



## Mortgage application form - Guarantor details

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

Under no circumstances should you sign a blank application form.

### 1 Submission route details

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

### 2 Personal details

#### Guarantor

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. Existing OneSavings Bank mortgage customer?      Yes     No

15. OneSavings Bank brand

16. Existing OneSavings mortgage account numbers

17. Has the guarantor been known by another name in the last 6 years?      Yes     No

18. Title

19. First name

20. Middle name(s)

21. Surname

22. Home tel

23. Work tel

24. Mobile

25. Email address

26. Preferred contact method

27. National Insurance number

28. Relationship to other borrower(s)

#### Current residential address

29. Address   
  
      Postcode

30. Residential status

31. Time at address      from   /

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

Address   
  
      Postcode

32. Residential status

33. Time at address      from   /     to   /

34. Address   
  
      Postcode

35. Residential status   
from   /     to   /

**3 Employment details**

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

**Guarantor**

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

**For fixed-term contracts**

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

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

  
  
  
  

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

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

**Guarantor**

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

**For fixed-term contracts**

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

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

  
  
  
  

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

## Employment details

### Primary self-employment

Guarantor

90. Occupation/job title

91. Full time? Yes  No

92. Name of business

93. Business address

Postcode

94. Business industry

95. Date commenced trading  /

96. Percentage of business owned

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

#### Year 1 (most recent)

97. Basic income

98. Dividends/distribution

99. Director loans

100. Retained earnings

101. Year ending  /

#### Year 2

102. Basic income

103. Dividends/distribution

104. Director loans

105. Retained earnings

106. Year ending  /

#### Year 3

107. Basic income

108. Dividends/distribution

109. Director loans

110. Retained earnings

111. Year ending  /

112. Accountant used to prepare accounts? Yes  No

113. Accountant company

114. Accountant name

115. Qualifications

116. How long has accountant acted for guarantor?

117. Accountant address

Postcode

## Other income

Guarantor

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

119. Type

120. Annual amount

121. Frequency

#### Future income

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

123. If YES, future income

124. Annual amount

125. Frequency

126. Is the guarantor 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

#### 4 Previous employment details

##### Previous employment/fixed-term contract details

Guarantor

127. Occupation/job title

128. Full time? Yes  No

129. Company name

130. Company address

Postcode

131. Company industry

132. Employed

from /  to /

##### Previous self-employed details

Guarantor

133. Occupation/job title

134. Full time? Yes  No

135. Name of business

136. Business address

Postcode

137. Business industry

138. Date commenced trading

from /  to /

#### 5 Financial commitments

Guarantor

##### If renting

139. Name of landlord

140. Monthly residential rental payment

141. Date tenancy commenced /

142. Landlord address

Postcode

##### If mortgaged

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

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

145. Name of lender

146. Account number

147. Monthly residential mortgage repayment

148. Monthly residential mortgage balance outstanding

149. Current interest rate

150. Estimated value of current residential property

151. Start date of current mortgage /

##### Does the guarantor have any other binding financial commitments?

Yes  No

152. Commitment type

153. Monthly repayment

154. End date /

155. Repay on completion? Yes  No

156. Commitment type

157. Monthly repayment

158. End date /

159. Repay on completion? Yes  No

160. Commitment type

161. Monthly repayment

162. End date /

163. Repay on completion? Yes  No

164. Commitment type

165. Monthly repayment

166. End date /

167. Repay on completion? Yes  No

Guarantor

Does the guarantor have any other binding financial commitments? Yes  No

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.

168. Commitment type   
169. Lender name   
170. Monthly repayment   
171. Outstanding balance

172. End date   /

173. Repay on completion? Yes  No

174. If repaying, please confirm the source of funds for debt repayment

Accumulated savings  Equity from sale proceeds   
Gift  Inheritance   
Matured savings/investments  Remortgage proceeds   
Salary

Other, please specify

175. Commitment type

176. Lender name

177. Monthly repayment

178. Outstanding balance

179. End date   /

180. Repay on completion? Yes  No

181. If repaying, please confirm the source of funds for debt repayment

Accumulated savings  Equity from sale proceeds   
Gift  Inheritance   
Matured savings/investments  Remortgage proceeds   
Salary

Other, please specify

182. Commitment type

183. Lender name

184. Monthly repayment

185. Outstanding balance

186. End date   /

187. Repay on completion? Yes  No

188. If repaying, please confirm the source of funds for debt repayment

Accumulated savings  Equity from sale proceeds   
Gift  Inheritance   
Matured savings/investments  Remortgage proceeds   
Salary

Other, please specify

Guarantor

Does the guarantor have any other binding financial commitments? Yes  No

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.

