



IMPORTANT: Make sure you read and complete ALL sections and sign and date the application form.

KentReliance

Additional borrowing application form

We will do everything we can to make sure that your application is processed as quickly, efficiently and smoothly as possible. You can help make this happen by ensuring all the questions have been answered and that all the documentation required accompanies this form.

Under no circumstances should you sign a blank application form.

WHAT PRODUCT ARE YOU APPLYING FOR?

Please tick and complete as applicable.

Residential Product Interest rate %

Buy to let Product Interest rate %

Do you wish the product fee to be added to the loan? Yes No (subject to eligibility)

Introducer's name and address:

FCA number:

Submission route details

What level of advice is given? Advised Execution-only

Is the application being submitted via a Mortgage Club/Packager/Network? Yes No

If **YES**, please provide the company name

For Buy to Let applications only

Does the applicant(s) own other Buy to Let properties? Yes No

Has any applicant(s) or "related person" ever lived in the property? Yes No

Did the applicant(s) inherit the property or was it gifted? Yes No

Please return this application to:

Kent Reliance
PO Box 599
Chatham
ME4 9DU

IF ANY QUESTIONS ARE NOT APPLICABLE PLEASE MARK N/A

1 PERSONAL INFORMATION

Please give information in the spaces provided or tick the appropriate boxes. Please use **BLOCK CAPITALS** and **ANSWER ALL QUESTIONS**.

Is the loan in a company name? Yes No If **YES**, name of company

Number of applicants/directors: 1 2 3 4 (Please complete two application forms if more than two applicants/directors)

For Residential applications if the applicant is married then their spouse must be included in the application.

1st Applicant

- 1. Title (✓) Mr Mrs Miss Ms Other
- 2. Forename(s)
- 3. Middle name(s)
- 4. Surname
- 5. Date of birth / /
- 6. Estimated retirement age
- 7. Nationality
- 8. Right to reside in the UK? Yes No
- 9. Diplomatic immunity? Yes No
- 10. Length of residency Years Months From birth
- 11. Marital status/Civil Partnership
- 12. Has the applicant ever been known by another name? Yes No

If **YES**, please complete the following:

- Title (✓) Mr Mrs Miss Ms Other
- Forename(s)
- Middle name(s)
- Surname

13. Current address

 Postcode

14. Residential status
from to

15. If you have lived at your current address for less than three years, please provide your previous address.

 Postcode

16. Residential status
from to

At least one telephone number and National Insurance number must be provided.

- 17. Contact details
Home tel
Work tel
Mobile
Email address
Preferred contact method

18. National Insurance number

2nd Applicant

- 1. Title (✓) Mr Mrs Miss Ms Other
- 2. Forename(s)
- 3. Middle name(s)
- 4. Surname
- 5. Date of birth / /
- 6. Estimated retirement age
- 7. Nationality
- 8. Right to reside in the UK? Yes No
- 9. Diplomatic immunity? Yes No
- 10. Length of residency Years Months From birth
- 11. Marital status/Civil Partnership
- 12. Has the applicant ever been known by another name? Yes No

If **YES**, please complete the following:

- Title (✓) Mr Mrs Miss Ms Other
- Forename(s)
- Middle name(s)
- Surname

13. Current address

 Postcode

14. Residential status
from to

15. If you have lived at your current address for less than three years, please provide your previous address.

 Postcode

16. Residential status
from to

At least one telephone number and National Insurance number must be provided.

- 17. Contact details
Home tel
Work tel
Mobile
Email address
Preferred contact method

18. National Insurance number

STERLING INCOME ASSESSMENT

Is only sterling income being used to assess affordability? Yes No

EMPLOYMENT STATUS

- Employed (employed under 25% shareholder) – **please complete section 2**
- Self-employed (employed over 25% shareholder, self-employed sole trader, self-employed partnership) – **please complete section 3**
- Fixed term contract – **please complete section 4**
- Not working/Retired – **please go to section 11**

2 EMPLOYMENT DETAILS – IF EMPLOYED

Employed applicants – Please enclose your last three payslips if paid monthly, or 13 payslips if paid weekly.

1st Applicant

Full time? Yes No

19. Occupation

20. Company name

21. Employed since / /

22. Employment permanent? Yes No

23. Still within probationary period? Yes No

24. Basic salary £ per annum

25. Overtime £ per annum

26. Bonus £ per annum

27. Commission £ per annum

28. Allowance £ per annum

29. Job title

30. Payment frequency

31. Place of work

Postcode

32. HR details

HR contact name

Telephone number

33. HR department address

Postcode

34. Any foreseeable changes to income Yes No

If **YES**, please provide details

2nd Applicant

Full time? Yes No

19. Occupation

20. Company name

21. Employed since / /

22. Employment permanent? Yes No

23. Still within probationary period? Yes No

24. Basic salary £ per annum

25. Overtime £ per annum

26. Bonus £ per annum

27. Commission £ per annum

28. Allowance £ per annum

29. Job title

30. Payment frequency

31. Place of work

Postcode

32. HR details

HR contact name

Telephone number

33. HR department address

Postcode

34. Any foreseeable changes to income Yes No

If **YES**, please provide details

3 EMPLOYMENT DETAILS – IF SELF-EMPLOYED

Self-employed applicants – Please enclose copies of your last three years' accounts.

