# KentReliance

# Mortgage 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 your mortgage. Whether this is your first purchase, or you have moved several times before, or you're remortgaging your existing 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.

#### Intermediary details

1

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

Forename		FCA status		
Surname		FCA number		
Registered company name as per FCA*		Principal company name		
*Please do not enter a trading style of the FCA registered company	ny name	Principal FCA number		
Registered address				
			Postcode	
2 Intermediary fees				
Is the intermediary charging the applicant a fee for this app	olication?	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 partner mortgage club?* Yes	No 🗌	Mortgage club (if applicable)		
Is the application being submitted via a partner packager?* Yes	No 🗌	Packager (if applicable)		
Is the application being submitted via a partner network?* Yes	No	Network (if applicable)		

\*Our partner clubs/networks/packagers are found via kentrelianceforintermediaries.co.uk/about-us

4 Application type			
Applicant type Individual	Company	First-time buyers?	Yes No
Loan type Residential	Buy to let	First-time landlord?	Yes No
Are the applicant(s) high-net-worth customers?	Yes No	Let to buy?	Yes No
Are the applicant(s) mortgage professional customers?	Yes No	Discounted market sale (DMS)?	Yes No
How was the sale made?		If DMS, discounted purchase price	
		If DMS, open market value	
5 Company details (if applicable)			
Limited company/LLP name		Registered number	
		Trading since	
Company registered office address		Correspondence address	
Postcode		Pos	stcode
6 Shared ownership	YES NO		
If purchased			
Housing association		Percentage being purchased	
Rental/service charges		Estimated value/ purchase price of share	
If remortgage			
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	%		
7 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.

### Loan details

8

Loan purpose (purchase/remortgage)	Estimated value/purchase price	
Loan amount	Repayment type (C&I/IO/P&P)	
Loan term (years)	Interest only amount (If IO or P&P)	
If buy to let, estimated monthly rental income		

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			Am	ount				
Equity from sale/remortgage of other prop	erty							
Savings								
Builder gifted								
Family gifted								
Inter-family sale								
Second charge								
Vendor gifted								
Additional borrowing								
Purpose of additional borrowing								
		Reason		Amount				
1.								
2.								
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)								

#### 9 Personal details

	1st Applicant		2nd Applicant
1.	Title (🗸) Mr Mrs Miss Ms Other	1.	Title (✓) Mr Mrs Miss Ms Other
2.	First name	2.	First name
3.	Middle name(s)	3.	Middle name(s)
4.	Surname	4.	Surname
5.	Date of birth	5.	Date of birth DD/MM/YYYY
6.	Estimated retirement age	6.	Estimated retirement age
7.	Nationality	7.	Nationality
8.	Permanent right to reside in the UK? Yes No	8.	Permanent right to reside in the UK? Yes No
9.	Length of residency Years Months From birth	9.	Length of residency Years Months From birth
10.	Diplomatic immunity? Yes No	10.	Diplomatic immunity? Yes No
11.	Marital status	11.	Marital status
12.	Paid in sterling? Yes No	12.	Paid in sterling? Yes No
13.	UK tax payer only? Yes No	13.	UK tax payer only? Yes No
14.	Existing OneSavings Bank Yes No	14.	Existing OneSavings Bank Messel No No
15.	OneSavings Bank brand	15.	OneSavings Bank brand
16.	Existing OneSavings mortgage	16.	Existing OneSavings mortgage
17.	Has the applicant been known by another name in the last 6 years?YesNo	17.	Has the applicant been known by another name in the last 6 years?YesNo
18.	Title	18.	Title
19.	First name	19.	First name
20.	Middle name(s)	20.	Middle name(s)
21.	Surname	21.	Surname
22.	Home tel	22.	Home tel
23.	Work tel	23.	Work tel
24.	Mobile	24.	Mobile
25.	Email address	25.	Email address
	Preferred contact method	26.	Preferred contact method
	National Insurance number		National Insurance number
	Relationship to other borrower(s)		Relationship to other borrower(s)
	npany association (if Limited Company buy to let)		npany association (if Limited Company buy to let)
	Role within company		Role within company
	Percentage shareholding %		Percentage shareholding %
	Primary contact Yes No		Primary contact Yes No
3Z.	Correspondence address (if let to buy)	32.	Correspondence address (if let to buy)
-		-	
	Postcode		Postcode
33.	Time at address from MM/YYYY	33.	Time at address from MM/YYYY
	re you ever had a UK address? Yes No		ve you ever had a UK address? Yes No

	1st Applicant		2nd Applicant
Cur	rent residential address	Cui	rent residential address
34.	Address	34.	Address
-		[ _	
-		_	
	Postcode		Postcode
35.	Residential status	35.	Residential status
36.	Time at address   from MM/YYYY	36.	Time at address   from MM/YYYY
	vious residential address(es) ess than 3 years at current residential address)		vious residential address(es) ess than 3 years at current residential address)
-	ress	-	ress
-			
	Postcode		Postcode
37.	Residential status	37.	Residential status
38.	Time at address	38.	Time at address
	from MM / YYYY to MM / YYYY		from $MM/YYY$ to $MM/YYY$
39.	Address	39.	Address
_		_	
_		_	
_	Postcode		Postcode
40.	Residential status	40.	Residential status
	from MM / YYYY to MM / YYYY		from MM/YYY to MM/YYYY

