Date moved to this address	<input type="text"/>
Postcode	<input type="text"/>	Who owned this property?	<input type="text"/>
Date moved to this address	<input type="text"/>	If you have a different correspondent address, please give details here	<div style="border: 1px solid black; height: 100%; width: 100%;"></div>
Residential status	<input type="checkbox"/> Owner with mortgage		
	<input type="checkbox"/> Owner no mortgage		
	<input type="checkbox"/> Tenant		
	<input type="checkbox"/> W/family or friends		
		Postcode	<input type="text"/>

**B) Details of Each Applicant**

**Second applicant**

Title	<input type="text"/>	If less than 3 years, please give previous address(es). Use continuation sheet if necessary	<div style="border: 1px solid black; height: 100%; width: 100%;"></div>
Surname	<input type="text"/>		
Forenames	<input type="text"/>		
Maiden name (if applicable)	<input type="text"/>		
Date of birth	<input type="text"/>		
Marital status	<input type="text"/>		
Nationality	<input type="text"/>		
How long resident in UK?	<input type="text"/>		
Dependents	Number <input type="text"/>		
	Ages <input type="text"/>		
Telephone numbers	Home <input type="text"/>		
	Work <input type="text"/>		
Email address	<input type="text"/>	Postcode	<input type="text"/>
Present address	<div style="border: 1px solid black; height: 60px; width: 100%;"></div>	Date moved to this address	<input type="text"/>
Postcode	<input type="text"/>	Who owned this property?	<input type="text"/>
Date moved to this address	<input type="text"/>	If you have a different correspondent address, please give details here	<div style="border: 1px solid black; height: 100%; width: 100%;"></div>
Residential status	<input type="checkbox"/> Owner with mortgage		
	<input type="checkbox"/> Owner no mortgage		
	<input type="checkbox"/> Tenant		
	<input type="checkbox"/> W/family or friends		
		Postcode	<input type="text"/>

**C) Applicants with Residential Mortgages (If Applicable)**

**First applicant**

Property value

Mortgage account No.

Lender's name

Type of mortgage

Present address

Postcode

Monthly payment

Outstanding balance

Mortgage start date

Original loan amount

Please give details of further advances here

Is the account currently up to date?  Yes  No

If 'no' please provide full details and explanation.

Use continuation sheet if necessary.

Has the account been in arrears in the last 2 years?  Yes  No

If 'yes' please provide full details and explanation.

Use continuation sheet if necessary.

**Second applicant**

Property value

Mortgage account No.

Lender's name

Type of mortgage

Present address

Postcode

Monthly payment

Outstanding balance

Mortgage start date

Original loan amount

Please give details of further advances here

Is the account currently up to date?  Yes  No

If 'no' please provide full details and explanation.

Use continuation sheet if necessary.

Has the account been in arrears in the last 2 years?  Yes  No

If 'yes' please provide full details and explanation.

Use continuation sheet if necessary.

## D) Personal Applicants

To be completed if you are an employee of a business or company in which you do not own more than a 25% stake, retired or unemployed.

### First applicant

Job title	<input type="text"/>	Other income (State whether guaranteed Give details)	<input type="text"/>
Employer's name	<input type="text"/>		
Employer's address	<input type="text"/>		
Postcode	<input type="text"/>		
Nature of business	<input type="text"/>	If current employment is less than three years, please provide details to cover last three years.	<input type="text"/>
Date joined	<input type="text"/>		
Contact name for reference	<input type="text"/>		
Is employment	<input type="checkbox"/> Employed		
	<input type="checkbox"/> Self employed		
	<input type="checkbox"/> Full time		
	<input type="checkbox"/> Part time		
	<input type="checkbox"/> Retired		
	<input type="checkbox"/> Unemployed	Job title	<input type="text"/>
If contract, then (please state time remaining on contract)	<input type="text"/>	Employer's name	<input type="text"/>
Under notice of redundancy?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Employer's address	<input type="text"/>
Basic gross income	<input type="text"/> p.a		
Guaranteed income	<input type="text"/> p.a		
Regular overtime	<input type="text"/> p.a	Postcode	<input type="text"/>
Gross pension income (If retired)	<input type="text"/> p.a	Date joined	<input type="text"/>
		Basic gross income	<input type="text"/>

## D) Personal Applicants

To be completed if you are an employee of a business or company in which you do not own more than a 25% stake, retired or unemployed.

