



# KentReliance

## Mortgage application form

**IMPORTANT: Make sure you read and complete ALL sections and sign and date the application form. Please don't skip the legal bits. We know it's not very exciting but it's important.**

In the form we refer to krbs, Kent Reliance Banking Services and Kent Reliance.  
Each of these is a trading name of and refers to us, OneSavings Bank plc, to which this application is addressed.

### MORTGAGE APPLICATION

We at Kent Reliance are delighted that you have chosen to apply to us for your mortgage. Whether this is your first purchase, or you have moved several times before, or you are remortgaging your existing home, we will 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.**

### WHAT PRODUCT ARE YOU APPLYING FOR?

Please tick and complete as applicable.

- |                          |                       |         |                      |               |                      |   |
|--------------------------|-----------------------|---------|----------------------|---------------|----------------------|---|
| <input type="checkbox"/> | Residential           | Product | <input type="text"/> | Interest rate | <input type="text"/> | % |
| <input type="checkbox"/> | Buy to let            | Product | <input type="text"/> | Interest rate | <input type="text"/> | % |
| <input type="checkbox"/> | Specialist Buy to let | Product | <input type="text"/> | Interest rate | <input type="text"/> | % |

Do you wish the product fee to be added to the loan? Yes  No  (subject to eligibility)

Introducer's name and address:

FCA number:

### Submission route details

What level of advice is given? Advised  Execution-only

Is the application being submitted via a Mortgage Club? Yes  No  If YES, which Mortgage Club?



Please return this application to:

AToM  
24 Carfax  
Horsham  
West  
Sussex  
RH121EB

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

**1 PERSONAL INFORMATION**

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

Is the loan in a company name? Yes  No  If **YES**, name of company

Number of applicants/directors: 1  2  3  4  (Please complete two application forms if more than two applicants/directors)

**For Residential applications if the applicant is married then their spouse must be included in the application.**

**1st Applicant**

- Title (✓) Mr  Mrs  Miss  Ms  Other
- Forename(s)
- Middle name(s)
- Surname
- Date of birth   /   /
- Estimated retirement age
- Nationality
- Right to reside in the UK? Yes  No
- Diplomatic immunity? Yes  No
- Length of residency Years  Months  From birth
- Marital status/Civil Partnership
- Has the applicant ever been known by another name? Yes  No

If **YES**, please complete the following:

- Title (✓) Mr  Mrs  Miss  Ms  Other
- Forename(s)
- Middle name(s)
- Surname

13. Current address   
  
 Postcode

14. Residential status   
from  to

15. If you have lived at your current address for less than three years, please provide your previous address.  
  
 Postcode

**At least one telephone number and National Insurance number must be provided.**

16. Contact details
- Home tel
- Work tel
- Mobile
- Email address
- Preferred contact method

17. National Insurance number

**2nd Applicant**

- Title (✓) Mr  Mrs  Miss  Ms  Other
- Forename(s)
- Middle name(s)
- Surname
- Date of birth   /   /
- Estimated retirement age
- Nationality
- Right to reside in the UK? Yes  No
- Diplomatic immunity? Yes  No
- Length of residency Years  Months  From birth
- Marital status/Civil Partnership
- Has the applicant ever been known by another name? Yes  No

If **YES**, please complete the following:

- Title (✓) Mr  Mrs  Miss  Ms  Other
- Forename(s)
- Middle name(s)
- Surname

13. Current address   
  
 Postcode

14. Residential status   
from  to

15. If you have lived at your current address for less than three years, please provide your previous address.  
  
 Postcode

**At least one telephone number and National Insurance number must be provided.**

16. Contact details
- Home tel
- Work tel
- Mobile
- Email address
- Preferred contact method

17. National Insurance number

## EMPLOYMENT STATUS

- Employed (employed under 25% shareholder) – **please complete section 2**
- Self-employed (employed over 25% shareholder, self-employed sole trader, self-employed partnership) – **please complete section 3**
- Fixed term contract – **please complete section 4**
- Not working/Retired – **please go to section 11**

## 2 EMPLOYMENT DETAILS – IF EMPLOYED

**Employed applicants** – Please enclose your last three payslips if paid monthly, or 13 payslips if paid weekly.

### 1st Applicant

Full time? Yes  No

18. Occupation
19. Company name
20. Employed since  DD /  MM /  YY  YY
21. Employment permanent? Yes  No
22. Still within probationary period? Yes  No
23. Basic salary  £  per annum
24. Overtime  £  per annum
25. Bonus  £  per annum
26. Commission  £  per annum
27. Allowance  £  per annum
28. Job title
29. Payment frequency
30. Place of work  
  
  
 Postcode
31. HR details  
HR contact name   
Telephone number
32. HR department address  
  