#### Personal details

	3rd Applicant		4th Applicant
1.	Title (🗸 ) Mr 🗌 Mrs 🗍 Miss 🦳 Ms 🗍 Other	1.	Title (<) Mr Mrs Miss Ms Other
2.	First name	2.	First name
3.	Middle name(s)	3.	Middle name(s)
4.	Surname	4.	Surname
5.	Date of birth	5.	Date of birth DD/MM/YYYY
6.	Estimated retirement age	6.	Estimated retirement age
7.	Nationality	7.	Nationality
8.	Permanent right to reside in the UK? Yes No	8.	Permanent right to reside in the UK? Yes No
9.	Length of residency Years Months From birth	9.	Length of residency Years Months From birth
10.	Diplomatic immunity? Yes No	10.	Diplomatic immunity? Yes No
11.	Marital status	11.	Marital status
12.	Paid in sterling? Yes No	12.	Paid in sterling? Yes No
13.	UK tax payer only? Yes No	13.	UK tax payer only? Yes No
14.	Existing OneSavings Bank Yes No	14.	Existing OneSavings Bank Messel No No No
15.	OneSavings Bank brand	15.	OneSavings Bank brand
16.	Existing OneSavings mortgage	16.	Existing OneSavings mortgage
17.	Has the applicant been known by another name in the last 6 years?	17.	Has the applicant been known by another name in the last 6 years?
18.	Title	18.	Title
19.	First name	19.	First name
20.	Middle name(s)	20.	Middle name(s)
21.	Surname	21.	Surname
22.	Home tel	22.	Home tel
23.	Work tel	23.	Work tel
24.	Mobile	24.	Mobile
25.	Email address	25.	Email address
26.	Preferred contact method	26.	Preferred contact method
27.	National Insurance number	27.	National Insurance number
28.	Relationship to other borrower(s)	28.	Relationship to other borrower(s)
Cor	npany association (if Limited Company buy to let)	Со	mpany association (if Limited Company buy to let)
29.	Role within company	29.	Role within company
30.	Percentage shareholding	30.	Percentage shareholding%
31.	Primary contact Yes No	31.	Primary contact Yes No
32.	Correspondence address (if let to buy)	32.	Correspondence address (if let to buy)
-		-	
-		-	
	Postcode		Postcode
	Time at address from MM/YYYY		Time at address from MM/YYYYY
Hav	re you ever had a UK address? Yes No	Ha	ve you ever had a UK address? Yes No

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Persona	de	
ersonu	LUC	LUILS

	3rd Applicant		4th Applicant
Cur	rent residential address	Cui	rent residential address
34.	Address	34.	Address
_		[ _	
-			
	Postcode		Postcode
35.	Residential status	35.	Residential status
36.	Time at address   from   M   /   Y   Y	36.	Time at addressfrom $\mathbb{M} \mathbb{M} / \mathbb{Y} \mathbb{Y} \mathbb{Y}$
	vious residential address(es) ess than 3 years at current residential address)		vious residential address(es) ess than 3 years at current residential address)
Add		-	Iress
-			
	Postcode		Postcode
37.	Residential status	37.	Residential status
38.	Time at address	38.	Time at address
	from MM/YYYY to MM/YYYY		from $MM/YYYY$ to $MM/YYYY$
39.	Address	39.	Address
_		_	
_		_	
	Postcode		Postcode
40.	Residential status	40.	Residential status
	from MM/YYYY to MM/YYYY		from MM/YYYY to MM/YYYY

#### 10 **Employment details** Primary employment/fixed-term contract details 1st Applicant 2nd Applicant 41. More than 25% share owner? 41. More than 25% share owner? Yes No Yes No 42. Has the applicant been in their current 42. Has the applicant been in their current Yes No Yes No employment for less than 12 months? employment for less than 12 months? 43. Occupation/job title 43. Occupation/job title 44. Full time? Yes No 44. Full time? Yes No 45. Company name 45. Company name 46. Company address 46. Company address Postcode Postcode 47. Company industry 47. Company industry Company tel 48. Company tel 48. Μ M 49. Employed since Μ Μ 49. Employed since 50. Employed by a family member? Yes No 50. Employed by a family member? Yes No 51. Is the employment permanent? No 51. Is the employment permanent? Yes Yes No 52. On probation? Yes No 52. On probation? No Yes For fixed-term contracts For fixed-term contracts 53. Start date of contract 53. Start date of contract 54. End date of contract 54. End date of contract 55. Has the contract previously been renewed? Yes No 55. Has the contract previously been renewed? Yes No Will the contract be renewed? 56. Will the contract be renewed? 56 Yes No Yes No 57. Basic income 57. Basic income Car allowance 58. Car allowance 58. 59. Other allowances 59. Other allowances 60. Bonus 60. Bonus 61. Commission 61. Commission Overtime 62. Overtime 62 63. Please provide details of the bonus/commission remuneration 63. Please provide details of the bonus/commission remuneration received in the last 3 years. received in the last 3 years. 64. Other income from this employment 64. Other income from this employment 65. Does the applicant have any 65. Does the applicant have any Yes No No Yes deductions from their salary? deductions from their salary? Source of deductions 66. Source of deductions 66 67. Deductions monthly amount 67. Deductions monthly amount

### Employment details

Prin	nary employment/fixed-term contract details		
	3rd Applicant		4th Applicant
41.	More than 25% share owner? Yes No	41	. More than 25% share owner? Yes No
42.	Has the applicant been in their current employment for less than 12 months? Yes No	42	2. Has the applicant been in their current employment for less than 12 months? Yes No
43.	Occupation/job title	43	3. Occupation/job title
44.	Full time? Yes No	44	. Full time? Yes No
45.	Company name	45	5. Company name
46.	Company address	46	5. Company address
_		_     .	
-		-     .	
	Postcode		Postcode
47.	Company industry	47	7. Company industry
48.	Company tel	48	B. Company tel
49.	Employed since	Y 49	M $M$ $Y$ $Y$
50.	Employed by a family member? Yes No	50	). Employed by a family member? Yes No
51.	Is the employment permanent? Yes No	51	. Is the employment permanent? Yes No
52.	On probation? Yes No	52	2. On probation? Yes No
For	fixed-term contracts	Fo	or fixed-term contracts
53.	Start date of contract	Y 53	B. Start date of contract
54.	End date of contract	Y 54	End date of contract     MM//YYYY
55.	Has the contract previously been renewed? Yes No	55	5. Has the contract previously been renewed? Yes No
56.	Will the contract be renewed?     Yes     No	56	6. Will the contract be renewed? Yes No
57.	Basic income	57	7. Basic income
58.	Car allowance	58	8. Car allowance
59.	Other allowances	59	9. Other allowances
60.	Bonus	60	). Bonus
61.	Commission	61	. Commission
62.	Overtime	62	2. Overtime
63.	Please provide details of the bonus/commission remuneration received in the last 3 years.	63	<ol> <li>Please provide details of the bonus/commission remuneration received in the last 3 years.</li> </ol>
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-			
64.	Other income from this employment	64	Other income from this employment
65.	Does the applicant have any deductions from their salary?		5. Does the applicant have any deductions from their salary?
66.	Source of deductions	66	3. Source of deductions
67.	Deductions monthly amount	67	7. Deductions monthly amount

