



# KentReliance

Use for application in one or two names

Kent Reliance ref:

## Further advance AIP and application form

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

We're delighted that you've chosen to apply to us for further borrowing. We'll 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.**

### 1 Intermediary details

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

Forename	<input type="text"/>	FCA status	<input type="text"/>
Surname	<input type="text"/>	FCA number	<input type="text"/>
Company name (if any)	<input type="text"/>	Principal company name	<input type="text"/>
Registered address	<input type="text"/>	Principal FCA number	<input type="text"/>
<input type="text"/>			
<input type="text"/>			
<input type="text"/>			
Postcode		<input type="text"/>	

### 2 Intermediary fees

Is the intermediary/packager charging the applicant a fee for this application? Yes  No

Amount	<input type="text"/>	Fee description	<input type="text"/>
Refundable amount	<input type="text"/>	When payable	<input type="text"/>

### 3 Submission route details

How was the sale made?	Advised <input type="checkbox"/>	Execution <input type="checkbox"/>	Was the advice rejected?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Is the application being submitted via a mortgage club?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Mortgage club (if applicable)	<input type="text"/>	
Is the application being submitted via a packager?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Packager (if applicable)	<input type="text"/>	

### 4 Existing Kent Reliance mortgage details

Account number	<input type="text"/>	If buy to let, has the applicant changed the basis on how the property is let since the original application?*	Yes <input type="checkbox"/>	No <input type="checkbox"/>		
Balance outstanding	£ <input type="text"/>	Has consent been given by the bank?*	Yes <input type="checkbox"/>	No <input type="checkbox"/>		
Security address	<input type="text"/>	Is the applicant proceeding with a product transfer on their existing mortgage?*	Yes <input type="checkbox"/>	No <input type="checkbox"/>		
<input type="text"/>		Product requested	<input type="text"/>			
Has the applicant made any structural changes to the security?		Yes <input type="checkbox"/>	No <input type="checkbox"/>	Interest rate	<input type="text"/>	%

\*If you have answered YES to any of the questions, please provide details in the additional information section.

**IF ANY QUESTIONS ARE NOT APPLICABLE, PLEASE MARK N/A**

## 5 Application type

Applicant type Individual  Company  Are the applicant(s) mortgage professional customers? Yes  No

Loan type Residential  Buy to let  How was the sale made?

Are the applicant(s) high-net-worth customers? Yes  No  Let to buy? Yes  No

## 6 Company details (if applicable)

Limited company/LLP name  Registered number

Trading since

Company registered office address   
  
 Postcode

Correspondence address   
  
 Postcode

## 7 Shared ownership

YES  NO

Housing association  Total percentage to be owned  %

Share currently owned  New rent/service charge

Purchasing an additional share? Yes  No  Cost of additional purchase

Percentage being purchased  %

## 8 Consumer buy to let verification

Is the loan to fund the purchase of a property? Yes  No  Do any of the applicant(s) currently own buy to let properties? Yes  No

Has any applicant(s) or immediate family ever lived in the property? Yes  No  Did the applicant(s) inherit the property? Yes  No

If the application is for a consumer buy to let, by submitting this application, you are confirming you have the required permissions.  
 Please note if the required permissions aren't held for consumer buy to let, the application will be cancelled at full application submission.

## 9 Loan details

Loan amount  Estimated value

Loan term (years)  Repayment type (C&I/IO/P&P)

If buy to let, estimated monthly rental income  Interest only amount (If IO or P&P)

### Repayment strategy summary (select all that apply)

	✓	Equity in the property	Repayment plan cost	Repayment plan frequency	Projected value
Sale of security property	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sale of other UK residential property	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Endowment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pension	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Savings	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
UK stocks and shares	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Unit trust/OEICs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Premium bonds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### Purpose of additional borrowing

	Reason	Amount
1.		
2.		
3.		
4.		
5.		

