



KentReliance

Further Advance BTL AIP & Application Form

We're delighted that you've chosen to apply to us for further borrowing. 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. All questions are compulsory.

Completion monies will be sent to the account where the existing direct debit is paid from.

1 Application type

Applicant type	Individual	Company	How was the sale made?		
Are the applicant(s) high-net-worth customers?	Yes	No	Are the applicant(s) high-net-worth	Yes	No
Are the applicant(s) mortgage professional customers?	Yes	No			

2 Company details (if applicable)

Limited company/LLP name	Trading since
Registered number	
Company registered office address	Correspondence address
Postcode	Postcode

3 Intermediary details

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

Forename	FCA status
Surname	FCA number
Registered company name as per FCA*	*Please do not enter a trading style of the FCA registered company name
Registered office address	
Postcode	

4 Submission route details

How was the sale made?	Advised	Execution	Was the advice rejected?	Yes	No
Is the application being submitted via	Our partner clubs/networks/packagers are found via kentrelianceforintermediaries.co.uk/about-us				
Name of mortgage club/network/packager					

5 Intermediary fees

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

Amount When payable

Refundable amount

6 Existing Kent Reliance mortgage details

Account number	If buy to let, has the applicant changed the basis on how the property is let since the original application?*	Yes	No
Balance outstanding			
Security address	Has consent been given by the bank?*	Yes	No
	Is the applicant proceeding with a product transfer on their existing mortgage?*	Yes	No
Postcode	Product requested		
	Interest rate		

*If you have answered YES to any of the questions, please provide details in the additional information section.

7 Consumer buy to let verification

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

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 amount	Estimated value
Loan term (years)	Repayment type (C&I/IO/P&P)
Estimated monthly rental income	Interest only amount (If IO or P&P)

Repayment strategy summary - only required for IO and P&P (select all that apply)

1.

2.

Purpose of additional borrowing

	Reason	Amount
1.		
2.		

Applicants details

Number of applicants

1st Applicant

1. Title
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. Has the applicant been known by another name in the last 6 years?**
15. Title
16. First name
17. Middle name(s)
18. Surname
19. Home tel
20. Work tel
21. Mobile
22. Email address
23. Preferred contact method
24. National Insurance number
25. Relationship to other borrower(s)
- Company association (if limited company buy to let)**
26. Role within company
27. Percentage shareholding %
28. Primary contact

2nd Applicant

1. Title
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
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18. Surname
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20. Work tel
21. Mobile
22. Email address
23. Preferred contact method
24. National Insurance number
25. Relationship to other borrower(s)
- Company association (if limited company buy to let)**
26. Role within company
27. Percentage shareholding %
28. Primary contact

3rd Applicant

1. Title
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
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21. Mobile
22. Email address
23. Preferred contact method
24. National Insurance number
25. Relationship to other borrower(s)
- Company association (if limited company buy to let)**
26. Role within company
27. Percentage shareholding %
28. Primary contact

4th Applicant

1. Title
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. Has the applicant been known by another name in the last 6 years?**
15. Title
16. First name
17. Middle name(s)
18. Surname
19. Home tel
20. Work tel
21. Mobile
22. Email address
23. Preferred contact method
24. National Insurance number
25. Relationship to other borrower(s)
- Company association (if limited company buy to let)**
26. Role within company
27. Percentage shareholding %
28. Primary contact

