

Additional borrowing 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.

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 174
Chatham
Kent
ME4 4WG

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 <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other <input type="text"/>	
2. Forename(s)	<input type="text"/>
3. Surname	<input type="text"/>
4. Previous/maiden name (if any)	<input type="text"/>
5. Nationality	<input type="text"/>
6. Marital status	<input type="text"/>
7. Relationship to 2nd Applicant	<input type="text"/>
8. Number and ages of dependant children	
No <input type="text"/> Ages <input type="text"/>	
9. Current address	
<input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>	
10. Social Security Number	<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"/> <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"/>

2nd Applicant	
1. Title (✓) Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other <input type="text"/>	
2. Forename(s)	<input type="text"/>
3. Surname	<input type="text"/>
4. Previous/maiden name (if any)	<input type="text"/>
5. Nationality	<input type="text"/>
6. Marital status	<input type="text"/>
7. Relationship to 1st Applicant	<input type="text"/>
8. Number and ages of dependant children	
No <input type="text"/> Ages <input type="text"/>	
9. Current address	
<input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>	
10. Social Security Number	<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"/> <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"/>

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)

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)

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 £
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 Date loan was taken out Month Year

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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"/>
Total advance required	£ <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 _____

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

 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.

- 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 for additional finance (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 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 Jersey Home Loans Limited, 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 Jersey Home Loans Limited, 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").
- Jersey Home Loans Limited 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. Jersey Home Loans Limited 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 Jersey Home Loans Limited, Reliance House, Sun Pier, Chatham, Kent ME4 4ET 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 goods 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 for which you are applying 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 and the Data Protection (Jersey) Law 2005;
- 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.

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

If you have any questions about the Data Protection (Jersey) Law 2005 or your rights under it, please write to the Head of Compliance at Jersey Home Loans Limited, Reliance House, Sun Pier, Chatham, Kent ME4 4ET.

We may also use and disclose your information for marketing purposes where your marketing preferences permit us to do so.

10 ADDITIONAL INFORMATION

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

11 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, Kent Reliance Banking Services, Kent Reliance and the Kent Reliance Provident Society.

By signing this application form you are:

- Confirming that you have read the section entitled “How We Use Your Personal Information” and consent to the uses and disclosures of information listed both in connection with this application and in relation to any previous mortgage application or application for additional finance; and
- 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 4 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 4 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) 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);
 - 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 3 of this application form;
 - i) I/We acknowledge that I/we will arrange buildings insurance on any property named in section 4 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 4 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	/	/

HELP US TO HELP YOU

Jersey Home Loans Limited prides itself on combining a personal approach with an efficient service and quick decisions. All items will be returned to you when we acknowledge safe receipt of your application. It is important that all appropriate documents are enclosed at the time of application. Please tick the check list below when enclosing information.

	1st Applicant	2nd Applicant
● Last three payslips (if employed)	<input type="checkbox"/>	<input type="checkbox"/>
● Last three months’ statements from your personal bank account (for Residential applications)	<input type="checkbox"/>	<input type="checkbox"/>
● Last three years’ accounts (if self-employed)	<input type="checkbox"/>	<input type="checkbox"/>
● Last six months’ statements from your business account (if self-employed) (for Residential applications)	<input type="checkbox"/>	<input type="checkbox"/>
● Appropriate arrangement/booking fee enclosed	<input type="checkbox"/>	<input type="checkbox"/>

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).