### Applicants details

Number of applicants (1/2/3/4)

Is there a guarantor? (Yes/No)

(If YES, please also complete the separate Mortgage Application Form - Guarantor Details)

## 10 Personal details

### 1st Applicant

- Title (✓) Mr  Mrs  Miss  Ms  Other
- First name
- Middle name(s)
- Surname
- Date of birth   /   /
- Estimated retirement age
- Nationality
- Permanent right to reside in the UK? Yes  No
- Length of residency Years  Months  From birth
- Diplomatic immunity? Yes  No
- Marital status
- Paid in sterling? Yes  No
- UK tax payer only? Yes  No
- Has the applicant been known by another name in the last 6 years? Yes  No
- Title
- First name
- Middle name(s)
- Surname
- Home tel
- Work tel
- Mobile
- Email address
- Preferred contact method
- National Insurance number
- Relationship to other borrower(s)

### Company association (if limited company buy to let)

- Role within company
- Percentage shareholding  %

### 2nd Applicant

- Title (✓) Mr  Mrs  Miss  Ms  Other
- First name
- Middle name(s)
- Surname
- Date of birth   /   /
- Estimated retirement age
- Nationality
- Permanent right to reside in the UK? Yes  No
- Length of residency Years  Months  From birth
- Diplomatic immunity? Yes  No
- Marital status
- Paid in sterling? Yes  No
- UK tax payer only? Yes  No
- Has the applicant been known by another name in the last 6 years? Yes  No
- Title
- First name
- Middle name(s)
- Surname
- Home tel
- Work tel
- Mobile
- Email address
- Preferred contact method
- National Insurance number
- Relationship to other borrower(s)

### Company association (if limited company buy to let)

- Role within company
- Percentage shareholding  %

**Personal details**

**1st Applicant**

28. Primary contact

Have you ever had a UK address?

Yes  No

**Current residential address**

29. Address

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
Postcode \_\_\_\_\_

30. Residential status

31. Time at address from   /

**Previous residential address(es)  
(if less than 3 years at current residential address)**

Address

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
Postcode \_\_\_\_\_

32. Residential status

33. Time at address  
from   /     to   /

34. Address

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
Postcode \_\_\_\_\_

35. Residential status

from   /     to   /

**2nd Applicant**

28. Primary contact

Have you ever had a UK address?

Yes  No

**Current residential address**

29. Address

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
Postcode \_\_\_\_\_

30. Residential status

31. Time at address from   /

**Previous residential address(es)  
(if less than 3 years at current residential address)**

Address

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
Postcode \_\_\_\_\_

32. Residential status

33. Time at address  
from   /     to   /

34. Address

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
Postcode \_\_\_\_\_

35. Residential status

from   /     to   /

**11 Employment details**

**Primary employment/fixed-term contract details**

**1st Applicant**

- 36. More than 25% share owner? Yes  No
- 37. Has the applicant been in their current employment for less than 12 months? Yes  No
- 38. Occupation/job title
- 39. Full time? Yes  No
- 40. Company name
- 41. Company address  
  
  
 Postcode
- 42. Company industry
- 43. Company tel
- 44. Employed since / / / / /
- 45. Employed by a family member? Yes  No
- 46. Is the employment permanent? Yes  No
- 47. On probation? Yes  No

**For fixed-term contracts**

- 48. Start date of contract / / / / /
- 49. End date of contract / / / / /
- 50. Has the contract previously been renewed? Yes  No
- 51. Will the contract be renewed? Yes  No
- 52. Basic income
- 53. Car allowance
- 54. Other allowances
- 55. Bonus
- 56. Commission
- 57. Overtime

58. Please provide details of the bonus/commission remuneration received in the last 3 years.

- 59. Other income from this employment
- 60. Does the applicant have any deductions from their salary? Yes  No
- 61. Source of deductions
- 62. Deductions monthly amount

**2nd Applicant**

- 36. More than 25% share owner? Yes  No
- 37. Has the applicant been in their current employment for less than 12 months? Yes  No
- 38. Occupation/job title
- 39. Full time? Yes  No
- 40. Company name
- 41. Company address  
  
  
 Postcode
- 42. Company industry
- 43. Company tel
- 44. Employed since / / / / /
- 45. Employed by a family member? Yes  No
- 46. Is the employment permanent? Yes  No
- 47. On probation? Yes  No

**For fixed-term contracts**

- 48. Start date of contract / / / / /
- 49. End date of contract / / / / /
- 50. Has the contract previously been renewed? Yes  No
- 51. Will the contract be renewed? Yes  No
- 52. Basic income
- 53. Car allowance
- 54. Other allowances
- 55. Bonus
- 56. Commission
- 57. Overtime

