

## Transfer of equity application form

### IMPORTANT INFORMATION

If you would like to add someone to and/or release someone from your mortgage, you will need to complete this form and apply for what we call a transfer of equity.

This will also involve transferring legal ownership of your property (as someone is released from and/or added to your mortgage), so please speak to your legal adviser. Kent Reliance will only agree to a transfer of the mortgage, subject to legal ownership also being transferred into the name(s) of the proposed borrower(s). The cost of a legal adviser will be payable by the proposed borrower(s).

Please note that Kent Reliance is not obliged to consent to a transfer of equity. When considering your application, we will need to be satisfied that the borrower(s) remaining after the transfer meet our normal lending criteria.

It will be necessary for a legal adviser to be appointed to act on behalf of Kent Reliance who may also be able to act for the proposed borrowers. The legal adviser will ensure that any conditions attached to our consent to a transfer of equity are satisfied and will do the necessary legal work to complete the transfer. The costs of the legal adviser will be payable by the borrower(s). Please note that Kent Reliance charge an application fee, which is non-refundable, even if your application does not proceed.

A revaluation of the property may also be required and the proposed borrowers following the transfer of equity will be responsible for the costs of this.

#### You will not receive advice from us.

Any changes to your mortgage will be carried out on an execution-only basis once you have told us the change you want to make. If you are not happy to proceed on this basis we recommend that you go back to your Financial Advisor to seek further advice on your request. Once you are sure this is the way you wish to proceed you can come back to us and we can then make the change for you.

It is important that you understand by proceeding on an execution-only basis we are not required to assess the suitability of the changes being made to your mortgage and whether this is appropriate to your needs and circumstances as we would in an advised sale.

By signing and returning the enclosed application form you are confirming that you are aware of the consequences of losing the protection that an advised sale would give to you and have elected to continue on an execution-only basis.

If you have any questions about this form and/or the transfer of equity process, please call us on **0345 122 0033\***.

\* For customer service and training purposes, calls with Kent Reliance may be monitored and/or recorded.

### MORTGAGE DETAILS

Mortgage account number

Address of property

Postcode

**Submission details** (please tick)

Execution-only

Please return this application to:

**OneSavings Bank,  
Sunderland,  
SR43 4AB**

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

**CURRENT BORROWERS NAME AND ADDRESS****REMAIN REMOVE**Name 
  
 Postcode
Name 
  
 Postcode
Name 
  
 Postcode
Name 
  
 Postcode
**PROPOSED/ADDITIONAL BORROWERS**
   
 
**REASON FOR TRANSFER OF EQUITY**


Is there any consideration being paid to the party/parties being removed? If so, please confirm how much and how funded, together with evidence.

**TO BE COMPLETED BY ANY PARTY BEING REMOVED FROM THE MORTGAGE**

Party 1

Party 2

I confirm that I 

am aware of, and agree to the removal of my name from the mortgage for:

  
  
 Postcode

and I authorise Kent Reliance to disclose financial information regarding the mortgage to any new borrower and their legal representative.

I/We have received the necessary legal advice prior to proceeding with this application.

Signed Print name Date I confirm that I 

am aware of, and agree to the removal of my name from the mortgage for:

  
  
 Postcode

and I authorise Kent Reliance to disclose financial information regarding the mortgage to any new borrower and their legal representative.

I/We have received the necessary legal advice prior to proceeding with this application.

Signed Print name Date

**1 PERSONAL INFORMATION - To be completed by borrowers remaining and new/proposed borrowers**

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

Number of applicants: 1  2  3  4

**1st Applicant/Proposed borrower**

1. Title (✓) Mr  Mrs  Miss  Ms  Other
2. Forename(s)
3. Middle name(s)
4. Surname
5. Date of birth   /   /
6. Estimated retirement age
7. Nationality
8. Right to reside in the UK? Yes  No
9. Diplomatic immunity? Yes  No
10. Length of residency Years  Months  From birth
11. Marital status/Civil Partnership
12. 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/Proposed borrower**

1. Title (✓) Mr  Mrs  Miss  Ms  Other
2. Forename(s)
3. Middle name(s)
4. Surname
5. Date of birth   /   /
6. Estimated retirement age
7. Nationality
8. Right to reside in the UK? Yes  No
9. Diplomatic immunity? Yes  No
10. Length of residency Years  Months  From birth
11. Marital status/Civil Partnership
12. 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