  
 Postcode
33. Any foreseeable changes to income Yes  No

If **YES**, please provide details

### 2nd Applicant

Full time? Yes  No

18. Occupation
19. Company name
20. Employed since  DD /  MM /  YY  YY
21. Employment permanent? Yes  No
22. Still within probationary period? Yes  No
23. Basic salary  £  per annum
24. Overtime  £  per annum
25. Bonus  £  per annum
26. Commission  £  per annum
27. Allowance  £  per annum
28. Job title
29. Payment frequency
30. Place of work  
  
  
 Postcode
31. HR details  
HR contact name   
Telephone number
32. HR department address  
  
  
 Postcode
33. Any foreseeable changes to income Yes  No

If **YES**, please provide details

**3 EMPLOYMENT DETAILS – IF SELF-EMPLOYED**

**Self-employed applicants** – Please enclose copies of your last three years' accounts.

**1st Applicant**

Full time? Yes  No

34. Occupation

35. Name of business

36. Date commenced trading   /   /

Percentage of business owned  %

Please state the Net profit for each of the last three tax years.

Year end  /  Net profit £

Year end  /  Net profit £

Year end  /  Net profit £

37. Any foreseeable changes to income Yes  No

If **YES**, please provide details

**2nd Applicant**

Full time? Yes  No

34. Occupation

35. Name of business

36. Date commenced trading   /   /

Percentage of business owned  %

Please state the Net profit for each of the last three tax years.

Year end  /  Net profit £

Year end  /  Net profit £

Year end  /  Net profit £

37. Any foreseeable changes to income Yes  No

If **YES**, please provide details

**4 EMPLOYMENT DETAILS – IF FIXED TERM CONTRACT**

**1st Applicant**

Full time? Yes  No

38. Occupation

39. Company name

40. Employed since   /   /

41. Will the contract be renewed? Yes  No

42. Has the contract been renewed previously? Yes  No

43. Basic salary £  per annum

44. Overtime £  per annum

45. Bonus £  per annum

46. Commission £  per annum

47. Allowance £  per annum

48. Any foreseeable changes to income Yes  No

If **YES**, please provide details

**2nd Applicant**

Full time? Yes  No

38. Occupation

39. Company name

40. Employed since   /   /

41. Will the contract be renewed? Yes  No

42. Has the contract been renewed previously? Yes  No

43. Basic salary £  per annum

44. Overtime £  per annum

45. Bonus £  per annum

46. Commission £  per annum

47. Allowance £  per annum

48. Any foreseeable changes to income Yes  No

If **YES**, please provide details

### PREVIOUS EMPLOYMENT STATUS

- Employed (employed under 25% shareholder) – **please complete section 5**
- Self-employed (employed over 25% shareholder, self-employed sole trader, self-employed partnership) – **please complete section 6**
- Fixed term contract – **please complete section 7**
- Student – **please go to section 11**

### 5 PREVIOUS EMPLOYMENT DETAILS – IF EMPLOYED

**Employed applicants** – Please enclose your last three payslips if paid monthly, or 13 payslips if paid weekly. If you have more than one employment, please provide the details requested in boxes 49 to 58 for each other employment on a separate sheet.

1st Applicant	
Full time?	Yes <input type="checkbox"/> No <input type="checkbox"/>
49. Occupation	<input type="text"/>
50. Company name	<input type="text"/>
51. Employed since	<input type="text"/> DD / <input type="text"/> MM / <input type="text"/> YY <input type="text"/> YY <input type="text"/> YY <input type="text"/> YY
52. Employment permanent?	Yes <input type="checkbox"/> No <input type="checkbox"/>
53. Still within probationary period?	Yes <input type="checkbox"/> No <input type="checkbox"/>
54. Basic salary	£ <input type="text"/> per annum
55. Overtime	£ <input type="text"/> per annum
56. Bonus	£ <input type="text"/> per annum
57. Commission	£ <input type="text"/> per annum
58. Allowance	£ <input type="text"/> per annum

2nd Applicant	
Full time?	Yes <input type="checkbox"/> No <input type="checkbox"/>
49. Occupation	<input type="text"/>
50. Company name	<input type="text"/>
51. Employed since	<input type="text"/> DD / <input type="text"/> MM / <input type="text"/> YY <input type="text"/> YY <input type="text"/> YY <input type="text"/> YY
52. Employment permanent?	Yes <input type="checkbox"/> No <input type="checkbox"/>
53. Still within probationary period?	Yes <input type="checkbox"/> No <input type="checkbox"/>
54. Basic salary	£ <input type="text"/> per annum
55. Overtime	£ <input type="text"/> per annum
56. Bonus	£ <input type="text"/> per annum
57. Commission	£ <input type="text"/> per annum
58. Allowance	£ <input type="text"/> per annum

