

## MORTGAGE APPLICATION

Please complete all relevant sections of this form in BLOCK CAPITALS in black ink. When you have completed it, please ensure that you sign and date the declaration before you return it to us.

Please indicate how you heard about Reliance Bank:

Existing customer  Advertisement  Recommendation  Internet

### Personal Details

#### APPLICANTS DETAILS

Title (Mr, Mrs, etc.)

First Name(s)

Surname

Sex:

Male

Female

Current Address:

Town

County

Postcode

Telephone Number: Home

Work

Mobile

Email Address

Residential Status

Tenant (unfurnished)

Tenant (furnished)

Living with parents

Homeowner

If homeowner please give:

Estimated value of your home

Mortgage outstanding

Time at Present Address

years

months

Previous address if less than three years

Town

County

Postcode

Date of Birth\*

Day

Month

Year

Your Town of Birth\*

Mother's Maiden Name\*

Are you:

Married

Single

Widowed

Separated

Divorced

Living with partner

Number and Ages of Dependants

No.

Ages

## Residential Status

If applicable please give the name and address of your present lender (homeowner) or landlord (tenant)

Mortgage/Rent account no.

### First Applicant

Name

Address

Postcode

### Second Applicant

Name

Address

Postcode

## Employment Details

### A. Employed Applicants

Occupation

Employer's Name

Address

Postcode

Period of employment  years  months

Basic gross wage/salary £  per annum

Regular overtime £  per annum

Regular bonus £  per annum

Source and gross amount of any other regular income

£  per annum

years  months

£  per annum

£  per annum

£  per annum

£  per annum

NB We require your last three month's salary slips and the last P60 for each applicant

### B. Self Employed Applicants

NB This section must be completed if you are a company director, sole trader or partner in a firm

Trading Name

Business Address

Postcode

Nature of Business

Date Established

Month  Year

Accountant's Name

Qualifications

Accountant's Address

Postcode

Month  Year

NB. Please provide your last 3 year's trading accounts

**C. All Applicants** If less than one year in current employment please provide details of previous employer

## General Details

Have you ever been refused a mortgage?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you (or any company in which you hold or held at least a 15% interest) ever had a judgement debt recorded against you?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you ever been declared bankrupt?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you ever failed to maintain rent/mortgage/hire purchase payments?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you ever had any convictions or any pending prosecution that relates to any aspect of dishonesty?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>

Please answer the following questions, which will be used by us as additional security information on your account.

	1st Applicant	2nd Applicant
What is your favourite colour?*	<input type="text"/>	<input type="text"/>
What is your favourite place?*	<input type="text"/>	<input type="text"/>
What is your favourite book?*	<input type="text"/>	<input type="text"/>

Please ensure this document is signed by all applicants and returned to Reliance Bank, together with:

- 1 Proof of identification as per our 'Proving your identity' leaflet
- 2 Last three month's original salary slips and last P60 for each applicant
- 3 Last three month's main bank account statements (original documents)
- 4 Signed property details form.

If any applicant is self employed as well as 1 and 4 above we will need to see:

1. Last three year's audited accounts
2. Twelve month's original bank statements for business and personal accounts
3. A report of projected income for the coming 12 months.

### IMPORTANT INFORMATION AND CUSTOMER DECLARATION

I/We apply for an advance to be made to me/us.

I/We declare that the foregoing statements are correct to the best of my/our knowledge and are to form the basis of any resultant agreement for any advance. Should there be any alterations between now and completion of any advance, I/we will inform Reliance Bank.

I/We authorise Reliance Bank to apply for references to the employer(s), lender(s) and landlord(s) named, and any other relevant referee or government agency; and make enquiries of credit reference agencies.

I/We hereby give consent to the solicitor/licensed conveyancer acting on my/our behalf to disclose all information relevant to this application to Reliance Bank, and I/we waive the right to claim solicitor/client confidentiality or legal privilege in respect of such information and generally in respect of the transaction of which the mortgage forms, or is to form, a part.

I/We fully understand that the making of an advance will not imply any warranty by Reliance Bank as to the reasonableness of the purchase price or as to the soundness of construction or state of repair of the property. Where a copy of a Report and Valuation for Mortgage is provided to me/us, this is not for the purpose of advising me/us of the value or condition of the property and does not give me/us any contractual rights.

You have a right to know how we will use your personal information. It is important that you should read the 'Use Of Your Information' Notice overleaf before you sign.

We may telephone you or send you information about products of ours which we think may be of interest to you. You have a right at any time to stop us from contacting you for these purposes.

I/we do wish to receive marketing by post  I/we do wish to receive marketing by telephone

Signed \_\_\_\_\_

Signed: \_\_\_\_\_

Date: \_\_\_\_\_

Date: \_\_\_\_\_

## Financial information

To enable us to calculate and assess your mortgage application, we require this form to be completed in full by all applicants

### Banking Details

Please give details of your main bank (to which your income is credited)

First Applicant

Name

Sort Code

Account no

Second Applicant

Name

Sort Code

Account no

NB We require original 3 months main account bank statements for each applicant. If more entries are necessary, please give details on the back cover of this form

### Monthly Income and Expenditure

Usual net monthly income (after all deductions)

£

£

What is the total amount outstanding on bank loans, credit and HP agreements

£

£

What is the total monthly repayment on these loans etc (A)

£

£

Is the loan (or loans) secured?