58. Please provide details of the bonus/commission remuneration received in the last 3 years.

- 59. Other income from this employment
- 60. Does the applicant have any deductions from their salary? Yes  No
- 61. Source of deductions
- 62. Deductions monthly amount

## Employment details

### Secondary employment/fixed-term contract details (if applicable)

#### 1st Applicant

63. More than 25% share owner? Yes  No
64. Has the applicant been in their current employment for less than 12 months? Yes  No
65. Occupation/job title
66. Full time? Yes  No
67. Company name
68. Company address  
  
  
 Postcode
69. Company industry
70. Company tel
71. Employed since / / / / /
72. Employed by a family member? Yes  No
73. Is the employment permanent? Yes  No
74. On probation? Yes  No

#### For fixed-term contracts

75. Start date of contract / / / / /
76. End date of contract / / / / /
77. Has the contract previously been renewed? Yes  No
78. Will the contract be renewed? Yes  No
79. Basic income
80. Car allowance
81. Other allowances
82. Bonus
83. Commission
84. Overtime

85. Please provide details of the bonus/commission remuneration received in the last 3 years.

86. Other income from this employment
87. Does the applicant have any deductions from their salary? Yes  No
88. Source of deductions
89. Deductions monthly amount

#### 2nd Applicant

63. More than 25% share owner? Yes  No
64. Has the applicant been in their current employment for less than 12 months? Yes  No
65. Occupation/job title
66. Full time? Yes  No
67. Company name
68. Company address  
  
  
 Postcode
69. Company industry
70. Company tel
71. Employed since / / / / /
72. Employed by a family member? Yes  No
73. Is the employment permanent? Yes  No
74. On probation? Yes  No

#### For fixed-term contracts

75. Start date of contract / / / / /
76. End date of contract / / / / /
77. Has the contract previously been renewed? Yes  No
78. Will the contract be renewed? Yes  No
79. Basic income
80. Car allowance
81. Other allowances
82. Bonus
83. Commission
84. Overtime

85. Please provide details of the bonus/commission remuneration received in the last 3 years.

86. Other income from this employment
87. Does the applicant have any deductions from their salary? Yes  No
88. Source of deductions
89. Deductions monthly amount

## Employment details

### Primary self-employment

#### 1st Applicant

90. Occupation/job title

91. Full time? Yes  No

92. Name of business

93. Business address  
  
  
 Postcode

94. Business industry

95. Date commenced trading   /

96. Percentage of business owned

**Please provide details of your earned income from the company for the last 3 years with the most recent year first.**

#### Year 1 (most recent)

97. Basic income

98. Dividends/distribution

99. Director loans

100. Retained earnings

101. Year ending   /

#### Year 2

102. Basic income

103. Dividends/distribution

104. Director loans

105. Retained earnings

106. Year ending   /

#### Year 3

107. Basic income

108. Dividends/distribution

109. Director loans

110. Retained earnings

111. Year ending   /

112. Accountant used to prepare accounts? Yes  No

113. Accountant company

114. Accountant name

115. Qualifications

#### 2nd Applicant

90. Occupation/job title

91. Full time? Yes  No

92. Name of business

93. Business address  
  
  
 Postcode

94. Business industry

95. Date commenced trading   /

96. Percentage of business owned

**Please provide details of your earned income from the company for the last 3 years with the most recent year first.**

#### Year 1 (most recent)

97. Basic income

98. Dividends/distribution

99. Director loans

100. Retained earnings

101. Year ending   /

#### Year 2

102. Basic income

103. Dividends/distribution

104. Director loans

105. Retained earnings

106. Year ending   /

#### Year 3

107. Basic income

108. Dividends/distribution

109. Director loans

110. Retained earnings

111. Year ending   /

112. Accountant used to prepare accounts? Yes  No

113. Accountant company

114. Accountant name

115. Qualifications

**Employment details**

**Primary self-employment - continued**

**1st Applicant**

116. How long has accountant acted for applicant?

117. Accountant address

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_ Postcode \_\_\_\_\_

**2nd Applicant**

116. How long has accountant acted for applicant?

117. Accountant address

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_ Postcode \_\_\_\_\_

**Other income**

**1st Applicant**

118. Does the applicant have any other sources of income? Yes  No

119. Type

120. Annual amount

121. Frequency

**Future income**

122. Will the required loan term take the applicant beyond their estimated retirement age? Yes  No

123. If **YES**, future income

124. Annual amount

125. Frequency

126. Is the applicant aware of any changes in income and expenditure that are likely to affect the ability to meet mortgage payments? Yes  No