1st Applicant

Current residential details

29. Address

Postcode

30. Residential status

31. Time at address from / **Previous residential address(es)
(if less than 3 years at current residential address)**

32. Addresss

Postcode

33. Residential status

34. Time at address
from / to /

35. Addresss

Postcode

36. Residential status

37. Time at address
from / to /

2nd Applicant

Current residential details

29. Address

Postcode

30. Residential status

31. Time at address from / **Previous residential address(es)
(if less than 3 years at current residential address)**

32. Addresss

Postcode

33. Residential status

34. Time at address
from / to /

35. Addresss

Postcode

36. Residential status

37. Time at address
from / to /

3rd Applicant

Current residential details

29. Address

Postcode

30. Residential status

31. Time at address from /**Previous residential address(es)
(if less than 3 years at current residential address)**

32. Address

Postcode

33. Residential status

34. Time at address
from / to /

35. Address

Postcode

36. Residential status

37. Time at address
from / to /

4th Applicant

Current residential details

29. Address

Postcode

30. Residential status

31. Time at address from /**Previous residential address(es)
(if less than 3 years at current residential address)**

32. Address

Postcode

33. Residential status

34. Time at address
from / to /

35. Address

Postcode

36. Residential status

37. Time at address
from / to /

10 Employment details

Primary employment/fixed-term contract details

1st Applicant			2nd Applicant		
38. More than 25% share owner?	Yes	No	38. More than 25% share owner?	Yes	No
39. Has the applicant been in their current employment for less than 12 months?	Yes	No	39. Has the applicant been in their current employment for less than 12 months?	Yes	No
40. Occupation/job title			40. Occupation/job title		
41. Full time?	Yes	No	41. Full time?	Yes	No
42. Company name			42. Company name		
43. Company address			43. Company address		
Postcode			Postcode		
44. Company industry			44. Company industry		
45. Company tel			45. Company tel		
46. Employed since	<input type="text"/>	<input type="text"/>	46. Employed since	<input type="text"/>	<input type="text"/>
47. Employed by a family member?	Yes	No	47. Employed by a family member?	Yes	No
48. Is the employment permanent?	Yes	No	48. Is the employment permanent?	Yes	No
49. On probation?	Yes	No	49. On probation?	Yes	No
For fixed-term contracts			For fixed-term contracts		
50. Start date of contract	<input type="text"/>	<input type="text"/>	50. Start date of contract	<input type="text"/>	<input type="text"/>
51. End date of contract	<input type="text"/>	<input type="text"/>	51. End date of contract	<input type="text"/>	<input type="text"/>
52. Has the contract previously been renewed?	Yes	No	52. Has the contract previously been renewed?	Yes	No
53. Will the contract be renewed?	Yes	No	53. Will the contract be renewed?	Yes	No
54. Basic income			54. Basic income		
55. Car allowance			55. Car allowance		
56. Other allowances			56. Other allowances		
57. Bonus			57. Bonus		
58. Commission			58. Commission		
59. Overtime			59. Overtime		
60. Please provide details of the bonus/commission remuneration received in the last 3 years			60. Please provide details of the bonus/commission remuneration received in the last 3 years		
61. Other income from this employment			61. Other income from this employment		
62. Does the applicant have any deductions from their salary?	Yes	No	62. Does the applicant have any deductions from their salary?	Yes	No
63. Source of deductions			63. Source of deductions		
64. Deductions monthly amount			64. Deductions monthly amount		

10 Employment details

Primary employment/fixed-term contract details

3rd Applicant		
38. More than 25% share owner?	Yes	No
39. Has the applicant been in their current employment for less than 12 months?	Yes	No
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41. Full time?	Yes	No
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43. Company address		
Postcode		
44. Company industry		
45. Company tel		
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48. Is the employment permanent?	Yes	No
49. On probation?	Yes	No
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63. Source of deductions		
64. Deductions monthly amount		

4th Applicant		
38. More than 25% share owner?	Yes	No
39. Has the applicant been in their current employment for less than 12 months?	Yes	No
40. Occupation/job title		
41. Full time?	Yes	No
42. Company name		
43. Company address		
Postcode		
44. Company industry		
45. Company tel		
46. Employed since	<input type="text"/>	<input type="text"/>
47. Employed by a family member?	Yes	No
48. Is the employment permanent?	Yes	No
49. On probation?	Yes	No
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61. Other income from this employment		
62. Does the applicant have any deductions from their salary?	Yes	No
63. Source of deductions		
64. Deductions monthly amount		