3rd Applicant/Proposed borrower

1. Title (✓) Mr  Mrs  Miss  Ms  Other
2. Forename(s)
3. Middle name(s)
4. Surname
5. Date of birth   /   /
6. Estimated retirement age
7. Nationality
8. Right to reside in the UK? Yes  No
9. Diplomatic immunity? Yes  No
10. Length of residency Years  Months  From birth
11. Marital status/Civil Partnership
12. 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

4th Applicant/Proposed borrower

1. Title (✓) Mr  Mrs  Miss  Ms  Other
2. Forename(s)
3. Middle name(s)
4. Surname
5. Date of birth   /   /
6. Estimated retirement age
7. Nationality
8. Right to reside in the UK? Yes  No
9. Diplomatic immunity? Yes  No
10. Length of residency Years  Months  From birth
11. Marital status/Civil Partnership
12. 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 - To be completed if residential mortgage**

- 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 complete section 11**

**2 EMPLOYMENT DETAILS – IF EMPLOYED**

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

**1st Applicant/Proposed borrower**

Full time? Yes  No

- 18. Occupation
- 19. Company name
- 20. Employed since   /   /
- 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/Proposed borrower**

Full time? Yes  No

- 18. Occupation
- 19. Company name
- 20. Employed since   /   /
- 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

3rd Applicant/Proposed borrower

Full time? Yes  No

18. Occupation

19. Company name

20. Employed since  DD / MM / YYYY

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

4th Applicant/Proposed borrower

Full time? Yes  No

18. Occupation

19. Company name

20. Employed since  DD / MM / YYYY

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/proposed borrowers** – Please enclose copies of your last three years' accounts.

**1st Applicant/Proposed borrower**

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/Proposed borrower**

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

**3rd Applicant/Proposed borrower**

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

**4th Applicant/Proposed borrower**

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/Proposed borrower**

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

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**2nd Applicant/Proposed borrower**

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

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**3rd Applicant/Proposed borrower**

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

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**4th Applicant/Proposed borrower**

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

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**PREVIOUS EMPLOYMENT STATUS** - Complete if less than 12 months employment or 36 months self employment for new/proposed borrowers

- 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 complete section 11**

**5 PREVIOUS EMPLOYMENT DETAILS – IF EMPLOYED**

**Employed applicants/proposed borrowers** – 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/Proposed borrower	
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" value="DD"/> / <input type="text" value="MM"/> / <input type="text" value="YYYY"/>
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/Proposed borrower	
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" value="DD"/> / <input type="text" value="MM"/> / <input type="text" value="YYYY"/>
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

3rd Applicant/Proposed borrower	
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" value="DD"/> / <input type="text" value="MM"/> / <input type="text" value="YYYY"/>
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

4th Applicant/Proposed borrower	
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" value="DD"/> / <input type="text" value="MM"/> / <input type="text" value="YYYY"/>
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/proposed borrowers – Please enclose copies of your last three years' accounts.

### 1st Applicant/Proposed borrower

Full time? Yes  No

59. Occupation

60. Name of business

61. Date commenced trading  /  /  /  /  /  /  /

62. 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/Proposed borrower

Full time? Yes  No

59. Occupation

60. Name of business

61. Date commenced trading  /  /  /  /  /  /  /

62. 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 £

### 3rd Applicant/Proposed borrower

Full time? Yes  No

59. Occupation

60. Name of business

61. Date commenced trading  /  /  /  /  /  /  /

62. 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 £

### 4th Applicant/Proposed borrower

Full time? Yes  No

59. Occupation

60. Name of business

61. Date commenced trading  /  /  /  /  /  /  /

62. 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 £

## 7 PREVIOUS EMPLOYMENT DETAILS – IF FIXED-TERM CONTRACT

### 1st Applicant/Proposed borrower

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/Proposed borrower

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

3rd Applicant/Proposed borrower	
Full time?	Yes <input type="checkbox"/> No <input type="checkbox"/>
63. Occupation	<input type="text"/>
64. Company name	<input type="text"/>
65. Employed since	<input type="text" value="DD"/> / <input type="text" value="MM"/> / <input type="text" value="YYYY"/>
66. Will the contract be renewed?	Yes <input type="checkbox"/> No <input type="checkbox"/>
67. Has the contract been renewed previously?	Yes <input type="checkbox"/> No <input type="checkbox"/>
68. Basic salary	£ <input type="text"/> per annum
69. Overtime	£ <input type="text"/> per annum
70. Bonus	£ <input type="text"/> per annum
71. Commission	£ <input type="text"/> per annum
72. Allowance	£ <input type="text"/> per annum