### 6 PREVIOUS EMPLOYMENT DETAILS – IF SELF-EMPLOYED

**Self-employed applicants** – Please enclose copies of your last three years' accounts.

1st Applicant	
Full time?	Yes <input type="checkbox"/> No <input type="checkbox"/>
59. Occupation	<input type="text"/>
60. Name of business	<input type="text"/>
61. Date commenced trading	<input type="text"/> DD / <input type="text"/> MM / <input type="text"/> YY <input type="text"/> YY <input type="text"/> YY <input type="text"/> YY
62. Percentage of business owned	<input type="text"/> %
Please state the Net profit for each of the last three tax years.	
Year end	<input type="text"/> / <input type="text"/> Net profit £ <input type="text"/>
Year end	<input type="text"/> / <input type="text"/> Net profit £ <input type="text"/>
Year end	<input type="text"/> / <input type="text"/> Net profit £ <input type="text"/>

2nd Applicant	
Full time?	Yes <input type="checkbox"/> No <input type="checkbox"/>
59. Occupation	<input type="text"/>
60. Name of business	<input type="text"/>
61. Date commenced trading	<input type="text"/> DD / <input type="text"/> MM / <input type="text"/> YY <input type="text"/> YY <input type="text"/> YY <input type="text"/> YY
62. Percentage of business owned	<input type="text"/> %
Please state the Net profit for each of the last three tax years.	
Year end	<input type="text"/> / <input type="text"/> Net profit £ <input type="text"/>
Year end	<input type="text"/> / <input type="text"/> Net profit £ <input type="text"/>
Year end	<input type="text"/> / <input type="text"/> Net profit £ <input type="text"/>

**7 PREVIOUS EMPLOYMENT DETAILS – IF FIXED TERM CONTRACT**

**1st Applicant**

Full time? Yes  No

63. Occupation

64. Company name

65. Employed since  /  /  /

66. Will the contract be renewed? Yes  No

67. Has the contract been renewed previously? Yes  No

68. Basic salary £  per annum

69. Overtime £  per annum

70. Bonus £  per annum

71. Commission £  per annum

72. Allowance £  per annum

**2nd Applicant**

Full time? Yes  No

63. Occupation

64. Company name

65. Employed since  /  /  /

66. Will the contract be renewed? Yes  No

67. Has the contract been renewed previously? Yes  No

68. Basic salary £  per annum

69. Overtime £  per annum

70. Bonus £  per annum

71. Commission £  per annum

72. Allowance £  per annum

**SECOND INCOME (only if applicable)**

- Employed (employed under 25% shareholder) – **please complete section 8**
- Self-employed (employed over 25% shareholder, self-employed sole trader, self-employed partnership) – **please complete section 9**
- Fixed term contract – **please complete section 10**

**8 SECOND INCOME - IF EMPLOYED**

**Employed applicants** – Please enclose your last three payslips if paid monthly, or 13 payslips if paid weekly. If you have more than one employment, please provide the details requested in boxes **73 to 82** for each other employment on a separate sheet.

**1st Applicant**

Full time? Yes  No

73. Occupation

74. Company name

75. Employed since  /  /  /

76. Employment permanent? Yes  No

77. Still within probationary period? Yes  No

78. Basic salary £  per annum

79. Overtime £  per annum

80. Bonus £  per annum

81. Commission £  per annum

82. Allowance £  per annum

**2nd Applicant**

Full time? Yes  No

73. Occupation

74. Company name

75. Employed since  /  /  /

76. Employment permanent? Yes  No

77. Still within probationary period? Yes  No

78. Basic salary £  per annum

79. Overtime £  per annum

80. Bonus £  per annum

81. Commission £  per annum

82. Allowance £  per annum

**9 SECOND INCOME - IF SELF-EMPLOYED**

**Self-employed applicants** – Please enclose copies of your last three years' accounts.

**1st Applicant**

Full time? Yes  No

83. Occupation

84. Name of business

85. Date commenced trading  /  /

86. Percentage of business owned  %

Please state the Net profit for each of the last three tax years.

Year end  /  Net profit £

Year end  /  Net profit £

Year end  /  Net profit £

**2nd Applicant**

Full time? Yes  No

83. Occupation

84. Name of business

85. Date commenced trading  /  /

86. Percentage of business owned  %

Please state the Net profit for each of the last three tax years.

