



Use for application in one or two names

Kent Reliance ref:

Mortgage porting 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 port your existing mortgage to your new home. 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"/> Postcode <input type="text"/>	

2 Intermediary fees

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

Amount Fee description

Refundable amount When payable

3 Submission route details

How was the sale made? Advised Execution Was the advice rejected? Yes No

Is the application being submitted via a mortgage club? Yes No Mortgage club (if applicable)

Is the application being submitted via a packager? Yes No Packager (if applicable)

4 Existing Kent Reliance mortgage details

Account number Security address

Balance outstanding £

Have you made any structural changes to the security? Yes No

Has consent been given by the Bank?* Yes No

Postcode

*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

Are the applicant(s) high-net-worth customers? Yes No Discounted market sale (DMS)? Yes No

Are the applicant(s) mortgage professional customers? Yes No If DMS, discounted purchase price

How was the sale made? If DMS, open market value

6 Shared ownershipYES NO **If purchased**

Housing association Percentage being purchased

Rental/service charges Estimated value/
purchase price of share

7 Loan details

Loan purpose Purchase price

Loan amount Repayment type (C&I/IO/P&P)

Loan term (years) 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					
Sale of other UK residential property					
Endowment					
Pension					
Savings					
UK stocks and shares					
Unit trust/OEICs					
Premium bonds					

Source of deposit**Amount**

Equity from sale/remortgage of other property	
Savings	
Builder gifted	
Family gifted	
Inter-family sale	
Second charge	
Vendor gifted	
Additional borrowing	

Applicants details

Number of applicants (1/2)

Is there a guarantor? (Yes/No)

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

1st Applicant

1. Title (✓) Mr Mrs Miss Ms Other

2. First name

3. Middle name(s)

4. Surname

5. Date of birth / /

6. Estimated retirement age

7. Nationality

8. Permanent right to reside in the UK? Yes No

9. Length of residency Years Months From birth

10. Diplomatic immunity? Yes No

11. Marital status

12. Paid in sterling? Yes No

13. UK tax payer only? Yes No

14. Has the applicant been known by another name in the last 6 years? Yes No

15. Title

16. First name

17. Middle name(s)

18. Surname

19. Home tel

20. Work tel

21. Mobile

22. Email address

23. Preferred contact method

24. National Insurance number

25. Relationship to other borrower(s)

Current residential address

26. Address

Postcode

27. Residential status

28. Time at address from /

2nd Applicant

1. Title (✓) Mr Mrs Miss Ms Other

2. First name

3. Middle name(s)

4. Surname

5. Date of birth / /

6. Estimated retirement age

7. Nationality

8. Permanent right to reside in the UK? Yes No

9. Length of residency Years Months From birth

10. Diplomatic immunity? Yes No

11. Marital status

12. Paid in sterling? Yes No

13. UK tax payer only? Yes No

14. Has the applicant been known by another name in the last 6 years? Yes No

15. Title

16. First name

17. Middle name(s)

18. Surname

19. Home tel

20. Work tel

21. Mobile

22. Email address

23. Preferred contact method

24. National Insurance number

25. Relationship to other borrower(s)

Current residential address

26. Address

Postcode

27. Residential status

28. Time at address from /

1st Applicant

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

29. Address

_____ Postcode _____

30. Residential status

31. Time at address

from / to /

32. Address

_____ Postcode _____

33. Residential status

from / to /

2nd Applicant

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

29. Address

_____ Postcode _____

30. Residential status

31. Time at address

from / to /

32. Address

_____ Postcode _____

33. Residential status

from / to /

9 Employment details

Primary employment/fixed-term contract details

1st Applicant

34. More than 25% share owner? Yes No
35. Has the applicant been in their current employment for less than 12 months? Yes No
36. Occupation/job title
37. Full time? Yes No
38. Company name
39. Company address

 Postcode
40. Company industry
41. Company tel
42. Employed since / / /
43. Employed by a family member? Yes No
44. Is the employment permanent? Yes No
45. On probation? Yes No