4th Applicant/Proposed borrower	
Full time?	Yes <input type="checkbox"/> No <input type="checkbox"/>
63. Occupation	<input type="text"/>
64. Company name	<input type="text"/>
65. Employed since	<input type="text" value="DD"/> / <input type="text" value="MM"/> / <input type="text" value="YYYY"/>
66. Will the contract be renewed?	Yes <input type="checkbox"/> No <input type="checkbox"/>
67. Has the contract been renewed previously?	Yes <input type="checkbox"/> No <input type="checkbox"/>
68. Basic salary	£ <input type="text"/> per annum
69. Overtime	£ <input type="text"/> per annum
70. Bonus	£ <input type="text"/> per annum
71. Commission	£ <input type="text"/> per annum
72. Allowance	£ <input type="text"/> 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/proposed borrowers** – 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/Proposed borrower	
Full time?	Yes <input type="checkbox"/> No <input type="checkbox"/>
73. Occupation	<input type="text"/>
74. Company name	<input type="text"/>
75. Employed since	<input type="text" value="DD"/> / <input type="text" value="MM"/> / <input type="text" value="YYYY"/>
76. Employment permanent?	Yes <input type="checkbox"/> No <input type="checkbox"/>
77. Still within probationary period?	Yes <input type="checkbox"/> No <input type="checkbox"/>
78. Basic salary	£ <input type="text"/> per annum
79. Overtime	£ <input type="text"/> per annum
80. Bonus	£ <input type="text"/> per annum
81. Commission	£ <input type="text"/> per annum
82. Allowance	£ <input type="text"/> per annum

2nd Applicant/Proposed borrower	
Full time?	Yes <input type="checkbox"/> No <input type="checkbox"/>
73. Occupation	<input type="text"/>
74. Company name	<input type="text"/>
75. Employed since	<input type="text" value="DD"/> / <input type="text" value="MM"/> / <input type="text" value="YYYY"/>
76. Employment permanent?	Yes <input type="checkbox"/> No <input type="checkbox"/>
77. Still within probationary period?	Yes <input type="checkbox"/> No <input type="checkbox"/>
78. Basic salary	£ <input type="text"/> per annum
79. Overtime	£ <input type="text"/> per annum
80. Bonus	£ <input type="text"/> per annum
81. Commission	£ <input type="text"/> per annum
82. Allowance	£ <input type="text"/> per annum

**3rd Applicant/Proposed borrower**

Full time? Yes  No

73. Occupation

74. Company name

75. Employed since  DD /  MM /  YYYY

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

**4th Applicant/Proposed borrower**

Full time? Yes  No

73. Occupation

74. Company name

75. Employed since  DD /  MM /  YYYY

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/proposed borrowers** – Please enclose copies of your last three years' accounts.

**1st Applicant/Proposed borrower**

Full time? Yes  No

83. Occupation

84. Name of business

85. Date commenced trading  DD /  MM /  YYYY

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/Proposed borrower**

Full time? Yes  No

83. Occupation

84. Name of business

85. Date commenced trading  DD /  MM /  YYYY

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  £

**3rd Applicant/Proposed borrower**

Full time? Yes  No

83. Occupation

84. Name of business

85. Date commenced trading  DD /  MM /  YYYY

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  £

**4th Applicant/Proposed borrower**

Full time? Yes  No

83. Occupation

84. Name of business

85. Date commenced trading  DD /  MM /  YYYY

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/Proposed borrower**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/Proposed borrower**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

**3rd Applicant/Proposed borrower**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

**4th Applicant/Proposed borrower**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/Proposed borrower**

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/Proposed borrower**

97. Maintenance income  £  per annum
98. Private pension income  £  per annum
99. Working tax credit income  £  per annum
100. Other  £  per annum
- Source

**3rd Applicant/Proposed borrower**

97. Maintenance income  £  per annum
98. Private pension income  £  per annum
99. Working tax credit income  £  per annum
100. Other  £  per annum
- Source

**4th Applicant/Proposed borrower**

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/proposed borrower.

