InterBay

Further Advance application form

Please complete and return this form to us at InterbayCompletions@osbgroup.co.uk

Ensure that all sections of the form are fully completed before submission. For any sections that are not relevant, mark with 'N/A'. Please note that we are unable to accept incomplete forms, as this may delay processing.

If there are more than two applicants, please complete and provide multiple application forms.

Has any applicant(s) or related person ever lived in the property? ☐ Yes ☐ No

If the answer is 'yes' to this question, your mortgage is classed as a Consumer Buy To Let and InterBay is unable to proceed with your application. Please contact your SFAM for assistance.

1. Original Interbay mortgage details

Existing Mortgage Account number

Repayment type (interest only or capital and interest)

Outstanding Balance

Remaining Term

Current Interest Rate

Please note: If the original mortgage has a remaining term of less than 24 months a simultaneous term extension and product switch will also be required. The term extension will match the chosen product term. If the loan has matured you may not qualify for a further advance. Please contact InterbayCompletions@osbgroup.co.uk for further details.

2. Further Advance amount

Further advance loan amount

Estimated property value

Passing rent per annum

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

3. Product preference

Are you applying for a Further Advance only? ☐ Yes ☐ No

Are you applying for a Further Advance & Product Transfer? ☐ Yes ☐ No

If yes, please confirm the product

Please note: If you would like to apply for a Product Transfer ONLY, please fill in the mortgage preference form and broker authorisation form then email it to servicing@interbayuk.com

4. Purpose of funds

Please provide details

Please note: If you have more details, please complete section 12.

5. Security details

Address

Postcode

Property type ☐ Commercial ☐ Semi-commercial ☐ BTL ☐ HMO ☐ Holiday Let

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6. Planning

Any changes to the property since your original application? ☐ Yes ☐ No

If yes, please clarify

Has planning been applied for since the original application? ☐ Yes ☐ No

If yes, please clarify

7. Financial circumstances

Have your circumstances changed since your original application with InterBay? ☐ Yes ☐ No

If yes, please clarify

8. Broker details

Broker name

Broker firm

Broker phone number

Registered on the InterBay Broker Panel ☐ Yes ☐ No

Broker email address

Direct or Mortgage Club (inc name of Club)

Please note: We will not be able to process your application until the broker is registered on our broker panel. To check you're registered with us, please speak to Enquiries@InterBayuk.com

9. Applicant details

Applicant 1	Applicant 2
Title	Title
First name	First name
Middle name	Middle name
Surname	Surname
Any previous name	Any previous name
Date of birth ☐☐ / ☐☐ / ☐☐	Date of birth ☐☐ / ☐☐ / ☐☐
Current home address	Current home address
Postcode	Postcode
Residential status	Residential status
Number of years at address	Number of years at address
Email address	Email address
Telephone number	Telephone number

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

Applicant 1		Applicant 2	
Previous address		Previous address	
Postcode		Postcode	
Number of years at address		Number of years at address	

Please note: If needed, add further address details to section 12.

10. Portfolio details

Does applicant 1 own 4 or more mortgaged BTL Properties as an individual or as party to a company structure? ☐ Yes ☐ No

Does applicant 2 own 4 or more mortgaged BTL Properties as an individual or as party to a company structure? ☐ Yes ☐ No

11. Lease details

Lease 1		Lease 2	
Property address		Property address	
Tenant		Tenant	
Lease start date	☐☐/☐☐/☐☐	Lease start date	☐☐/☐☐/☐☐
Lease end date	☐☐/☐☐/☐☐	Lease end date	☐☐/☐☐/☐☐
Term		Term	
Rent (per annum)		Rent (per annum)	
Break clauses		Break clauses	

12. Additional details

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We collect and use your personal data in accordance with our privacy policy, which can be found at https://www.interbay.co.uk/privacy-policy or can be obtained by contacting our Head Office.

In Summary:

- We may collect various types of information about you. This includes information you give us, information we collect automatically when you use our banking services online and information that we receive from third parties such as credit reference agencies and fraud prevention agencies.
- We use information held about you in order to provide our services to you, to improve and market our services and to comply with legal and regulatory requirements (for example, anti-money laundering obligations).
- Under applicable data protection law, we may not process information about you unless we have a legal basis to do so. The legal bases on which we rely to process your personal data are:
  - Processing of your data is necessary for the performance of a contract to which you're party, to or to take steps at your request prior to entering into a contract.
  - Processing of your data is necessary for compliance with a legal obligation, which we're subject to.
  - We've obtained your consent.
  - Processing your data is necessary to protect your vital interests or the vital interests of another person.
  - 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're 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'll take all steps reasonably necessary to ensure that your information is treated securely and in accordance with our privacy policy .
- We'll retain your information for the period necessary to fulfil the purposes for which the information was collected. After that, we'll 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, update, or erase it; (iii) request us to restrict our use of it, in certain circumstances; (iv) object to our use of it, in certain circumstances; (v) withdraw your consent to our use of it; (vi) data portability, in certain circumstances; (vii) opt out of receiving any direct marketing from us; 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. We recommend that you revisit www.interbay.co.uk/privacy-policy regularly to stay informed about how we use your information.

14. Marketing Preferences

InterBay 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're happy to receive this information, please select 'Yes' below. We may also use your personal information you have given us (together with other information) to personalise our communications to you.

I want InterBay to contact me with information about offers, products and services using:

	Email	SMS	Post	Phone
Applicant 1	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No
Applicant 2	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No

You can change your preference at any time by contacting InterBay Servicing team by calling us on 0345 878 7000 (Option 3) or by emailing us at **servicing@interbayuk.com**

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15. 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 Funding, Ltd. ("InterBay"), 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 InterBay and administration for the loan account may be transferred to an agent, successor or assign of InterBay, in each case without further consent of or notice to me/us; (6) InterBay, 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 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 preventions agencies. Law enforcement agencies may access and use this information. 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.

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

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.

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

Print applicant name _____ Date ☐☐ / ☐☐ / ☐☐

Applicant signature: _____

Print applicant name _____ Date ☐☐ / ☐☐ / ☐☐

Applicant signature: _____