If **YES**, please provide details

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**2nd Applicant**

118. Does the applicant have any other sources of income? Yes  No

119. Type

120. Annual amount

121. Frequency

**Future income**

122. Will the required loan term take the applicant beyond their estimated retirement age? Yes  No

123. If **YES**, future income

124. Annual amount

125. Frequency

126. Is the applicant aware of any changes in income and expenditure that are likely to affect the ability to meet mortgage payments? Yes  No

If **YES**, please provide details

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_



## 12 Previous employment details

### Previous employment/fixed-term contract details

#### 1st Applicant

127. Occupation/job title

128. Full time? Yes  No

129. Company name

130. Company address

Postcode

131. Company industry

132. Employed

from  /  to  /

#### 2nd Applicant

127. Occupation/job title

128. Full time? Yes  No

129. Company name

130. Company address

Postcode

131. Company industry

132. Employed

from  /  to  /

## Previous employment details

### Previous self-employed details

#### 1st Applicant

133. Occupation/job title

134. Full time? Yes  No

135. Name of business

136. Business address

Postcode

137. Business industry

138. Date commenced trading

from  /  to  /

#### 2nd Applicant

133. Occupation/job title

134. Full time? Yes  No

135. Name of business

136. Business address

Postcode

137. Business industry

138. Date commenced trading

from  /  to  /

**13 Financial commitments**

For joint applicants, if mortgages or other commitments are shared the information should only be provided once.

**1st Applicant**

**If renting**

139. Name of landlord

140. Monthly residential rental payment

141. Date tenancy commenced   /

142. Landlord address  
  
  
 Postcode

**If mortgaged**

143. Existing residential mortgage to be redeemed on completion? Yes  No

144. Reason for not redeeming on completion (if applicable)

145. Name of lender

146. Account number

147. Monthly residential mortgage repayment

148. Monthly residential mortgage balance outstanding

149. Current interest rate

150. Estimated value of current residential property

151. Start date of current mortgage   /

**Does the applicant have any other binding financial commitments?** Yes  No

152. Commitment type

153. Monthly repayment

154. End date   /

155. Repay on completion? Yes  No

156. Commitment type

157. Monthly repayment

158. End date   /

159. Repay on completion? Yes  No

160. Commitment type

161. Monthly repayment

162. End date   /

163. Repay on completion? Yes  No

164. Commitment type

165. Monthly repayment

166. End date   /

167. Repay on completion? Yes  No

**2nd Applicant**

**If renting**

139. Name of landlord

140. Monthly residential rental payment

141. Date tenancy commenced   /

142. Landlord address  
  
  
 Postcode

**If mortgaged**

143. Existing residential mortgage to be redeemed on completion? Yes  No

144. Reason for not redeeming on completion (if applicable)

145. Name of lender

146. Account number

147. Monthly residential mortgage repayment

148. Monthly residential mortgage balance outstanding

149. Current interest rate

150. Estimated value of current residential property

151. Start date of current mortgage   /

**Does the applicant have any other binding financial commitments?** Yes  No

152. Commitment type

153. Monthly repayment

154. End date   /

155. Repay on completion? Yes  No

156. Commitment type

157. Monthly repayment

158. End date   /

159. Repay on completion? Yes  No

160. Commitment type

161. Monthly repayment

162. End date   /

163. Repay on completion? Yes  No

164. Commitment type

165. Monthly repayment

166. End date   /

167. Repay on completion? Yes  No

**14 Buy to let portfolio details**

For joint applicants, if mortgages or other commitments are shared, the information should only be provided once.