1st Applicant

Full time? Yes No

35. Occupation

36. Name of business

37. Date commenced trading / / /

Percentage of business owned %

Please state the Net profit for each of the last three tax years.

Year end / Net profit £

Year end / Net profit £

Year end / Net profit £

38. Any foreseeable changes to income Yes No

If **YES**, please provide details

2nd Applicant

Full time? Yes No

35. Occupation

36. Name of business

37. Date commenced trading / / /

Percentage of business owned %

Please state the Net profit for each of the last three tax years.

Year end / Net profit £

Year end / Net profit £

Year end / Net profit £

38. Any foreseeable changes to income Yes No

If **YES**, please provide details

4 EMPLOYMENT DETAILS – IF FIXED TERM CONTRACT

1st Applicant

Full time? Yes No

39. Occupation

40. Company name

41. Employed since / / /

42. Will the contract be renewed? Yes No

43. Has the contract been renewed previously? Yes No

44. Basic salary £ per annum

45. Overtime £ per annum

46. Bonus £ per annum

47. Commission £ per annum

48. Allowance £ per annum

49. Any foreseeable changes to income Yes No

If **YES**, please provide details

2nd Applicant

Full time? Yes No

39. Occupation

40. Company name

41. Employed since / / /

42. Will the contract be renewed? Yes No

43. Has the contract been renewed previously? Yes No

44. Basic salary £ per annum

45. Overtime £ per annum

46. Bonus £ per annum

47. Commission £ per annum

48. Allowance £ per annum

49. Any foreseeable changes to income Yes No

If **YES**, please provide details

PREVIOUS EMPLOYMENT STATUS

- Employed (employed under 25% shareholder) – **please complete section 5**
- Self-employed (employed over 25% shareholder, self-employed sole trader, self-employed partnership) – **please complete section 6**
- Fixed term contract – **please complete section 7**

5 PREVIOUS EMPLOYMENT DETAILS – IF EMPLOYED

Employed applicants – Please enclose your last three payslips if paid monthly, or 13 payslips if paid weekly. If you have more than one employment, please provide the details requested in boxes 50 to 59 for each other employment on a separate sheet.

1st Applicant

Full time? Yes No

50. Occupation

51. Company name

52. Employed since / /

53. Employment permanent? Yes No

54. Still within probationary period? Yes No

55. Basic salary £ per annum

56. Overtime £ per annum

57. Bonus £ per annum

58. Commission £ per annum

59. Allowance £ per annum

2nd Applicant

Full time? Yes No

50. Occupation

51. Company name

52. Employed since / /

53. Employment permanent? Yes No

54. Still within probationary period? Yes No

55. Basic salary £ per annum

56. Overtime £ per annum

57. Bonus £ per annum

58. Commission £ per annum

59. Allowance £ per annum

6 PREVIOUS EMPLOYMENT DETAILS – IF SELF-EMPLOYED

Self-employed applicants – Please enclose copies of your last three years' accounts.

1st Applicant

Full time? Yes No

60. Occupation

61. Name of business

62. Date commenced trading / /

63. Percentage of business owned %
Please state the Net profit for each of the last three tax years.

Year end / Net profit £

Year end / Net profit £

Year end / Net profit £

2nd Applicant

Full time? Yes No

60. Occupation

61. Name of business

62. Date commenced trading / /

63. Percentage of business owned %
Please state the Net profit for each of the last three tax years.

Year end / Net profit £

Year end / Net profit £

Year end / Net profit £

7 PREVIOUS EMPLOYMENT DETAILS – IF FIXED TERM CONTRACT

1st Applicant

Full time? Yes No

64. Occupation

65. Company name

66. Employed since / /

67. Will the contract be renewed? Yes No

68. Has the contract been renewed previously? Yes No

69. Basic salary £ per annum

70. Overtime £ per annum

71. Bonus £ per annum

72. Commission £ per annum

73. Allowance £ per annum

2nd Applicant

Full time? Yes No

64. Occupation

65. Company name

66. Employed since / /

67. Will the contract be renewed? Yes No

68. Has the contract been renewed previously? Yes No

69. Basic salary £ per annum

70. Overtime £ per annum

71. Bonus £ per annum

72. Commission £ per annum

73. Allowance £ per annum

SECOND INCOME (only if applicable)

- Employed (employed under 25% shareholder) – **please complete section 8**
- Self-employed (employed over 25% shareholder, self-employed sole trader, self-employed partnership) – **please complete section 9**
- Fixed term contract – **please complete section 10**

8 SECOND INCOME - IF EMPLOYED

Employed applicants – Please enclose your last three payslips if paid monthly, or 13 payslips if paid weekly. If you have more than one employment, please provide the details requested in boxes **74 to 83** for each other employment on a separate sheet.

