



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

KentReliance

Mortgage application form

We are delighted that you have chosen to apply to us for your mortgage. Whether this is your first purchase, or you have moved several times before, or you are remortgaging your existing home, 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.

<input type="checkbox"/> Residential	Product	<input type="text"/>	Interest rate	<input type="text"/>	%
<input type="checkbox"/> Buy to let	Product	<input type="text"/>	Interest rate	<input type="text"/>	%
<input type="checkbox"/> Specialist Buy to let	Product	<input type="text"/>	Interest rate	<input type="text"/>	%

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? Yes No If **YES**, which Mortgage Club?

For Buy to Let applications only

Is the loan to fund the purchase of a property?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Does the applicant(s) own other Buy to Let properties?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Has any applicant(s) or "related person" ever lived in the property?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Did the applicant(s) inherit the property or was it gifted?	Yes <input type="checkbox"/>	No <input type="checkbox"/>

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

- Title (✓) Mr Mrs Miss Ms Other
- Forename(s)
- Middle name(s)
- Surname
- Date of birth
- Estimated retirement age
- Nationality
- Right to reside in the UK? Yes No
- Diplomatic immunity? Yes No
- Length of residency Years Months From birth
- Marital status/Civil Partnership
- 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

- Title (✓) Mr Mrs Miss Ms Other
- Forename(s)
- Middle name(s)
- Surname
- Date of birth
- Estimated retirement age
- Nationality
- Right to reside in the UK? Yes No
- Diplomatic immunity? Yes No
- Length of residency Years Months From birth
- Marital status/Civil Partnership
- 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**
- Student – **please go to section 11**

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 <input type="checkbox"/> No <input type="checkbox"/>
50. Occupation	<input style="width: 100%;" type="text"/>
51. Company name	<input style="width: 100%;" type="text"/>
52. Employed since	<input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> / <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> / <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>
53. Employment permanent?	Yes <input type="checkbox"/> No <input type="checkbox"/>
54. Still within probationary period?	Yes <input type="checkbox"/> No <input type="checkbox"/>
55. Basic salary	£ <input style="width: 80%;" type="text"/> per annum
56. Overtime	£ <input style="width: 80%;" type="text"/> per annum
57. Bonus	£ <input style="width: 80%;" type="text"/> per annum
58. Commission	£ <input style="width: 80%;" type="text"/> per annum
59. Allowance	£ <input style="width: 80%;" type="text"/> per annum

2nd Applicant	
Full time?	Yes <input type="checkbox"/> No <input type="checkbox"/>
50. Occupation	<input style="width: 100%;" type="text"/>
51. Company name	<input style="width: 100%;" type="text"/>
52. Employed since	<input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> / <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> / <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>
53. Employment permanent?	Yes <input type="checkbox"/> No <input type="checkbox"/>
54. Still within probationary period?	Yes <input type="checkbox"/> No <input type="checkbox"/>
55. Basic salary	£ <input style="width: 80%;" type="text"/> per annum
56. Overtime	£ <input style="width: 80%;" type="text"/> per annum
57. Bonus	£ <input style="width: 80%;" type="text"/> per annum
58. Commission	£ <input style="width: 80%;" type="text"/> per annum
59. Allowance	£ <input style="width: 80%;" type="text"/> 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 <input type="checkbox"/> No <input type="checkbox"/>
60. Occupation	<input style="width: 100%;" type="text"/>
61. Name of business	<input style="width: 100%;" type="text"/>
62. Date commenced trading	<input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> / <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> / <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>
63. Percentage of business owned	<input style="width: 40px;" type="text"/> %
Please state the Net profit for each of the last three tax years.	
Year end <input style="width: 40px;" type="text"/> / <input style="width: 40px;" type="text"/>	Net profit £ <input style="width: 100px;" type="text"/>
Year end <input style="width: 40px;" type="text"/> / <input style="width: 40px;" type="text"/>	Net profit £ <input style="width: 100px;" type="text"/>
Year end <input style="width: 40px;" type="text"/> / <input style="width: 40px;" type="text"/>	Net profit £ <input style="width: 100px;" type="text"/>

2nd Applicant	
Full time?	Yes <input type="checkbox"/> No <input type="checkbox"/>
60. Occupation	<input style="width: 100%;" type="text"/>
61. Name of business	<input style="width: 100%;" type="text"/>
62. Date commenced trading	<input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> / <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> / <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>
63. Percentage of business owned	<input style="width: 40px;" type="text"/> %
Please state the Net profit for each of the last three tax years.	
Year end <input style="width: 40px;" type="text"/> / <input style="width: 40px;" type="text"/>	Net profit £ <input style="width: 100px;" type="text"/>
Year end <input style="width: 40px;" type="text"/> / <input style="width: 40px;" type="text"/>	Net profit £ <input style="width: 100px;" type="text"/>
Year end <input style="width: 40px;" type="text"/> / <input style="width: 40px;" type="text"/>	Net profit £ <input style="width: 100px;" type="text"/>