For fixed-term contracts

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

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

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

2nd Applicant

34. More than 25% share owner? Yes No
35. Has the applicant been in their current employment for less than 12 months? Yes No
36. Occupation/job title
37. Full time? Yes No
38. Company name
39. Company address

 Postcode
40. Company industry
41. Company tel
42. Employed since / / /
43. Employed by a family member? Yes No
44. Is the employment permanent? Yes No
45. On probation? Yes No

For fixed-term contracts

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

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

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

Employment details

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

1st Applicant

61. More than 25% share owner? Yes No
62. Has the applicant been in their current employment for less than 12 months? Yes No
63. Occupation/job title
64. Full time? Yes No
65. Company name
66. Company address

 Postcode
67. Company industry
68. Company tel
69. Employed since /
70. Employed by a family member? Yes No
71. Is the employment permanent? Yes No
72. On probation? Yes No

For fixed-term contracts

73. Start date of contract /
74. End date of contract /
75. Has the contract previously been renewed? Yes No
76. Will the contract be renewed? Yes No
77. Basic income
78. Car allowance
79. Other allowances
80. Bonus
81. Commission
82. Overtime
83. Please provide details of the bonus/commission remuneration received in the last 3 years

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

2nd Applicant

61. More than 25% share owner? Yes No
62. Has the applicant been in their current employment for less than 12 months? Yes No
63. Occupation/job title
64. Full time? Yes No
65. Company name
66. Company address

 Postcode
67. Company industry
68. Company tel
69. Employed since /
70. Employed by a family member? Yes No
71. Is the employment permanent? Yes No
72. On probation? Yes No

For fixed-term contracts

73. Start date of contract /
74. End date of contract /
75. Has the contract previously been renewed? Yes No
76. Will the contract be renewed? Yes No
77. Basic income
78. Car allowance
79. Other allowances
80. Bonus
81. Commission
82. Overtime
83. Please provide details of the bonus/commission remuneration received in the last 3 years

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

Employment details

Primary self-employment

1st Applicant

88. Occupation/job title

89. Full time? Yes No

90. Name of business

91. Business address

Postcode

92. Business industry

93. Date commenced trading /

94. 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)

95. Basic income

96. Dividends/distribution

97. Director loans

98. Retained earnings

99. Year ending /

Year 2

100. Basic income

101. Dividends/distribution

102. Director loans

103. Retained earnings

104. Year ending /

Year 3

105. Basic income

106. Dividends/distribution

107. Director loans

108. Retained earnings

109. Year ending /

110. Accountant used to prepare accounts? Yes No

111. Accountant company

112. Accountant name

113. Qualifications

2nd Applicant

88. Occupation/job title

89. Full time? Yes No

90. Name of business

91. Business address

Postcode

92. Business industry

93. Date commenced trading /

94. 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)

95. Basic income

96. Dividends/distribution

97. Director loans

98. Retained earnings

99. Year ending /

Year 2

100. Basic income

101. Dividends/distribution

102. Director loans

103. Retained earnings

104. Year ending /

Year 3

105. Basic income

106. Dividends/distribution

107. Director loans

108. Retained earnings

109. Year ending /

110. Accountant used to prepare accounts? Yes No

111. Accountant company

112. Accountant name

113. Qualifications

Employment details

Primary self-employment - continued

1st Applicant

114. How long has accountant acted for applicant?

115. Accountant address

Postcode

2nd Applicant

114. How long has accountant acted for applicant?

115. Accountant address

Postcode

Other income

1st Applicant

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

117. Type

118. Annual amount

119. Frequency

Future income

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

121. If **YES**, future income

122. Annual amount

123. Frequency

124. 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

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

117. Type

118. Annual amount

119. Frequency

Future income

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

121. If **YES**, future income

122. Annual amount

123. Frequency

124. 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

10 Previous employment details

Previous employment/fixed-term contract details

1st Applicant	
125. Occupation/job title	<input type="text"/>
126. Full time?	Yes <input type="checkbox"/> No <input type="checkbox"/>
127. Company name	<input type="text"/>
128. Company address	<input type="text"/> <input type="text"/> Postcode <input type="text"/>
129. Company industry	<input type="text"/>
130. Employed	from <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> to <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

