

## Conditional offer request form

InterBay Loan No (OFFICE USE ONLY):

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. InterBay Key Partner/Broker details

All introducers involved in the transaction need to be listed here:

Key Partner name		Company name	
Telephone number		Mobile	
Email		Fax	
InterBay Business Development Consultant		InterBay Senior Business Development Consultant	

Other introducer details (1)

Introducer name		Company name	
Telephone number		Email	

### 2. 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 Conditional Offer Request Form.

Title		Title	
First name		First name	
Middle name		Middle name	
Surname		Surname	
Any previous name		Any previous name	
Marital status		Marital status	
Date of birth		Date of birth	
Nationality		Nationality	
Current home address		Current home address	
Town		Town	
County		County	
Country		Country	
Postcode		Postcode	
Residential status		Residential status	
Number of years at address		Number of years at address	
Home telephone		Home telephone	
Work telephone		Work telephone	
Mobile		Mobile	
National Insurance No.		National Insurance No.	
Email Address		Email Address	

If number of years at current address is less than 3, please provide previous 3 years' address history:

Previous address		Previous address	
Town		Town	
County		County	
Country		Country	
Postcode		Postcode	
Years at address		Years at address	

Is application in a limited company name/SIPP/LLP/other?  Yes  No

### 3. Limited company details (if applicable)

Limited company name			
Company number		Date of incorporation	
<b>List of directors</b>			
Name		Percentage of shares held	
Name		Percentage of shares held	
Name		Percentage of shares held	

Has any person named on this application ever applied for a mortgage with OneSavings Bank?  Yes  No

If yes, please provide details (loan number, property address, dates, whether accepted, declined or not proceeded with)

### 4. Employment details

If the applicant is to remain in current employment or self-employment, please complete the following:

Applicant 1		Applicant 2	
<input type="checkbox"/> Employed	<input type="checkbox"/> Self-employed	<input type="checkbox"/> Employed	<input type="checkbox"/> Self-employed
<input type="checkbox"/> Unemployed	<input type="checkbox"/> Retired	<input type="checkbox"/> Unemployed	<input type="checkbox"/> Retired
Current occupation		Current occupation	
Basic net income (per annum)	£	Basic net income (per annum)	£

Other income (to be completed in all instances):

Applicant 1		Applicant 2	
Pension (per annum)	£	Pension (per annum)	£
Other annual income	£	Other annual income	£
Description/source		Description/source	

Non-pension related income is not accepted e.g. Child Benefit, Housing Benefit, Disability Benefit and Working Tax Credits.

### 5. Sector experience

Applicant 1	Applicant 2
Number of years sector experience relevant to this application	Number of years sector experience relevant to this application
Years	Years
Details of sector experience	

### 6. Loan details (for Commercial, Semi-commercial, Buy to Let or HMO)

For Refurb or Developer Exit product go straight to section 7 or 8.

Purchase <input type="checkbox"/>	Remortgage <input type="checkbox"/>						
Loan amount required	£	Estimated value	£	Purchase price (if remortgage, original purchase price paid)	£	Original Purchase date (only if remortgage)	
Loan term (yrs)		LTV	%				
Product	BTL & HMO	Variable rate <input type="checkbox"/>	4 year fixed rate <input type="checkbox"/>	5 year fixed rate <input type="checkbox"/>			
	Standard Commercial	Variable rate <input type="checkbox"/>					
	Semi-Commercial	Variable rate <input type="checkbox"/>					
	Prime Commercial Investment	Variable rate <input type="checkbox"/>	3 year fixed rate <input type="checkbox"/>	5 year fixed rate <input type="checkbox"/>			
Interest-only	<input type="checkbox"/> Yes <input type="checkbox"/> No	Interest-only period (yrs)					

NB. If interest-only for 11 years plus Loading of 0.5% on standard rate applies.

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

**Purpose of funds:**

(Please provide full breakdown):

**Purchase – Only complete this section if purchase**

**Type of sale:**

Private  Purchase from a relative  Purchase from a builder  Purchase from a landlord or tenant

**Are you connected/associated to the vendor in any way?**

Yes  No  If Yes, provide details

**Is there any discount, cash payment or incentive in respect of this purchase?**

Yes  No  If Yes, provide details

Deposit amount £ Deposit type Deposit source

**7. Refurb and Refurb to Term Product**

Only complete the following section if you require the refurb product or refurb to term product.

