

Please complete all sections in black ink and capital letters to ensure we can review your case quickly. For sections that are not relevant, mark with 'N/A'. Please note we are unable to accept incomplete forms or forms completed in pencil or marked with correction fluid.

- Has any applicant(s) or related person ever lived in the property?  Yes  No
- Was the property inherited or gifted?  Yes  No

If the answer is 'yes' to either of these questions, your mortgage is classed as a Consumer Buy To Let and InterBay is unable to proceed with your application. Please contact your BDM for assistance.

## 1. Applicant details

Applicant 1	Applicant 2
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If more than 2 applicants please tick  - If more than 2 applicants please complete an additional Further Advance Application Form

<p>Title <input type="text"/></p> <p>First name <input type="text"/></p> <p>Middle name <input type="text"/></p> <p>Surname <input type="text"/></p> <p>Any previous name <input type="text"/></p> <p>Marital status <input type="text"/></p> <p>Date of birth <input type="text"/></p> <p>Nationality <input type="text"/></p> <p>Current home address <input type="text"/></p> <p>Town <input type="text"/></p> <p>County <input type="text"/></p> <p>Country <input type="text"/></p> <p>Postcode <input type="text"/></p> <p>Residential status <input type="text"/></p> <p>Number of years at address <input type="text"/></p> <p>Email address <input type="text"/></p> <p>Telephone number <input type="text"/></p>	<p>Title <input type="text"/></p> <p>First name <input type="text"/></p> <p>Middle name <input type="text"/></p> <p>Surname <input type="text"/></p> <p>Any previous name <input type="text"/></p> <p>Marital status <input type="text"/></p> <p>Date of birth <input type="text"/></p> <p>Nationality <input type="text"/></p> <p>Current home address <input type="text"/></p> <p>Town <input type="text"/></p> <p>County <input type="text"/></p> <p>Country <input type="text"/></p> <p>Postcode <input type="text"/></p> <p>Residential status <input type="text"/></p> <p>Number of years at address <input type="text"/></p> <p>Email address <input type="text"/></p> <p>Telephone number <input type="text"/></p>
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If number of years at current address is less than 3, please provide previous 3 years' address history:

<p>Previous address <input type="text"/></p> <p>Town <input type="text"/></p> <p>County <input type="text"/></p> <p>Country <input type="text"/></p> <p>Postcode <input type="text"/></p> <p>Years at address <input type="text"/></p>	<p>Previous address <input type="text"/></p> <p>Town <input type="text"/></p> <p>County <input type="text"/></p> <p>Country <input type="text"/></p> <p>Postcode <input type="text"/></p> <p>Years at address <input type="text"/></p>
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Does the applicant own any investment/buy to let properties as an individual or as party to a company structure?

- Yes  No

How many of these are mortgaged? (Please only include properties not already listed against other applicants)

Total number of properties

Estimated value of portfolio

Total outstanding balance of mortgages

Total monthly portfolio rental income

Total monthly portfolio mortgage payments

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

Existing OneSavings Bank Portfolio (ie. Kent Reliance, Prestige Finance, Heritable and InterBay)  Yes  No  
Account numbers

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Account numbers


Are the tax affairs linked to your BTL portfolio managed by an accountant?  Yes  No

Are the tax affairs linked to your BTL portfolio managed by an accountant?  Yes  No

Accountant name   
Accountant company   
Accountant address

Accountant name   
Accountant company   
Accountant address

**2. Loan details**

Existing Mortgage Account number  Original Mortgage Amount £   
Further advance loan amount £

Arrangement fee to be added to loan  Arrangement fee to be paid on completion

**Purpose of funds:**

Debt consolidation – please provide details below £  Property investment £  Other (please specify and include amount)  Reason:

**3. Security details**

Security address  Town   
County  Country   
Postcode  Property type

Tenure  Freehold  Leasehold If leasehold remaining term (Leasehold - must have 65 years remaining at the end of the proposed mortgage term)

Any changes to the property since your original application?  Yes  No If Yes please clarify:

Have your circumstances changed since your original application with InterBay?  Yes  No If Yes please clarify:

#### 4. Declaration to be signed by borrower(s)

I/We acknowledge and agree that: (1) the loan requested by this application will be secured by a good and valid first legal charge on the property described herein; (2) the property will not be used for any illegal or prohibited purpose or use; (3) occupation of the property will be as described above; (4) InterBay (the Lender), its agents, successors and assigns will rely on the information contained in this application and I/we have a continuing obligation to amend and/or supplement the information provided in the application if any of the material facts which I/we have represented herein should change prior to completion; (5) ownership of the loan may be transferred to a successor or assign of the Lender and administration for the loan account may be transferred to an agent, successor or assign of the Lender, in each case without further consent of or notice to me/us; (6) the Lender, its agents, successors and assigns make no representations, warranties or conditions, expressed or implied, statutory or otherwise, to the Borrower(s) regarding the property or the value of the property. I/We warrant and confirm that the information provided in this application is true and correct and I/we understand that it is being used to determine my/our credit responsibility.