1st Applicant

Full time? Yes No

74. Occupation

75. Company name

76. Employed since / /

77. Employment permanent? Yes No

78. Still within probationary period? Yes No

79. Basic salary £ per annum

80. Overtime £ per annum

81. Bonus £ per annum

82. Commission £ per annum

83. Allowance £ per annum

2nd Applicant

Full time? Yes No

74. Occupation

75. Company name

76. Employed since / /

77. Employment permanent? Yes No

78. Still within probationary period? Yes No

79. Basic salary £ per annum

80. Overtime £ per annum

81. Bonus £ per annum

82. Commission £ per annum

83. Allowance £ per annum

9 SECOND INCOME - IF SELF-EMPLOYED

Self-employed applicants – Please enclose copies of your last three years' accounts.

1st Applicant

Full time? Yes No

84. Occupation

85. Name of business

86. Date commenced trading / /

87. Percentage of business owned %

Please state the Net profit for each of the last three tax years.

Year end / Net profit £

Year end / Net profit £

Year end / Net profit £

2nd Applicant

Full time? Yes No

84. Occupation

85. Name of business

86. Date commenced trading / /

87. Percentage of business owned %

Please state the Net profit for each of the last three tax years.

Year end / Net profit £

Year end / Net profit £

Year end / Net profit £

10 SECOND INCOME - IF FIXED TERM CONTRACT

1st Applicant

Full time? Yes No

88. Occupation

89. Company name

90. Employed since / /

91. Will the contract be renewed? Yes No

92. Has the contract been renewed previously? Yes No

93. Basic salary £ per annum

94. Overtime £ per annum

95. Bonus £ per annum

96. Commission £ per annum

97. Allowance £ per annum

2nd Applicant

Full time? Yes No

88. Occupation

89. Company name

90. Employed since / /

91. Will the contract be renewed? Yes No

92. Has the contract been renewed previously? Yes No

93. Basic salary £ per annum

94. Overtime £ per annum

95. Bonus £ per annum

96. Commission £ per annum

97. Allowance £ per annum

11 ANY OTHER SOURCE OF INCOME (only if applicable)

1st Applicant

98. Maintenance income £ per annum

99. Private pension income £ per annum

100. Working tax credit income £ per annum

101. Other £ per annum

Source

2nd Applicant

98. Maintenance income £ per annum

99. Private pension income £ per annum

100. Working tax credit income £ per annum

101. Other £ per annum

Source

If the commitment is joint please only enter against one applicant.

1st Applicant

102. Current residential property

Mortgage/rent

Monthly residential mortgage repayment £

Residential mortgage balance outstanding £

Estimated value of current residential property £

Mortgage to be redeemed on completion? Yes No

Reason for not redeeming on completion (if applicable)

Lender/landlord details

Name of lender

Account number

Start date

Please provide details of all outstanding monthly commitments in excess of £50 and indicate (✓) if any will be repaid on completion of your mortgage.

	Total amount outstanding	Total monthly payment	To be repaid
Credit/store cards	£ <input type="text"/>	£ <input type="text"/>	<input type="checkbox"/>
Mail order/catalogue accounts	£ <input type="text"/>	£ <input type="text"/>	<input type="checkbox"/>
Bank loans (not secured)	£ <input type="text"/>	£ <input type="text"/>	<input type="checkbox"/>
	<input type="text"/> Lender	<input type="text"/> End date	
Bank overdrafts	£ <input type="text"/>	£ <input type="text"/>	<input type="checkbox"/>
Hire purchase/other loans	£ <input type="text"/>	£ <input type="text"/>	<input type="checkbox"/>
	<input type="text"/> Lender	<input type="text"/> End date	
Maintenance payments	£ <input type="text"/>	£ <input type="text"/>	<input type="checkbox"/>

103. Does the applicant own any investment/buy to let properties?

Yes No Total number of properties

Estimated value of portfolio £

Total outstanding balance of mortgages £

Total monthly portfolio rental income £

Total monthly portfolio mortgage payments £

104. Have you ever been in arrears with any borrowing including your mortgage or rent, or voluntarily given up possession of your property? Yes No

Commitment type

Highest number of missed payments in the last three years

105. Defaults

Have you ever had a default registered? Yes No

Date registered DD / MM / YYYY

Amount £

Date of satisfaction DD / MM / YYYY

2nd Applicant

102. Current residential property

Mortgage/rent

Monthly residential mortgage repayment £

Residential mortgage balance outstanding £

Estimated value of current residential property £

Mortgage to be redeemed on completion? Yes No

Reason for not redeeming on completion (if applicable)

Lender/landlord details

Name of lender

Account number

Start date

Please provide details of all outstanding monthly commitments in excess of £50 and indicate (✓) if any will be repaid on completion of your mortgage.

