



Use for application in one or two names

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.

1 Intermediary details

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

Forename	<input type="text"/>	FCA status	<input type="text"/>
Surname	<input type="text"/>	FCA number	<input type="text"/>
Company name (if any)	<input type="text"/>	Principal company name	<input type="text"/>
Registered address	<input type="text"/>	Principal FCA number	<input type="text"/>
<input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>			

2 Intermediary fees

Is the intermediary charging the applicant a fee for this application? Yes No

Amount	<input type="text"/>	Fee description	<input type="text"/>
Refundable amount	<input type="text"/>	When payable	<input type="text"/>

3 Submission route details

How was the sale made?	Advised <input type="checkbox"/>	Execution <input type="checkbox"/>	Was the advice rejected?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Is the application being submitted via a mortgage club?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Mortgage club (if applicable)	<input type="text"/>	

4 Application type

Applicant type	Individual <input type="checkbox"/>	Company <input type="checkbox"/>	First-time buyers?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Loan type	Residential <input type="checkbox"/>	Buy to let <input type="checkbox"/>	First-time landlord?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Are the applicant(s) high-net-worth customers?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Let to buy?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Are the applicant(s) mortgage professional customers?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Discounted market sale (DMS)?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
How was the sale made?	<input type="text"/>		If DMS, discounted purchase price	<input type="text"/>	
			If DMS, open market value	<input type="text"/>	

IF ANY QUESTIONS ARE NOT APPLICABLE, PLEASE MARK N/A

5 Company details (if applicable)

Limited company/LLP name	<input type="text"/>	Registered number	<input type="text"/>
		Trading since	<input type="text"/>
Company registered office address	<input type="text"/>		
	<input type="text"/>		
	Postcode <input type="text"/>		
Correspondence address	<input type="text"/>		
	<input type="text"/>		
	Postcode <input type="text"/>		

6 Shared ownership YES NO

If purchased

Housing association	<input type="text"/>	Percentage being purchased	<input type="text"/>
Rental/service charges	<input type="text"/>	Estimated value/ purchase price of share	<input type="text"/>

If remortgage

Housing association	<input type="text"/>	Total percentage to be owned	<input type="text"/> %
Share currently owned	<input type="text"/>	New rent/service charge	<input type="text"/>
Purchasing an additional share?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Cost of additional purchase	<input type="text"/>
Percentage being purchased	<input type="text"/> %		

7 Consumer buy to let verification

Is the loan to fund the purchase of a property?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Do any of the applicant(s) currently own buy to let properties?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Has any applicant(s) or immediate family ever lived in the property?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Did the applicant(s) inherit the property?	Yes <input type="checkbox"/> No <input type="checkbox"/>

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.

8 Loan details

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

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 **Amount**

Equity from sale/remortgage of other property	
Savings	
Builder gifted	
Family gifted	
Inter-family sale	
Second charge	
Vendor gifted	
Additional borrowing	

Purpose of additional borrowing

	Reason	Amount
1.		
2.		
3.		
4.		
5.		

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)

1st Applicant

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 applicant 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)

Company association (if limited company buy to let)

29. Role within company

30. Percentage shareholding %

31. Primary contact Yes No

32. Correspondence address (if let to buy)

Postcode

33. Time at address from /

Have you ever had a UK address? Yes No

2nd Applicant

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 applicant 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)

Company association (if limited company buy to let)

29. Role within company

30. Percentage shareholding %

31. Primary contact Yes No

32. Correspondence address (if let to buy)

Postcode

33. Time at address from /

Have you ever had a UK address? Yes No

1st Applicant

Current residential address

34. Address

_____ Postcode _____

35. Residential status

36. Time at address from /

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

Address

_____ Postcode _____

37. Residential status

38. Time at address
from / to /

39. Address

_____ Postcode _____

40. Residential status

from / to /

2nd Applicant

Current residential address

34. Address

_____ Postcode _____

35. Residential status

36. Time at address from /

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

Address

_____ Postcode _____

37. Residential status

38. Time at address
from / to /

39. Address

_____ Postcode _____

40. Residential status

from / to /

10 Employment details

Primary employment/fixed-term contract details

1st Applicant

- 41. More than 25% share owner? Yes No
- 42. Has the applicant been in their current employment for less than 12 months? Yes No
- 43. Occupation/job title
- 44. Full time? Yes No
- 45. Company name
- 46. Company address