Year end  /  Net profit £

Year end  /  Net profit £

Year end  /  Net profit £

**10 SECOND INCOME - IF FIXED TERM CONTRACT**

**1st Applicant**

Full time? Yes  No

87. Occupation

88. Company name

89. Employed since  /  /

90. Will the contract be renewed? Yes  No

91. Has the contract been renewed previously? Yes  No

92. Basic salary £  per annum

93. Overtime £  per annum

94. Bonus £  per annum

95. Commission £  per annum

96. Allowance £  per annum

**2nd Applicant**

Full time? Yes  No

87. Occupation

88. Company name

89. Employed since  /  /

90. Will the contract be renewed? Yes  No

91. Has the contract been renewed previously? Yes  No

92. Basic salary £  per annum

93. Overtime £  per annum

94. Bonus £  per annum

95. Commission £  per annum

96. Allowance £  per annum

**11 ANY OTHER SOURCE OF INCOME (only if applicable)**

**1st Applicant**

97. Maintenance income £  per annum

98. Private pension income £  per annum

99. Working tax credit income £  per annum

100. Other £  per annum

Source

**2nd Applicant**

97. Maintenance income £  per annum

98. Private pension income £  per annum

99. Working tax credit income £  per annum

100. Other £  per annum

Source

If the commitment is joint please only enter against one applicant.

**1st Applicant**

101. Current residential property

Mortgage/rent

Monthly residential mortgage repayment £

Residential mortgage balance outstanding £

Estimated value of current residential property £

Mortgage to be redeemed on completion? Yes  No

Reason for not redeeming on completion (if applicable)

Lender/landlord details

Name of lender

Account number

Start date

Please provide details of all outstanding monthly commitments in excess of £50 and indicate (✓) if any will be repaid on completion of your mortgage.

	Total amount outstanding	Issue no	Total monthly payment	To be repaid
Credit/store cards	£ <input type="text"/>	<input type="checkbox"/>	£ <input type="text"/>	<input type="checkbox"/>
Mail order/catalogue accounts	£ <input type="text"/>		£ <input type="text"/>	<input type="checkbox"/>
Bank loans (not secured)	£ <input type="text"/>		£ <input type="text"/>	<input type="checkbox"/>
	<input type="text"/>		<input type="text"/>	
	Lender		End date	
Bank overdrafts	£ <input type="text"/>		£ <input type="text"/>	<input type="checkbox"/>
Hire purchase/other loans	£ <input type="text"/>		£ <input type="text"/>	<input type="checkbox"/>
	<input type="text"/>		<input type="text"/>	
	Lender		End date	
Maintenance payments	£ <input type="text"/>		£ <input type="text"/>	<input type="checkbox"/>

102. Does the applicant own any investment/buy to let properties?

Yes  No  Total number of properties

Estimated value of portfolio £

Total outstanding balance of mortgages £

Total monthly portfolio rental income £

Total monthly portfolio mortgage payments £

103. Have you ever been in arrears with any borrowing including your mortgage or rent, or voluntarily given up possession of your property? Yes  No

Commitment type

Highest number of missed payments in the last three years

104. Defaults

Have you ever had a default registered? Yes  No

Date registered  /  /

Amount £

Date of satisfaction  /  /

**2nd Applicant**

101. Current residential property

Mortgage/rent

Monthly residential mortgage repayment £

Residential mortgage balance outstanding £

Estimated value of current residential property £

Mortgage to be redeemed on completion? Yes  No

Reason for not redeeming on completion (if applicable)

Lender/landlord details

Name of lender

Account number

Start date

Please provide details of all outstanding monthly commitments in excess of £50 and indicate (✓) if any will be repaid on completion of your mortgage.

	Total amount outstanding	Issue no	Total monthly payment	To be repaid
Credit/store cards	£ <input type="text"/>	<input type="checkbox"/>	£ <input type="text"/>	<input type="checkbox"/>
Mail order/catalogue accounts	£ <input type="text"/>		£ <input type="text"/>	<input type="checkbox"/>
Bank loans (not secured)	£ <input type="text"/>		£ <input type="text"/>	<input type="checkbox"/>
	<input type="text"/>		<input type="text"/>	
	Lender		End date	
Bank overdrafts	£ <input type="text"/>		£ <input type="text"/>	<input type="checkbox"/>
Hire purchase/other loans	£ <input type="text"/>		£ <input type="text"/>	<input type="checkbox"/>
	<input type="text"/>		<input type="text"/>	
	Lender		End date	
Maintenance payments	£ <input type="text"/>		£ <input type="text"/>	<input type="checkbox"/>

102. Does the applicant own any investment/buy to let properties?

Yes  No  Total number of properties

Estimated value of portfolio £

Total outstanding balance of mortgages £

Total monthly portfolio rental income £

Total monthly portfolio mortgage payments £

103. Have you ever been in arrears with any borrowing including your mortgage or rent, or voluntarily given up possession of your property? Yes  No

Commitment type

Highest number of missed payments in the last three years

104. Defaults

Have you ever had a default registered? Yes  No

Date registered  /  /

Amount £

Date of satisfaction  /  /



**1st Applicant**

**105. County court judgements**

Have you ever had a county court judgement registered?