**(a) Refurb Product**

BTL  HMO   
Light  Medium  Heavy  Pre-Planning   
Purchase  Remortgage

Initial loan amount £ Purchase price £ Current estimated value £  
Arrangement fee to be added to the loan Yes  No   
Original purchase date LTV % Projected GDV £  
Term (Min 3 months - max 12 months) Projected rent £ Exit Plan: Remortgage  Sale

**Deposit – Purchase only**

Deposit amount (if applicable) £ Deposit type Deposit source  
Interest roll up term (3-12 months or N/A)  
Estimated timescale for refurbishment works (3-12 months)  
Demonstrable track record and experience Yes  No  (please provide full details below)

**Details of track record and experience (where applicable, please provide details of your chosen contractors):**

**For pre-planning option, please include details of planning proposals:**

Cost of works £ (please provide full details below)

Specifications and details of works (Medium/Heavy refurb must be supported by an additional schedule of work including costings/quotes).

**(b) Term Product – (post refurb)**

Loan amount post refurb £ LTV % Reversion fee % (min 0.5%) %

**Product:**

Kent Reliance priced 2 year fixed  Kent Reliance priced 3 year fixed  InterBay variable rate

If InterBay variable rate;

Loan term (2-30 years)

Interest-only  Yes  No Interest-only period (yrs)

(11 years plus – loading of 0.5% on standard rate)

## 8. Developer Exit Product

Only complete this section if you require the Development Exit Product

Loan amount	£	Estimated value	£	LTV		%
Original purchase date		Original purchase price	£			
Interest roll up term	<input type="checkbox"/> 6 months	or	<input type="checkbox"/> 12 months			
Existing lender						
Loan amount outstanding (including any exit fee)	£					
Facility expiry date						
Interest serviced	<input type="checkbox"/>	Interest rolled up	<input type="checkbox"/>			
Warranty type						

Please provide sales history (when marketing commenced, number of units sold to date including prices and dates of sales and agents used):

Development history – please provide a summary of the development history from purchase to date:

## 9. Security details

Security address			
Postcode			
Property description			
Has the property been built or converted within the last 10 years?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Tenure	<input type="checkbox"/> Freehold	<input type="checkbox"/> Leasehold	If leasehold remaining term (Leasehold - must have 65 years remaining at the end of the proposed mortgage term)
Mortgage(s) on this property? (only to be completed if remortgage)	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
If Yes, lender(s)			
If Yes, amount(s)			

Will the applicant(s) be living in the property upon completion of the mortgage advance?  Yes  No

**Important note: If the subject property is used as the applicant(s) main residence (or that of a direct relative – spouse, common law partner, sibling, partner, child, grandchild, or grandparent) this element of the property must comprise of less than 40% of the total property area. Only privately funded residential tenants are acceptable.**

Will any commercial element of the property be let?

Yes  No

If Yes, property commercial rental income (per annum)

£

**(Please provide full lease details below if applying for the Prime Commercial Investment Product)**

Will any residential element of the property be let?

Yes  No

**If Yes**, property residential rental income (per annum)

£

Will the applicant(s) be trading from the property?

Yes  No

Is the property registered for VAT?

Yes  No

Current property use

Proposed property use

Supporting information

Lease details for the  
Prime Commercial  
Investment Product

## 10. Case Summary

Please use this space to provide information to support the application (please use and attach additional sheets if required).

## 11. Declaration to be signed by borrower(s) or introducer (if signed by introducer, see below)

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 bureaus, 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 bureaus, 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** \_\_\_\_\_

**Print Key Partner name** \_\_\_\_\_ **Date** \_\_\_\_\_

**Key Partner signature** \_\_\_\_\_

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



Head Office: PO Box 706, Fareham PO14 9PS. Telephone: 0345 878 7000. [www.interbay.co.uk](http://www.interbay.co.uk). Registered in England number: 05595882. Registered office: Reliance House, Sun Pier, Chatham, Kent ME4 4ET. Part of the OneSavings Bank plc group (company number 7312896).