 Postcode
- 47. Company industry
- 48. Company tel
- 49. Employed since /
- 50. Employed by a family member? Yes No
- 51. Is the employment permanent? Yes No
- 52. On probation? Yes No

For fixed-term contracts

- 53. Start date of contract /
- 54. End date of contract /
- 55. Has the contract previously been renewed? Yes No
- 56. Will the contract be renewed? Yes No
- 57. Basic income
- 58. Car allowance
- 59. Other allowances
- 60. Bonus
- 61. Commission
- 62. Overtime

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

- 64. Other income from this employment
- 65. Does the applicant have any deductions from their salary? Yes No
- 66. Source of deductions
- 67. Deductions monthly amount

2nd Applicant

- 41. More than 25% share owner? Yes No
- 42. Has the applicant been in their current employment for less than 12 months? Yes No
- 43. Occupation/job title
- 44. Full time? Yes No
- 45. Company name
- 46. Company address

 Postcode
- 47. Company industry
- 48. Company tel
- 49. Employed since /
- 50. Employed by a family member? Yes No
- 51. Is the employment permanent? Yes No
- 52. On probation? Yes No

For fixed-term contracts

- 53. Start date of contract /
- 54. End date of contract /
- 55. Has the contract previously been renewed? Yes No
- 56. Will the contract be renewed? Yes No
- 57. Basic income
- 58. Car allowance
- 59. Other allowances
- 60. Bonus
- 61. Commission
- 62. Overtime

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

- 64. Other income from this employment
- 65. Does the applicant have any deductions from their salary? Yes No
- 66. Source of deductions
- 67. Deductions monthly amount

Employment details

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

1st Applicant

68. More than 25% share owner? Yes No
69. Has the applicant been in their current employment for less than 12 months? Yes No
70. Occupation/job title
71. Full time? Yes No
72. Company name
73. Company address

 Postcode
74. Company industry
75. Company tel
76. Employed since / / /
77. Employed by a family member? Yes No
78. Is the employment permanent? Yes No
79. On probation? Yes No

For fixed-term contracts

80. Start date of contract / / /
81. End date of contract / / /
82. Has the contract previously been renewed? Yes No
83. Will the contract be renewed? Yes No
84. Basic income
85. Car allowance
86. Other allowances
87. Bonus
88. Commission
89. Overtime
90. Please provide details of the bonus/commission remuneration received in the last 3 years.

91. Other income from this employment
92. Does the applicant have any deductions from their salary? Yes No
93. Source of deductions
94. Deductions monthly amount

2nd Applicant

68. More than 25% share owner? Yes No
69. Has the applicant been in their current employment for less than 12 months? Yes No
70. Occupation/job title
71. Full time? Yes No
72. Company name
73. Company address

 Postcode
74. Company industry
75. Company tel
76. Employed since / / /
77. Employed by a family member? Yes No
78. Is the employment permanent? Yes No
79. On probation? Yes No

For fixed-term contracts

80. Start date of contract / / /
81. End date of contract / / /
82. Has the contract previously been renewed? Yes No
83. Will the contract be renewed? Yes No
84. Basic income
85. Car allowance
86. Other allowances
87. Bonus
88. Commission
89. Overtime
90. Please provide details of the bonus/commission remuneration received in the last 3 years.

91. Other income from this employment
92. Does the applicant have any deductions from their salary? Yes No
93. Source of deductions
94. Deductions monthly amount

Employment details

Primary self-employment

1st Applicant

95. Occupation/job title

96. Full time? Yes No

97. Name of business

98. Business address

 Postcode

99. Business industry

100. Date commenced trading /

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.