Yes  No

Date registered

Amount

Date of satisfaction

**106. Individual voluntary arrangements (IVA)**

Have you ever been subject to an IVA? Yes  No

Date of IVA

Date IVA satisfied

**107. Bankruptcies**

Have you ever been made bankrupt? Yes  No

Date of bankruptcy order

Date of bankruptcy discharge

**108. Repossession**

Have you ever had a property repossessed? Yes  No

Date of repossession

**109. Criminal convictions**

Have you ever had a criminal conviction? Yes  No

Date of conviction

Is the conviction spent? Yes  No

**110. Has any company of which you are or were a director gone in to 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 other country?**

Yes  No

**2nd Applicant**

**105. County court judgements**

Have you ever had a county court judgement registered?

Yes  No

Date registered

Amount

Date of satisfaction

**106. Individual voluntary arrangements (IVA)**

Have you ever been subject to an IVA? Yes  No

Date of IVA

Date IVA satisfied

**107. Bankruptcies**

Have you ever been made bankrupt? Yes  No

Date of bankruptcy order

Date of bankruptcy discharge

**108. Repossession**

Have you ever had a property repossessed? Yes  No

Date of repossession

**109. Criminal convictions**

Have you ever had a criminal conviction? Yes  No

Date of conviction

Is the conviction spent? Yes  No

**110. Has any company of which you are or were a director gone in to 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 other country?**

Yes  No

**13 MONTHLY HOUSEHOLD EXPENDITURE**

111. Housekeeping

112. Council tax

113. Ground rent & service charge

114. Household goods

115. Essential travel

116. Clothing

117. Personal goods

118. Basic recreation

119. Telephone

120. Child care

121. Child maintenance & alimony

**14 DEPENDANTS AND ADULT OCCUPIERS**

122. Number of child dependants

123. Number of other adults who will occupy the property

124. Number of applicants

**15 DEPOSIT DETAILS**

125. Source of deposit

126. Amount

**16 LOAN DETAILS**

127. Loan purpose      Purchase       Remortgage

128. Type of loan      Residential       Buy to let       Shared ownership       Shared equity

129. Type of sale      Private sale       Purchase from builder       Purchasing from Landlord as sitting tenant       Purchasing from relative

130. Loan amount      £

131. Estimated value/purchase price      £

132. Term     

133. Repayment type

Capital repayment       Interest-only (subject to eligibility)       Part and part

**If Interest-only - Question 134 is mandatory  
If Part and part - Question 135 is mandatory**

134. If all or part of your mortgage is to be on an interest-only basis, then details of how you intend to repay the loan at the end of the term are required for consideration. Please provide details.

135. Should you have part of your mortgage on a repayment basis and part on an interest-only basis, please advise us of the respective amounts.

Repayment      £       Interest-only      £

**NB: If all or part of your mortgage is taken on an interest-only basis, it will be your responsibility to ensure that sufficient funds are available to repay the capital sum outstanding at the end of the mortgage term.**

136. If shared ownership/shared equity, please state on what basis you are purchasing (otherwise leave blank).

<b>Shared ownership</b>		<b>Shared equity</b>	
Indicate proportion to be owned	<input type="text"/> %	State amount being purchased	£ <input type="text"/>
Monthly rental	£ <input type="text"/>	Service charge	£ <input type="text"/>

137. Housing association/equity holder

138. Lease allows staircasing to 100%?      Yes       No       If **NO**, then Kent Reliance will not be able to agree the advance.

**NB: Please ensure you provide a copy of the Housing Association Agreement with your application.**

139. If Buy to let please provide the anticipated monthly rental income on an unfurnished basis      £       pcm

140. If remortgage, date property purchased       /  /

141. Purchase price/value at acquisition      £

142. How much of the mortgage is for:

Repayment of the loan originally made to purchase the property	£ <input type="text"/>	Repayment of existing loans for home improvements	£ <input type="text"/>
Extra money raised for debt consolidation	£ <input type="text"/>	Extra money raised for home improvements	£ <input type="text"/>
Other purpose	£ <input type="text"/>	please specify	<input type="text"/>

**17 PROPERTY TO BE MORTGAGED**

143. Address of the property to be mortgaged and description of the property.

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_ Postcode \_\_\_\_\_

Tick only **ONE** of the following: House  Bungalow  Converted flat/maisonette  Purpose built flat/maisonette   
 Bedsit  Studio flat  Multiple flats on one freehold  Student let  HMO   
 If house or bungalow, please tick **ONE** of the following: Detached  Semi-detached  Terraced   
 For all properties, please list the number of Bedrooms  Reception rooms  Bathrooms  Garage/parking spaces   
 Kitchens