### Second applicant

Job title	<input type="text"/>	Other income (State whether guaranteed Give details)	<input type="text"/>
Employer's name	<input type="text"/>		
Employer's address	<input type="text"/>		
Postcode	<input type="text"/>		
Nature of business	<input type="text"/>	If current employment is less than three years, please provide details to cover last three years.	<input type="text"/>
Date joined	<input type="text"/>		
Contact name for reference	<input type="text"/>		
Is employment	<input type="checkbox"/> Employed		
	<input type="checkbox"/> Self employed		
	<input type="checkbox"/> Full time		
	<input type="checkbox"/> Part time		
	<input type="checkbox"/> Retired		
	<input type="checkbox"/> Unemployed	Job title	<input type="text"/>
If contract, then (please state time remaining on contract)	<input type="text"/>	Employer's name	<input type="text"/>
Under notice of redundancy?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Employer's address	<input type="text"/>
Basic gross income	<input type="text"/> p.a		
Guaranteed income	<input type="text"/> p.a		
Regular overtime	<input type="text"/> p.a	Postcode	<input type="text"/>
Gross pension income (If retired)	<input type="text"/> p.a	Date joined	<input type="text"/>
		Basic gross income	<input type="text"/>

## E) Self Employed Applicants

To be completed by individuals who own 25% or more of total share capital or majority shareholder. Details of all businesses of which you have such a shareholding to be given. Employment history must be given for the last three years. Use continuation sheet if necessary.

### First applicant

Name of business	<input type="text"/>
Nature of business	<input type="text"/>
Company registration No.	<input type="text"/>
Business address	<input type="text"/>
Postcode	<input type="text"/>
Telephone number	<input type="text"/>
Date established	<input type="text"/>
Self-employed date	<input type="text"/>
Percentage of shareholding	<input type="text"/>
Income for last 3 years (Including salaries, dividends and your share of net profit)	<input type="text"/> Year 1
	<input type="text"/> Year 2
	<input type="text"/> Year 3
Accountant's practice	<input type="text"/>
Chartered, certified or other	<input type="text"/>
Contact name	<input type="text"/>
Accountant's address	<input type="text"/>
Postcode	<input type="text"/>
Telephone number	<input type="text"/>
Fax number	<input type="text"/>



## E) Self Employed Applicants

To be completed by individuals who own 25% or more of total share capital or majority shareholder. Details of all businesses of which you have such a shareholding to be given. Employment history must be given for the last three years. Use continuation sheet if necessary.

### Second applicant

Name of business	<input type="text"/>	
Nature of business	<input type="text"/>	
Company registration No.	<input type="text"/>	
Business address	<input type="text"/>	
Postcode	<input type="text"/>	
Telephone number	<input type="text"/>	
Date established	<input type="text"/>	
Self-employed date	<input type="text"/>	
Percentage of shareholding	<input type="text"/>	
Income for last 3 years (Including salaries, dividends and your share of net profit)	<input type="text"/>	Year 1
	<input type="text"/>	Year 2
	<input type="text"/>	Year 3
Accountant's practice	<input type="text"/>	
Chartered, certified or other	<input type="text"/>	
Contact name	<input type="text"/>	
Accountant's address	<input type="text"/>	
Postcode	<input type="text"/>	
Telephone number	<input type="text"/>	
Fax number	<input type="text"/>	

**F) Bank Account Details**

**First applicant**

National insurance number

Name of bank

Bank account number

Sort code

Date account opened

**Second applicant**

National insurance number

Name of bank

Bank account number

Sort code

Date account opened

**Credit (Please provide all details of all credit agreements other than mortgages)**

Joint with applicant 2?

Loan 1    Loan 2    Loan 3    Loan 4

Credit grantor/lender

Purpose of loan

Monthly repayment

Outstanding balance

Loan 1    Loan 2    Loan 3    Loan 4

Credit grantor/lender

Purpose of loan

Monthly repayment

Outstanding balance

**Credit card (Please provide details of all credit and debit cards)**

Joint with applicant 2?