	Employment details					
Sec	ondary employment/fixed-term contract details	(if applicable)				
	1st Applicant			2no	l Applicant	
68.	More than 25% share owner?	Yes No	68.	More than 25% share own	er?	Yes No
69.	Has the applicant been in their current employment for less than 12 months?	Yes No	69.	Has the applicant been in a employment for less than a		Yes No
70.	Occupation/job title		70.	Occupation/job title		
71.	Full time?	Yes No	71.	Full time?		Yes No
72.	Company name		72.	Company name		
73.	Company address		73.	Company address		
-			[ _			
-			-			
_	Postcode				Postcode	
74.	Company industry		74.	Company industry		
75.	Company tel		75.	Company tel		
76.	Employed since		76.	Employed since	MM	
77.	Employed by a family member?	Yes No	77.	Employed by a family men	iber?	Yes No
78.	Is the employment permanent?	Yes No	78.	Is the employment perman	ent?	Yes No
79.	On probation?	Yes No	79.	On probation?		Yes No
For	fixed-term contracts		For	fixed-term contracts		
80.	Start date of contract		80.	Start date of contract	M	
81.	End date of contract		81.	End date of contract	M M	
82.	Has the contract previously been renewed?	Yes No	82.	Has the contract previously	/ been renewed?	Yes No
83.	Will the contract be renewed?	Yes No	83.	Will the contract be renewed	ed?	Yes No
84.	Basic income		84.	Basic income		
85.	Car allowance		85.	Car allowance		
86.	Other allowances		86.	Other allowances		
87.	Bonus		87.	Bonus		
88.	Commission		88.	Commission		
89.	Overtime		89.	Overtime		
90.	Please provide details of the bonus/commis received in the last 3 years.	sion remuneration	90.	Please provide details of the received in the last 3 years		ion remuneration
$\bigcap$						
_			_			
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L 01	Other income from this amployment			Other income from this or		
	Other income from this employment			Other income from this em Does the applicant have a		
92.	Does the applicant have any deductions from their salary?	Yes No	92.	deductions from their salar		Yes No
93.	Source of deductions		93.	Source of deductions		
94.	Deductions monthly amount		94.	Deductions monthly amou	nt 🤇	

	Employment details						
Sec	ondary employment/fixed-term contract details (if a	oplicable)					
	3rd Applicant			4	th Applicant		
68.	More than 25% share owner?	res No	68.	More than 25% share ow	ner?	Yes	) No 🗌
69.	Has the applicant been in their current employment for less than 12 months?	'es 🗌 No 🗌	69.	Has the applicant been in employment for less than		Yes	) No 🗌
70.	Occupation/job title		70.	Occupation/job title			
71.	Full time? Y	'es 🗌 No 🗌	71.	Full time?		Yes	) No 🗌
72.	Company name		72.	Company name			
73.	Company address		73.	Company address			
_			_				]
_			_				
_	Postcode		_		Postcode _		]
74.	Company industry		74.	Company industry			
75.	Company tel		75.	Company tel			
76.	Employed since MM/	YYYY	76.	Employed since	MM		
77.	Employed by a family member?	/es No	77.	Employed by a family me	mber?	Yes	) No 🗌
78.	Is the employment permanent?	res 📄 No 🗍	78.	Is the employment perma	anent?	Yes	) No 🗍
79.	On probation?	∕es	79.	On probation?		Yes	) No (
For	fixed-term contracts		For	fixed-term contracts			
80.	Start date of contract	YYYY	80.	Start date of contract	M	/ Y Y	
81.	End date of contract	Y Y Y Y	81.	End date of contract	MM		
82.	Has the contract previously been renewed?	/es 🗍 No 🦳	82.	Has the contract previous	sly been renewed?	Yes	) No (
83.	Will the contract be renewed?	/es 🗍 No 🦳	83.	Will the contract be renew	ved?	Yes	) No (
84.	Basic income		84.	Basic income			
85.	Car allowance		85.	Car allowance			
86.	Other allowances		86.	Other allowances			
87.	Bonus		87.	Bonus			
88.	Commission		88.	Commission			
89.	Overtime		89.	Overtime			
90.	Please provide details of the bonus/commission received in the last 3 years.	remuneration	90.	Please provide details of received in the last 3 yea		on remun	eration
_			_				
-			_				
-			_				
-			-				
91.	Other income from this employment		91.	Other income from this en	mployment		
92.	Does the applicant have any deductions from their salary?	/es No	92.	Does the applicant have deductions from their sale		Yes	) No 🗌
93.	Source of deductions		93.	Source of deductions			
94.	Deductions monthly amount		94.	Deductions monthly amo	unt		