7 PREVIOUS EMPLOYMENT DETAILS – IF FIXED TERM CONTRACT

1st Applicant

Full time? Yes No

64. Occupation

65. Company name

66. Employed since DD / MM / YY YY YY YY

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 DD / MM / YY YY YY YY

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 DD / MM / YY YY YY YY

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 DD / MM / YY YY YY YY

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 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 £

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 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 £

FINANCIAL DETAILS

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

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

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

1st Applicant

2nd Applicant

Account numbers

Account numbers

Are the tax affairs linked to your BTL portfolio managed by an accountant? Yes No

Are the tax affairs linked to your BTL portfolio managed by an accountant? Yes No

Accountant Name

Accountant Name

Accountant Company

Accountant Company

Accountant Address

Accountant Address

_____ Postcode _____

_____ Postcode _____

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

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

Commitment type

Highest number of missed payments in the last the last year

Highest number of missed payments in the last the last year

105. Defaults

105. Defaults

Have you ever had a default registered? Yes No

Have you ever had a default registered? Yes No

Date registered DD / MM / YYYY

Date registered DD / MM / YYYY

Amount £

Amount £

Date of satisfaction DD / MM / YYYY

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 other adults who will occupy the property

125. Number of applicants

15 DEPOSIT DETAILS

126. Source of deposit

127. Amount

16 LOAN DETAILS

128. Loan purpose Purchase Remortgage

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

130. Type of sale Private sale Purchase from builder Purchasing from Landlord as sitting tenant Purchasing from relative

131. Loan amount £

132. Estimated value/purchase price £

133. Term

134. Repayment type

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

**If Interest-only - Question 135 is mandatory
If Part and part - Question 136 is mandatory**

135. 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.

136. 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.

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

Shared ownership		Shared equity	
Indicate proportion to be owned	<input type="text"/> %	State amount being purchased	£ <input type="text"/>
Monthly rental	£ <input type="text"/>	Service charge	£ <input type="text"/>

138. Housing association/equity holder

139. 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.

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

141. If remortgage, date property purchased / /

142. Purchase price/value at acquisition £

143. How much of the mortgage is for:

Repayment of the loan originally made to purchase the property	Repayment of existing loans for home improvements
£ <input type="text"/>	£ <input type="text"/>
Extra money raised for debt consolidation	Extra money raised for home improvements
£ <input type="text"/>	£ <input type="text"/>
Other purpose	
£ <input type="text"/> please specify	<input type="text"/>

17 PROPERTY TO BE MORTGAGED

144. 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

145. 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

146. 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

147. Are you related to or associated in any way with the sellers of the property? Yes No

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

148a. If you have answered **NO** to question 148 above, is it being supervised or was it supervised by a qualified architect? Yes No

148b. If you have answered **YES** to question 148a, please provide the name and address of the architect concerned.

 _____ Postcode _____

149. Construction of property

Standard construction Other* Year built (if known)

Please provide details of the construction

150. What is the anticipated completion date? / /

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

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

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

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

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

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

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

157. 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="checkbox"/> <input type="checkbox"/> / <input type="checkbox"/> <input type="checkbox"/> / <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="text"/>
<input type="text"/>	<input type="checkbox"/> <input type="checkbox"/> / <input type="checkbox"/> <input type="checkbox"/> / <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="text"/>
<input type="text"/>	<input type="checkbox"/> <input type="checkbox"/> / <input type="checkbox"/> <input type="checkbox"/> / <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="text"/>
<input type="text"/>	<input type="checkbox"/> <input type="checkbox"/> / <input type="checkbox"/> <input type="checkbox"/> / <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="text"/>

23 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.kentreliaance.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.kentreliaance.co.uk/legal/privacy-policy from time to time to stay informed about how we use your information.

24 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.kentreliaance.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.kentreliaance.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.

25 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

26 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"
- 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 17 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 17 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 homebuyer's 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 a mortgage offer, I/we waive any right to claim lawyer/client confidentiality or legal privilege in respect of all information relative 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 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;
- l) 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;
- m) I/We confirm that if I/we proceed with a mortgage offer from Kent Reliance Banking Services, I/we understand that the property named in section 17 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 has advised me/us to obtain and rely on legal advice;
- n) 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, landlord, financial adviser, 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
- o) 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.

DON'T FORGET TO SIGN AND DATE THE DECLARATIONS ON PAGES 15 AND 16.

THE LOAN APPLICATION WILL NOT BE PROCESSED UNTIL WE ARE IN RECEIPT OF THE FULLY COMPLETED DECLARATIONS.

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.

