

Kent Reliance ref:

PLEASE USE BLOCK CAPITALS

1 EXISTING KENT RELIANCE MORTGAGE DETAILS

Account number Security address
Balance outstanding £ Postcode
Have you made any structural changes to the security? Yes No
If BTL, is the property still let on the same basis as the original application (i.e number of lettable rooms?)* Yes No
Has consent been given by the bank?* Yes No
Are you currently proceeding with a product transfer on your existing mortgage?* Yes No
Product requested Interest rate %

*If you have answered YES to either question, please provide details in the additional information section

2 LOAN DETAILS

Product requested Interest rate %
Additional loan required £ Term Further advance Porting
Purpose
Type Residential HMO Multi-unit Student let House Flat
 Ex-pat Standard BTL Number of lettable rooms in the property
Repayment Method Capital and Interest Interest-only Part and Part Interest-only amount Capital amount

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.

Estimated value £ Freehold Leasehold If BTL, rental received £

3 PERSONAL INFORMATION

If this is a Limited Company application, please provide company details:

Name
Directors names

Address

Postcode

1st Applicant

Title (✓) Mr Mrs Miss Ms Other
Surname
Forename(s)
Date of birth / /
National Insurance number

Current address (if not the same as security address)

Postcode

Time at address

2nd Applicant

Title (✓) Mr Mrs Miss Ms Other
Surname
Forename(s)
Date of birth / /
National Insurance number

Current address (if not the same as security address)

Postcode

Time at address

Personal information continued.

If less than three years please list all addresses within this period in Additional Information

Does the applicant have mortgage/rent arrears? Yes No

If Yes, please provide further details in Additional Information

Has the applicant got any secured/unsecured financial commitments? Yes No

If Yes, please provide further details in Additional Information

Has the applicant had any CCJs, Defaults, an IVA, Bankruptcy or repossession? Yes No

If Yes, please provide further details in Additional Information

Do you have dependents living in the property? Yes No

If Yes, please supply details of how many and their ages Number Ages

If less than three years please list all addresses within this period in Additional Information

Does the applicant have mortgage/rent arrears? Yes No

If Yes, please provide further details in Additional Information

Has the applicant got any secured/unsecured financial commitments? Yes No

If Yes, please provide further details in Additional Information

Has the applicant had any CCJs, Defaults, an IVA, Bankruptcy or repossession? Yes No

If Yes, please provide further details in Additional Information

4 FINANCIAL COMMITMENTS

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

1st Applicant

Does the applicant own any investment/buy to let properties as an individual or as party to a company structure?

Yes No

How many of these are mortgaged? (Please only include properties not already listed against other applicants)

Total number of properties

Estimated value of portfolio £

Total outstanding balance of mortgages £

Total monthly portfolio rental income £

Total monthly portfolio mortgage payments £

Existing OneSavings Bank Portfolio (ie. Kent Reliance, Prestige Finance, Heritable and InterBay) Yes No

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"/>
	Lender <input type="text"/>	End date <input type="text"/>	
Bank overdrafts	£ <input type="text"/>	£ <input type="text"/>	<input type="checkbox"/>
Hire purchase/other loans	£ <input type="text"/>	£ <input type="text"/>	<input type="checkbox"/>
	Lender <input type="text"/>	End date <input type="text"/>	
Maintenance payments	£ <input type="text"/>	£ <input type="text"/>	<input type="checkbox"/>

2nd Applicant

Does the applicant own any investment/buy to let properties as an individual or as party to a company structure?

Yes No

How many of these are mortgaged? (Please only include properties not already listed against other applicants)

Total number of properties

Estimated value of portfolio £

Total outstanding balance of mortgages £

Total monthly portfolio rental income £

Total monthly portfolio mortgage payments £

Existing OneSavings Bank Portfolio (ie. Kent Reliance, Prestige Finance, Heritable and InterBay) Yes No

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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"/>
	Lender <input type="text"/>	End date <input type="text"/>	
Bank overdrafts	£ <input type="text"/>	£ <input type="text"/>	<input type="checkbox"/>
Hire purchase/other loans	£ <input type="text"/>	£ <input type="text"/>	<input type="checkbox"/>
	Lender <input type="text"/>	End date <input type="text"/>	
Maintenance payments	£ <input type="text"/>	£ <input type="text"/>	<input type="checkbox"/>

5 INCOME DETAILS

1st Applicant

Status Employed Self-employed
 Permanent Contract
 Temp

If self-employed are three years' accounts available? Yes No

Occupation

Date employment/
self-employment
commenced / /

If less than 12 months, please provide previous employment
details in Additional Information

Gross annual income £

Overtime/Bonus £

Guaranteed Regular

Other income £

How is this made up?

If self-employed income for the past three years

Year	Net profit
<input type="text"/>	<input type="text"/> £
<input type="text"/>	<input type="text"/> £
<input type="text"/>	<input type="text"/> £

Are there any foreseeable changes to your income? Yes No

If Yes, please provide details

If self-employed income for the past three years

Year	Net profit
<input type="text"/>	<input type="text"/> £
<input type="text"/>	<input type="text"/> £
<input type="text"/>	<input type="text"/> £

Are there any foreseeable changes to your income? Yes No

If Yes, please provide details

2nd Applicant

Status Employed Self-employed
 Permanent Contract
 Temp

If self-employed are three years' accounts available? Yes No

Occupation

Date employment/
self-employment
commenced / /

If less than 12 months, please provide previous employment
details in Additional Information

Gross annual income £

Overtime/Bonus £

Guaranteed Regular

Other income £

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Are there any foreseeable changes to your income? Yes No

If Yes, please provide details

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<input type="text"/>	<input type="text"/> £
<input type="text"/>	<input type="text"/> £
<input type="text"/>	<input type="text"/> £

Are there any foreseeable changes to your income? Yes No

If Yes, please provide details

6 PROPERTY ACCESS DETAILS

Contact name

Telephone number

10 HOW WE USE YOUR PERSONAL INFORMATION

We collect and use your personal data in accordance with our privacy policy which can be found at www.kentreliance.co.uk/legal/privacy-policy or can be obtained by contacting our Head Office.