### Employment details

Primary self-employment	
1st Applicant	2nd Applicant
95. Occupation/job title	95. Occupation/job title
96. Full time? Yes No	96. Full time? Yes No
97. Name of business	97. Name of business
98. Business address	98. Business address
Postcode	Postcode
99. Business industry	99. Business industry
100. Date commenced trading   MM/YYYY	100. Date commenced trading   MM/YYYY
101. Percentage of business owned	101. 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.	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)	Year 1 (most recent)
102. Basic income	102. Basic income
103. Dividends/distribution	103. Dividends/distribution
104. Director loans	104. Director loans
105. Retained earnings	105. Retained earnings
106. Year ending   MM/YYYY	106. Year ending   MM/YYYY
Year 2	Year 2
107. Basic income	107. Basic income
108. Dividends/distribution	108. Dividends/distribution
109. Director loans	109. Director loans
110. Retained earnings	110. Retained earnings
111. Year ending   MM/YYYY	111. Year ending         M M / Y Y Y
Year 3	Year 3
112. Basic income	112. Basic income
113. Dividends/distribution	113. Dividends/distribution
114. Director loans	114. Director loans
115. Retained earnings	115. Retained earnings
116. Year ending   MM/YYYY	116. Year ending         M M / Y Y Y
117. Accountant used to prepare accounts? Yes No	117. Accountant used to prepare accounts? Yes No
118. Accountant company	118. Accountant company
119. Accountant name	119. Accountant name
120. Qualifications	120. Qualifications

Employment details	
Primary self-employment - continued	
1st Applicant	2nd Applicant
121. How long has accountant acted for applicant?	121. How long has accountant acted for applicant?
122. Accountant address	122. Accountant address
Postcode	Postcode
Other income	
1st Applicant	2nd Applicant
123. Does the applicant have any other sources of income? Yes No	123. Does the applicant have any other sources of income?
124. Type	124. Type
125. Annual amount	125. Annual amount
126. Frequency	126. Frequency
Future income	Future income
127. Will the required loan term take the applicant Yes No beyond their estimated retirement age?	127. Will the required loan term take the applicant Yes No beyond their estimated retirement age?
128. If <b>YES</b> , future income	128. If <b>YES</b> , future income
129. Annual amount	129. Annual amount
130. Frequency	130. Frequency
131. Is the applicant aware of any changes in income and expenditure that are likely to affect the ability to meet mortgage payments?	131. Is the applicant aware of any changes in income and expenditure that are likely to Yes No affect the ability to meet mortgage payments?
If YES, please provide details	If <b>YES</b> , please provide details

### Employment details

Primary self-employment	
3rd Applicant	4th Applicant
95. Occupation/job title	95. Occupation/job title
96. Full time? Yes No	96. Full time? Yes No
97. Name of business	97. Name of business
98. Business address	98. Business address
Postcode	Postcode
99. Business industry	99. Business industry
100. Date commenced trading   MM/YYYY	100. Date commenced trading   M
101. Percentage of business owned	101. 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.	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)	Year 1 (most recent)
102. Basic income	102. Basic income
103. Dividends/distribution	103. Dividends/distribution
104. Director loans	104. Director loans
105. Retained earnings	105. Retained earnings
106. Year ending	106. Year ending         M         / Y         Y
Year 2	Year 2
107. Basic income	107. Basic income
108. Dividends/distribution	108. Dividends/distribution
109. Director loans	109. Director loans
110. Retained earnings	110. Retained earnings
111. Year ending   MM/YYYY	111. Year ending         M         / Y         Y
Year 3	Year 3
112. Basic income	112. Basic income
113. Dividends/distribution	113. Dividends/distribution
114. Director loans	114. Director loans
115. Retained earnings	115. Retained earnings
116. Year ending   MM/YYYY	116. Year ending         M M / Y Y Y
117. Accountant used to prepare accounts? Yes No	117. Accountant used to prepare accounts? Yes No
118. Accountant company	118. Accountant company
119. Accountant name	119. Accountant name
120. Qualifications	120. Qualifications

Employment details			
Primary self-employment - continued			
3rd Applicant	4th Applicant		
121. How long has accountant acted for applicant?	121. How long has accountant acted for applicant?		
122. Accountant address	122. Accountant address		
Postcode	Postcode		
Other income			
3rd Applicant	4th Applicant		
123. Does the applicant have any other sources of income? Yes No	123. Does the applicant have any other sources of income? Yes No		
124. Type	124. Type		
125. Annual amount	125. Annual amount		
126. Frequency	126. Frequency		
Future income	Future income		
127. Will the required loan term take the applicant yes No No	127. Will the required loan term take the applicant yes No beyond their estimated retirement age?		
128. If <b>YES</b> , future income	128. If <b>YES</b> , future income		
129. Annual amount	129. Annual amount		
130. Frequency	130. Frequency		
131. Is the applicant aware of any changes in income and expenditure that are likely to Yes No affect the ability to meet mortgage payments?	131. Is the applicant aware of any changes in income and expenditure that are likely to Yes No affect the ability to meet mortgage payments?		
If <b>YES</b> , please provide details	If <b>YES</b> , please provide details		

11	Previous employment details				
Previo	Previous employment/fixed-term contract details				
	1st Applicant	2nd Applicant			
			_		
132.0	Occupation/job title	132. Occupation/job title			
133.	Full time?     Yes     No	133. Full time? Yes No			
134.0	Company name	134. Company name			
135.0	Company address	135. Company address			
[			-		
		- <u></u>	-		
[	Postcode	Postcode	- )		
136.0	Company industry	136. Company industry			
137. I	Employed	137. Employed			
	from $\mathbb{M} \mathbb{M} / \mathbb{Y} \mathbb{Y} \mathbb{Y}$ to $\mathbb{M} \mathbb{M} / \mathbb{Y} \mathbb{Y} \mathbb{Y}$	from M M / Y Y Y Y to M M / Y Y Y	Y		
	Previous employment details				
Previ	bus self-employed details				
	1st Applicant	2nd Applicant			
138.0	Occupation/job title	138. Occupation/job title			
139. I	Full time? Yes No	139. Full time? Yes No			
140. I	Name of business	140. Name of business			
141.1	Business address	141. Business address			
[			-		
			_		
	Postcode	Postcode	-		
142.1	Business industry	142. Business industry			
143. I	Date commenced trading	143. Date commenced trading	_		
1	from MM/YYYY to MM/YYYY	from MM/YYYY to MM/YYY	Y		