Employment details

Primary self-employment

1st Applicant

65. Occupation/job title
66. Full time? Yes No
67. Name of business
68. Business address

Postcode

69. Business industry
70. Date commenced trading /
71. 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)

72. Basic income
73. Dividends/distribution
74. Director loans
75. Retained earnings
76. Year ending /
77. Accountant used to prepare accounts? Yes No
78. Accountant company
79. Accountant name
80. Qualifications
81. How long has accountant acted for applicant?
82. Accountant address

Postcode

2nd Applicant

65. Occupation/job title
66. Full time? Yes No
67. Name of business
68. Business address

Postcode

69. Business industry
70. Date commenced trading /
71. 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)

72. Basic income
73. Dividends/distribution
74. Director loans
75. Retained earnings
76. Year ending /
77. Accountant used to prepare accounts? Yes No
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79. Accountant name
80. Qualifications
81. How long has accountant acted for applicant?
82. Accountant address

Postcode

10 Employment details

Primary self-employment

3rd Applicant

65. Occupation/job title
66. Full time? Yes No
67. Name of business
68. Business address

Postcode

69. Business industry
70. Date commenced trading /
71. 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)

72. Basic income
73. Dividends/distribution
74. Director loans
75. Retained earnings
76. Year ending /
77. Accountant used to prepare accounts? Yes No
78. Accountant company
79. Accountant name
80. Qualifications
81. How long has accountant acted for applicant?
82. Accountant address

Postcode

4th Applicant

65. Occupation/job title
66. Full time? Yes No
67. Name of business
68. Business address

Postcode

69. Business industry
70. Date commenced trading /
71. 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)

72. Basic income
73. Dividends/distribution
74. Director loans
75. Retained earnings
76. Year ending /
77. Accountant used to prepare accounts? Yes No
78. Accountant company
79. Accountant name
80. Qualifications
81. How long has accountant acted for applicant?
82. Accountant address

Postcode

11 Other income

1st Applicant

83. Does the applicant have any other sources of income? Yes No
84. Type
85. Annual amount
86. Frequency

Future income

87. Will the required loan term take the applicant beyond their estimated retirement age? Yes No
88. If **YES**, future income
89. Annual amount
90. Frequency
91. 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

83. Does the applicant have any other sources of income? Yes No
84. Type
85. Annual amount
86. Frequency

Future income

87. Will the required loan term take the applicant beyond their estimated retirement age? Yes No
88. If **YES**, future income
89. Annual amount
90. Frequency
91. 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

3rd Applicant

83. Does the applicant have any other sources of income? Yes No
84. Type
85. Annual amount
86. Frequency

Future income

87. Will the required loan term take the applicant beyond their estimated retirement age? Yes No
88. If **YES**, future income
89. Annual amount
90. Frequency
91. 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

4th Applicant

83. Does the applicant have any other sources of income? Yes No
84. Type
85. Annual amount
86. Frequency

Future income

87. Will the required loan term take the applicant beyond their estimated retirement age? Yes No
88. If **YES**, future income
89. Annual amount
90. Frequency
91. 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

