

PERSONAL LOAN 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 us: Existing customer Advertisement Recommendation Internet

Applicant's Details

	First Applicant	Second Applicant (<i>joint applications only</i>)
Title (Mr, Mrs, etc.)	<input type="text"/>	<input type="text"/>
First Name(s)	<input type="text"/>	<input type="text"/>
Surname	<input type="text"/>	<input type="text"/>
Sex:	Male <input type="checkbox"/> Female <input type="checkbox"/>	Male <input type="checkbox"/> Female <input type="checkbox"/>
Current Address:	<input type="text"/>	
House Name or Number & Road	<input type="text"/>	
Town	<input type="text"/>	
County	<input type="text"/>	
Postcode	<input type="text"/>	
Telephone Number: Home	<input type="text"/>	
Telephone Number: Daytime	<input type="text"/>	
Residential Status	Tenant (unfurnished) <input type="checkbox"/> Tenant (furnished) <input type="checkbox"/>	Tenant (unfurnished) <input type="checkbox"/> Tenant (furnished) <input type="checkbox"/>
	Living with parents <input type="checkbox"/> Homeowner <input type="checkbox"/>	Living with parents <input type="checkbox"/> Homeowner <input type="checkbox"/>
If you are a home owner please state the current value of your property	£ <input type="text"/>	
Outstanding mortgage (if any)	£ <input type="text"/>	
Remaining term of mortgage	years <input type="text"/> months <input type="text"/>	
Time at Present Address	years <input type="text"/> months <input type="text"/>	years <input type="text"/> months <input type="text"/>
Previous address if less than three years	<input type="text"/>	
	<input type="text"/>	
Town	<input type="text"/>	
County	<input type="text"/>	
Postcode	<input type="text"/>	
Date of Birth	Day <input type="text"/> Month <input type="text"/> Year <input type="text"/>	Day <input type="text"/> Month <input type="text"/> Year <input type="text"/>
Your Town of Birth	<input type="text"/>	
Mother's Maiden Name	<input type="text"/>	
Are you:	Married <input type="checkbox"/> Single <input type="checkbox"/>	Married <input type="checkbox"/> Single <input type="checkbox"/>
	Widowed <input type="checkbox"/> Separated <input type="checkbox"/>	Widowed <input type="checkbox"/> Separated <input type="checkbox"/>
	Divorced <input type="checkbox"/> Living with partner <input type="checkbox"/>	Divorced <input type="checkbox"/> Living with partner <input type="checkbox"/>
Number and Ages of Dependents	No. <input type="text"/> Ages <input type="text"/>	No. <input type="text"/> Ages <input type="text"/>

Employment Details

Are you:	Employed full-time <input type="checkbox"/>	Part-time <input type="checkbox"/>	Employed full-time <input type="checkbox"/>	Part-time <input type="checkbox"/>
	Self-employed <input type="checkbox"/>	A homemaker <input type="checkbox"/>	Self-employed <input type="checkbox"/>	A homemaker <input type="checkbox"/>
	Retired receiving a pension <input type="checkbox"/>	Other <input type="checkbox"/>	Retired receiving a pension <input type="checkbox"/>	Other <input type="checkbox"/>
Occupation	<input type="text"/>		<input type="text"/>	
Name and Address of Employer/College/Business	<input type="text"/>		<input type="text"/>	
	<input type="text"/>		<input type="text"/>	
	<input type="text"/>		<input type="text"/>	
Postcode	<input type="text"/>		<input type="text"/>	
Time in Present Occupation	<input type="text"/> years	<input type="text"/> months	<input type="text"/> years	<input type="text"/> months
Basic Gross Income	£ <input type="text"/> per annum		£ <input type="text"/> per annum	

General Details

Main Bank/Building Society details				
Name	<input type="text"/>		<input type="text"/>	
Address	<input type="text"/>		<input type="text"/>	
	<input type="text"/>		<input type="text"/>	
Postcode	<input type="text"/>		<input type="text"/>	
Date a/c opened	<input type="text"/>		<input type="text"/>	
Sort code	<input type="text"/>		<input type="text"/>	
Account no	<input type="text"/>		<input type="text"/>	
Is this relationship to continue?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Please state if you have any of the following				
Current account	<input type="checkbox"/>	Storecards <input type="checkbox"/>	Current account <input type="checkbox"/>	Storecards <input type="checkbox"/>
Deposit account	<input type="checkbox"/>	Mastercard <input type="checkbox"/>	Deposit account <input type="checkbox"/>	Mastercard <input type="checkbox"/>
Loan account	<input type="checkbox"/>	Visa <input type="checkbox"/>	Loan account <input type="checkbox"/>	Visa <input type="checkbox"/>