144. Is the property freehold or leasehold?

Freehold  Leasehold  **NB: If leasehold, please state the number of unexpired years remaining on the lease**  **years**  
**If multiple flats on one freehold**, number of flats on freehold  Do flats all have long-term leases? Yes  No

145. If the property is a flat, please answer these questions:

How many floors does the whole building have?  Please state the floor number(s) of the flat(s)   
 Does the building have a lift? Yes  No

146. Are you related to or associated in any way with the sellers of the property? Yes  No

147. If the property is new or less than 10 years old, is NHBC or other guarantee in force? Yes  No

147a. If you have answered **NO** to question 147 above, is it being supervised or was it supervised by a qualified architect? Yes  No

147b. If you have answered **YES** to question 147a, please provide the name and address of the architect concerned.

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_ Postcode \_\_\_\_\_

148. Construction of property

Standard construction  Other\*  Year built (if known)

Please provide details of the construction

\_\_\_\_\_  
 \_\_\_\_\_

149. What is the anticipated completion date?  /  /

150. Is the property connected to or above a commercial property? Yes  No

151. Is any of the property to be used for business purposes? Yes  No  If **YES**  %

152. Was the property owned by the Local Authority? Yes  No

If **YES** Date purchased from Local Authority  /  /

153. Did the applicant purchase the property directly from the Local Authority? Yes  No


154. Is the property subject to agricultural restrictions? Yes  No

155. Does the property include more than three acres of land? Yes  No  If **YES**  acres

156. If there are any persons aged 17 or over who will not be parties to the mortgage but who will live at the property, please give their full names and their dates of birth below. Anyone aged 17 or over at the time of completion of the mortgage will have to sign a form giving consent to the mortgage.

Name(s)	Date(s) of birth	Relationship to you
<input type="text"/>	<input type="checkbox"/> <input type="checkbox"/> / <input type="checkbox"/> <input type="checkbox"/> / <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="text"/>
<input type="text"/>	<input type="checkbox"/> <input type="checkbox"/> / <input type="checkbox"/> <input type="checkbox"/> / <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="text"/>
<input type="text"/>	<input type="checkbox"/> <input type="checkbox"/> / <input type="checkbox"/> <input type="checkbox"/> / <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="text"/>
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 The information which you provide to us or which we obtain through our dealings with you or in connection with your account will be held by us on our computers and in other records, even if your application does not proceed to completion.

- We may use your personal information to help us provide the product(s) and service(s) you are applying for.
- In assessing your mortgage application (and administering your loan and our relationship with you), we will make enquiries and searches with credit reference agencies (including Equifax and CallCredit) using your personal information and we will inform such agencies that you have an account with us and how you operate that account, including details of any default history. Credit reference agencies record details of all enquiries or searches whether the application proceeds or not, and these will be seen by other organisations carrying out similar checks. We may use credit-scoring methods to assess your application and verify your identity. All information received and recorded by credit reference agencies may be used by other lenders in making credit decisions about you. **You should be aware that if you do not meet the obligations of any agreement with OneSavings Bank plc, the availability of this information to credit reference agencies and therefore to other lenders may have a serious effect on your ability to obtain credit in the future.**

For the purpose of this application, if two or more applicants complete this form, when we conduct the credit search, a financial association will be created with the other person(s).

- To prevent or detect fraud, or to assist in verifying your identity, we may make searches of records held by Kent Reliance, by our service providers, appointed representatives and related entities (including Kent Reliance Provident Society Limited (the "Provident Society"), subsidiaries of Kent Reliance or the Provident Society, or any subsidiary, holding company or affiliate from time to time of any entity named in this application (the "Kent Reliance Group").
- The Kent Reliance Group will check and record your details with fraud prevention agencies. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. The Kent Reliance Group will search for similar applications made by you to other lenders and, if fraud is suspected, other relevant details will be shared with those lenders. This information may also be used by other entities making financial and credit related decisions about you or in connection with any existing accounts for the purposes of detecting and preventing fraud. Please write to the Head of Compliance at Kent Reliance, PO Box 174, Chatham, Kent ME4 4WG if you want to receive details of the relevant fraud prevention agencies.
- We will also use this information to:
  - a) update or enhance our customer records, deal with your enquiries and requests, and for account administration;
  - b) create and maintain a customer profile on you;
  - c) improve the quality of our products and services;
  - d) help us develop products and services that may be of interest to you in the future; and
  - e) carry out detailed statistical and business analysis.