12 Previous employment details

Previous employment/self-employed/fixed-term contract details

1st Applicant

92. Occupation/job title

93. Full time? Yes No

94. Company name

95. Company address

Postcode

96. Company industry

97. Date employed/commenced trading
from / to /

3rd Applicant

92. Occupation/job title

93. Full time? Yes No

94. Company name

95. Company address

Postcode

96. Company industry

97. Date employed/commenced trading
from / to /

2nd Applicant

92. Occupation/job title

93. Full time? Yes No

94. Company name

95. Company address

Postcode

96. Company industry

97. Date employed/commenced trading
from / to /

4th Applicant

92. Occupation/job title

93. Full time? Yes No

94. Company name

95. Company address

Postcode

96. Company industry

97. Date employed/commenced trading
from / to /

1st Applicant			2nd Applicant		
98. Does the applicant own any investment buy to let properties?	Yes	No	98. Does the applicant own any investment buy to let properties?	Yes	No
99. Total number of properties			99. Total number of properties		
100. How many of these are mortgaged?			100. How many of these are mortgaged?		
101. Estimated value of portfolio			101. Estimated value of portfolio		
102. Total outstanding balance of mortgages			102. Total outstanding balance of mortgages		
103. Total monthly portfolio rental income			103. Total monthly portfolio rental income		
104. Total monthly portfolio mortgage payments			104. Total monthly portfolio mortgage payments		
105. Is the portfolio managed by an accountant on the applicant's behalf?	Yes	No	105. Is the portfolio managed by an accountant on the applicant's behalf?	Yes	No
If you have answered 'yes' to the above question please provide details in the additional information section			If you have answered 'yes' to the above question please provide details in the additional information section		
3rd Applicant			4th Applicant		
98. Does the applicant own any investment buy to let properties?	Yes	No	98. Does the applicant own any investment buy to let properties?	Yes	No
99. Total number of properties			99. Total number of properties		
100. How many of these are mortgaged?			100. How many of these are mortgaged?		
101. Estimated value of portfolio			101. Estimated value of portfolio		
102. Total outstanding balance of mortgages			102. Total outstanding balance of mortgages		
103. Total monthly portfolio rental income			103. Total monthly portfolio rental income		
104. Total monthly portfolio mortgage payments			104. Total monthly portfolio mortgage payments		
105. Is the portfolio managed by an accountant on the applicant's behalf?	Yes	No	105. Is the portfolio managed by an accountant on the applicant's behalf?	Yes	No
If you have answered 'yes' to the above question please provide details in the additional information section			If you have answered 'yes' to the above question please provide details in the additional information section		

1st Applicant		
Arrears		
106. Has the applicant/director been in arrears with any borrowing including mortgage or rent?	Yes	No
107. Commitment type		
108. Number in the last 12 months		
109. Number in the last 13-24 months		
110. Number in the last 25-36 months		
Defaults		
111. Has the applicant/director ever had a default registered?	Yes	No
112. Amount		
113. Date registered	<input type="text"/>	<input type="text"/>
114. Date of satisfaction	<input type="text"/>	<input type="text"/>
County Court Judgments		
115. Has the applicant/director ever had a County Court Judgment registered?	Yes	No
116. Amount		
117. Date registered	<input type="text"/>	<input type="text"/>
118. Date of satisfaction	<input type="text"/>	<input type="text"/>
Individual voluntary arrangements, debt management plan, debt relief order or protected trust deed		
119. 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		
120. Date registered	<input type="text"/>	<input type="text"/>
121. Date of satisfaction	<input type="text"/>	<input type="text"/>
Bankruptcies		
122. Has the applicant/director been made bankrupt?	Yes	No
123. Date of bankruptcy order	<input type="text"/>	<input type="text"/>
124. Date of bankruptcy discharge	<input type="text"/>	<input type="text"/>
Repossession		
125. Has the applicant/director ever had a property repossessed or voluntarily surrendered a property?	Yes	No
126. Date of repossession/surrender	<input type="text"/>	<input type="text"/>
Criminal convictions		
127. Has the applicant/director ever had a criminal conviction?	Yes	No
128. Date of conviction	<input type="text"/>	<input type="text"/>

2nd Applicant		
Arrears		
106. Has the applicant/director been in arrears with any borrowing including mortgage or rent?	Yes	No
107. Commitment type		
108. Number in the last 12 months		
109. Number in the last 13-24 months		
110. Number in the last 25-36 months		
Defaults		
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Criminal convictions		
127. Has the applicant/director ever had a criminal conviction?	Yes	No
128. Date of conviction	<input type="text"/>	<input type="text"/>

