

# Further Advance application form

**WHAT PRODUCT ARE YOU APPLYING FOR?**

Product required:  Residential  Buy to let

Do you wish the product fee to be added to the loan? Yes  No

Existing account number:

**Please return with supporting documentation to:**

**Jersey Home Loans Limited (JHL)**  
**PO Box 599**  
**Chatham**  
**Kent**  
**ME4 9DU**

**1 PERSONAL INFORMATION**

Please provide information in the spaces provided or tick the appropriate boxes. Please use **BLOCK CAPITALS** and **ANSWER ALL QUESTIONS**. For Residential applications if the applicant is married or in a civil partnership then their spouse or partner must be included in the application.

**1st Applicant**

1. Title (✓) Mr  Mrs  Miss  Ms  Other

2. Forename(s)

3. Surname

4. Previous/maiden name (if any)

5. Nationality

6. Marital status

7. Relationship to 2nd Applicant

8. Number and ages of dependant children  
 No  Ages

9. Current address  
  
  
 Postcode

10. Social Security Number

**2nd Applicant**

1. Title (✓) Mr  Mrs  Miss  Ms  Other

2. Forename(s)

3. Surname

4. Previous/maiden name (if any)

5. Nationality

6. Marital status

7. Relationship to 1st Applicant

8. Number and ages of dependant children  
 No  Ages

9. Current address  
  
  
 Postcode

10. Social Security Number

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

**1st Applicant**

11. Basis of occupation  
 Owner/occupier  Private tenant  With parents   
 States tenant  Other (please specify)
12. Contact details  
 Home tel   
 Work tel   
 Mobile   
 Email
13. Date moved into current address  
 Month  Year
14. If you have lived at your current address for less than three years please provide all other addresses occupied in this period.  
  
  
 Postcode
15. Basis of occupation  
 Owner/occupier  Private tenant  With parents   
 States tenant  Other (please specify)   
 From  To

**2nd Applicant**

11. Basis of occupation  
 Owner/occupier  Private tenant  With parents   
 States tenant  Other (please specify)
12. Contact details  
 Home tel   
 Work tel   
 Mobile   
 Email
13. Date moved into current address  
 Month  Year
14. If you have lived at your current address for less than three years please provide all other addresses occupied in this period.  
  
  
 Postcode
15. Basis of occupation  
 Owner/occupier  Private tenant  With parents   
 States tenant  Other (please specify)   
 From  To

**EMPLOYMENT STATUS**

- Employed - Please complete section 2  Self-employed - Please complete section 3

**2 EMPLOYMENT DETAILS - IF EMPLOYED**

Employed applicants – Please enclose your last three payslips.

**1st Applicant**

16. Occupation
17. Basic pay (before tax) £  per annum  
 Basic pay (after tax) £  per annum
18. Regular overtime/ non-guaranteed bonus £  per annum
19. Guaranteed bonus/ commission £  per annum
20. Maintenance income £  per annum
21. Private pension income £  per annum
22. Other income £  per annum  
 Source
23. Name, address and contact number of employer  
  
  
 Postcode
- Telephone number
24. Payroll reference
25. Length of service  
 Years  Months
26. Type of employment (✓) Permanent contract   
 Temporary (casual)  Fixed term contract   
 Other (please specify)

**2nd Applicant**

16. Occupation
17. Basic pay (before tax) £  per annum  
 Basic pay (after tax) £  per annum
18. Regular overtime/ non-guaranteed bonus £  per annum
19. Guaranteed bonus/ commission £  per annum
20. Maintenance income £  per annum
21. Private pension income £  per annum
22. Other income £  per annum  
 Source
23. Name, address and contact number of employer  
  
  
 Postcode
- Telephone number
24. Payroll reference
25. Length of service  
 Years  Months
26. Type of employment (✓) Permanent contract   
 Temporary (casual)  Fixed term contract   
 Other (please specify)

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

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

**1st Applicant**

27. Nature of business

28. How long has it been trading? Years  Months

29. Company registration no.   
(if applicable)  
Registered name

30. Trading name (if different from registered name)

31. Registered office/trading address(es)  
  
  
Postcode

Telephone number

32. Names and residential addresses of directors/officers/partners  
  
  
Postcode

33. Please state the Net profit for each of the last three years.  
Year end  /  Net profit  £  
Year end  /  Net profit  £  
Year end  /  Net profit  £

34. Name and address of accountant  
  
  
Postcode

Telephone number   
Fax number   
Email

**2nd Applicant**

27. Nature of business

28. How long has it been trading? Years  Months

29. Company registration no.   
(if applicable)  
Registered name

30. Trading name (if different from registered name)

31. Registered office/trading address(es)  
  
  
Postcode

Telephone number

32. Names and residential addresses of directors/officers/partners  
  
  
Postcode

33. Please state the Net profit for each of the last three years.  
Year end  /  Net profit  £  
Year end  /  Net profit  £  
Year end  /  Net profit  £

34. Name and address of accountant  
  
  
Postcode

Telephone number   
Fax number   
Email

**4 ALL APPLICANTS**

**All applicants** – If your present employment/self-employment has been for less than one year, please provide details of your previous employment during the last three years.

