

PERSONAL OVERDRAFT APPLICATION FORM

Please complete all relevant sections of this form in **BLOCK CAPITALS** in black ink

Account name:

Account number:

Overdraft requested:

£ _____ for _____ months

Reason for request:

Your repayments
proposals:

Your Financial Information

To enable us to assess your application, we require the financial section to be fully completed by the applicant(s). It is important that all sections are completed, as this information forms part of our assessment.

Income

Basic gross wage / salary (per annum)	£	£
Basic wage / salary (per month)	£	£
Regular overtime (per month)	£	£
Regular bonus (per month)	£	£
Source of any other income		
Amount of any other income (per month)	£	£
Total monthly after tax income	£	£

Other borrowing

	Outstanding Balance & Monthly Repayment		Outstanding Balance & Monthly Repayment	
Loans	£	£	£	£
Hire purchase	£	£	£	£
Credit cards	£	£	£	£
Overdrafts	£	£	£	£
Buy now pay later loans	£	£	£	£
Other debts	£	£	£	£
Total	£	£	£	£

Please provide details of current regular commitments. If expenditure from joint applicants is shared, please use first column only.

Monthly figures required(if paid annually divide the amount by 12).

Income and Expenditure	First Applicant	Second Applicant
Mortgage / rent	£	£
Property Maintenance	£	£
Credit card payments	£	£
Loan HP repayments	£	£
Child maintenance	£	£
Housekeeping (food)	£	£
Gas	£	£
Electric	£	£
Water	£	£
Telephone	£	£
Council tax	£	£
House insurance	£	£
Ground rent / service charge	£	£
Car insurance	£	£
Car Tax	£	£
Petrol - essential transport	£	£
Travel (trains) - essential transport	£	£
Clothing	£	£
Household goods	£	£
Personal goods / toiletries	£	£
Recreation TV / non- essential transport	£	£
Childcare	£	£
Savings	£	£
Life insurance	£	£
Pension	£	£
Total	£	£

Your information in accordance with the Data Protection Act 1998

Reliance Bank Limited will process all information in accordance with the Data Protection Act 1998 and it will be treated as private and confidential now and in the future. The only exceptions to this will be when the law requires us to disclose information, with your consent or where disclosure is necessary.

To fulfil our regulatory obligations, we will retain copies of your records for no longer than is necessary. You have the right to inspect these records at any time.

Customer declaration

I / we are authorising Reliance Bank Limited to make any enquiries which are considered appropriate whilst processing this application, and I / we are confirming that the information given is accurate and true to the best of your knowledge.

First applicant

Second applicant

Date _____

Date _____

For each applicant, please include all identification documents, as per our 'Proving Your Identity' leaflet. Original documents will be returned to you.

We require as a minimum the following:

- Latest 3 months wage slips
- Two certified personal Identification documents
- One proof of address
- For self-employed applicant - 3 years accounts