	Total amount outstanding	Total monthly payment	To be repaid
Credit/store cards	£ <input type="text"/>	£ <input type="text"/>	<input type="checkbox"/>
Mail order/catalogue accounts	£ <input type="text"/>	£ <input type="text"/>	<input type="checkbox"/>
Bank loans (not secured)	£ <input type="text"/>	£ <input type="text"/>	<input type="checkbox"/>
	<input type="text"/> Lender	<input type="text"/> End date	
Bank overdrafts	£ <input type="text"/>	£ <input type="text"/>	<input type="checkbox"/>
Hire purchase/other loans	£ <input type="text"/>	£ <input type="text"/>	<input type="checkbox"/>
	<input type="text"/> Lender	<input type="text"/> End date	
Maintenance payments	£ <input type="text"/>	£ <input type="text"/>	<input type="checkbox"/>

103. Does the applicant own any investment/buy to let properties?

Yes No Total number of properties

Estimated value of portfolio £

Total outstanding balance of mortgages £

Total monthly portfolio rental income £

Total monthly portfolio mortgage payments £

104. Have you ever been in arrears with any borrowing including your mortgage or rent, or voluntarily given up possession of your property? Yes No

Commitment type

Highest number of missed payments in the last three years

105. Defaults

Have you ever had a default registered? Yes No

Date registered DD / MM / YYYY

Amount £

Date of satisfaction DD / MM / YYYY

1st Applicant

106. County court judgements

Have you ever had a county court judgement registered?

Yes No

Date registered

Amount

Date of satisfaction

107. Individual voluntary arrangements (IVA)

Have you ever been subject to an IVA? Yes No

Date of IVA

Date IVA satisfied

108. Bankruptcies

Have you ever been made bankrupt? Yes No

Date of bankruptcy order

Date of bankruptcy discharge

109. Repossession

Have you ever had a property repossessed? Yes No

Date of repossession

110. Criminal convictions

Have you ever had a criminal conviction? Yes No

Date of conviction

Is the conviction spent? Yes No

111. Has any company of which you are or were a director gone in to insolvent liquidation or administration or had a receiver appointed of its assets or undertaking or made any arrangements with creditors or suffered any act indicative of insolvency or anything equivalent in any other country?

Yes No

2nd Applicant

106. County court judgements

Have you ever had a county court judgement registered?

Yes No

Date registered

Amount

Date of satisfaction

107. Individual voluntary arrangements (IVA)

Have you ever been subject to an IVA? Yes No

Date of IVA

Date IVA satisfied

108. Bankruptcies

Have you ever been made bankrupt? Yes No

Date of bankruptcy order

Date of bankruptcy discharge

109. Repossession

Have you ever had a property repossessed? Yes No

Date of repossession

110. Criminal convictions

Have you ever had a criminal conviction? Yes No

Date of conviction

Is the conviction spent? Yes No

111. Has any company of which you are or were a director gone in to insolvent liquidation or administration or had a receiver appointed of its assets or undertaking or made any arrangements with creditors or suffered any act indicative of insolvency or anything equivalent in any other country?

Yes No

13 MONTHLY HOUSEHOLD EXPENDITURE

112. Housekeeping

113. Council tax

114. Ground rent & service charge

115. Household goods

116. Essential travel

117. Clothing

118. Personal goods

119. Basic recreation

120. Telephone

121. Child care

122. Child maintenance & alimony

14 DEPENDANTS AND ADULT OCCUPIERS

123. Number of child dependants

124. Number of adult dependants

125. Number of non-dependant adults who will occupy the property

15 LOAN DETAILS

126. Type of loan Residential Buy to let Shared ownership Shared equity

127. Loan amount

128. Estimated value

129. Term

130. Repayment type

Capital repayment Interest-only (subject to eligibility) Part and part

**If Interest-only - Question 131 is mandatory
If Part and part - Question 132 is mandatory**

131. If all or part of your mortgage is to be on an interest-only basis, then details of how you intend to repay the loan at the end of the term are required for consideration. Please provide details and documentary evidence.

132. Should you have part of your mortgage on a repayment basis and part on an interest-only basis, please advise us of the respective amounts.

Repayment Interest-only

NB: If all or part of your mortgage is taken on an interest-only basis, it will be your responsibility to ensure that sufficient funds are available to repay the capital sum outstanding at the end of the mortgage term.

133. If shared ownership/shared equity, please state on what basis you are purchasing (otherwise leave blank).

Shared ownership

Additional share being purchased %

Monthly rental

Shared equity

State amount being purchased

Service charge

134. Housing association/equity holder

135. Lease allows staircasing to 100%? Yes No

If **NO**, then Kent Reliance will not be able to agree the advance.

NB: Please ensure you provide a copy of the Housing Association Agreement with your application.

136. If Buy to let please provide the anticipated monthly rental income on an unfurnished basis pcm

137. How much of the additional borrowing is for:

Repayment of existing loans for home improvements*

Extra money raised for home improvements*

Extra money raised for debt consolidation*

Other purpose*

please specify

*Please provide a full breakdown in section 23.

16 PROPERTY TO BE MORTGAGED

138. Address of the property to be mortgaged and description of the property.

 _____ Postcode _____

Tick only **ONE** of the following: House Bungalow Converted flat/maisonette Purpose built flat/maisonette
 Bedsit Studio flat Multiple flats on one freehold Student let HMO
 If house or bungalow, please tick **ONE** of the following: Detached Semi-detached Terraced
 For all properties, please list the number of Bedrooms Reception rooms Bathrooms Garage/parking spaces
 Kitchens

139. Is the property freehold or leasehold?

Freehold Leasehold **NB: If leasehold, please state the number of unexpired years remaining on the lease** years
If multiple flats on one freehold, number of flats on freehold Do flats all have long-term leases? Yes No

140. If the property is a flat, please answer these questions:

How many floors does the whole building have? Please state the floor number(s) of the flat(s)
 Does the building have a lift? Yes No

141. If the property is new or less than 10 years old, is NHBC or other guarantee in force? Yes No

141a. If you have answered **NO** to question 141 above, is it being supervised or was it supervised by a qualified architect? Yes No

141b. If you have answered **YES** to question 141a, please provide the name and address of the architect concerned.