Card 1    Card 2    Card 3    Card 4

Card issuer

Card type

Credit limit

Outstanding balance

Card 1    Card 2    Card 3    Loan 4

Card issuer

Card type

Credit limit

Outstanding balance

**F) Bank Account Details**

**First applicant**

Have you ever been refused a mortgage?  Yes  No

Have you ever had a judgement for bad debt recorded against you?  Yes  No

Are there any pending/imminent court proceedings against you?  Yes  No

Have you ever failed to keep up payments under any loan?  Yes  No

Have you ever been declared bankrupt?  Yes  No

Do you receive income support or any other?  Yes  No

Do you receive income support or any other social payments?  Yes  No

Do you pay or receive any child maintenance?  Yes  No

Have you been subject to an IVA/CVA?  Yes  No

Have you had a property repossessed?  Yes  No

Are you aware of anyone with whom you are financially associated who has adverse credit?  Yes  No

**Second applicant**

Have you ever been refused a mortgage?  Yes  No

Have you ever had a judgement for bad debt recorded against you?  Yes  No

Are there any pending/imminent court proceedings against you?  Yes  No

Have you ever failed to keep up payments under any loan?  Yes  No

Have you ever been declared bankrupt?  Yes  No

Do you receive income support or any other?  Yes  No

Do you receive income support or any other social payments?  Yes  No

Do you pay or receive any child maintenance?  Yes  No

Have you been subject to an IVA/CVA?  Yes  No

Have you had a property repossessed?  Yes  No

Are you aware of anyone with whom you are financially associated who has adverse credit?  Yes  No

## G) Mortgage Requirements

Property address

Postcode

Standard construction?  Yes  No

If not, then please give details here

Multi-unit?

Year built

Property tenure and unexpired lease if app.

- Freehold  
 Leasehold  
 Unexpired lease

### If the property is a house

Number of floors

Is the house a HMO?  Yes  No

If yes, is it licensed?  Yes  No

Property type  Terraced  
 Detached  
 Semi-detached

Number of bedrooms

Number of kitchens

Number of living rooms

Number of tenants

If the property is leasehold

Leasehold   
 Service charge

Is the property ex-local authority, MOD or Housing Association owned?

Yes  No

If so, please give details

Is the property adjoining or adjacent to commercial premises?

Yes  No

If so, please give details

### If the property is a flat

Number of rooms

Number of floors in block

Number of flats in block

Purpose built  Yes  No

Lift  Yes  No

Maisonettes  Yes  No

Studio  Yes  No

Will you be in receipt of any discount, price reduction, cash payment or incentive in respect of this property or be purchasing or re-financing through or be in any way connected with an investment syndicate or club?

Yes  No

## G) Mortgage Requirements

Is this a distressed sale?  Yes  No

Is the property being purchased below market value?  Yes  No

Is the property being purchased as a sale and rent back?  Yes  No

Is property ready to sell or let out?  Yes  No

How and when did you source the property?

Vendor's name

Is it your intention to let the property to a family member or to live in the property yourself in the future?  Yes  No

If so, please give details

Proposed tenants  Professional  
 Family  
 Housing Ass.  
 DSS tenants  
 Student  
 Holiday

Lease Type  AST  
 Contract

Terms

Purchase or remortgage  Purchase

Existing mortgage lender  Remortgage

Outstanding balance

Remortgage amount

Purpose of remortgage

If purchasing, where will the deposit come from?  
 Savings  
 Property sale  
 Gift  
 Equity release

### Loan details

Purchase price

Purchase date (if refinancing)

Estimated value (if refinancing)

Loan required

Monthly rental income

Details of who to contact to arrange the valuation of the property

Telephone number

## H) Your Solicitor's Details

Name of firm	<input type="text"/>	Telephone	<input type="text"/>
Solicitor acting	<input type="text"/>	Fax	<input type="text"/>
Solicitor's address	<input type="text"/>	Email	<input type="text"/>
Postcode	<input type="text"/>	Sole trader?	<input type="checkbox"/> Yes <input type="checkbox"/> No

**Please Note:** the lender will normally instruct your solicitor to act on your behalf in respect of both the conveyance and compilation of their requirements with regard to letting the property, provided the firm:

- Has a minimum of two partners
- The solicitor acting holds a current practicing certificate
- Is shown in the current edition of the "Solicitors & Barristers Directory and Diary"
- Has commercial premises from where business is conducted.