1st Applicant/Proposed borrower

101. Current residential property

Mortgage/rent

Monthly residential mortgage repayment £

Residential mortgage balance outstanding £

Estimated value of current residential property £

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="text"/>	£ <input type="text"/>	<input type="text"/>
Mail order/catalogue accounts	£ <input type="text"/>		£ <input type="text"/>	<input type="text"/>
Bank loans (not secured)	£ <input type="text"/>		£ <input type="text"/>	<input type="text"/>
	<input type="text"/> Lender		<input type="text"/> End date	
Bank overdrafts	£ <input type="text"/>		£ <input type="text"/>	<input type="text"/>
Hire purchase/other loans	£ <input type="text"/>		£ <input type="text"/>	<input type="text"/>
	<input type="text"/> Lender		<input type="text"/> End date	
Maintenance payments	£ <input type="text"/>		£ <input type="text"/>	<input type="text"/>

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. Arrears

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

If YES, please provide details

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/Proposed borrower

101. Current residential property

Mortgage/rent

Monthly residential mortgage repayment £

Residential mortgage balance outstanding £

Estimated value of current residential property £

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="text"/>	£ <input type="text"/>	<input type="text"/>
Mail order/catalogue accounts	£ <input type="text"/>		£ <input type="text"/>	<input type="text"/>
Bank loans (not secured)	£ <input type="text"/>		£ <input type="text"/>	<input type="text"/>
	<input type="text"/> Lender		<input type="text"/> End date	
Bank overdrafts	£ <input type="text"/>		£ <input type="text"/>	<input type="text"/>
Hire purchase/other loans	£ <input type="text"/>		£ <input type="text"/>	<input type="text"/>
	<input type="text"/> Lender		<input type="text"/> End date	
Maintenance payments	£ <input type="text"/>		£ <input type="text"/>	<input type="text"/>

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. Arrears

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

If YES, please provide details

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/Proposed borrower

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 into insolvent liquidation or administration, had a receiver appointed of its assets, 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/Proposed borrower

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 into insolvent liquidation or administration, had a receiver appointed of its assets, undertaking or made any arrangements with creditors, or suffered any act indicative of insolvency or anything equivalent in any other country?

Yes  No

## 101. Current residential property

Mortgage/rent

Monthly residential mortgage repayment £ Residential mortgage balance outstanding £ Estimated value of current residential property £ 

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="text"/>	£ <input type="text"/>	<input type="text"/>
Mail order/catalogue accounts	£ <input type="text"/>		£ <input type="text"/>	<input type="text"/>
Bank loans (not secured)	£ <input type="text"/>		£ <input type="text"/>	<input type="text"/>
	Lender <input type="text"/>		End date <input type="text"/>	
Bank overdrafts	£ <input type="text"/>		£ <input type="text"/>	<input type="text"/>
Hire purchase/other loans	£ <input type="text"/>		£ <input type="text"/>	<input type="text"/>
	Lender <input type="text"/>		End date <input type="text"/>	
Maintenance payments	£ <input type="text"/>		£ <input type="text"/>	<input type="text"/>

## 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. Arrears

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

If YES, please provide details

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   /   /    

## 101. Current residential property

Mortgage/rent

Monthly residential mortgage repayment £ Residential mortgage balance outstanding £ Estimated value of current residential property £ 

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="text"/>	£ <input type="text"/>	<input type="text"/>
Mail order/catalogue accounts	£ <input type="text"/>		£ <input type="text"/>	<input type="text"/>
Bank loans (not secured)	£ <input type="text"/>		£ <input type="text"/>	<input type="text"/>
	Lender <input type="text"/>		End date <input type="text"/>	
Bank overdrafts	£ <input type="text"/>		£ <input type="text"/>	<input type="text"/>
Hire purchase/other loans	£ <input type="text"/>		£ <input type="text"/>	<input type="text"/>
	Lender <input type="text"/>		End date <input type="text"/>	
Maintenance payments	£ <input type="text"/>		£ <input type="text"/>	<input type="text"/>

## 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. Arrears

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

If YES, please provide details

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   /   /

**3rd Applicant/Proposed borrower**

**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 into insolvent liquidation or administration, had a receiver appointed of its assets, undertaking or made any arrangements with creditors, or suffered any act indicative of insolvency or anything equivalent in any other country?

Yes  No

**4th Applicant/Proposed borrower**

**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 into insolvent liquidation or administration, had a receiver appointed of its assets, undertaking or made any arrangements with creditors, or suffered any act indicative of insolvency or anything equivalent in any other country?