Outstanding balances

Loans	£ <input type="text"/>	Loans	£ <input type="text"/>
Mastercard	£ <input type="text"/>	Mastercard	£ <input type="text"/>
Visa	£ <input type="text"/>	Visa	£ <input type="text"/>
Other cards	£ <input type="text"/>	Other cards	£ <input type="text"/>
Other current accounts	£ <input type="text"/>	Other current accounts	£ <input type="text"/>

Purpose of loan	<input type="text"/>
	<input type="text"/>
How much do you wish to borrow from us	£ <input type="text"/>
Repayment Term	<input type="text"/> years
Please circle which date of the month would you like your repayments debited to your account?	<input type="text"/> 7th <input type="text"/> 13th <input type="text"/> 19th <input type="text"/> 26th
Please provide details of where you would like the loan monies to be sent:	
– BACS payment (3 days) – No charge	<input type="checkbox"/>
– Credit to Reliance Bank current account	<input type="checkbox"/>
– Faster UK payment (up to £10,000) – (same day payment) – £5 charge	<input type="checkbox"/>
– CHAPS (electronic same day payment) – £15 charge	<input type="checkbox"/>
Bank	<input type="text"/>
Branch	<input type="text"/>
Sort Code	<input type="text"/>
Account no	<input type="text"/>
Account name	<input type="text"/>

IMPORTANT INFORMATION AND CUSTOMER DECLARATION

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.

You have the right to withdraw from this credit agreement within a period of 14 days from the day after the date that you have signed the agreement. Your instruction can be given to us orally or in writing. Interest will be charged for each day between the credit being drawn down and repaid, as detailed in the loan agreement. The loan and accrued interest must be repaid without undue delay, and in any event no later than 30 days after having given notice.

The cost of your loan is detailed within the Pre-Contract Credit Information. This tells you the amount and number of monthly repayments

We may telephone you or send you information about products 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

I/we confirm that the information given is correct to the best of my/our knowledge and undertake to provide Reliance Bank, if required, with evidence of expenditure. I/we authorise Reliance Bank to make any enquiries which are considered appropriate whilst processing this application. I am/we are over 18 years of age.

I/We confirm that I/We have read the 'Use Of Your Information' Notice.

Applicant's signature(s)

.....

.....

Date

Date.....

PLEASE ENSURE THAT YOU FULLY COMPLETE THE ENCLOSED EXPENDITURE FORM

Please provide details of Expenditure
If this is not completed we may not be able to process your application

If expenditure from joint applicants is shared, please use first column only (shown as monthly figures)

Mortgage/Rent	£ <input type="text"/>	Mortgage/Rent	£ <input type="text"/>
Property Maintenance	£ <input type="text"/>	Property Maintenance	£ <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/Satellite	£ <input type="text"/>	TV Licence/Rental/Satellite	£ <input type="text"/>
Car Tax	£ <input type="text"/>	Car Tax	£ <input type="text"/>
Car Insurance	£ <input type="text"/>	Car Insurance	£ <input type="text"/>
Car Maintenance	£ <input type="text"/>	Car Maintenance	£ <input type="text"/>
Petrol	£ <input type="text"/>	Petrol	£ <input type="text"/>
House Insurance (Buildings/Contents)	£ <input type="text"/>	House Insurance (Buildings/Contents)	£ <input type="text"/>
Life Assurance	£ <input type="text"/>	Life Assurance	£ <input type="text"/>
Pensions	£ <input type="text"/>	Pensions	£ <input type="text"/>
Credit Cards	£ <input type="text"/>	Credit Cards	£ <input type="text"/>
Loan Repayments	£ <input type="text"/>	Loan Repayments	£ <input type="text"/>
Food/Clothing	£ <input type="text"/>	Food/Clothing	£ <input type="text"/>
Savings (for Holidays, Christmas etc)	£ <input type="text"/>	Savings (for Holidays, Christmas etc)	£ <input type="text"/>
Other Payments (eg Subscriptions)	£ <input type="text"/>	Other Payments (eg Subscriptions)	£ <input type="text"/>
TOTAL (A)	£ <input type="text"/>	TOTAL (A)	£ <input type="text"/>

Please provide details of Net Income (shown as monthly figures)	1st Applicant	£ <input type="text"/>
	2nd Applicant	£ <input type="text"/>
	Other	£ <input type="text"/>
	Total (B)	£ <input type="text"/>

Total available for new loan repayments (Income minus expenditure)	(B) – (A)	£ <input type="text"/>
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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 miss payments, this information will be shared with credit reference agencies, which may make it more difficult for you to obtain credit in the future and also may result in legal proceedings for recovery of the debt.

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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London EC3R 8EB
www.reliancebankltd.com

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