**I) Properties Owned**

Do you own any other let properties?  Yes  No

**If 'yes' please answer**

How many investment properties do you own?

Do you manage the properties yourself?  Yes  No

Management company name and address

Postcode

When did you start letting property?

Are all the properties let on assured shorthold tenancies?  Yes  No

Where properties are not let on assured shorthold tenancies, please give details

**Please give details of all owned, excluding your home (use continuation sheet if necessary):**

Property address

Postcode

- Type of let
- Family
  - Professional
  - Student
  - DSS tenants
  - Housing assoc.
  - Holiday
  - Asylum seekers
  - Other

No. of tenancies

Monthly payment

Lender

Original purchase price

Original purchase date

Annual rental income

Date property let from

Property value

Date of valuation

Mortgage balance

Date mortgage commenced

Account number

Mortgage term outstanding

Original purchase price

Mortgage payment/month

Interest rate

- Interest type
- Fixed
  - Capped
  - Variable

**I) Properties Owned**

Property details continued

Property address	<input type="text"/>	Original purchase date	<input type="text"/>
		Annual rental income	<input type="text"/>
		Date property let from	<input type="text"/>
		Property value	<input type="text"/>
		Date of valuation	<input type="text"/>
Postcode	<input type="text"/>	Mortgage balance	<input type="text"/>
Type of let	<input type="checkbox"/> Family <input type="checkbox"/> Professional <input type="checkbox"/> Student <input type="checkbox"/> DSS tenants <input type="checkbox"/> Housing assoc. <input type="checkbox"/> Holiday <input type="checkbox"/> Other <input type="checkbox"/> Asylum seekers	Date mortgage commenced	<input type="text"/>
No. of tenancies	<input type="text"/>	Account number	<input type="text"/>
Monthly payment	<input type="text"/>	Mortgage term outstanding	<input type="text"/>
Lender	<input type="text"/>	Original purchase price	<input type="text"/>
Original purchase price	<input type="text"/>	Mortgage payment/month	<input type="text"/>
		Interest rate	<input type="text"/>
		Interest type	<input type="checkbox"/> Fixed <input type="checkbox"/> Capped <input type="checkbox"/> Variable



**I) Properties Owned**

Property details continued

Property address	<input type="text"/>	Original purchase date	<input type="text"/>
		Annual rental income	<input type="text"/>
		Date property let from	<input type="text"/>
		Property value	<input type="text"/>
		Date of valuation	<input type="text"/>
Postcode	<input type="text"/>	Mortgage balance	<input type="text"/>
Type of let	<input type="checkbox"/> Family <input type="checkbox"/> Professional <input type="checkbox"/> Student <input type="checkbox"/> DSS tenants <input type="checkbox"/> Housing assoc. <input type="checkbox"/> Holiday <input type="checkbox"/> Other <input type="checkbox"/> Asylum seekers	Date mortgage commenced	<input type="text"/>
No. of tenancies	<input type="text"/>	Account number	<input type="text"/>
Monthly payment	<input type="text"/>	Mortgage term outstanding	<input type="text"/>
Lender	<input type="text"/>	Original purchase price	<input type="text"/>
Original purchase price	<input type="text"/>	Mortgage payment/month	<input type="text"/>
		Interest rate	<input type="text"/>
		Interest type	<input type="checkbox"/> Fixed <input type="checkbox"/> Capped <input type="checkbox"/> Variable

**I) Properties Owned**

Property details continued

Property address	<input type="text"/>	Original purchase date	<input type="text"/>
		Annual rental income	<input type="text"/>
		Date property let from	<input type="text"/>
		Property value	<input type="text"/>
		Date of valuation	<input type="text"/>
Postcode	<input type="text"/>	Mortgage balance	<input type="text"/>
Type of let	<input type="checkbox"/> Family <input type="checkbox"/> Professional <input type="checkbox"/> Student <input type="checkbox"/> DSS tenants <input type="checkbox"/> Housing assoc. <input type="checkbox"/> Holiday <input type="checkbox"/> Other <input type="checkbox"/> Asylum seekers	Date mortgage commenced	<input type="text"/>
No. of tenancies	<input type="text"/>	Account number	<input type="text"/>
Monthly payment	<input type="text"/>	Mortgage term outstanding	<input type="text"/>
Lender	<input type="text"/>	Original purchase price	<input type="text"/>
Original purchase price	<input type="text"/>	Mortgage payment/month	<input type="text"/>
		Interest rate	<input type="text"/>
		Interest type	<input type="checkbox"/> Fixed <input type="checkbox"/> Capped <input type="checkbox"/> Variable