Previous employment details	
Previous employment/fixed-term contract details	
3rd Applicant	4th Applicant
132. Occupation/job title	132. Occupation/job title
133. Full time? Yes No	133. Full time?         Yes         No
134. Company name	134. Company name
135. Company address	135. Company address
	_ ] [ ]
	_
Postcode	Postcode
136. Company industry	136. Company industry
137. Employed	137. Employed
from MM/YYYY to MM/YYY	Y     from M M / Y Y Y to M M / Y Y Y
Previous employment details	
Previous self-employed details	
3rd Applicant	4th Applicant
138. Occupation/job title	138. Occupation/job title
139. Full time? Yes No	139. Full time? Yes No
140. Name of business	140. Name of business
141. Business address	141. Business address
Postcode	Postcode
142. Business industry	142. Business industry
143. Date commenced trading	143. Date commenced trading
from MM/YYYY to MM/YYY	Y         from M M / Y Y Y to M M / Y Y Y

### 12 Financial commitment

For joint applicants, if mortgages or other commitments are shared the info	rmation should only be provided once.
1st Applicant	2nd Applicant
If renting	If renting
144. Name of landlord	144. Name of landlord
145. Monthly residential	145. Monthly residential
rental payment	rental payment
146. Date tenancy commenced	146. Date tenancy commenced
147. Landlords address	147. Landlords address
Postcode	Postcode
If mortgaged	If mortgaged
148. Existing residential mortgage to be redeemed on completion?	148. Existing residential mortgage to Yes No be redeemed on completion?
149. Reason for not redeeming on completion (if applicable)	149. Reason for not redeeming on completion (if applicable)
150. Name of lender	150. Name of lender
151. Account number	151. Account number
152. Monthly residential mortgage repayment	152. Monthly residential mortgage repayment
153. Monthly residential mortgage balance outstanding	153. Monthly residential mortgage balance outstanding
154. Current interest rate	154. Current interest rate
155. Estimated value of current residential property	155. Estimated value of current residential property
156. Start date of current mortgage	156. Start date of current mortgage
Does the applicant have any other binding financial commitments?YesNo	Does the applicant have any other binding financial commitments?YesNo
If yes, please complete the information below including source of funds for debt repayment, if more than 3 debts being repaid, please provide details in the additional information section.	If yes, please complete the information below including source of funds for debt repayment, if more than 3 debts being repaid, please provide details in the additional information section.
157. Commitment type	157. Commitment type
158. Lender name	158. Lender name
159. Monthly repayment	159. Monthly repayment
160. Outstanding balance	160. Outstanding balance
161. End date M M / Y Y Y	161. End date MM / YYYY
162. Repay on completion? Yes No	162. Repay on completion? Yes No
163. If repaying, please confirm the source of funds for debt repayment	163. If repaying, please confirm the source of funds for debt repayment
Accumulated savings Equity from sale proceeds	Accumulated savings Equity from sale proceeds
Gift Inheritance	Gift Inheritance
Matured savings/investments Remortgage proceeds	Matured savings/investments Remortgage proceeds
Salary	Salary
Other, please specify	Other, please specify

### Financial commitments

Financial communents				
For joint applicants, if mortgages or other commitments are shared the information should only be provided once.				
1st Applicant	2nd Applicant			
164. Commitment type	164. Commitment type			
165. Lender name	) 165. Lender name			
166. Monthly repayment	166. Monthly repayment			
167. Outstanding balance	167. Outstanding balance			
168. End date	168. End date         M M / Y Y Y			
169. Repay on completion? Yes No	169. Repay on completion?     Yes     No			
170. If repaying, please confirm the source of funds for debt repayment	170. If repaying, please confirm the source of funds for debt repayment			
Accumulated savings Equity from sale proceeds	Accumulated savings Equity from sale proceeds			
Gift Inheritance	Gift Inheritance			
Matured savings/investments Remortgage proceeds	Matured savings/investments Remortgage proceeds			
Salary	Salary			
Other, please specify	Other, please specify			
171. Commitment type	171. Commitment type			
172. Lender name	172. Lender name			
173. Monthly repayment	173. Monthly repayment			
174. Outstanding balance	174. Outstanding balance			
175. End date	175. End date         M M / Y Y Y			
176. Repay on completion? Yes No	176. Repay on completion?     Yes     No			
177. If repaying, please confirm the source of funds for debt repayment	177. If repaying, please confirm the source of funds for debt repayment			
Accumulated savings Equity from sale proceeds	Accumulated savings Equity from sale proceeds			
Gift Inheritance	Gift Inheritance			
Matured savings/investments Remortgage proceeds	Matured savings/investments Remortgage proceeds			
Salary	Salary			
Other, please specify	Other, please specify			