Yes  No

Sections 13 – 24 refer to all applicants/proposed borrowers

**13 TOTAL MONTHLY HOUSEHOLD EXPENDITURE**

111. Housekeeping

112. Council tax

113. Ground rent and service charge

114. Household goods

115. Essential travel

116. Clothing

117. Personal goods

118. Basic recreation

119. Telephone

120. Child care

121. Child maintenance and alimony

**14 DEPENDANTS AND ADULT OCCUPIERS**

122. Number of child dependants

123. Number of adult dependants

124. Age of dependants



## 21 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](https://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:
  - a) Processing of your data is necessary for the performance of a contract to which you are party to or to take steps at your request prior to entering into a contract
  - b) Processing of your data is necessary for compliance with a legal obligation that we are subject to
  - c) We have obtained your consent
  - d) Processing your data is necessary to protect your vital interests or the vital interests of another person
  - e) 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 are legally required to share it with (e.g., our regulators).
- Fraud prevention agencies are used to prevent fraud and money laundering and verify your identity. If fraud is detected certain services, finance or employment may be refused. More information on how fraud prevention agencies use your data and for your data protection rights can be found in privacy policy.
- 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 will take all steps reasonably necessary to ensure that your information is treated securely and in accordance with our privacy policy.
- We will retain your information for the period necessary to fulfil the purposes for which the information was collected. After that, we will 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 it, update it, or erase it; (iii) request us to restrict our using it, in certain circumstances; (iv) object to our using it, in certain circumstances; (v) withdraw your consent to our using it; (vi) data portability, in certain circumstances; (vii) opt out from our using 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 and we recommend that you revisit [kentreliance.co.uk/legal/privacy-policy](https://kentreliance.co.uk/legal/privacy-policy) from time to time to stay informed about how we use your information.

## 22 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 are happy to receive this information, please select 'Yes' below.

**I want the Kent Reliance Group to contact me with information about offers, products and services:**

**1st Borrower** Yes  No

**2nd Borrower** Yes  No

**3rd Borrower** Yes  No

**4th Borrower** 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 are 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 Borrower** Yes  No

**2nd Borrower** Yes  No

**3rd Borrower** Yes  No

**4th Borrower** 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](mailto:mail@krbs.com)

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

**23 FURTHER SUPPORT WITH MANAGING YOUR ACCOUNT**

Do you require literature or information about your account in one of these alternative formats?

**1st Borrower** Large Font  Braille  Audio  N/A       **2nd Borrower** Large Font  Braille  Audio  N/A

**3rd Borrower** Large Font  Braille  Audio  N/A       **4th Borrower** Large Font  Braille  Audio  N/A

Do you require any additional support with managing your account or have your circumstances or needs changed? If you've already made us aware, there is no need to tell us again.

Please describe how we can help you and which account holder this relates to.

Would you like us to contact you to see what further support we can offer you?

**1st Borrower** Yes  No

**2nd Borrower** Yes  No

**3rd Borrower** Yes  No

**4th Borrower** Yes  No

Please be aware, it may be necessary for us to contact you to clarify the support you've told us you need.

How would you like us to contact you?

**1st Borrower** Post  Phone

**2nd Borrower** Post  Phone

**3rd Borrower** Post  Phone

**4th Borrower** Post  Phone

Alternatively, if you'd like to contact us please call us on **0345 122 0033**.

Please note, by providing the above information and ticking this box, you consent to us using this information to assist you with the operation of your account. You can withdraw this consent at any time.

**24 FOR BROKERS ONLY**

Please note, by ticking this box, you confirm you have read and understood our Broker terms of business which can be found here: [kentrelanceforintermediaries.co.uk/group-introducer-agreement](http://kentrelanceforintermediaries.co.uk/group-introducer-agreement)