189. Commitment type   
190. Lender name   
191. Monthly repayment   
192. Outstanding balance

193. End date   /

194. Repay on completion? Yes  No

195. If repaying, please confirm the source of funds for debt repayment

Accumulated savings  Equity from sale proceeds   
Gift  Inheritance   
Matured savings/investments  Remortgage proceeds   
Salary

Other, please specify

196. Commitment type

197. Lender name

198. Monthly repayment

199. Outstanding balance

200. End date   /

201. Repay on completion? Yes  No

202. If repaying, please confirm the source of funds for debt repayment

Accumulated savings  Equity from sale proceeds   
Gift  Inheritance   
Matured savings/investments  Remortgage proceeds   
Salary

Other, please specify

203. Commitment type

204. Lender name

205. Monthly repayment

206. Outstanding balance

207. End date   /

208. Repay on completion? Yes  No

209. If repaying, please confirm the source of funds for debt repayment

Accumulated savings  Equity from sale proceeds   
Gift  Inheritance   
Matured savings/investments  Remortgage proceeds   
Salary

Other, please specify

**6 Buy to let portfolio details**

**Guarantor**

210. Does the guarantor own any investment buy to let properties? Yes  No
211. Total number of properties
212. How many of these are mortgaged?
213. Estimated value of portfolio
214. Total outstanding balance of mortgages
215. Total monthly portfolio rental income
216. Total monthly portfolio mortgage payments
217. Is the portfolio managed by an accountant on the guarantor's behalf? Yes  No

218. If **YES**, accountant company
219. Accountant contact name
220. Qualifications
221. How long has accountant acted for the guarantor?
222. Accountant address   
  
 Postcode

**7 Adverse details**

**Guarantor**

223. Has the guarantor been in arrears with any borrowing including mortgage or rent? Yes  No
224. Commitment type
225. Number in the last 12 months
226. Number in the last 13-24 months
227. Number in the last 25-36 months

**Defaults**

228. Has the guarantor ever had a default registered? Yes  No
229. Amount
230. Date registered
231. Date of satisfaction

**County Court Judgments**

232. Has the guarantor ever had a County Court Judgment registered? Yes  No
233. Amount
234. Date registered
235. Date of satisfaction

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

236. Has the guarantor ever been subject to an Individual Voluntary Arrangement, Debt Management Plan, Debt Relief Order or Protected Trust Deed? Yes  No
- Type

237. Date registered
238. Date of satisfaction

**Bankruptcies**

239. Has the guarantor been made bankrupt? Yes  No
240. Date of bankruptcy order
241. Date of bankruptcy discharge

**Repossession**

242. Has the guarantor ever had a property repossessed or voluntarily surrendered a property? Yes  No
243. Date of repossession/surrender

**Criminal convictions**

244. Has the guarantor ever had a criminal conviction? Yes  No
245. Date of conviction

**Insolvency**

246. Has any company of which the guarantor 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**

247. Has the guarantor ever had a mortgage application declined? Yes  No

**Dependants**

**Dependants and adult occupiers**

248. Number of adult dependants
249. Number of child dependants under 18

## 8 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](http://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](http://kentreliance.co.uk/legal/privacy-policy) regularly to stay informed about how we use your information.

## 9 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:

Guarantor 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:

Guarantor Yes  No

You can change your preference at anytime by contacting Kent Reliance at your nearest branch, by calling us on **0345 122 0033** or emailing us at [mail@krbs.com](mailto:mail@krbs.com)

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

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

By completing this section you:

1. understand that the agreement is entered into by the borrower wholly or predominantly for the purposes of a business carried on, or intended to be carried on, by the borrower;
2. accept that the borrower understands that, by signing the declaration, the borrower will not have the protection and remedies that would be available to the borrower under the MCD Order if the agreement were a consumer buy to let mortgage contract under the MCD Order; and
3. that the borrower understands that if the borrower is in any doubts as to the consequences of the agreement not being regulated by the MCD Order, then the borrower should seek independent legal advice, the agreement is to be presumed to have been entered into by the borrower wholly or predominantly for the purposes specified in the sub-paragraph (1) of this section.

I agree that I have read and confirmed all of the above.

## 11 Adequate explanations

I have provided the guarantor 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.

**Guarantor 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).  
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