YES  NO

YES  NO

Please provide the following information about your credit or charge cards. Any cards held jointly with the Second Applicant should be detailed in the First Applicant column

No. of cards held

Current account

Storecards

Mastercard

Visa

Total average balance outstanding for all card(s)

Total average monthly card payments (B)

No. of cards held

Current account

Storecards

Mastercard

Visa

Total average balance outstanding for all card(s)

Total average monthly card payments (B)

	First Applicant		Second Applicant	
Please provide details of current regular commitments. If expenditure from joint applicants is shared, please use first column only.  <b>MONTHLY FIGURES</b> (If paid annually – divide by 12)  For first-time buyers – please add in brackets estimated cost	Mortgage/Rent	£ <input type="text"/>	Mortgage/Rent	£ <input type="text"/>
	Rates/Council Tax	£ <input type="text"/>	Rates/Council Tax	£ <input type="text"/>
	Water & Sewage	£ <input type="text"/>	Water & Sewage	£ <input type="text"/>
	Gas	£ <input type="text"/>	Gas	£ <input type="text"/>
	Electricity	£ <input type="text"/>	Electricity	£ <input type="text"/>
	Telephone/Mobile	£ <input type="text"/>	Telephone/Mobile	£ <input type="text"/>
	TV Licence/Rental	£ <input type="text"/>	TV Licence/Rental	£ <input type="text"/>
	TV Rental	£ <input type="text"/>	TV Rental	£ <input type="text"/>
	Car Insurance	£ <input type="text"/>	Car Insurance	£ <input type="text"/>
	Petrol	£ <input type="text"/>	Petrol	£ <input type="text"/>
	House Insurance: Buildings	£ <input type="text"/>	House Insurance: Buildings	£ <input type="text"/>
	Contents	£ <input type="text"/>	Contents	£ <input type="text"/>
	Life Assurance	£ <input type="text"/>	Life Assurance	£ <input type="text"/>
	Other Insurance	£ <input type="text"/>	Other Insurance	£ <input type="text"/>
	Holidays/Christmas	£ <input type="text"/>	Holidays/Christmas	£ <input type="text"/>
	Subscriptions	£ <input type="text"/>	Subscriptions	£ <input type="text"/>
	Food/Clothing	£ <input type="text"/>	Food/Clothing	£ <input type="text"/>
	Personal	£ <input type="text"/>	Personal	£ <input type="text"/>
	Savings	£ <input type="text"/>	Savings	£ <input type="text"/>
	Loan as at (A)	£ <input type="text"/>	Loan as at (A)	£ <input type="text"/>
Credit card as at (B)	£ <input type="text"/>	Credit card as at (B)	£ <input type="text"/>	
<b>TOTAL</b>	£ <input type="text"/>	<b>TOTAL</b>	£ <input type="text"/>	

**Declarations**

I/We declare that the foregoing statements are correct to the best of my/our knowledge and, together with any information previously supplied, are to form the basis of any resultant agreement for any advance.

Should there be any alterations between now and completion of any advance, I/we will inform Reliance Bank.

Signature 1st Applicant \_\_\_\_\_

Date \_\_\_\_\_

Signature 2nd Applicant \_\_\_\_\_

Date \_\_\_\_\_



## USE OF YOUR INFORMATION – IN ACCORDANCE WITH THE DATA PROTECTION ACTS

When considering your application and where appropriate from time to time during your relationship with us, we will make searches about you at credit reference agencies who (if the product or service may involve you borrowing from us) will supply us with credit information, for use in the assessment of applications for credit products and services and, for all products and services, other information which may include information from the Electoral Register, for the purpose of verifying your identity. The agencies will record details of the search type (credit or identification), whether or not this application proceeds. We may use credit-scoring methods to assess applications and to verify your identity and we may also carry out other identity checks. Other organisations may use the record of credit searches and any other information provided by the agencies if credit decisions are made about you, or other members of your household. Any of this information may also be used for identification purposes, debt tracing and the prevention of money laundering as well as the management of your credit account(s).

To prevent or detect fraud and to assist in verifying your identity, we may make searches of records held at credit reference agencies who will supply us with information. We may also pass information to financial and other organisations involved in fraud prevention to protect ourselves and our customers from theft and fraud. If you give us false or inaccurate information and we suspect fraud, we will record this. The information held by these credit reference agencies may be used by us and other companies may use this information when making decisions about you or others at your address(es) on credit or credit-related services or motor, household, credit, life or any other insurance facilities. It may also be used for debt tracing, claims assessment and verifying identity.

We, and the credit reference and fraud prevention agencies will also use the records for statistical analysis about credit, insurance and fraud.

If you are applying for a product or service with another person which may involve you borrowing from us, an 'association' between you and your fellow applicant(s) will be created at credit reference agencies which will link your financial records, each of which will be taken into account in all future applications for credit by either or any of you. This will continue until one of you successfully files a 'disassociation' at the credit reference agencies. Information held about you by credit reference agencies may already be linked to records relating to 'financial associates' you may already have. For the purposes of this application you may be treated as financially linked and your application will be assessed with reference to any 'associated' records.

Where you borrow or may borrow from us, we may give details of your account and how you manage it to credit reference agencies. If you borrow and do not repay in full and on time or make proposals for repayment that are acceptable to us, we may tell credit reference agencies who will record the outstanding debt. If details of your default are given to credit reference agencies, this may make it difficult for you to obtain credit elsewhere in future.

If you are applying for joint facilities with another person or persons which may involve your borrowing from us you are declaring that you are entitled to disclose information about your fellow applicant(s) and authorise us to search, link and/or record information at credit reference agencies about you and your fellow applicant(s).

Please contact us if you would like details of the credit reference agencies from which we obtain, and to which we pass, information about you. You have a legal right to these details. You have a right to receive a copy of the information we hold about you if you apply to us in writing. A fee may be payable.

## ADDITIONAL INFORMATION

### **Reliance Bank Limited**

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