206/CORF/IB/04.16

## Mortgage Application form

**InterBay Loan No**

(Please input from Part 1 or the Conditional Offer)

**IMPORTANT:**

Before completing this application form, sections 12-20, please review Part 1, questions 1-11 of the processed initial application form that InterBay has returned to your mortgage broker. All applicants will need to sign and date Part 1 if you have not already done so.

In addition, if there are any changes to Part 1, please fully sign and date next to the amendment.

Then please fill in questions 12-20 to complete your full application.

### 12. Credit history

Please complete these questions on a personal and business basis

Applicant 1		Applicant 2	
a) Are there any outstanding judgements against you or your business?	<input type="checkbox"/> Yes <input type="checkbox"/> No	a) Are there any outstanding judgements against you or your business?	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>If yes</b> Amount	£ <input type="text"/>	<b>If yes</b> Amount	£ <input type="text"/>
Date	<input type="text"/>	Date	<input type="text"/>
Satisfied?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Satisfied?	<input type="checkbox"/> Yes <input type="checkbox"/> No
b) Have you been subject to an Individual Voluntary Arrangement (IVA) or Company Voluntary Arrangement (CVA)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	b) Have you been subject to an Individual Voluntary Arrangement (IVA) or Company Voluntary Arrangement (CVA)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
c) Have you or your business been declared bankrupt in the past 3 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	c) Have you or your business been declared bankrupt in the past 3 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No
d) Have you had any property repossessed in the past 3 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	d) Have you had any property repossessed in the past 3 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No
e) Are you or your business party to any legal action?	<input type="checkbox"/> Yes <input type="checkbox"/> No	e) Are you or your business party to any legal action?	<input type="checkbox"/> Yes <input type="checkbox"/> No
f) Have you directly or indirectly been obligated on any loan which resulted in the sale, seizure, repossession, transfer of title in lieu of repossession or judgement?	<input type="checkbox"/> Yes <input type="checkbox"/> No	f) Have you directly or indirectly been obligated on any loan which resulted in the sale, seizure, repossession, transfer of title in lieu of repossession or judgement?	<input type="checkbox"/> Yes <input type="checkbox"/> No
g) Do you or your business currently have any defaulted debt, loan, mortgage, financial obligation, bond, or loan guarantee in favour of the government or public authority?	<input type="checkbox"/> Yes <input type="checkbox"/> No	g) Do you or your business currently have any defaulted debt, loan, mortgage, financial obligation, bond, or loan guarantee in favour of the government or public authority?	<input type="checkbox"/> Yes <input type="checkbox"/> No
h) Have you or the business ever made arrangements with creditors to repay a reduced amount in full settlement of debt including a Company Voluntary Arrangement (CVA)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	h) Have you or the business ever made arrangements with creditors to repay a reduced amount in full settlement of debt including a Company Voluntary Arrangement (CVA)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
i) Are you a guarantor on any loans?	<input type="checkbox"/> Yes <input type="checkbox"/> No	i) Are you a guarantor on any loans?	<input type="checkbox"/> Yes <input type="checkbox"/> No
j) Have you had an ownership interest in a commercial property in the past 3 years? <b>If no go to question m</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No	j) Have you had an ownership interest in a commercial property in the past 3 years? <b>If no go to question m</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No
k) What type of property do/did you own?	<input type="text"/>	k) What type of property do/did you own?	<input type="text"/>
l) What interest do/did you have in the property?	<input type="text"/>	l) What interest do/did you have in the property?	<input type="text"/>
m) Do you have any criminal convictions?	<input type="checkbox"/> Yes <input type="checkbox"/> No	m) Do you have any criminal convictions?	<input type="checkbox"/> Yes <input type="checkbox"/> No

If you have answered yes to any question above, please provide further information here:

Question	Information

### 13. Employment details

If the applicant is to remain in current employment or self-employment, please complete the following

Applicant 1		Applicant 2	
Employer or business name		Employer or business name	
Occupation/sector		Occupation/sector	
Business address		Business address	
Postcode		Postcode	
Employment start date		Employment start date	
Basic gross income (per annum)	£	Basic gross income (per annum)	£
<b>If less than 3 years at current employment please complete the following</b>			
Former employer		Former employer	
Former employer telephone number		Former employer telephone number	
Employment start date		Employment start date	
Employment end date		Employment end date	
Occupation/sector		Occupation/sector	