- We may also pass on this information:
  - a) to credit reference, law enforcement and fraud prevention agencies for the purpose of preventing or detecting fraud or where otherwise required by law;
  - b) to other appropriate organisations, including debt collection agencies, to enable debtors or defaulters to be traced and pursued for any sum due to us;
  - c) to any insurance company/local authority to which you may make an application for a guarantee in connection with this loan;
  - d) to your legal adviser, financial adviser, and/or organisation that introduced you to us and any other of your professional advisers;
  - e) to the person who values any property which is security for the mortgage, and we may use or give information about your property to others for the purpose of helping to value properties;
  - f) to regulatory authorities and any other person/corporate body having a legal right to the information;
  - g) to any person giving a guarantee in respect of the loan to which this application relates or their advisers;
  - h) to any other employer, accountant, bank, landlord or mortgagee, or other appropriate person from which we seek a reference about you;
  - i) to successors in title to our business, our service providers, and members of the Kent Reliance Group in order to provide the products and services you need. Where we transfer your personal information outside the European Economic Area, we will endeavour to protect your personal information in accordance with strict data protection standards;
  - j) to anyone to whom we transfer, or may transfer, our rights and duties under our agreement with you;
  - k) to any other organisation if the law allows us to do so; and
  - l) to our professional advisers, auditors, the insurer of the property, third party mortgage administration service providers and any individual or organisation that we contract to provide goods or services to us.

If your marketing preferences allow, the Kent Reliance Group and its carefully selected third party partners may use your information to identify and contact you about offers, products or services it or they believe will interest you. Where we transfer your personal information outside the European Economic Area, we will endeavour to protect your personal information in accordance with strict data protection standards.

If you decide to become a member of the Provident Society (please see the section entitled "Becoming a member of the Provident Society"), we will provide your details to the Provident Society so that it can register you as a member and provide membership services to you. To find out more about membership of the Provident Society, please consult the rules of the Provident Society as adopted from time to time (the "Rules"). A copy of the Rules is available on request and/or at the Provident Society's website, krps.com. Details on how the Provident Society uses your personal information when you decide to become a member are provided in the section entitled "Becoming a member of the Provident Society".

If you have any questions about the Data Protection Act 1998 or your rights under it, please write to the Head of Compliance at Kent Reliance, PO Box 174, Chatham, Kent ME4 4WG.

We may monitor and/or record telephone calls for service quality, to prevent/detect fraud and for training purposes.

Individuals who are 16 or over and bodies corporate (eg a company or limited liability partnership) are entitled to become members of the Provident Society (ie Kent Reliance Provident Society Limited) when they open a mortgage account with us. The Provident Society is an industrial and provident society. This is a form of mutual organisation that exists to benefit its members rather than outside shareholders. The Provident Society is the parent organisation of Kent Reliance Banking Services, connecting its members to Kent Reliance Banking Services and its business. This is done in part through a membership scheme, which allocates membership points according to the amount of members' account balances with Kent Reliance Banking Services (and in relation to other specified transactions which members undertake with Kent Reliance Banking Services and other members of the Kent Reliance Group) which will determine the financial benefits to which members may be entitled. Further details on this scheme are provided at the Provident Society's website at [krps.com](http://krps.com) which also provides access to a range of offers, products and services for its members.

Please note that membership of the Provident Society is voluntary and you do not have to become a member of the Provident Society in order to open an account with Kent Reliance. However, please note that if you do not become (or cease to be) a member of the Provident Society, you will not be entitled to:

- receive notice of, attend and/or vote at any meetings of the Provident Society;
- any membership points (as described in the Rules, a copy of which are available on request and/or at the Provident Society's website at [krps.com](http://krps.com));
- any dividend or other distribution (if any) declared or paid by the Provident Society from time to time; or
- any other right or benefit which the members of the Provident Society, solely in their capacity as members, are entitled to under the Rules of the Provident Society or otherwise.

#### HOW THE PROVIDENT SOCIETY USES YOUR PERSONAL INFORMATION

The information which you provide to the Provident Society or which the Provident Society obtains through its dealings with you or in connection with your membership will be held by the Provident Society on its computers and in other records. The Provident Society will use your personal information to help it provide membership services to you, to deal with your enquiries and requests, and to improve the quality of its membership services, and may conduct an electronic search on you via the services of external agencies in order to confirm your identity and comply with money laundering regulations.

The Provident Society may also share your information with third parties to protect both itself and other members against theft or fraud and it may pass your information to anyone you appoint to administer/operate your membership on your behalf. The Provident Society may also disclose your details where it is required to do so by law and to successors in title to its business, its service providers, appointed representatives and related entities (including members of the Kent Reliance Group) in order to provide the products and services you need. If your marketing preferences allow, the Kent Reliance Group and its carefully selected third party partners may use your information to identify and contact you about offers, products or services that it or they believe will interest you. Where the Provident Society transfers your personal information outside the European Economic Area, it will endeavour to protect your personal information in accordance with strict data protection standards.