 _____ Postcode _____

142. Construction of property

Standard construction Other Year built (if known)

If **other**, please provide details of the construction

143. What is the anticipated completion date? / /

144. Is the property connected to or above a commercial property? Yes No

145. Is any of the property to be used for business purposes? Yes No If **YES** %

146. Was the property owned by the Local Authority? Yes No

If **YES** Date purchased from Local Authority / /

147. Did the applicant purchase the property directly from the Local Authority? Yes No

148. Is the property subject to agricultural restrictions? Yes No

149. Does the property include more than three acres of land? Yes No If **YES** acres

150. If there are any persons aged 17 or over who will not be parties to the mortgage but who will live at the property, please give their full names and their dates of birth below. Anyone aged 17 or over at the time of completion of the mortgage will have to sign a form giving consent to the mortgage.

Name(s)	Date(s) of birth	Relationship to you
<input type="text"/>	<input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>

17 THE VALUATION

151. We will require a surveyor's report and valuation of the property, which is solely for our benefit in assessing that the property has sufficient security for the amount of loan applied for. You will receive a copy of this at the time of the offer. However, it is strongly recommended that you arrange a more detailed report for your own protection. If you would like a more detailed report we will be pleased to arrange for the valuer to contact you to discuss your particular requirements. If not, then a standard valuation will be carried out.

Do you wish to speak with the valuer about this? Yes No

If you require a more detailed report you should note that we operate a Panel of Valuers. Should a non-panel firm of valuers carry out a report for you it is most likely that they will **NOT** be eligible to carry out our valuation. Additional costs for supplementary reports will be invoiced to you directly by the valuer. Which valuation type do you require:

Valuation for lending purposes Valuation plus homebuyer's report Valuation plus building survey

NB: The surveyor's report and valuation for us will be prepared by an independent valuer on whose behalf we do not accept liability. Please note that if you withdraw your additional borrowing application after the valuation has been carried out, we will not be able to refund the valuation fee.

18 PROPERTY ACCESS DETAILS

152. Contact name 153. Telephone number

19 SOLICITOR'S DETAILS (if applicable)

154. Firm name and address

Postcode

Solicitor's name
 Telephone number
 Fax number

NB: We operate a Panel of Solicitors. Should the firm you wish to instruct not be on the panel then a separate firm will need to be instructed to act on our behalf. You will be responsible for any additional costs incurred.

20 BANK ACCOUNT DETAILS (for monthly payments)

155. **Bank details are mandatory**

Sort code - - Account number
 Bank name Account holder name

156. Which bank account is the Direct Debit to come from? Applicant 1 Applicant 2 Applicant 3 Applicant 4
 Which is the preferred payment date (between 10th and 28th)?

21 BANK ACCOUNT DETAILS (for payment of advance)

157. Sort code - - Account number
 Bank name Account holder name

22 INSURANCE OF THE PROPERTY

It is a condition of your mortgage that the property is adequately insured at all times. You must accept responsibility for the choice of insurer and the extent of the cover, and you must maintain insurance for the full reinstatement cost of your building as recommended by the valuer or calculated by your insurers. This insurance must remain in force for the life of the mortgage loan.

DECLARATION

I/we confirm that I/we will arrange buildings insurance as required by the terms of my/our mortgage for the full reinstatement cost and I/we acknowledge that this insurance must remain in force for the life of the mortgage loan.

1ST APPLICANT
Signed

Date / /

2ND APPLICANT
Signed

Date / /

T The information which you provide to us or which we obtain through our dealings with you or in connection with your account will be held by us on our computers and in other records, even if your application does not proceed to completion.

- We may use your personal information to help us provide the product(s) and service(s) you are applying for.
- In assessing your additional borrowing application (and administering your loan and our relationship with you), we will make enquiries and searches with credit reference agencies (including Equifax and CallCredit) using your personal information and we will inform such agencies that you have an account with us and how you operate that account, including details of any default history. Credit reference agencies record details of all enquiries or searches whether the application proceeds or not, and these will be seen by other organisations carrying out similar checks. We may use credit-scoring methods to assess your application and verify your identity. All information received and recorded by credit reference agencies may be used by other lenders in making credit decisions about you. **You should be aware that if you do not meet the obligations of any agreement with OneSavings Bank plc, the availability of this information to credit reference agencies and therefore to other lenders may have a serious effect on your ability to obtain credit in the future.**

For the purpose of this application, if two or more applicants complete this form, when we conduct the credit search, a financial association will be created with the other person(s).

