

Applicant income details

Applicant 1		Applicant 2	
Employment status	<input type="text"/>	Employment status	<input type="text"/>
Current occupation	<input type="text"/>	Current occupation	<input type="text"/>
Start date	<input type="text"/> / <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/>	Start date	<input type="text"/> / <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/>
Basic annual income	<input type="text"/>	Basic annual income	<input type="text"/>
Other annual income	<input type="text"/>	Other annual income	<input type="text"/>
Other income description	<input type="text"/>	Other income description	<input type="text"/>

2 Sector experience

Investment sector experience	Yes <input type="checkbox"/> No <input type="checkbox"/>	Owner occupier sector experience	Yes <input type="checkbox"/> No <input type="checkbox"/>
Owned more than 2 years	Yes <input type="checkbox"/> No <input type="checkbox"/>	Owned more than 2 years	Yes <input type="checkbox"/> No <input type="checkbox"/>
Number of residential/investment properties	<input type="text"/>	Number of mortgaged residential/investment properties	<input type="text"/>
Number of commercial/semi-commercial properties	<input type="text"/>		

3 Security

Property type	<input type="text"/>	Property description (construction, occupation, usage, details of multiple units etc)	<input type="text"/>
Security address	<input type="text"/> Postcode <input type="text"/>		
Tenure	<input type="text"/>	If Leasehold, remaining term (years)	<input type="text"/>
Purchase/Remortgage	<input type="text"/>	Purchase price (original price paid if remortgage)	<input type="text"/>
Estimated current value	<input type="text"/>	Purchase date (if remortgage)	<input type="text"/> / <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Estimated market rent	<input type="text"/>		

Please provide details of rental income if currently occupied

Has the property been built or converted within the last 10 years?

If yes, please provide details (nature of the work, building warranties, date and, if the Applicant carried it out, costs)

Has the applicant(s) ever resided or intended to reside in the subject property?

Yes No

If yes, please provide details

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.

Will any commercial element of the property be let?	Yes <input type="checkbox"/> No <input type="checkbox"/>	If yes, property commercial rental income per annum	<input type="text"/>
Will any residential I element of the property be let?	Yes <input type="checkbox"/> No <input type="checkbox"/>	If yes, property residential rental income per annum	<input type="text"/>
Will the applicant(s) be trading from the property?	Yes <input type="checkbox"/> No <input type="checkbox"/>		

If an HMO, how many letting rooms does the property have?

If multiple houses, flats or commercial units, how many are there?

Are any self-contained residential units smaller than 30sqm?

Yes No

If yes, please provide details

4 Transaction

Purchase details (required for purchases, or where purchase was within last 6 months)

Transaction type

Deposit source

Deposit amount

How was deposit created

If there is a connection/association with vendor, or any discount, cash payment or incentive in respect of this purchase, provide details

Remortgage details

Is there an existing mortgage on the property?

Yes No

If yes, current balance

Existing lender

Purpose of additional funds (please provide full breakdown)

5 Loan details

All loans (Refer to website calculator for assistance)

Net loan required

Loan term (months)

(maximum 18 months)

Gross loan amount

Gross LTV at end of term

(including fees and rolled up interest)

Arrangement fee

Loan purpose

If other, please provide details

Exit strategy

Please provide details

Refurb (if applicable)

Estimated timescale for works (months)

Refurb cost

Specifications and details of planned work/refurbishment

Details of track record and experience of similar projects

Supporting documents provided (schedule of works and costings/quotes for all Refurb cases at AIP stage)

Developer exit (if applicable)

Sales history (when marketing commenced, units sold to date including, prices, dates and agents used)

Development summary from purchase to date

Building warranty type

6 Additional information

Complete if more space is required for earlier answers, or to provide additional relevant information

Credit history - applicant/guarantor 1

Have you ever been bankrupt/sequestered? Yes No

If yes, has it been discharged or cleared? Yes No

Date of discharge / /

Have you ever entered into an IVA or made arrangements with creditors? Yes No

If yes, has this been satisfied? Yes No

Date of satisfaction / /

Any defaults registered in last 36 months Yes No

If yes, date of most recent default / /

Total amount of defaults registered in last 36 months £

Number of defaults registered in last 36 months

Property repossessed in last 6 years Yes No

If yes, please state the date of repossession / /

Any CCJs registered in last 36 months Yes No

Date of most recent CCJ / /

Total amount of CCJs registered in last 36 months £

Number of CCJs registered in last 36 months

Any missed mortgage or secured loan payments in the last 36 months? Yes No

If yes, number in last 12 months

Number in last 36 months

The highest number of missed payments on any mortgage or property rental in the last 12 months

Number of missed monthly payments on any unsecured credit in the last 12 months

Have you ever been convicted of theft, fraud or dishonesty? Yes No

If yes, please state the date of conviction / /

Nature of conviction

Length of sentence (including suspended)

Credit history - applicant/guarantor 2

Have you ever been bankrupt/sequestered? Yes No

If yes, has it been discharged or cleared? Yes No

Date of discharge / /

Have you ever entered into an IVA or made arrangements with creditors? Yes No

If yes, has this been satisfied? Yes No

Date of satisfaction / /

Any defaults registered in last 36 months Yes No

If yes, date of most recent default / /

Total amount of defaults registered in last 36 months £

Number of defaults registered in last 36 months

Property repossessed in last 6 years Yes No

If yes, please state the date of repossession / /

Any CCJs registered in last 36 months Yes No

Date of most recent CCJ / /

Total amount of CCJs registered in last 36 months £

Number of CCJs registered in last 36 months

Any missed mortgage or secured loan payments in the last 36 months? Yes No

If yes, number in last 12 months

Number in last 36 months

The highest number of missed payments on any mortgage or property rental in the last 12 months

Number of missed monthly payments on any unsecured credit in the last 12 months

Have you ever been convicted of theft, fraud or dishonesty? Yes No

If yes, please state the date of conviction / /

Nature of conviction

Length of sentence (including suspended)

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

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.interbay.co.uk/privacy-policy from time to time to stay informed about how we use your information.

Data Summary and Agreement

- We may collect various types of information about you. This includes information you give us, information we collect automatically when you use our banking service 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 are 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 are subject to
 - We have 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 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 the 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:
 - request us to give you access to it;
 - request us to rectify it, update it, or erase it;
 - request us to restrict our using it, in certain circumstances;
 - object to our using it, in certain circumstances;
 - withdraw your consent to our using it;
 - data portability, in certain circumstances;
 - opt out from our using it for direct marketing; and
 - 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 organizational measures to protect your information and our online banking services are provided using secure servers.

Change your preferences

You can change your preferences at any time by contacting us on **0345 900 3300** or emailing us at enquiries@interbayuk.com

Contact for Products and Services

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 are happy to receive this information, please confirm below.

IMPORTANT – You must select ‘Yes’ to this question if you wish to receive information about discounts and promotions arranged by InterBay.

I want InterBay to contact me with information about offers, products and services: Yes No

Customer Surveys

InterBay would like to use the information you have provided to contact you by post, telephone, email and/or text message to conduct customer surveys. If you are happy for your information to be used this way, please confirm below.

I want InterBay to use my information to contact me to conduct customer surveys: Yes No

Sharing information with third parties

InterBay 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 confirm below.

I want the carefully selected third party partners to contact me with information about offers, products and services: Yes No

Print name

Date / /

Broker signature

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

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