If you have any questions about the Data Protection Act 1998 or your rights under it, please write to Kent Reliance Provident Society Limited, PO Box 174, Chatham, Kent ME4 4WG or email the Provident Society at [members@krps.com](mailto:members@krps.com).

#### 25 MARKETING PREFERENCES – WE PROMISE NOT TO BOMBARD YOUR INBOX...

The Kent Reliance Group\* wishes to use the information you have provided to contact you by post, telephone, email and/or text message (SMS) to conduct customer surveys and provide information about offers, products and services that it believes may interest you.

If you do not wish your information to be used in this way, please tick this box

The Kent Reliance Group\* would also like to share your details with other carefully selected third parties so that they may contact you by post, telephone, email and/or text message (SMS) with information about offers, products and services that they believe may interest you.

If you are happy to receive this information, please tick this box

You can change your preferences at any time by writing to Kent Reliance, Reliance House, Sun Pier, Chatham, Kent ME4 4ET.

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

By signing this application form you are:

1. Confirming that you have read the section entitled "How we use your personal information" and, where you have decided to become (a) member(s) of the Provident Society, you have also read the section entitled "Becoming a member of the Provident Society - How the Provident Society uses your personal information" and in each case you consent to the uses and disclosures of information listed.
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 17 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 17 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 which 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 12 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 17 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 which 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, krbs.com, Kent Reliance Banking Services and Kent Reliance and references to those trading names are to OneSavings Bank plc.

**1ST APPLICANT**  
Signed

Date                    /                    /

**2ND APPLICANT**  
Signed

Date                    /                    /

**UNDER NO CIRCUMSTANCES SHOULD YOU SIGN A BLANK APPLICATION FORM.**

**DON'T FORGET TO SIGN AND DATE THE DECLARATIONS ON PAGES 15 AND 16.**

**THE LOAN APPLICATION WILL NOT BE PROCESSED UNTIL WE ARE IN RECEIPT OF THE FULLY COMPLETED DECLARATIONS.**

**PROVIDENT SOCIETY MEMBERSHIP CONSENT AND DECLARATION**

**IMPORTANT – each applicant must tick ONE (but not both) of the following boxes to complete this form:**

**1ST APPLICANT**

I wish to become a member of the Provident Society and am not already a member of the Provident Society.

**OR**

I do NOT wish to become a member of the Provident Society or am already a member of the Provident Society.

**1ST APPLICANT**

Signed

Date

/ /

**2ND APPLICANT**

I wish to become a member of the Provident Society and am not already a member of the Provident Society.

**OR**

I do NOT wish to become a member of the Provident Society or am already a member of the Provident Society.

**2ND APPLICANT**

Signed

Date

/ /

**Notes:**

1. Please note that under the current law, the minimum age for membership in an industrial and provident society is 16.
2. By consenting to membership, you agree to be bound by the Rules for the time being in force. A copy of the Rules is available on request and/or at the Provident Society's website, krps.com.
3. Joint Accounts – only the first-named account holder will be designated as the 'Representative Member' and entitled to certain membership rights as set out in the Provident Society's Rules.
4. Under the Provident Society's existing membership points scheme (as referred to in its Rules) (the "**Membership Points Scheme**"), where one joint account holder or, as applicable, person who has entered into a qualifying specified transaction, does not become (or ceases to be) a member of the Provident Society, this will not affect the rights of any other account holder who is and remains a member of the Provident Society for the award of membership points (if any) under the Membership Points Scheme.

**HELP US TO HELP YOU**

Kent Reliance prides itself on combining a personal approach with an efficient service and quick decisions. To help us do this it is important that ALL appropriate documentation is enclosed at the time of application. Please tick the relevant items in the check list below when enclosing such information. All items will be returned to you when we acknowledge safe receipt of your application.

	1st Applicant	2nd Applicant
● A copy of the Key Facts Illustration of the mortgage you wish to apply for	<input type="checkbox"/>	<input type="checkbox"/>
● Last three payslips if paid monthly, or last 13 payslips if paid weekly (if employed) and/or last three years' accounts (if self-employed)	<input type="checkbox"/>	<input type="checkbox"/>
● Last three months' personal bank statements (for Residential applications)	<input type="checkbox"/>	<input type="checkbox"/>
● Appropriate product fee (if applicable)	<input type="checkbox"/>	
● Valuation fee	<input type="checkbox"/>	
● Administration fee	<input type="checkbox"/>	

**YOUR PROPERTY MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.**

(Your property will be security for the mortgage.)