### 12 Financial commitments

3rd Applicant	4th Applicant
If renting	If renting
144. Name of landlord	144. Name of landlord
145. Monthly residential rental payment	145. Monthly residential rental payment
146. Date tenancy commenced	146. Date tenancy commenced
147. Landlords address	147. Landlords address
Postcode	Postcode
If mortgaged	If mortgaged
148. Existing residential mortgage to Yes No be redeemed on completion?	148. Existing residential mortgage to be redeemed on completion?       Yes       No
149. Reason for not redeeming on completion (if applicable)	149. Reason for not redeeming on completion (if applicable)
150. Name of lender	150. Name of lender
151. Account number	151. Account number
152. Monthly residential mortgage repayment	152. Monthly residential mortgage repayment
153. Monthly residential mortgage balance outstanding	153. Monthly residential mortgage balance outstanding
154. Current interest rate	154. Current interest rate
155. Estimated value of current residential property	155. Estimated value of current residential property
156. Start date of current mortgage	156. Start date of current mortgage
Does the applicant have any other binding financial commitments?YesNo	Does the applicant have any other binding financial commitments?YesNo
If yes, please complete the information below including source of funds for debt repayment, if more than 3 debts being repaid, please provide details in the additional information section.	If yes, please complete the information below including source of funds for debt repayment, if more than 3 debts being repaid, please provide details in the additional information section.
157. Commitment type	157. Commitment type
158. Lender name	158. Lender name
159. Monthly repayment	159. Monthly repayment
160. Outstanding balance	160. Outstanding balance
161. End date M M / Y Y Y	161. End date
162. Repay on completion? Yes No	162. Repay on completion? Yes No
163. If repaying, please confirm the source of funds for debt repayment	163. If repaying, please confirm the source of funds for debt repayment
Accumulated savings Equity from sale proceeds	Accumulated savings Equity from sale proceeds
Gift Inheritance	Gift Inheritance
Matured savings/investments Remortgage proceeds	Matured savings/investments Remortgage proceeds
Salary	Salary
Other, please specify	Other, please specify

Financial	commitment
i ili allo al	

For joint applicants, if mortgages or other commitments are shared the information should only be provided once.				
3rd Applicant		4th Applicant		
164. Commitment type		164. Commitment type		
165. Lender name		165. Lender name		
166. Monthly repayment		166. Monthly repayment		
167. Outstanding balance		167. Outstanding balance		
168. End date		168. End date		
169. Repay on completion?	Yes No	169. Repay on completion?	Yes No	
170. If repaying, please confirm the	e source of funds for debt repayment	170. If repaying, please confirm t	the source of funds for debt repayment	
Accumulated savings	Equity from sale proceeds	Accumulated savings	Equity from sale proceeds	
Gift	Inheritance	Gift	Inheritance	
Matured savings/investments	Remortgage proceeds	Matured savings/investments	Remortgage proceeds	
Salary		Salary		
Other, please specify		Other, please specify		
171. Commitment type		171. Commitment type		
172. Lender name		172. Lender name		
173. Monthly repayment		173. Monthly repayment		
174. Outstanding balance		174. Outstanding balance		
175. End date	M M / Y Y Y Y	175. End date		
176. Repay on completion?	Yes No	176. Repay on completion?	Yes No	
177. If repaying, please confirm the	e source of funds for debt repayment	177. If repaying, please confirm t	the source of funds for debt repayment	
Accumulated savings	Equity from sale proceeds	Accumulated savings	Equity from sale proceeds	
Gift	Inheritance	Gift	Inheritance	
Matured savings/investments	Remortgage proceeds	Matured savings/investments	Remortgage proceeds	
Salary		Salary		
Other, please specify		Other, please specify		

### 13 Buy to let portfolio details

For joint applicants, if mortgages or other commitments are shared, the inf	ormation should only be provided once			
1st Applicant	2nd Applicant			
178. Does the applicant own any investment buy to let properties? Yes No	178. Does the applicant own any investment buy to let properties?			
179. Total number of properties	179. Total number of properties			
180. How many of these are mortgaged?	180. How many of these are mortgaged?			
181. Estimated value of portfolio	181. Estimated value of portfolio			
182. Total outstanding balance of mortgages	182. Total outstanding balance of mortgages			
183. Total monthly portfolio rental income	183. Total monthly portfolio rental income			
184. Total monthly portfolio mortgage payments	184. Total monthly portfolio mortgage payments			
185. Is the portfolio managed by an accountant on the applicant's behalf?	185. Is the portfolio managed by an accountant on the applicant's behalf?       Yes       No			
186. If <b>YES</b> , accountant company	186. If <b>YES</b> , accountant company			
187. Accountant contact name	187. Accountant contact name			
188. Qualifications	188. Qualifications			
189. How long has accountant acted for the applicants?	189. How long has accountant acted for the applicants?			
190. Accountant address	190. Accountant address			
Postcode	Postcode			

## Buy to let portfolio details

Buy to let portfolio details	
For joint applicants, if mortgages or other commitments are shared, the info	ormation should only be provided once.
3rd Applicant	4th Applicant
178. Does the applicant own any investment buy to let properties? Yes No	178. Does the applicant own any investment buy to let properties?
179. Total number of properties	179. Total number of properties
180. How many of these are mortgaged?	180. How many of these are mortgaged?
181. Estimated value of portfolio	181. Estimated value of portfolio
182. Total outstanding balance of mortgages	182. Total outstanding balance of mortgages
183. Total monthly portfolio rental income	183. Total monthly portfolio rental income
184. Total monthly portfolio mortgage payments	184. Total monthly portfolio mortgage payments
185. Is the portfolio managed by an accountant on the applicant's behalf?	185. Is the portfolio managed by an accountant on the applicant's behalf?
186. If <b>YES</b> , accountant company	186. If <b>YES</b> , accountant company
187. Accountant contact name	187. Accountant contact name
188. Qualifications	188. Qualifications
189. How long has accountant acted for the applicants?	189. How long has accountant acted for the applicants?
190. Accountant address	190. Accountant address
Postcode	Postcode