**1st Applicant**

168. Does the applicant own any investment buy to let properties? Yes  No

169. Total number of properties

170. How many of these are mortgaged?

171. Estimated value of portfolio

172. Total outstanding balance of mortgages

173. Total monthly portfolio rental income

174. Total monthly portfolio mortgage payments

175. Is the portfolio managed by an accountant on the applicant's behalf? Yes  No

176. If **YES**, accountant company

177. Accountant contact name

178. Qualifications

179. How long has accountant acted for the applicant?

180. Accountant address   
  
 Postcode

**2nd Applicant**

168. Does the applicant own any investment buy to let properties? Yes  No

169. Total number of properties

170. How many of these are mortgaged?

171. Estimated value of portfolio

172. Total outstanding balance of mortgages

173. Total monthly portfolio rental income

174. Total monthly portfolio mortgage payments

175. Is the portfolio managed by an accountant on the applicant's behalf? Yes  No

176. If **YES**, accountant company

177. Accountant contact name

178. Qualifications

179. How long has accountant acted for the applicant?

180. Accountant address   
  
 Postcode

**15 Adverse details**

**1st Applicant**

**Arrears**

181. Has the applicant/director been in arrears with any borrowing including mortgage or rent? Yes  No

182. Commitment type

183. Number in the last 12 months

184. Number in the last 13-24 months

185. Number in the last 25-36 months

**Defaults**

186. Has the applicant/director ever had a default registered? Yes  No

187. Amount

188. Date registered  M M / Y Y Y Y

189. Date of satisfaction  M M / Y Y Y Y

**County Court Judgments**

190. Has the applicant/director ever had a County Court Judgment registered? Yes  No

191. Amount

192. Date registered  M M / Y Y Y Y

193. Date of satisfaction  M M / Y Y Y Y

**2nd Applicant**

**Arrears**

181. Has the applicant/director been in arrears with any borrowing including mortgage or rent? Yes  No

182. Commitment type

183. Number in the last 12 months

184. Number in the last 13-24 months

185. Number in the last 25-36 months

**Defaults**

186. Has the applicant/director ever had a default registered? Yes  No

187. Amount

188. Date registered  M M / Y Y Y Y

189. Date of satisfaction  M M / Y Y Y Y

**County Court Judgments**

190. Has the applicant/director ever had a County Court Judgment registered? Yes  No

191. Amount

192. Date registered  M M / Y Y Y Y

193. Date of satisfaction  M M / Y Y Y Y

## Adverse details

Adverse details - continued

1st Applicant

### Individual voluntary arrangements, debt management plan, debt relief order or protected trust deed

194. Has the applicant/director ever been subject to an Individual Voluntary Arrangement, Debt Management Plan, Debt Relief Order or Protected Trust Deed? Yes  No

Type

195. Date registered   /

196. Date of satisfaction   /

### Bankruptcies

197. Has the applicant/director been made bankrupt? Yes  No

198. Date of bankruptcy order   /

199. Date of bankruptcy discharge   /

### Repossession

200. Has the applicant/director ever had a property repossessed or voluntarily surrendered a property? Yes  No

201. Date of repossession/surrender   /

### Criminal convictions

202. Has the applicant/director ever had a criminal conviction? Yes  No

203. Date of conviction   /

### Insolvency

204. Has any company of which the applicant is or was a director of ever gone into 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 country? Yes  No

### Mortgage declined

205. Has the applicant/director ever had a mortgage application declined? Yes  No

2nd Applicant

### Individual voluntary arrangements, debt management plan, debt relief order or protected trust deed

194. Has the applicant/director ever been subject to an Individual Voluntary Arrangement, Debt Management Plan, Debt Relief Order or Protected Trust Deed? Yes  No

Type

195. Date registered   /

196. Date of satisfaction   /

### Bankruptcies

197. Has the applicant/director been made bankrupt? Yes  No

198. Date of bankruptcy order   /

199. Date of bankruptcy discharge   /

### Repossession

200. Has the applicant/director ever had a property repossessed or voluntarily surrendered a property? Yes  No

201. Date of repossession/surrender   /

### Criminal convictions

202. Has the applicant/director ever had a criminal conviction? Yes  No

203. Date of conviction   /

### Insolvency

204. Has any company of which the applicant is or was a director of ever gone into 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 country? Yes  No

### Mortgage declined

205. Has the applicant/director ever had a mortgage application declined? Yes  No

## Dependants

### Dependants and adult occupiers

206. Number of adult dependants

207. Number of child dependants under 18

### Dependants and adult occupiers

206. Number of adult dependants

207. Number of child dependants under 18

## 16 Property details

Property address

  
  
 Postcode 

Property description

Original purchase price

Original purchase date

  /   /    

Number of storeys in building

Floor on which flat is situated

Does the building have a lift?