Year 1 (most recent)

102. Basic income

103. Dividends/distribution

104. Director loans

105. Retained earnings

106. Year ending /

Year 2

107. Basic income

108. Dividends/distribution

109. Director loans

110. Retained earnings

111. Year ending /

Year 3

112. Basic income

113. Dividends/distribution

114. Director loans

115. Retained earnings

116. Year ending /

117. Accountant used to prepare accounts? Yes No

118. Accountant company

119. Accountant name

120. Qualifications

2nd Applicant

95. Occupation/job title

96. Full time? Yes No

97. Name of business

98. Business address

 Postcode

99. Business industry

100. Date commenced trading /

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.

Year 1 (most recent)

102. Basic income

103. Dividends/distribution

104. Director loans

105. Retained earnings

106. Year ending /

Year 2

107. Basic income

108. Dividends/distribution

109. Director loans

110. Retained earnings

111. Year ending /

Year 3

112. Basic income

113. Dividends/distribution

114. Director loans

115. Retained earnings

116. Year ending /

117. Accountant used to prepare accounts? Yes No

118. Accountant company

119. Accountant name

120. Qualifications

Employment details

Primary self-employment - continued

1st Applicant

121. How long has accountant acted for applicant?

122. Accountant address

_____ Postcode _____

2nd Applicant

121. How long has accountant acted for applicant?

122. Accountant address

_____ Postcode _____

Other income

1st Applicant

123. Does the applicant have any other sources of income? Yes No

124. Type

125. Annual amount

126. Frequency

Future income

127. Will the required loan term take the applicant beyond their estimated retirement age? Yes No

128. If **YES**, future income

129. Annual amount

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? Yes No

If **YES**, please provide details

2nd Applicant

123. Does the applicant have any other sources of income? Yes No

124. Type

125. Annual amount

126. Frequency

Future income

127. Will the required loan term take the applicant beyond their estimated retirement age? Yes No

128. If **YES**, future income

129. Annual amount

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? Yes No

If **YES**, please provide details

11 Previous employment details

Previous employment/fixed-term contract details

1st Applicant

132. Occupation/job title

133. Full time? Yes No

134. Company name

135. Company address

Postcode

136. Company industry

137. Employed
from / to /

2nd Applicant

132. Occupation/job title

133. Full time? Yes No

134. Company name

135. Company address

Postcode

136. Company industry

137. Employed
from / to /

Previous employment details

Previous self-employed details

1st Applicant

138. Occupation/job title

139. Full time? Yes No

140. Name of business

141. Business address

Postcode

142. Business industry

143. Date commenced trading
from / to /

2nd Applicant

138. Occupation/job title

139. Full time? Yes No

140. Name of business

141. Business address

Postcode

142. Business industry

143. Date commenced trading
from / to /

12 Financial commitments

For joint applicants, if mortgages or other commitments are shared the information should only be provided once.

1st Applicant

If renting

144. Name of landlord

145. Monthly residential rental payment

146. Date tenancy commenced /

147. Landlord address

 Postcode

If mortgaged

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

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

150. Name of lender

151. Account number

152. Monthly residential mortgage repayment

153. Monthly residential mortgage balance outstanding

154. Current interest rate

155. Estimated value of current residential property

156. Start date of current mortgage /

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

157. Commitment type

158. Monthly repayment

159. End date /

160. Repay on completion? Yes No

161. Commitment type

162. Monthly repayment

163. End date /

164. Repay on completion? Yes No

165. Commitment type

166. Monthly repayment

167. End date /

168. Repay on completion? Yes No

169. Commitment type

170. Monthly repayment

171. End date /

172. Repay on completion? Yes No

2nd Applicant

If renting

144. Name of landlord

145. Monthly residential rental payment

146. Date tenancy commenced /

147. Landlord address

 Postcode

If mortgaged

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

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

150. Name of lender

151. Account number

152. Monthly residential mortgage repayment

153. Monthly residential mortgage balance outstanding

154. Current interest rate

155. Estimated value of current residential property

156. Start date of current mortgage /

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

157. Commitment type

158. Monthly repayment

159. End date /

160. Repay on completion? Yes No

161. Commitment type

162. Monthly repayment

163. End date /

164. Repay on completion? Yes No

165. Commitment type

166. Monthly repayment

167. End date /

168. Repay on completion? Yes No

169. Commitment type

170. Monthly repayment

171. End date /

172. Repay on completion? Yes No

13 Buy to let portfolio details

For joint applicants, if mortgages or other commitments are shared, the information should only be provided once.