- To prevent or detect fraud, or to assist in verifying your identity, we may make searches of records held by Kent Reliance, by our service providers, appointed representatives and related entities (including Kent Reliance Provident Society Limited (the “**Provident Society**”), subsidiaries of Kent Reliance or the Provident Society, or any subsidiary, holding company or affiliate from time to time of any entity named in this application (the “**Kent Reliance Group**”).
- The Kent Reliance Group will check and record 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. Law enforcement agencies may access and use this information. The Kent Reliance Group will search for similar applications made by you to other lenders and, if fraud is suspected, other relevant details will be shared with those lenders. This information may be used by other entities making financial and credit related decisions about you or in connection with any existing accounts for the purposes of detecting and preventing fraud.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:

- a) checking details on applications for credit and credit related or other facilities;
- b) managing credit and credit related accounts or facilities;
- c) recovering debt;
- d) checking details on proposals and claims for all types of insurance; and
- e) checking details of job applicants and employees.

Please write to the Head of Compliance at Kent Reliance, PO Box 599, Chatham, Kent ME4 9DU if you want to receive details of the relevant fraud prevention agencies.

- We will also use this information to:
 - a) update or enhance our customer records, deal with your enquiries and requests, and for account administration;
 - b) create and maintain a customer profile on you;
 - c) improve the quality of our products and services;
 - d) help us develop products and services that may be of interest to you in the future; and
 - e) carry out detailed statistical and business analysis.

- We may also pass on this information:
 - a) to credit reference, law enforcement and fraud prevention agencies for the purpose of preventing or detecting fraud or where otherwise required by law;
 - b) to other appropriate organisations, including debt collection agencies, to enable debtors or defaulters to be traced and pursued for any sum due to us;
 - c) to any insurance company/local authority to which you may make an application for a guarantee in connection with this loan;
 - d) to your legal adviser, financial adviser, and/or organisation that introduced you to us and any other of your professional advisers;
 - e) to the person who values any property which is security for the mortgage, and we may use or give information about your property to others for the purpose of helping to value properties;
 - f) to regulatory authorities and any other person/corporate body having a legal right to the information;
 - g) to any person giving a guarantee in respect of the loan to which this application relates or their advisers;
 - h) to any other employer, accountant, bank, landlord or mortgagee, or other appropriate person from which we seek a reference about you;
 - i) to successors in title to our business, our service providers, and members of the Kent Reliance Group in order to provide the products and services you need. Where we transfer your personal information outside the European Economic Area, we will endeavour to protect your personal information in accordance with strict data protection standards;
 - j) to anyone to whom we transfer, or may transfer, our rights and duties under our agreement with you;
 - k) to any other organisation if the law allows us to do so; and
 - l) to our professional advisers, auditors, the insurer of the property, third party mortgage administration service providers and any individual or organisation that we contract to provide goods or services to us.

If your marketing preferences allow, the Kent Reliance Group and its carefully selected third party partners may use your information to identify and contact you about offers, products or services it or they believe will interest you. Where we transfer your personal information outside the European Economic Area, we will endeavour to protect your personal information in accordance with strict data protection standards.

If you decide to become a member of the Provident Society (please see the section entitled “Becoming a member of the Provident Society”), we will provide your details to the Provident Society so that it can register you as a member and provide membership services to you. To find out more about membership of the Provident Society, please consult the rules of the Provident Society as adopted from time to time (the “**Rules**”). A copy of the Rules is available on request or at www.kentrelance.co.uk/provident-society. Details on how the Provident Society uses your personal information when you decide to become a member are provided in the section entitled “Becoming a member of the Provident Society”.

If you have any questions about the Data Protection Act 1998 or your rights under it, please write to the Head of Compliance at Kent Reliance, PO Box 599, Chatham, Kent ME4 9DU.

We may monitor and/or record telephone calls for service quality, to prevent/detect fraud and for training purposes.

25 BECOMING A MEMBER OF THE PROVIDENT SOCIETY

Individuals who are 16 or over and bodies corporate (eg a company or limited liability partnership) are entitled to become members of the Provident Society (ie Kent Reliance Provident Society Limited) when they open a mortgage account with us. The Provident Society is a Co-operative and Community Benefit Society. This is a form of mutual organisation that exists to benefit its members rather than outside shareholders. The Provident Society is the parent organisation of Kent Reliance Banking Services, connecting its members to Kent Reliance Banking Services and its business. This is done in part through a membership scheme, which allocates membership points according to the amount of members' account balances with Kent Reliance Banking Services (and in relation to other specified transactions which members undertake with Kent Reliance Banking Services and other members of the Kent Reliance Group) which will determine the financial benefits to which members may be entitled. Further details on this scheme are provided at www.kentreliance.co.uk/provident-society which also provides access to a range of offers, products and services for its members.

Please note that membership of the Provident Society is voluntary and you do not have to become a member of the Provident Society in order to open an account with Kent Reliance. However, please note that if you do not become (or cease to be) a member of the Provident Society, you will not be entitled to:

- receive notice of, attend and/or vote at any meetings of the Provident Society;
- any membership points (as described in the Rules, a copy of which are available on request or visit www.kentreliance.co.uk/provident-society);
- any dividend or other distribution (if any) declared or paid by the Provident Society from time to time; or
- any other right or benefit which the members of the Provident Society, solely in their capacity as members, are entitled to under the Rules of the Provident Society or otherwise.