**GENERAL 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 the mortgage with Kent Reliance Banking Services referred to in this application form to be transferred into my/our name(s);
  - 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 valuation on the property named in 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 homebuyers 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 agreeing to transfer the mortgage referred to in this application form into my/our names, I/we waive any right to claim lawyer/client confidentiality or legal privilege in respect of all information which is or may be relevant to Kent Reliance Banking Services' decision to transfer such mortgage and/or lend and authorise Kent Reliance Banking Services and its advisers to liaise with my professional advisers to progress my/our application;
  - i) I/We accept that in the event of the transfer, for whatever reason, not proceeding to completion, I/we will be solely responsible for all legal 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 acknowledge that I/we will arrange buildings insurance on the property named in of this application form at the full reinstatement cost as recommended by the valuer or as calculated by my/our insurers. I/we acknowledge that such insurance will remain in force for the life of the Kent Reliance Banking Services loan(s) and that OneSavings Bank plc's interest will be noted on such insurance policy;
  - l) I/We confirm and understand that Kent Reliance Banking Services is subject to anti-money laundering and counterterrorist 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;
  - m) 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 transfer of the mortgage and/or the additional borrowing 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;
  - n) I/We confirm that if I/we proceed with the transfer of the mortgage named in Part A of this application form and/or an offer of additional borrowing from Kent Reliance Banking Services, I/we understand that the property named in Part A of this application form is at risk if I/we do not keep up with the payments on (or otherwise comply with) any borrowing in relation to the same and I/we further confirm that Kent Reliance Banking Services has advised me/us to obtain and rely on legal advice;
  - o) 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
  - p) 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/PROPOSED BORROWER**  
 Signed \_\_\_\_\_ Date \_\_\_\_ / \_\_\_\_ / \_\_\_\_

**3RD APPLICANT/PROPOSED BORROWER**  
 Signed \_\_\_\_\_ Date \_\_\_\_ / \_\_\_\_ / \_\_\_\_

**2ND APPLICANT/PROPOSED BORROWER**  
 Signed \_\_\_\_\_ Date \_\_\_\_ / \_\_\_\_ / \_\_\_\_

**4TH APPLICANT/PROPOSED BORROWER**  
 Signed \_\_\_\_\_ Date \_\_\_\_ / \_\_\_\_ / \_\_\_\_

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 checklist below when enclosing such information. All items will be returned to you when we acknowledge safe receipt of your application.

	1st Applicant/ Proposed borrower	2nd Applicant/ Proposed borrower	3rd Applicant/ Proposed borrower	4th Applicant/ Proposed borrower
a) Signed copy of declaration form	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b) Signed and dated Transfer of Equity Application Form	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c) Completed Direct Debit instruction (if applicable)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d) Last three payslips if paid monthly, or last 13 payslips if paid weekly (if employed) and/or last three years' accounts (if self-employed) - Residential customers only	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e) Last three months' personal bank statements - Residential customers only	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f) One document as proof of your identity and two additional documents as proof of your address (new borrowers only)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g) Administration fee	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h) Most recent Housing Association statement showing rental payments (if applicable) - Residential customers only	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i) Confirmation from your Housing Association that they are happy for this transfer to be completed (if applicable) - Residential customers only	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j) Existing Tenancy Agreement (Buy to let customers only)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k) Proof rental income for last 3 months evidenced by way of Bank Statements/Letting Agents Statements if Buy to Let	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Please return this application to: OneSavings Bank,  
Sunderland,  
SR43 4AB**

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

(Your property will be security for the mortgage.)

We can provide literature in large print, Braille and audio. Please let us know if you require an alternative format or any additional support with managing your account. You can contact us either by phone, in writing or visit [kentreliance.co.uk/additional-help](http://kentreliance.co.uk/additional-help) for more information.



You should be aware that Kent Reliance are providing this service on an execution-only basis and are not required to assess the suitability of the mortgage you choose as your preference. We do not provide advice and by agreeing to proceed with this mortgage choice you will not benefit from protection of the Financial Conduct Authority rules on assessing suitability.

You should carefully consider all the information in this offer pack and if you have any questions regarding the suitability of this mortgage choice you should speak to your mortgage adviser for more information.

The Money Advice Service also publishes useful guides on choosing a mortgage. These are available free through its website: [www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk), or by calling **0300 500 5000**. The website also provides Comparison Tables to help you shop around.

We would be grateful if you could carefully read and sign the Declaration below. Please note that we are unable to proceed with the mortgage choice on an execution-only basis until we have received a signed copy of the Declaration and the Offer Acceptance form.

### DECLARATION

I am/We are aware that Kent Reliance is providing this service on an execution-only basis and of the consequences of losing the protections of the Financial Conduct Authority rules on assessing the suitability of this mortgage choice. I/We agree to proceed on that basis.

#### 1st Customer

Name

Signature

Date   /   /

#### 2nd Customer

Name

Signature

Date   /   /

#### 3rd Customer

Name

Signature

Date   /   /

#### 4th Customer

Name

Signature

Date   /   /



For customer service and training purposes, calls with Kent Reliance may be monitored and/or recorded.