### 14. Property Assets and Liabilities

Applicant 1		Applicant 2	
<b>Current home</b>	<input type="checkbox"/> Own <input type="checkbox"/> Rent	<b>Current home</b>	<input type="checkbox"/> Own <input type="checkbox"/> Rent
Value	£	Value	£
Lender		Lender	
Current balance	£	Current balance	£
Monthly payment	£	Monthly payment	£
Arrears balance	£	Arrears balance	£

#### Other properties (including overseas)

Property 1	<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> BTL <input type="checkbox"/> Commercial <input type="checkbox"/> HMO	Property 1	<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> BTL <input type="checkbox"/> Commercial <input type="checkbox"/> HMO
Address		Address	
Value	£	Value	£
Lender		Lender	
Current balance	£	Current balance	£
Monthly payment	£	Monthly payment	£
Arrears balance	£	Arrears balance	£
Net rental income	£	Net rental income	£

Property 2	<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> BTL <input type="checkbox"/> Commercial <input type="checkbox"/> HMO	Property 2	<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> BTL <input type="checkbox"/> Commercial <input type="checkbox"/> HMO
Address		Address	
Value	£	Value	£
Lender		Lender	
Current balance	£	Current balance	£
Monthly payment	£	Monthly payment	£
Arrears balance	£	Arrears balance	£
Net rental income	£	Net rental income	£



Property 3		Property 3	
	<input type="checkbox"/> Own <input type="checkbox"/> BTL	<input type="checkbox"/> Rent <input type="checkbox"/> Commercial	<input type="checkbox"/> HMO
Address		Address	
Value	£	Value	£
Lender		Lender	
Current balance	£	Current balance	£
Monthly payment	£	Monthly payment	£
Arrears balance	£	Arrears balance	£
Net rental income	£	Net rental income	£

Property 4		Property 4	
	<input type="checkbox"/> Own <input type="checkbox"/> BTL	<input type="checkbox"/> Rent <input type="checkbox"/> Commercial	<input type="checkbox"/> HMO
Address		Address	
Value	£	Value	£
Lender		Lender	
Current balance	£	Current balance	£
Monthly payment	£	Monthly payment	£
Arrears balance	£	Arrears balance	£
Net rental income	£	Net rental income	£

Property 5		Property 5	
	<input type="checkbox"/> Own <input type="checkbox"/> BTL	<input type="checkbox"/> Rent <input type="checkbox"/> Commercial	<input type="checkbox"/> HMO
Address		Address	
Value	£	Value	£
Lender		Lender	
Current balance	£	Current balance	£
Monthly payment	£	Monthly payment	£
Arrears balance	£	Arrears balance	£
Net rental income	£	Net rental income	£

## 15. Other Commitments

Applicant 1		Applicant 2		Joint	
<b>a) Loans</b>					
Company		Company		Company	
Balance	£	Balance	£	Balance	£
Monthly payment	£	Monthly payment	£	Monthly payment	£
Remaining term		Remaining term		Remaining term	
Company		Company		Company	
Balance	£	Balance	£	Balance	£
Monthly payment	£	Monthly payment	£	Monthly payment	£
Remaining term		Remaining term		Remaining term	
Company		Company		Company	
Balance	£	Balance	£	Balance	£
Monthly payment	£	Monthly payment	£	Monthly payment	£
Remaining term		Remaining term		Remaining term	
<b>b) Credit cards</b>					
Company		Company		Company	
Balance	£	Balance	£	Balance	£
Monthly payment	£	Monthly payment	£	Monthly payment	£
Company		Company		Company	

Balance	£	Balance	£	Balance	£
Monthly payment	£	Monthly payment	£	Monthly payment	£
Company		Company		Company	
Balance	£	Balance	£	Balance	£
Monthly payment	£	Monthly payment	£	Monthly payment	£

**c) Utility bills - electricity/gas/water/telephone**

Total monthly payment	£	Total monthly payment	£	Total monthly payment	£
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**16. Further loan details – Remortgage only**

Existing mortgage(s) on subject property

Mortgage lender		Mortgage lender		Mortgage lender	
Account name(s)		Account name(s)		Account name(s)	
Account number		Account number		Account number	
Loan amount remaining		Loan amount remaining		Loan amount remaining	
Monthly repayment		Monthly repayment		Monthly repayment	
Name(s) on title		Name(s) on title		Name(s) on title	

**Remortgage purpose – please complete all sections that are applicable**

(i) Debt consolidation

Company		Monthly payment		Balance	
Company		Monthly payment		Balance	
Company		Monthly payment		Balance	

**17. Solicitor details**

**Solicitors must be registered with the Law Society. Please note Licensed Conveyancers are not acceptable.**

**Purchase application**

You may be required to instruct your own solicitors or you can use InterBay panel solicitors.