In Summary:

- We may collect various types of information about you. This includes information you give us, information we collect automatically when you use our banking services online and information that we receive from third parties such as credit reference agencies and fraud prevention agencies.
- We use information held about you in order to provide our services to you, to improve and market our services and to comply with legal and regulatory requirements (for example, anti-money laundering obligations).
- Under applicable data protection law we may not process information about you unless we have a legal basis to do so. The legal bases on which we rely to process your personal data are:
 - Processing of your data is necessary for the performance of a contract to which you are party to or to take steps at your request prior to entering into a contract
 - Processing of your data is necessary for compliance with a legal obligation which we are subject to
 - We have obtained your consent
 - Processing your data is necessary to protect your vital interests or the vital interests of another person.
 - Processing of your data is necessary for the purposes of the legitimate interests pursued by us or by a third party, except where such interests are outweighed by your interests, fundamental rights and freedoms
- We may share information about you with other members of the OneSavings Bank group of companies. We may also disclose your information to certain third parties such as suppliers, subcontractors, actual or potential business partners, credit reference agencies and fraud prevention agencies and other third parties we are legally required to share it with (e.g. our regulators).
- We typically store your information in the UK. In certain instances however your information may be transferred to jurisdictions outside of UK. Where it is we will take all steps reasonably necessary to ensure that your information is treated securely and in accordance with our privacy policy.
- We will retain your information for the period necessary to fulfil the purposes for which the information was collected. After that, we will delete it. The period will vary depending on the purposes for which the information was collected and if the information is subject to any specific legal or regulatory requirements.
- You may have some or all of the following rights in respect of information that we hold about you: (i) request us to give you access to it; (ii) request us to rectify it, update it, or erase it; (iii) request us to restrict our using it, in certain circumstances; (iv) object to our using it, in certain circumstances; (v) withdraw your consent to our using it; (vi) data portability, in certain circumstances; (vii) opt out from our using it for direct marketing; and (viii) lodge a complaint with the Information Commissioner's Office. You may contact us using the details on our website or by contacting our Data Protection Officer directly to exercise any of these rights.
- We use appropriate technical and organisational measures to protect your information and our online banking services are provided using secure servers.

We may update our privacy policy from time to time. Any changes we may make in the future will be posted on our website and we recommend that you revisit www.kentreliance.co.uk/legal/privacy-policy from time to time to stay informed about how we use your information.

11 MARKETING PREFERENCES

The Kent Reliance Group* would like to contact you by post, telephone, email and/or text message with information about offers, products and services that it believes may interest you. If you are happy to receive this information, please select 'Yes' below. **IMPORTANT** - You must select 'Yes' to this question if you wish to receive information about discounts and promotions arranged by the Kent Reliance Provident Society for its members.

I want the Kent Reliance Group to contact me with information about offers, products and services:

1st Applicant Yes No 2nd Applicant Yes No

The Kent Reliance Group would like to share your details with other carefully selected third party partners so that they may contact you by post, telephone, email and/or text message with information about offers, products and services that they believe may interest you. If you are happy to receive this information, please select 'Yes' below.

I want the carefully selected third party partners to contact me with information about offers, products and services:

1st Applicant Yes No 2nd Applicant Yes No

You can change your preference at anytime by contacting Kent Reliance at your nearest branch, by calling us on 0345 122 0033 or emailing us at mail@krbs.com

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

By signing this application form you are:

1. Confirming that you have read the section entitled “How we use your personal information”.
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 further advance, 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 further advance 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.

13 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.

14 ADEQUATE EXPLANATIONS (FOR ALL APPLICATIONS)

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

15 INTRODUCER DECLARATION (TO BE COMPLETED IN ALL CASES)

What level of advice was provided? Advised Non-advised

If advised – are you charging the customer(s) a fee for this application? Yes No

If **Yes**, intermediary advice fee will be payable on Application Offer Completion

Amount of fee payable £

Is this refundable? Yes No

Name Signature

Company name Date

FCA number

Is the application being submitted via a mortgage club/packager/network? Mortgage Club Packager Network

If **YES**, please provide company name

16 SUPPORTED DOCUMENTATION AND INFORMATION

Please ensure the administration fee and valuation fee are paid as per the illustration. The application will not be processed until payment is received.

Do you wish product fee to be added to loan? Yes No

Buy to let

- Buy to Let portfolio
- Direct Debit Mandate
- If portfolio borrower (4 or more mortgage properties) please provide/action:
 - Portfolio submission via Buy to Let Hub platform
 - Asset and Liabilities Statement
 - Business Plan

Residential

- Please complete Additional Information sheet
- 1 month payslips/1 year SA302's
- Last 3 months personal bank statements
- If self-employed - Last 3 months business bank statements
- Shared Ownership - memorandum of sale
- Direct Debit Mandate

Please note that the bank may request additional documentation and information.