## Landbay Customer Declaration

### 1. By signing this declaration, you confirm that:

- 1.1 the information given, whether on this Landbay P2P Loan Application form or otherwise, is true, accurate, complete and not misleading, and that you will notify us promptly of any changes that may occur prior to completion;
- 1.2 this is a buy to let application for persons running a business through property and that the loan is not afforded protection by the Financial Conduct Authority.
- 1.3 you will, at no time during the Landbay P2P Loan term, use the mortgaged property as a personal residence by you, your spouse, civil partner or any other person whose relationship with you has the characteristics of marriage, parent, brother, sister, child, grandparent or grandchild;
- 1.4 you have taken out landlord property insurance for the amount stated in the valuation;
- 1.5 you have read and agreed to the use of information at section 3 below;
- 1.6 you agree that we may make appropriate enquiries regarding immigration status to the Home Office, validation of information supplied within the application process to HM Revenue & Customs under the HMRC Verification Scheme, any Credit Reference Agency or any past/present employer, accountant, lender or bank) in order to assess whether to accept your buy-to-let mortgage application, and also at periodic stages during the term of your mortgage;
- 1.7 you waive any confidentiality or privilege in respect of this Landbay P2P Loan Application and confirm that any solicitor or other party acting for you is authorised to disclose to us, at any time any information or documentation we request or which we consider reasonably to be relevant;
- 1.8 any payments in respect of your Landbay P2P Loan Application are made for, and on behalf of, all parties to it;
- 1.9 if we provide you with a copy of, or extract from, your valuation report we make no representation or warranty (express or implied), nor accept any liability or responsibility in respect of its contents;
- 1.10 we may record or monitor any telephone or email communication with you for training purposes or client protection;
- 1.11 we may decline this Landbay P2P Loan Application or withdraw any subsequent offer made to you prior to execution of the loan agreement without stating a reason;
- 1.12 any additional security insurance arrangements are made for benefit only and you have no right or claim in relation to them;
- 1.13 you are aware that mortgage payment will be made via Direct Debit from the bank detailed in the application form.
- 1.14 that you have never had a mortgage turned down by any other lender, that you have never been in arrears with any credit agreement during the past three years and you have never had a judgement for debt registered against you (or made bankrupt/sequestered or failed to maintain payments under any mortgage or credit agreement);
- 1.15 you are aware that forging a signature or completing an application using false details/information may make you liable for criminal prosecution;

## Landbay Customer Declaration

### 2. Transfers of rights and duties

By signing this agreement/completing an online application, you acknowledge that you are aware of the possibility of a Securitisation of our rights, and/or a transfer of the rights and duties of a Landbay Lender under the Loan Agreement to a new Landbay Lender and you agree to the conditions below:

- 2.1 We can make a transfer, in whole or in part, of our rights and/or duties under the Loan Agreement, and/or the Legal Charge at any time.
- 2.2 You consent to such transfers in this application form and we can make a transfer of our rights, in law or in equity, without any further consent from, or notice to you.
- 2.3 You consent to any transfers of a Landbay Lender's rights and duties to another Landbay Lender and agree that you will on demand do such thing or execute such documents as we require in order to give full effect to any such transfer, and further agree that we may (acting as your agent) execute such documents on your behalf as are necessary to give full effect to any such transfer.
- 2.4 We may provide to any actual or potential transferee of any of the rights and/or duties under the Loan Agreement and/or the Legal Charge (a "Transferee") any information or papers about you, the Loan Agreement, the Legal Charge, the Specified Property and any other security held by us or the conduct of the Account between you and us.
- 2.5 You agree that we may provide information about:
  - i. your Landbay P2P Loan Application Form and any supporting documentation,
  - ii. your Mortgage Loan and any related security,
  - iii. any other information relating to the Specified Property,
  - iv. the history and conduct of your Account,
  - v. the results of any statistical, monitoring or quality analysis activity that we may carry out on your Account from time to time and
  - vi. any other relevant information,
    - a. to any such person or organisation who does, or we believe wishes to, enter into any transfer, with us or who does or wishes to fund or otherwise be involved in any transfer;
    - b. to any purchaser or potential purchaser of our rights under the Loan and/or the Legal Charge or any person who does or wishes to fund or otherwise be involved in any such purchase; and
    - c. to us or any previous transferee. We may provide that information at any time on, prior to or after any actual or potential transfer under Clause 2.1, of this Clause 2.
    - d. You understand that we may provide such information to any such person or organisation including, but not limited to, credit reference agencies for the purpose of quality analysis.