1 at Annelis met	
1st Applicant	2nd Applicant
Arrears	Arrears
191. Has the applicant/director been in arrears with any borrowing including Mess No Message or rent?	191. Has the applicant/director been in arrears with any borrowing including mortgage or rent?
192. Commitment type	192. Commitment type
193. Number in the last 12 months	193. Number in the last 12 months
194. Number in the last 13-24 months	194. Number in the last 13-24 months
195. Number in the last 25-36 months	195. Number in the last 25-36 months
Defaults	Defaults
196. Has the applicant/director ever had a default registered?       Yes       No	196. Has the applicant/director ever had a default registered?YesNo
197. Amount	197. Amount
198. Date registered MM/YYYYY	198. Date registered
199. Date of satisfaction	199. Date of satisfaction
County Court Judgments	County Court Judgments
200. Has the applicant/director ever had a County Court Judgment registered? Yes No	200. Has the applicant/director ever had a County Court Judgment registered? Yes No
201. Amount	201. Amount
202. Date registered	202. Date registered
203. Date of satisfaction	203. Date of satisfaction
Individual voluntary arrangements, debt management plan, debt relief order or protected trust deed	Individual voluntary arrangements, debt management plan, debt relief order or protected trust deed
204. Has the applicant/director ever been subject to an Individual Voluntary Arrangement, Debt Management Plan, Debt Relief Order or Protected Trust Deed?	204. Has the applicant/director ever been subject to an Individual Voluntary Arrangement, Debt Management Plan, Debt Relief Order or Protected Trust Deed?
subject to an Individual Voluntary Arrangement, Debt Management Plan, Yes No	subject to an Individual Voluntary Arrangement, Debt Management Plan, Yes No
subject to an Individual Voluntary Arrangement, Debt Management Plan, Debt Relief Order or Protected Trust Deed?	subject to an Individual Voluntary Arrangement, Debt Management Plan, Debt Relief Order or Protected Trust Deed?
subject to an Individual Voluntary Arrangement, Debt Management Plan, Debt Relief Order or Protected Trust Deed? Type	subject to an Individual Voluntary Arrangement, Debt Management Plan, Debt Relief Order or Protected Trust Deed? Type
subject to an Individual Voluntary Arrangement, Debt Management Plan, Debt Relief Order or Protected Trust Deed? Type 205. Date registered MM/YYYY	subject to an Individual Voluntary Arrangement, Debt Management Plan, Debt Relief Order or Protected Trust Deed? Type
subject to an Individual Voluntary Arrangement, Debt Management Plan, Debt Relief Order or Protected Trust Deed? Type 205. Date registered 206. Date of satisfaction Yes No No No No No No No No No No No No No N	subject to an Individual Voluntary Arrangement, Debt Management Plan, Debt Relief Order or Protected Trust Deed? Type 205. Date registered 206. Date of satisfaction M M / Y Y Y Y
subject to an Individual Voluntary Arrangement, Debt Management Plan, Debt Relief Order or Protected Trust Deed? Type 205. Date registered 206. Date of satisfaction Bankruptcies 207. Has the applicant/director Yes No	subject to an Individual Voluntary Arrangement, Debt Management Plan, Debt Relief Order or Protected Trust Deed? Type 205. Date registered 206. Date of satisfaction Bankruptcies 207. Has the applicant/director Yes No
subject to an Individual Voluntary Arrangement, Debt Management Plan, Debt Relief Order or Protected Trust Deed? Type 205. Date registered 206. Date of satisfaction Bankruptcies 207. Has the applicant/director been made bankrupt? Yes No	subject to an Individual Voluntary Arrangement, Debt Management Plan, Debt Relief Order or Protected Trust Deed? Type 205. Date registered 206. Date of satisfaction Bankruptcies 207. Has the applicant/director been made bankrupt? Yes No
subject to an Individual Voluntary Arrangement, Debt Management Plan, Debt Relief Order or Protected Trust Deed? Yes   Type   205. Date registered   206. Date of satisfaction   Bankruptcies   207. Has the applicant/director been made bankrupt?   208. Date of bankruptcy order	subject to an Individual Voluntary Arrangement, Debt Management Plan, Debt Relief Order or Protected Trust Deed?       Yes       No         Type
subject to an Individual Voluntary Arrangement, Debt Management Plan, Debt Relief Order or Protected Trust Deed? Yes No   Type	subject to an Individual Voluntary Arrangement, Debt Management Plan, Debt Relief Order or Protected Trust Deed?       Yes       No         Type
subject to an Individual Voluntary Arrangement, Debt Management Plan, Debt Relief Order or Protected Trust Deed? No   Type	subject to an Individual Voluntary Arrangement, Debt Management Plan, Debt Relief Order or Protected Trust Deed?       No         Type
subject to an Individual Voluntary Arrangement, Debt Management Plan, Debt Relief Order or Protected Trust Deed? No   Type	subject to an Individual Voluntary Arrangement, Debt Management Plan, Debt Relief Order or Protected Trust Deed? No   Type
subject to an Individual Voluntary Yes   Arrangement, Debt Management Plan,   Debt Relief Order or Protected Trust Deed?   Type   205. Date registered   206. Date of satisfaction <b>Bankruptcies</b> 207. Has the applicant/director   been made bankrupt?   208. Date of bankruptcy order   209. Date of bankruptcy discharge <b>Repossession</b> 210. Has the applicant/director   ever had a property repossessed   or voluntarily surrendered a   property?   211. Date of repossession/surrender	subject to an Individual Voluntary Arrangement, Debt Management Plan, Debt Relief Order or Protected Trust Deed? No   Type

1st Applicant	2nd Applicant				
Insolvency	Insolvency				
214. 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	214. 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	Mortgage declined				
215. Has the applicant/director ever had a mortgage application declined? Yes No	215. Has the applicant/director ever had a mortgage application declined? Yes No				
Dependants					
Dependants and adult occupiers	Dependants and adult occupiers				
216. Number of adult dependants	216. Number of adult dependants				
217. Number of child dependants under 18	217. Number of child dependants under 18				