1st Applicant

173. Does the applicant own any investment buy to let properties? Yes No

174. Total number of properties

175. How many of these are mortgaged?

176. Estimated value of portfolio

177. Total outstanding balance of mortgages

178. Total monthly portfolio rental income

179. Total monthly portfolio mortgage payments

180. Is the portfolio managed by an accountant on the applicant's behalf? Yes No

181. If **YES**, accountant company

182. Accountant contact name

183. Qualifications

184. How long has accountant acted for the applicants?

185. Accountant address

Postcode

2nd Applicant

173. Does the applicant own any investment buy to let properties? Yes No

174. Total number of properties

175. How many of these are mortgaged?

176. Estimated value of portfolio

177. Total outstanding balance of mortgages

178. Total monthly portfolio rental income

179. Total monthly portfolio mortgage payments

180. Is the portfolio managed by an accountant on the applicant's behalf? Yes No

181. If **YES**, accountant company

182. Accountant contact name

183. Qualifications

184. How long has accountant acted for the applicants?

185. Accountant address

Postcode

Adverse details

1st Applicant

Arrears

186. Has the applicant/director been in arrears with any borrowing including mortgage or rent? Yes No

187. Commitment type

188. Number in the last 12 months

189. Number in the last 13-24 months

190. Number in the last 25-36 months

Defaults

191. Has the applicant/director ever had a default registered? Yes No

192. Amount

193. Date registered M M / Y Y Y Y

194. Date of satisfaction M M / Y Y Y Y

County Court Judgments

195. Has the applicant/director ever had a County Court Judgment registered? Yes No

196. Amount

197. Date registered M M / Y Y Y Y

198. Date of satisfaction M M / Y Y Y Y

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

199. Has the applicant/director ever been subject to an Individual Voluntary Arrangement, Debt Management Plan, Debt Relief Order or Protected Trust Deed? Yes No

Type

200. Date registered M M / Y Y Y Y

201. Date of satisfaction M M / Y Y Y Y

Bankruptcies

202. Has the applicant/director been made bankrupt? Yes No

203. Date of bankruptcy order M M / Y Y Y Y

204. Date of bankruptcy discharge M M / Y Y Y Y

Repossession

205. Has the applicant/director ever had a property repossessed or voluntarily surrendered a property? Yes No

206. Date of repossession/surrender M M / Y Y Y Y

Criminal convictions

207. Has the applicant/director ever had a criminal conviction? Yes No

208. Date of conviction M M / Y Y Y Y

2nd Applicant

Arrears

186. Has the applicant/director been in arrears with any borrowing including mortgage or rent? Yes No

187. Commitment type

188. Number in the last 12 months

189. Number in the last 13-24 months

190. Number in the last 25-36 months

Defaults

191. Has the applicant/director ever had a default registered? Yes No

192. Amount

193. Date registered M M / Y Y Y Y

194. Date of satisfaction M M / Y Y Y Y

County Court Judgments

195. Has the applicant/director ever had a County Court Judgment registered? Yes No

196. Amount

197. Date registered M M / Y Y Y Y

198. Date of satisfaction M M / Y Y Y Y

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

199. Has the applicant/director ever been subject to an Individual Voluntary Arrangement, Debt Management Plan, Debt Relief Order or Protected Trust Deed? Yes No