Please select below:

I would like to proceed using one of InterBay's panel solicitors

I would like to proceed using my own solicitors

**Remortgage application**

InterBay does not require you to have a solicitor for Remortgage applications unless the applicant is 65 and over or the application is a limited company. You have the option to proceed with or without solicitors acting on your behalf.

In order to proceed without a solicitor acting for you, the following must apply: Remortgage only.

- Not available for Refurb or Development products
- In a personal name not a Limited Company
- Applicant must be under the age of 65
- Name on the clients ID must accurately match the Land Registry
- Freehold property only
- No restrictions on the title
- Not a Transfer of Equity (on or off)
- Current lender must be CML compliant

I would like to proceed without a solicitor acting on my behalf

I would like to proceed using one of InterBay's panel solicitors

I would like to proceed using my own solicitors

**If you have selected an InterBay panel solicitor for a purchase or remortgage transaction, please select a panel solicitor below:**

Paris Smith     Clarke Willmott

**(Please note:** Paris Smith will also act for InterBay as lender but using a different partner within the firm to represent you)

Your mortgage advisor will provide you with details and information to enable you to make your choice.

If you are using your own solicitors please complete the following section:

Company name	<input type="text"/>
Solicitor's name	<input type="text"/>
Telephone number	<input type="text"/>
Email	<input type="text"/>
Address	<input type="text"/>
County	<input type="text"/>
Country	<input type="text"/>
Postcode	<input type="text"/>

### 18. Accountant's details

Company name	<input type="text"/>
Accountant's name	<input type="text"/>
Telephone number	<input type="text"/>
Email	<input type="text"/>
Address	<input type="text"/>
County	<input type="text"/>
Country	<input type="text"/>
Postcode	<input type="text"/>

### 19. Broker fee deduction

By signing this declaration you acknowledge that we will pay a fee detailed below directly to your mortgage broker on completion. The broker fee will be deducted from the mortgage advance.

**Broker name**  **A fee amounting to**  £

Signed on behalf of all borrowers

Signature of applicant/borrower \_\_\_\_\_ Date \_\_\_\_\_

Print name \_\_\_\_\_

You understand that if your broker is not the intermediary who submitted the application to InterBay, that we will pay any broker fee to the submitting intermediary for onward distribution to your broker. You also understand that it is not a condition of the advance that any broker fees are payable and any broker fee is a matter for agreement between you and your broker. Your broker will be acting as your agent.

## 20. Acknowledgement and agreement

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

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.

### Applicant 1 – signature and name of limited company if appropriate

Signature \_\_\_\_\_ Date \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Print name \_\_\_\_\_ Company name \_\_\_\_\_

### Applicant 2 – signature and name of limited company if appropriate

Signature \_\_\_\_\_ Date \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Print name \_\_\_\_\_ Company name \_\_\_\_\_

I/We authorise our existing lenders to provide InterBay or its solicitors with redemption figures and/or title documents upon their request.

### Applicant 1 – signature and name of limited company if appropriate

Signature \_\_\_\_\_ Date \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Print name \_\_\_\_\_ Company name \_\_\_\_\_

### Applicant 2 – signature and name of limited company if appropriate

Signature \_\_\_\_\_ Date \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Print name \_\_\_\_\_ Company name \_\_\_\_\_



Head Office: PO Box 706, Fareham PO14 9PS. Telephone: 0345 878 7000. [www.interbay.co.uk](http://www.interbay.co.uk). Registered in England number: 05595882. Registered office: Reliance House, Sun Pier, Chatham, Kent ME4 4ET. Part of the OneSavings Bank plc group (company number 7312896).