HOW THE PROVIDENT SOCIETY USES YOUR PERSONAL INFORMATION

The information which you provide to the Provident Society or which the Provident Society obtains through its dealings with you or in connection with your membership will be held by the Provident Society on its computers and in other records. The Provident Society will use your personal information to help it provide membership services to you, to deal with your enquiries and requests, and to improve the quality of its membership services, and may conduct an electronic search on you via the services of external agencies in order to confirm your identity and comply with money laundering regulations.

The Provident Society may also share your information with third parties to protect both itself and other members against theft or fraud and it may pass your information to anyone you appoint to administer/operate your membership on your behalf. The Provident Society may also disclose your details where it is required to do so by law and to successors in title to its business, its service providers, appointed representatives and related entities (including members of the Kent Reliance Group) in order to provide the products and services you need. If your marketing preferences allow, the Kent Reliance Group and its carefully selected third party partners may use your information to identify and contact you about offers, products or services that it or they believe will interest you. Where the Provident Society transfers your personal information outside the European Economic Area, it will endeavour to protect your personal information in accordance with strict data protection standards.

If you have any questions about the Data Protection Act 1998 or your rights under it, please write to Kent Reliance Provident Society Limited, Reliance House, Sun Pier, Chatham, Kent ME4 4ET or email the Provident Society at members@krps.com.

26 MARKETING PREFERENCES – WE PROMISE NOT TO BOMBARD YOUR INBOX...

The Kent Reliance Group* wishes to use the information you have provided to contact you by post, telephone, email and/or text message (SMS) to conduct customer surveys and provide information about offers, products and services that it believes may interest you.

If you do not wish your information to be used in this way, please tick this box

The Kent Reliance Group* would also like to share your details with other carefully selected third parties so that they may contact you by post, telephone, email and/or text message (SMS) with information about offers, products and services that they believe may interest you.

If you are happy to receive this information, please tick this box

You can change your preferences at any time by writing to Kent Reliance, Reliance House, Sun Pier, Chatham, Kent ME4 4ET.

*The Kent Reliance Group includes: krbs, Kent Reliance Banking Services, Kent Reliance and the Kent Reliance Provident Society.

27 BROKER BUY TO LET DECLARATION (FOR UNREGULATED BUY TO LET APPLICATIONS ONLY)

By completing this section you:

1. understand that the agreement is entered into by the borrower wholly or predominantly for the purposes of a business carried on, or intended to be carried on, by the borrower;
2. accept that the borrower understands that, by signing the declaration, the borrower will not have the protection and remedies that would be available to the borrower under the MCD Order if the agreement were a consumer Buy to Let mortgage contract under the MCD Order; and
3. that the borrower understands that if the borrower is in any doubts as to the consequences of the agreement not being regulated by the MCD Order, then the borrower should seek independent legal advice, the agreement is to be presumed to have been entered into by the borrower wholly or predominantly for the purposes specified in the sub-paragraph (1) of this section.

I agree I have read and confirmed all of the above.

ADEQUATE EXPLANATIONS (FOR ALL APPLICATIONS)

I have provided the applicant(s) with the required information and documentation.

By signing this application form you are:

- 1. Confirming that you have read the section entitled "How we use your personal information", and you consent to the uses and disclosures of information listed.
- 2. Jointly and severally, making the declaration below and giving the authorities set out within:
 - a) I am/We are aged 18 or over and I/we apply for a loan with Kent Reliance Banking Services which is to be secured on the property named in section 16 (or any other property named in section 23 "Additional Information") of this application form;
 - b) I/We declare that to the best of my/our knowledge and belief all the particulars I/we have given are true, accurate and complete and I/we declare that there are no other matters which Kent Reliance Banking Services should take into account when considering this application;
 - c) I/We agree to notify Kent Reliance Banking Services immediately if any of the information given in this application form ceases to be correct before completion of the mortgage;
 - d) I/We agree that, if I/we have given any information (or if any information has been given on my/our behalf) which I/we know to be incorrect or which I/we have not checked and which is subsequently shown to be incorrect, I/we will pay all reasonable fees, expenses and costs incurred by Kent Reliance Banking Services in connection with processing this application and any resulting loan;
 - e) I/We authorise Kent Reliance Banking Services to obtain a surveyor's report and valuation on the property named in section 16 (or any other property named in section 23 "Additional Information") of this application form which is offered as security at my our expense;
 - f) I/We understand that it is for me/us to satisfy myself/ourselves as to the value and condition of the property and that it would be sensible for me/us to arrange for a surveyor to carry out either a homebuyers report or building survey;
 - g) I/We agree to pay all relevant application and other fees as set out in the document entitled "Mortgage Fees and Charges" (as amended from time to time);
 - h) In the event of Kent Reliance Banking Services making an offer for additional borrowing, I/we waive any right to claim lawyer/client confidentiality or legal privilege in respect of all information which is or may be relevant to Kent Reliance Banking Services' decision to lend and authorise Kent Reliance Banking Services and its advisers to liaise with my/our professional advisers to progress my/our application;
 - i) I/We accept that in the event of the facility, for whatever reason, not proceeding to completion, I/we will be solely responsible for all legal, survey and other costs and disbursements of whatever nature incurred by Kent Reliance Banking Services or its advisers in connection with this application;