I/We authorise the Lender, its agents, successors, affiliates and assigns (collectively, "you") to collect, use and disclose credit reports as well as contact, employment and financial information about me/us for the purposes of evaluating this application, determining my/our creditworthiness, administering, managing or insuring the requested loan, securitising or otherwise selling or assigning your interest in the requested loan or any part thereof, and any other purposes required or permitted by law. You may collect this information from me/us and/or from credit bureaux, credit reporting agencies, banks and other financial institutions, your own affiliates and their professional advisers, debt collection agencies, other Lenders (other than banks), regulatory, tax and prosecuting authorities, my/our accountant and other financial advisers, my/our employer, my/our past and existing transactions with you and your affiliates and non-affiliated third parties with whom I/we have financial dealings. You may disclose this information to credit bureaux, credit reporting agencies, banks and other financial institutions.

I/We acknowledge that in order to prevent or detect fraud, or to assist you in verifying my identity, you will make searches of records held by you, your service providers, appointed representatives, related entities or any subsidiary, holding company or affiliate (from time to time) of any entity named in this application (the "OneSavings Bank plc Group").

I/We acknowledge that OneSavings Bank plc Group will check and record my details with fraud prevention agencies. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. The OneSavings Bank Plc Group will search for similar applications made by me/us 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 me/us or in connection with any existing accounts for the purposes of detecting and preventing fraud.

I/We acknowledge that you and other organisations may also access and use this information to prevent fraud and money laundering, for example, when: (1) checking details on applications for credit and credit related or other facilities; (2) managing credit and credit related accounts or facilities; (3) recovering debt; (4) checking details on proposals and claims for all types of insurance; and (5) checking details of job applicants and employees.

If I/we wish to receive details of the relevant fraud prevention agencies I/we may write to the Compliance Department at InterBay Commercial, PO Box 706, Fareham, Hampshire, PO14 9PS.

I/We agree that you may transfer the information provided in this form and the transactional information associated with it, which may include "personal data" as defined in the Data Protection Act 1998 (the "Act") outside the European Economic Area, subject to the condition that you will not transfer my/our data outside the European Economic Area unless the country or territory to which such personal data are transferred ensures an adequate level of protection for the rights and freedoms of "data subjects" (as the term is defined in the Act) in relation to the processing of personal data, for the purposes of collecting payments, administering and enforcing the terms of the Loan. I/We also represent that I/we have obtained the appropriate consent from any other individual whose personal data is being provided hereunder for his or her personal data to be processed in the manner set out in this section. If you insure and/or securitise, sell or assign the loan requested by this mortgage application, I/we agree that the insurer and purchaser may obtain a credit report as well as contact, employment and financial information about whether to provide insurance or purchase the requested loan, providing and managing such insurance, and any other purposes required or permitted by law.

"Sensitive personal data" as defined in the Act is personal data about an individual's racial or ethnic origin, political opinions, religious beliefs, trade union membership, physical or mental health, sex life, details of the commission or alleged commission of any offence and any court proceedings relating to the commission of an offence. Should you wish to hold, use and retain such data about me/us, you shall only do so with my/our explicit consent and otherwise in keeping with the conditions set out in the Act and the guidelines of the Information Commissioner's Office. By completing and signing this application, I/we consent to the collection, use and disclosure of my/our personal data as outlined herein and as required or permitted by law such as to collect debt owing to you.

If I/we wish to access any of my/our personal data held by you or to correct any inaccurate personal information held by you, I/we may write to the Data Protection Officer, InterBay Funding Ltd, PO Box 706, Fareham, Hampshire PO14 9PS.

I/We, the undersigned, have read and agree with the above terms.

**Print applicant name** \_\_\_\_\_ **Date** \_\_\_\_\_

**Applicant signature** \_\_\_\_\_

**Print applicant name** \_\_\_\_\_ **Date** \_\_\_\_\_

**Applicant signature** \_\_\_\_\_