**1st Applicant**

35. Employment status    Employed     Self-employed

36. Employer's/Trading name

37. Employer's/Trading address  
  
  
Postcode

38. Telephone number

39. Nature of business

40. Period in employment/self-employment    Years  Months

**2nd Applicant**

35. Employment status    Employed     Self-employed

36. Employer's/Trading name

37. Employer's/Trading address  
  
  
Postcode

38. Telephone number

39. Nature of business

40. Period in employment/self-employment    Years  Months

**1st Applicant**

41. Do you have a mortgage and/or have a mortgage on any other property?  
 If **NO**, go to question 46 Yes  No

42. If **YES**, please provide the full name and address of your lender/landlord  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_ Postcode \_\_\_\_\_

43. Lender's account/ref no

44. Address of mortgaged property  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_ Postcode \_\_\_\_\_

45. If the mortgage is current  
 Outstanding amount £   
 Amount originally borrowed £   
 Current monthly payment £   
 Date loan was taken out Month  Year

46. Please provide details of properties that are NOT subject to a mortgage  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_ Postcode \_\_\_\_\_

47. 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	Total monthly payment	To be repaid
Existing mortgage/secured lending/rent	£ <input type="text"/>	£ <input type="text"/>	<input type="checkbox"/>
Credit/store cards	£ <input type="text"/>	£ <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"/>
Bank overdrafts	£ <input type="text"/>	£ <input type="text"/>	<input type="checkbox"/>
Hire purchase/other loans	£ <input type="text"/>	£ <input type="text"/>	<input type="checkbox"/>
Maintenance payments	£ <input type="text"/>	£ <input type="text"/>	<input type="checkbox"/>

**If you answer YES to questions 48 to 51 please give details in section 10 "Additional Information"**

48. Have you ever been in arrears with any borrowing, including your mortgage or rent, or voluntarily given up possession of your home to a lender?  
 Yes  No

49. Have you ever defaulted on a loan or had a judgement or court order made against you or, if self-employed, your business?  
 Yes  No

**2nd Applicant**

41. Do you have a mortgage and/or have a mortgage on any other property?  
 If **NO**, go to question 46 Yes  No

42. If **YES**, please provide the full name and address of your lender/landlord  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_ Postcode \_\_\_\_\_

43. Lender's account/ref no

44. Address of mortgaged property  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_ Postcode \_\_\_\_\_

45. If the mortgage is current  
 Outstanding amount £   
 Amount originally borrowed £   
 Current monthly payment £   
 Date loan was taken out Month  Year

46. Please provide details of properties that are NOT subject to a mortgage  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_ Postcode \_\_\_\_\_

47. 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	Total monthly payment	To be repaid
Existing mortgage/secured lending/rent	£ <input type="text"/>	£ <input type="text"/>	<input type="checkbox"/>
Credit/store cards	£ <input type="text"/>	£ <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"/>
Bank overdrafts	£ <input type="text"/>	£ <input type="text"/>	<input type="checkbox"/>
Hire purchase/other loans	£ <input type="text"/>	£ <input type="text"/>	<input type="checkbox"/>
Maintenance payments	£ <input type="text"/>	£ <input type="text"/>	<input type="checkbox"/>

**If you answer YES to questions 48 to 51 please give details in section 10 "Additional Information"**

48. Have you ever been in arrears with any borrowing, including your mortgage or rent, or voluntarily given up possession of your home to a lender?  
 Yes  No

49. Have you ever defaulted on a loan or had a judgement or court order made against you or, if self-employed, your business?  
 Yes  No

**1st Applicant**

50. Have you ever been declared bankrupt, "en désastre", made any arrangements with creditors or suffered any act indicative of insolvency or anything equivalent in any part of the world? Yes  No
51. Do you have any criminal convictions? Yes  No

**2nd Applicant**

50. Have you ever been declared bankrupt, "en désastre", made any arrangements with creditors or suffered any act indicative of insolvency or anything equivalent in any part of the world? Yes  No
51. Do you have any criminal convictions? Yes  No

**6 PROPERTY DETAILS**

52. Mortgage account number
53. Estimated current value of the property £
54. For Buy to let estimated monthly rental income £
55. Address of mortgaged property   
  
 Postcode
56. Correspondence address (if different)   
  
 Postcode
57. Please confirm the names of all persons aged 18 or over who will not be party to the mortgage but who will be living at the property:

**7 LOAN DETAILS**

**Important: The additional loan will be set up on a repayment basis.**

58. Please provide **full** details of the amounts you wish to borrow.

Purpose of borrowing	Sum required
<input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>
<b>Total advance required</b>	£ <input type="text"/>

59. Over how many years do you require the loan?   years
60. Has a survey/valuation been carried out since you purchased the property? Yes  No

If **YES**, please state the valuation amount £

**Please supply the following:**

61. Name and address of lawyer/advocate   
 Postcode
62. Name and address of property insurance broker   
 Postcode
63. Bank account for payment of loan
- Sort code   -   -   Account number
- Bank name  Account holder name

## 8 THE VALUATION

We will require at your expense a surveyor's report and valuation of the property/properties, which is solely for our benefit in assessing that the property/properties has/have sufficient security for amount of loan applied for. However, it is strongly recommended that you arrange a more detailed report for your own protection.


Please note that a surveyor's report and valuation will be prepared by an independent valuer on whose behalf we do not accept liability. If you withdraw your mortgage application after the valuation has been carried out, we will not be able to refund the valuation fee.

Who should the valuer contact to gain access to the property?

Name

Telephone number

## 9 HOW WE USE YOUR PERSONAL INFORMATION

 We collect and use your personal data in accordance with our privacy policy which can be found at [www.jerseyhomeloans.com/privacy-policy](http://www.jerseyhomeloans.com/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 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 which 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).
- 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 [www.jerseyhomeloans.com/privacy-policy](http://www.jerseyhomeloans.com/privacy-policy) from time to time to stay informed about how we use your information.

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

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**11** MARKETING PREFERENCES

Jersey Home Loans 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 Jersey Home Loans to contact me with information about offers, products and services:

1st Applicant  Yes  No          2nd Applicant  Yes  No

Jersey Home Loans 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 Applicant  Yes  No          2nd Applicant  Yes  No

You can change your preference at anytime by writing to us at Jersey Home loans, PO Box 600, Chatham, ME4 9DW, by calling us on 01534 877 833 or emailing us at [enquiries@jerseyhomeloans.com](mailto:enquiries@jerseyhomeloans.com).

By signing this application form you are:

- Confirming that you have read the section entitled “How We Use Your Personal Information”
- 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 Jersey Home Loans Limited (“JHL”) which is to be secured on my/our property including that named in section 6 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 JHL should take into account when considering this application;
  - c) I/We authorise JHL to obtain a surveyor’s report and valuation on the property named in section 6 of this application form which is offered as security at my/our expense. I/We further authorise JHL to obtain a surveyor’s report and valuation on any other property offered as security, whether previously valued or otherwise, such surveyor’s report and valuation to be obtained at my/our expense;
  - d) 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;
  - e) /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);
  - f) In the event of JHL making an offer for additional finance, I/we waive any right to claim lawyer/client confidentiality or legal privilege in respect of all information relative to JHL’s decision to lend and authorise JHL and its advisers to liaise with my professional advisers to progress my application;
  - g) I/We accept that in the event of the loan or 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 JHL or its advisers in connection with this application;
  - h) I/We certify that I/we have never been insolvent, bankrupt (as defined in the Interpretation (Jersey) Law 1954), declared “en désastre”, made arrangements with creditors or been involved in court proceedings for debt unless as advised in section 5 of this application form;
  - i) I/We acknowledge that I/we will arrange buildings insurance on any property named in section 6 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 JHL loan and that JHL’s interest will be noted on such insurance policy;

- j) I/We confirm and understand that JHL 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 JHL 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;
- k) I/We confirm that if we proceed with an additional finance offer from JHL, I/we understand that my/our property including that named in section 6 of this application form is at risk if we do not keep up with the payments on (or otherwise comply with) any such borrowing, and I/we further confirm that JHL have advised me/us to obtain and rely on independent legal advice;
- l) I/We authorise my/our existing lender/landlord and employer to supply any information requested by JHL; and
- m) I/We authorise JHL to collect payment by direct debit.

**1ST APPLICANT**  
Signed

Date                                    /                                    /

**2ND APPLICANT**  
Signed

Date                                    /                                    /

Jersey Home Loans and JHL are trading names of Jersey Home Loans Limited, a company registered in the Island of Jersey (Company number 86636). Registered office: 26 New Street, St Helier, Jersey, Channel Islands JE2 3RA. Jersey Home Loans Limited is a subscriber to the Jersey Code of Consumer Lending and it endeavours to comply with the standards set out therein.



Jersey Home Loans Limited is a wholly owned subsidiary of OneSavings Bank plc, a company registered in England and Wales (Company number 7312896) and whose registered office is Reliance House, Sun Pier, Chatham, Kent ME4 4ET. OneSavings Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (registered number 530504).