- j) I/We certify that I/we have never been declared bankrupt or made any arrangements with creditors or suffered any act indicative of insolvency or anything equivalent in any other country or been a director or material shareholder of a company which has gone into insolvent liquidation or administration or had a receiver appointed of its assets or undertaking or made arrangements with creditors or suffered any act indicative of insolvency or anything equivalent in any other country, in each case unless as advised in section 12 of this application form;
- k) I/We acknowledge that I/we will arrange buildings insurance on the property named in section 16 (or any other property named in section 23 "Additional Information") of this application form at the full reinstatement cost as recommended by the valuer or as calculated by my/our insurers. I/We acknowledge that such insurance will remain in force for the life of the Kent Reliance Banking Services loan and that the interest of OneSavings Bank plc will be noted on such insurance policy;
- l) I/We confirm and understand that Kent Reliance Banking Services is subject to anti-money laundering and counter terrorist financing legislation and regulation, and as such is required to verify my/our identity. I/We undertake to provide Kent Reliance Banking Services with all documentation and assistance (on an ongoing basis) as may be required to enable it to comply with such regulations, and in so doing warrant that such information is true, accurate and complete in all respects;
- m) I/We confirm that I/we have not been convicted of or cautioned for (or charged but not yet tried for) fraud, theft, arson, robbery or any other criminal offence (other than a motoring offence). I/We also declare that, upon becoming aware that any other person who will live in or use the property after completion of the mortgage has been convicted of or cautioned for (or charged but not yet tried for) any such offence, I/we will notify Kent Reliance Banking Services immediately;
- n) I/We confirm that if I/we proceed with an offer of additional borrowing from Kent Reliance Banking Services, I/we understand that my/our property named in section 16 (or any other property named in section 23 "Additional Information") of this application form is at risk if I/we do not keep up with the payments on (or otherwise comply with) any such borrowing and I/we further confirm that Kent Reliance Banking Services have advised me/us to obtain and rely on legal advice;
- o) I/We authorise Kent Reliance Banking Services, for credit assessment purposes, to make enquiries of such parties as it deems appropriate, including, but not limited to, my/our current or previous employer, banker, accountant, financial adviser, landlord, HM Revenue & Customs, the DWP or any other Government body or any other person or entity in order to check the information that I/we have given or which has been given on my/our behalf or to obtain further information about me/us which Kent Reliance Banking Services considers relevant to this application. I/We authorise such parties to supply any information so requested by Kent Reliance Banking Services; and
- p) I/We authorise Kent Reliance Banking Services to collect mortgage payments by direct debit.

The confirmation and declaration set out above is made to OneSavings Bank plc, which trades as krbs, Kent Reliance Banking Services and Kent Reliance and references to those trading names are to OneSavings Bank plc.

1ST APPLICANT
Signed

Date / /

2ND APPLICANT
Signed

Date / /

UNDER NO CIRCUMSTANCES SHOULD YOU SIGN A BLANK APPLICATION FORM.

PROVIDENT SOCIETY MEMBERSHIP CONSENT AND DECLARATION

IMPORTANT – each applicant must tick ONE (but not both) of the following boxes to complete this form:

1ST APPLICANT

I wish to become a member of the Provident Society and am not already a member of the Provident Society.

OR

I do NOT wish to become a member of the Provident Society or am already a member of the Provident Society.

1ST APPLICANT

Signed

Date

/ /

2ND APPLICANT

I wish to become a member of the Provident Society and am not already a member of the Provident Society.

OR

I do NOT wish to become a member of the Provident Society or am already a member of the Provident Society.

2ND APPLICANT

Signed

Date

/ /

Notes:

1. Please note, the minimum age for membership is 16.
2. By consenting to membership, you agree to be bound by the Rules for the time being in force. A copy of the Rules is available on request and/or at www.kentrelance.co.uk/provident-society.
3. Joint Accounts – only the first-named account holder will be designated as the ‘Representative Member’ and entitled to certain membership rights as set out in the Provident Society’s Rules.
4. Under the Provident Society’s existing membership points scheme (as referred to in its Rules) (the “**Membership Points Scheme**”), where one joint account holder or, as applicable, person who has entered into a qualifying specified transaction, does not become (or ceases to be) a member of the Provident Society, this will not affect the rights of any other account holder who is and remains a member of the Provident Society for the award of membership points (if any) under the Membership Points Scheme.

Instruction to your bank or building society to pay by Direct Debit

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

OneSavings Bank plc
Reliance House
Sun Pier
Chatham
Kent
ME4 4ET

Service user number

7	6	8	2	9	2
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Name(s) of account holder(s)

Reference number

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Bank/building society account number

--	--	--	--	--	--	--	--

Instruction to your bank or building society

Please pay OneSavings Bank plc T/A Kent Reliance 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 OneSavings Bank plc T/A Kent Reliance and, if so, details will be passed electronically to my bank/building society.

Branch sort code

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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, OneSavings Bank plc T/A Kent Reliance will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request OneSavings Bank plc T/A Kent Reliance 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 OneSavings Bank plc T/A Kent Reliance 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 OneSavings Bank plc T/A Kent Reliance 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.