Type

200. Date registered M M / Y Y Y Y

201. Date of satisfaction M M / Y Y Y Y

Bankruptcies

202. Has the applicant/director been made bankrupt? Yes No

203. Date of bankruptcy order M M / Y Y Y Y

204. Date of bankruptcy discharge M M / Y Y Y Y

Repossession

205. Has the applicant/director ever had a property repossessed or voluntarily surrendered a property? Yes No

206. Date of repossession/surrender M M / Y Y Y Y

Criminal convictions

207. Has the applicant/director ever had a criminal conviction? Yes No

208. Date of conviction M M / Y Y Y Y

Adverse details

Adverse details - continued

1st Applicant

Insolvency

209. 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

210. Has the applicant/director ever had a mortgage application declined?

Yes No

2nd Applicant

Insolvency

209. 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

210. Has the applicant/director ever had a mortgage application declined?

Yes No

Dependants

Dependants and adult occupiers

211. Number of adult dependants

212. Number of child dependants under 18

Dependants and adult occupiers

211. Number of adult dependants

212. Number of child dependants under 18

15 Property details

Property address

Postcode _____

Type of sale

Tenure

Remaining lease

Ground rent per annum

Service charge per annum

Property description

Is the property subject to occupancy ties?

Yes No

Is it a grade I listed property?

Yes No

Are there any incentives, discounts or allowances in relation to the property?

Yes No

If remortgage, original purchase price

If remortgage, original purchase date

/ /

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

Development name

Is the property standard construction?

Yes No

Number of bedrooms

Number of kitchens

If **YES**, please give details (type of incentive)

Incentive value

Rental occupancy type

Total rental occupants

Total number of units

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 are aged 17 or over?

Yes No

If **YES**:

First name

Surname

Date of birth

/ /

Relationship

First name

Surname

Date of birth

/ /

Relationship

Other occupants

Other occupants - continued

First name	<input type="text"/>	Surname	<input type="text"/>
Date of birth	<input type="text" value="DD"/> / <input type="text" value="MM"/> / <input type="text" value="YYYY"/>	Relationship	<input type="text"/>
First name	<input type="text"/>	Surname	<input type="text"/>
Date of birth	<input type="text" value="DD"/> / <input type="text" value="MM"/> / <input type="text" value="YYYY"/>	Relationship	<input type="text"/>

16 Product selection

Product	<input type="text"/>	Initial rate	<input type="text"/> %
Is the booking fee being added to the loan	Yes <input type="checkbox"/> No <input type="checkbox"/>		

17 Solicitor's details

Solicitor contact name	<input type="text"/>	Firm name	<input type="text"/>
Solicitor tel	<input type="text"/>	Fax number	<input type="text"/>
Email address	<input type="text"/>	DX number	<input type="text"/>
Solicitor address	<input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>		

18 Bank account details

Applicant associated with bank account	<input type="text"/>	Sort code	<input type="text"/>
Account number	<input type="text"/>	Name of bank/building society	<input type="text"/>
Name of account holder	<input type="text"/>	Preferred payment day (between 10th and 28th)	<input type="text"/>

19 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 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 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. **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:

1st Applicant Yes No 2nd Applicant 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:

1st Applicant Yes No 2nd Applicant 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

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

21 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.

22 Adequate explanations (for all applications)

I have provided the applicant(s) 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.

1st Applicant signature

Date / /

2nd Applicant 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). 572/HO/10.19

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:

OneSavings Bank plc
 Reliance House
 Sun Pier
 Chatham
 Kent
 ME4 4ET

Service user number

2	9	5	0	5	1
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Reference number

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Name(s) of account holder(s)

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.

Bank/building society account number

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Branch sort code

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Name and full postal address of your bank or building society

To: The Manager	Bank/building society
Address	
Postcode	

Signature(s)
Date

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

This guarantee should be detached and retained by the payer.

The Direct Debit Guarantee



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit, OneSavings Bank plc will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request OneSavings Bank plc to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by OneSavings Bank plc or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society.
 - If you receive a refund you are not entitled to, you must pay it back when OneSavings Bank plc asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.