Yes  No

Is the property standard construction?

Yes  No

Number of bedrooms

Number of kitchens

Type of sale

Tenure

Remaining lease

Ground rent per annum

Service charge per annum

Is the property subject to occupancy ties?

Yes  No

Is it a Grade I listed property?

Yes  No

Rental occupancy type

Total rental occupants

Total number of units

## Property access details

Contact name

Contact tel

Email address

## Occupancy details

Will the property be occupied by the applicant(s) or a family member now or in the future?

Yes  No

Will this be the applicants' main residence?

Yes  No

## Other occupants

Upon completion, will there be other occupants living at the property who are aged 17 or over?

Yes  No

If YES:

First name

Surname

Date of birth

  /   /    

Relationship

First name

Surname

Date of birth

  /   /    

Relationship

First name

Surname

Date of birth

  /   /    

Relationship

First name

Surname

Date of birth

  /   /    

Relationship

## 17 Product selection

Product

Initial rate

%

Is the booking fee being added to the loan

Yes  No

**18 Solicitor's details (if applicable)**

Solicitor contact name  Firm name   
Solicitor tel  Fax number   
Email address  DX number   
Solicitor address  
  
  
 Postcode

**19 Bank account details (for payment of advance)**

Sort code  Account number   
Name of account holder  Name of bank/building society

**20 Additional information**

Should you require more space, please continue on separate sheets of paper.

**21 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.

**Buy to let**

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

**Residential**

- Latest month's payslips/latest SA302
- Latest month's personal bank statement(s)
- 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.

## 22 How we use your personal information

We collect and use your personal data in accordance with our privacy policy, which can be found at [kentreliance.co.uk/legal/privacy-policy](https://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're 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're subject to
  - We've 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're 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'll take all steps reasonably necessary to ensure that your information is treated securely and in accordance with our privacy policy
- We'll retain your information for the period necessary to fulfil the purposes for which the information was collected. After that, we'll 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, update, or erase it; (iii) request us to restrict our use of it, in certain circumstances; (iv) object to our use of it, in certain circumstances; (v) withdraw your consent to our use of it; (vi) data portability, in certain circumstances; (vii) opt out from our use of 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. We recommend that you revisit [kentreliance.co.uk/legal/privacy-policy](https://kentreliance.co.uk/legal/privacy-policy) regularly to stay informed about how we use your information.

## 23 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're 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're 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](mailto:mail@krbs.com)

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

## 24 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 that I have read and confirmed all of the above.

## 25 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 16 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 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 that 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 15 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 16 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 that 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 signature**

Date   /   /

**2nd Applicant signature**

Date   /   /

**UNDER NO CIRCUMSTANCES SHOULD YOU SIGN A BLANK APPLICATION FORM.**



krbs, Kent Reliance Banking Services and Kent Reliance are trading names of OneSavings Bank plc. Registered in England and Wales (company number 7312896). Registered office: Reliance House, Sun Pier, Chatham, Kent, ME4 4ET. OneSavings Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (registered number 530504). 1897/HO/05.20



## 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  
Sunderland  
SR43 4AB

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

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**Instruction to your bank or building society**

Please pay OneSavings Bank plc Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with OneSavings Bank plc 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)


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Date

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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.

 <h2>The Direct Debit Guarantee</h2> <ul style="list-style-type: none"> <li>• This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.</li> <li>• If there are any changes to the amount, date or frequency of your Direct Debit, OneSavings Bank plc will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request OneSavings Bank plc to collect a payment, confirmation of the amount and date will be given to you at the time of the request.</li> <li>• If an error is made in the payment of your Direct Debit, by OneSavings Bank plc or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society.             <ul style="list-style-type: none"> <li>– If you receive a refund you are not entitled to, you must pay it back when OneSavings Bank plc asks you to.</li> </ul> </li> <li>• 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.</li> </ul>
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