2nd Applicant	
125. Occupation/job title	<input type="text"/>
126. Full time?	Yes <input type="checkbox"/> No <input type="checkbox"/>
127. Company name	<input type="text"/>
128. Company address	<input type="text"/> <input type="text"/> Postcode <input type="text"/>
129. Company industry	<input type="text"/>
130. Employed	from <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> to <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Previous employment details

Previous self-employed details

1st Applicant	
131. Occupation/job title	<input type="text"/>
132. Full time?	Yes <input type="checkbox"/> No <input type="checkbox"/>
133. Name of business	<input type="text"/>
134. Business address	<input type="text"/> <input type="text"/> Postcode <input type="text"/>
135. Business industry	<input type="text"/>
136. Date commenced trading	from <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> to <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

2nd Applicant	
131. Occupation/job title	<input type="text"/>
132. Full time?	Yes <input type="checkbox"/> No <input type="checkbox"/>
133. Name of business	<input type="text"/>
134. Business address	<input type="text"/> <input type="text"/> Postcode <input type="text"/>
135. Business industry	<input type="text"/>
136. Date commenced trading	from <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> to <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

11 Financial commitments

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

1st Applicant	
Does the applicant have any other binding financial commitments?	Yes <input type="checkbox"/> No <input type="checkbox"/>
137. Commitment type	<input type="text"/>
138. Monthly repayment	<input type="text"/>
139. End date	<input type="text" value="MM / YYYY"/>
140. Repay on completion?	Yes <input type="checkbox"/> No <input type="checkbox"/>
141. Commitment type	<input type="text"/>
142. Monthly repayment	<input type="text"/>
143. End date	<input type="text" value="MM / YYYY"/>
144. Repay on completion?	Yes <input type="checkbox"/> No <input type="checkbox"/>
145. Commitment type	<input type="text"/>
146. Monthly repayment	<input type="text"/>
147. End date	<input type="text" value="MM / YYYY"/>
148. Repay on completion?	Yes <input type="checkbox"/> No <input type="checkbox"/>
149. Commitment type	<input type="text"/>
150. Monthly repayment	<input type="text"/>
151. End date	<input type="text" value="MM / YYYY"/>
152. Repay on completion?	Yes <input type="checkbox"/> No <input type="checkbox"/>

2nd Applicant	
Does the applicant have any other binding financial commitments?	Yes <input type="checkbox"/> No <input type="checkbox"/>
137. Commitment type	<input type="text"/>
138. Monthly repayment	<input type="text"/>
139. End date	<input type="text" value="MM / YYYY"/>
140. Repay on completion?	Yes <input type="checkbox"/> No <input type="checkbox"/>
141. Commitment type	<input type="text"/>
142. Monthly repayment	<input type="text"/>
143. End date	<input type="text" value="MM / YYYY"/>
144. Repay on completion?	Yes <input type="checkbox"/> No <input type="checkbox"/>
145. Commitment type	<input type="text"/>
146. Monthly repayment	<input type="text"/>
147. End date	<input type="text" value="MM / YYYY"/>
148. Repay on completion?	Yes <input type="checkbox"/> No <input type="checkbox"/>
149. Commitment type	<input type="text"/>
150. Monthly repayment	<input type="text"/>
151. End date	<input type="text" value="MM / YYYY"/>
152. Repay on completion?	Yes <input type="checkbox"/> No <input type="checkbox"/>