## Landbay Customer Declaration

### 3. Use of Information

- 3.1 In considering your Landbay P2P Loan Application we will search your personal and where applicable, business record at one or more Credit Reference Agencies. They will add details of our search to your records and your Landbay P2P Loan Application will be seen by other organisations that make searches. Information held about you by the Credit Reference Agencies may already be linked to records relating to one or more of your partners.
- 3.2 By making a joint Landbay P2P Loan Application, you confirm that you are entitled to:
- i. disclose information about your joint applicant (note that for the purpose of limited company applications director/guarantors are considered applicants) and anyone referred to by you; and authorise us to search, link or record information at Credit Reference Agencies about you and anyone referred to by you.
- 3.3 We may use a credit scoring system and we may use automated decisioning when assessing your Landbay P2P Loan Application.
- 3.4 If you are a director, we will seek confirmation from Credit Reference Agencies that the residential address that you provide corresponds to the address listed on the restricted register of directors' home addresses at Companies House. Information on the performance of any Landbay P2P loan will be recorded against each director to the loan with Credit Reference Agencies.
- 3.5 If you are in doubt as to whether any fact is material, you should provide full details separately to Landbay. If you give incorrect or misleading information, your Landbay P2P Loan Application could be affected.
- 3.6 We will also add to your personal and where applicable, business record with one or more of the Credit Reference Agencies details of your agreement with us, the payment you make under it, any default or failure to keep to its terms and any change of address you fail to tell us about where a payment is overdue. These records will be shared with other organisations and used by us and them to trace debtors, recover debt, and to manage your accounts or insurance policies.
- 3.7 We and other originations may check your details with Fraud Prevention Agencies. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering. You may also be liable to criminal prosecution. Further details explaining how the information held by fraud prevention agencies may be used can be obtained by writing to us, emailing us at [mortgages@landbay.co.uk](mailto:mortgages@landbay.co.uk) or telephoning us on 02038177700.
- 3.8 We, the Credit Reference Agencies and the Fraud Prevention Agencies will also use the records for statistical analysis about credit, insurance and fraud. We may also use information about you to carry out market research.
- 3.9 We may, at our discretion make enquiries regarding immigration status to the Home Office, validation of information supplied within the application process to HM Revenue & Customs under the HMRC Verification Scheme, any past/present employer, accountant, lender or bank) in order to assess whether to accept your buy-to-let mortgage application, and also at periodic stages during the term of your mortgage;
- 3.10 You have a right to receive a copy of the information we hold about you if you apply to us in writing. A fee of £10 will be payable.
- 3.11 Any use of your personal information will be subject to the terms of our privacy policy, which can be found on our website and which sets out the terms on which we may collect, store and use your personal information. By providing us with this completed Landbay P2P Loan Application form you confirm that you have read, understood and consent to the entirety of the Landbay privacy policy.
- 3.12 We may outsource the administration of your mortgage account to a third party. You authorise us to give, send and receive information and personal data to/from any such third party for the purpose of administering your mortgage account. You understand that this information may be sent/received verbally, in writing, via telephone, fax or electronic



## Landbay Customer Declaration

All applicants for a Landbay P2P Loan are required to sign the following section and by doing so you acknowledge and agree to the entirety of the above terms. To forge a signature may make you liable to criminal prosecution.

**Please note: Failure to keep up the payments on this loan may result in a Receiver of Rent being appointed and/or possession taken.**

I/We accept the conditions of the application as highlighted in the above Customer Declaration:

**First Applicant**

Print name: \_\_\_\_\_  
Signature: \_\_\_\_\_  
Date: \_\_\_\_\_

**Second Applicant (if applicable)**

Print name: \_\_\_\_\_  
Signature: \_\_\_\_\_  
Date: \_\_\_\_\_