1st Applicant

Insolvency

129. 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

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

Yes No

3rd Applicant

Arrears

106. Has the applicant/director been in arrears with any borrowing including mortgage or rent?

Yes No

107. Commitment type

108. Number in the last 12 months

109. Number in the last 13-24 months

110. Number in the last 25-36 months

Defaults

111. Has the applicant/director ever had a default registered?

Yes No

112. Amount

113. Date registered

/

114. Date of satisfaction

/

County Court Judgments

115. Has the applicant/director ever had a County Court Judgment registered?

Yes No

116. Amount

117. Date registered

/

118. Date of satisfaction

/

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

119. 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

120. Date registered

/

121. Date of satisfaction

/

Bankruptcies

122. Has the applicant/director been made bankrupt?

Yes No

123. Date of bankruptcy order

/

124. Date of bankruptcy discharge

/

2nd Applicant

Insolvency

129. 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

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

Yes No

4th Applicant

Arrears

106. Has the applicant/director been in arrears with any borrowing including mortgage or rent?

Yes No

107. Commitment type

108. Number in the last 12 months

109. Number in the last 13-24 months

110. Number in the last 25-36 months

Defaults

111. Has the applicant/director ever had a default registered?

Yes No

112. Amount

113. Date registered

/

114. Date of satisfaction

/

County Court Judgments

115. Has the applicant/director ever had a County Court Judgment registered?

Yes No

116. Amount

117. Date registered

/

118. Date of satisfaction

/

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

119. 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

120. Date registered

/

121. Date of satisfaction

/

Bankruptcies

122. Has the applicant/director been made bankrupt?

Yes No

123. Date of bankruptcy order

/

105. Date of bankruptcy discharge

/

Adverse details

3rd Applicant

Repossession

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

126. Date of repossession/surrender /

Criminal convictions

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

128. Date of conviction /

Insolvency

129. 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

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4th Applicant

Repossession

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

107. Date of repossession/surrender /

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Insolvency

110. 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

111. Has the applicant/director ever had a mortgage application declined? Yes No

15 Property details

Property address

Postcode

Property description

Original purchase price

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 standard construction? Yes No

Number of bedrooms

Number of kitchens

Number of bathrooms

Type of sale

Tenure

Remaining lease

Ground rent per annum

Service charge per annum

Is the property subject to occupancy ties? Yes No

Is it a Grade I listed property? Yes No

Rental occupancy type AST HMO Multi-Unit Freehold Block

Total rental occupants

Total number of rooms/units

Has the property been altered since the original application? Yes No

If yes, please ensure the applicant provides their HMO licence/ planning (7-10 bedrooms requires Sui Generis) and provide further details in the additional information section.

For Buy to Let, please confirm by ticking this box that the Borrower has carried out the Government Right to Rent checks and will ensure they meet these requirements during the term of the loan.

Property access details

Contact name

Contact tel

Email address

16 Product selection

Product	Initial rate	
Is the booking fee being added to the loan	Yes	No

17 Additional information

Should you require more space, please continue on separate sheets of paper.

18 Supported documentation and information

Please ensure the administration fee and valuation fee are paid as per the illustration. The application will not be processed until payment is received. Solicitors are not required unless specified by the underwriter

- Please complete the buy to let property schedule that can be found on our website and submit via the BTL Hub for PRA portfolio landlords
- Business Plan
- Signed and completed Direct Debit Mandate

Please note that the bank may request additional documentation and information.

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 kentrelance.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 kentrelance.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 3rd Applicant Yes No 4th 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 3rd Applicant Yes No 4th 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 submitting this application I confirm that I hold a Declaration signed by all borrowers to this application by the terms of which they acknowledge that:

- (i) the agreement is entered into by them wholly or predominantly for the purposed of a business carried on, or intended to be carried on by them;
- (ii) they understand that, by signing the Declaration, they will not have the protection and remedies that would be available to them under the MCD Order if the agreement were a consumer buy to let contract under the MCD Order; and
- (iii) they understand if they are in any doubts as to the consequences of the agreement not being regulated by the MCD Order, then they should seek independent legal advice;

and that they understand that by signing the Declaration they acknowledge that the agreement is to be presumed to have been entered into by them wholly or predominantly for the purposed specified in sub-paragraph (i).

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.

23 Broker use only

By ticking this box, you confirm you have read and understood our Broker terms of business which can be found here: kentrelianceforintermediaries.co.uk/group-introducer-agreement

24 Consent and declaration

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 16 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 16 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 15 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 16 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

Date / /

2nd Applicant

Date / /

3rd Applicant

Date / /

4th Applicant

Date / /



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).
2172/HO 05-01-01-25 (3) MKT001960-015