12 Buy to let portfolio details

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

1st Applicant	
153. Does the applicant own any investment buy to let properties?	Yes <input type="checkbox"/> No <input type="checkbox"/>
154. Total number of properties	<input type="text"/>
155. How many of these are mortgaged?	<input type="text"/>
156. Estimated value of portfolio	<input type="text"/>
157. Total outstanding balance of mortgages	<input type="text"/>
158. Total monthly portfolio rental income	<input type="text"/>
159. Total monthly portfolio mortgage payments	<input type="text"/>
160. Is the portfolio managed by an accountant on the applicant's behalf?	Yes <input type="checkbox"/> No <input type="checkbox"/>
161. If YES , accountant company	<input type="text"/>
162. Accountant contact name	<input type="text"/>
163. Qualifications	<input type="text"/>
164. How long has accountant acted for the applicants?	<input type="text"/>
165. Accountant address	<input type="text"/>
<input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>	

2nd Applicant	
153. Does the applicant own any investment buy to let properties?	Yes <input type="checkbox"/> No <input type="checkbox"/>
154. Total number of properties	<input type="text"/>
155. How many of these are mortgaged?	<input type="text"/>
156. Estimated value of portfolio	<input type="text"/>
157. Total outstanding balance of mortgages	<input type="text"/>
158. Total monthly portfolio rental income	<input type="text"/>
159. Total monthly portfolio mortgage payments	<input type="text"/>
160. Is the portfolio managed by an accountant on the applicant's behalf?	Yes <input type="checkbox"/> No <input type="checkbox"/>
161. If YES , accountant company	<input type="text"/>
162. Accountant contact name	<input type="text"/>
163. Qualifications	<input type="text"/>
164. How long has accountant acted for the applicants?	<input type="text"/>
165. Accountant address	<input type="text"/>
<input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>	

1st Applicant

Arrears

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

167. Commitment type

168. Number in the last 12 months

169. Number in the last 13-24 months

170. Number in the last 25-36 months

Defaults

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

172. Amount

173. Date registered

174. Date of satisfaction

County Court Judgments

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

176. Amount

177. Date registered

178. Date of satisfaction

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

179. 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

180. Date registered

181. Date of satisfaction

Bankruptcies

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

183. Date of bankruptcy order

184. Date of bankruptcy discharge

Repossession

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

186. Date of repossession/surrender

2nd Applicant

Arrears

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

167. Commitment type

168. Number in the last 12 months

169. Number in the last 13-24 months

170. Number in the last 25-36 months

Defaults

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

172. Amount

173. Date registered

174. Date of satisfaction

County Court Judgments

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

176. Amount

177. Date registered

178. Date of satisfaction

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

179. 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

180. Date registered

181. Date of satisfaction

Bankruptcies

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

183. Date of bankruptcy order

184. Date of bankruptcy discharge

Repossession

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

186. Date of repossession/surrender

Adverse details

Adverse details - continued

1st Applicant

Criminal convictions

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

188. Date of conviction /

Insolvency

189. 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

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

2nd Applicant

Criminal convictions

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

188. Date of conviction /

Insolvency

189. 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

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

Dependants

Dependants and adult occupiers

191. Number of adult dependants

192. Number of child dependants under 18

Dependants and adult occupiers

191. Number of adult dependants

192. Number of child dependants under 18

14 Property details

Property address

 Postcode

Property description

Number of storeys in building

Floor on which flat is situated

Does the building have a lift? Yes No

Is the property a new build? Yes No

Development name

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

Are there any incentives, discounts or allowances in relation to the property? Yes No

if **YES**, please give details (type of incentive)

Incentive value

Rental occupancy type

Total rental occupants

Total number of units

Property access details

Contact name Contact tel

Please provide any additional information which will help the valuer to gain access

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

15 Solicitor's details

Solicitor contact name Firm name

Solicitor tel Fax number

Email address DX number

Solicitor address

Postcode

16 Bank account details

Applicant associated with bank account Sort code

Account number Name of bank/building society

Name of account holder Preferred payment day (between 10th and 28th)

17 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 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 regularly to stay informed about how we use your information.

18 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

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

19 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 15 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 15 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 14 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 15 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). 2169/HO/05.20