3rd Applicant	4th Applicant
Arrears	Arrears
191. Has the applicant/director been in arrears with any borrowing including Yes No (mortgage or rent?	191. Has the applicant/director been in arrears with any borrowing including mortgage or rent?
192. Commitment type	192. Commitment type
193. Number in the last 12 months	193. Number in the last 12 months
194. Number in the last 13-24 months	194. Number in the last 13-24 months
195. Number in the last 25-36 months	195. Number in the last 25-36 months
Defaults	Defaults
196. Has the applicant/director ver had a default registered? Yes No	196. Has the applicant/director       Yes       No         ever had a default registered?       Yes       No
197. Amount	197. Amount
198. Date registered MM / Y Y Y	Y   198. Date registered
199. Date of satisfaction	Y   199. Date of satisfaction
County Court Judgments	County Court Judgments
200. Has the applicant/director ever had a County Court Judgment registered? Yes No	200. Has the applicant/director ever had a County Court Judgment registered? Yes No
201. Amount	201. Amount
202. Date registered (M)(M) / (Y)(Y)(Y)	$Y = 202. \text{ Date registered} \qquad (M) (M) / (Y) (Y) (Y)$
203. Date of satisfaction	Y   203. Date of satisfaction
Individual voluntary arrangements, debt management plan, debt relief order or protected trust deed	Individual voluntary arrangements, debt management plan, debt relief order or protected trust deed
204. Has the applicant/director ever been subject to an Individual Voluntary Arrangement, Debt Management Plan, Debt Relief Order or Protected Trust Deed?	204. Has the applicant/director ever been subject to an Individual Voluntary Arrangement, Debt Management Plan, Debt Relief Order or Protected Trust Deed?
Туре	Туре
205. Date registered	Y   205. Date registered
206. Date of satisfaction	Y   206. Date of satisfaction
Bankruptcies	Bankruptcies
207. Has the applicant/director Yes No	207. Has the applicant/director been made bankrupt?
208. Date of bankruptcy order	Y   208. Date of bankruptcy order
209. Date of bankruptcy discharge	209. Date of bankruptcy discharge
Repossession	Repossession
210. Has the applicant/director ever had a property repossessed or voluntarily surrendered a property?	210. Has the applicant/director ever had a property repossessed or voluntarily surrendered a property?
ever had a property repossessed Yes No	210. Has the applicant/director ever had a property repossessed or voluntarily surrendered a Yes No
ever had a property repossessed or voluntarily surrendered a property?	210. Has the applicant/director ever had a property repossessed or voluntarily surrendered a property?
ever had a property repossessed or voluntarily surrendered a property? 211. Date of repossession/surrender	210. Has the applicant/director         ever had a property repossessed         or voluntarily surrendered a         property?         211. Date of repossession/surrender

3rd Applicant	4th Applicant					
Insolvency	Insolvency					
214. 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	214. 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	Mortgage declined					
215. Has the applicant/director ever had a mortgage application declined? Yes No	215. Has the applicant/director ever had a mortgage application declined? Yes No					
Dependants						
Dependants and adult occupiers	Dependants and adult occupiers					
216. Number of adult dependants	216. Number of adult dependants					
217. Number of child dependants under 18	217. Number of child dependants under 18					

### 15 Property details

Property address	Type of sale
	Tenure
	Remaining lease
Postcode	Ground rent per annum
Property description	Service charge per annum
	Is the property subject to occupancy ties? Yes No
	Is it a Grade I listed property? Yes No
If remortgage, original	Are there any incentives, discounts or allowances in relation to the property?
purchase price    If remortgage, original    purchase date	If <b>YES</b> , please give details (type of incentive)
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	Incentive value
Development name	Rental occupancy type
Is the property standard construction? Yes No	Total rental occupants
Number of bedrooms	Total number of units
Number of kitchens	
Property access details	
Contact name	Contact tel
Email address	
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 an	re aged 17 or over? Yes No
If YES:	
First name	Surname
Date of birth   D   /   M   /   Y   Y	Relationship
First name	Surname
Date of birth DD/MM/YYYY	Relationship

#### Other occupants

Other occupants - continued

First name	Surname
Date of birth   DD / MM / YYYY	Relationship
First name	Surname
Date of birth   DD / MM / YYYY	Relationship
16 Product selection	
Product	Initial rate %
Is the booking fee being added to the loan Yes No	
17 Solicitor's details	
Solicitor contact name	Firm name
Solicitor tel	Fax number
Email address	DX number
Solicitor address	
Postcode	
18 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)

#### 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 us 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.

#### 20 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.

I want the Ker	want the Kent Reliance Group to contact me with information about offers, products and services:						
1st Applicant	Yes No	2nd Applicant	Yes No	3rd Applicant	Yes No	4th Applicant	Yes No
email and/or te		rmation about of		,	nird party partners so / believe may interest	, ,	ontact you by post, telephone, appy to receive this

#### 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	3rd Applicant	Yes No	4th Applicant	Yes No	
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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 and Kent Reliance.

#### Broker buy to let declaration (for unregulated buy to let applications only) 21

#### By completing this section you:

- 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 1 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
- 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. 3 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.

#### Adequate explanations (for all applications)

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

Please note, by ticking this box, you confirm you have read and understood our Broker terms of business which can be found here: **kentrelianceforintermediaries.co.uk/group-introducer-agreement** 

#### 24 Consent and declaration

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/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

#### 1st Applicant signature

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;
- 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.

Applicant signature  4th Applicant signature		
Applicant signature  4th Applicant signature		
e DD/MM/YYYY Date DD/MM/YYYY	Applicant signature	4th Applicant signature
e DD/MM/YYYY Date DD/MM/YYYY		

2nd Applicant signature

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

Savings Bank

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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). 572/HO

05-01-01-03 (1) MKT001875-009

## KentReliance



## 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:

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Name(s	) of acco	ount hol	der(s)					
Bank/bı	uilding s	ociety a	ccount	number				
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Ref	Reference number																

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.

Date

Banks and building societies may not accept Direct Debit Instructions for some types of account

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Signature(s)

This guarantee should be detached and retained by the payer.

