InterBay

Data capture form - Bridging

1 Borrower (If there are more than 2 applicants, please complete a Data Capture Form - Additional Applicant)

Borrower type Personal ☐ Limited Company ☐ Other ☐

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 did not proceed)

Applicant 1		Applicant 2	
Title	Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other ☐	Title	Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other ☐
Full name		Full name	
Any previous name(s)		Any previous name(s)	
Marital status		Marital status	
Date of birth	☐☐/☐☐/☐☐☐☐	Date of birth	☐☐/☐☐/☐☐☐☐
Nationality		Nationality	
Current home address	Postcode	Current home address	Postcode
Years at address		Years at address	
Residential status		Residential status	
Home telephone		Home telephone	
Mobile telephone		Mobile telephone	
Email address		Email address	

If less than 3 years at current address, please provide previous 3 years' address history. Any further addresses to be listed in Section 6:

Current home address	Postcode	Years at address	

Company details (If applicable)

Company name		Company name	
Company number		Company number	
Director details		**Director details**	
Full name		Full name	
Shareholder details		**Shareholder details**	
Full name		Full name	
% Shareholding		% Shareholding	

If there are more than 2 Directors or Shareholders, please provide details in Section 6.

Applicant income details

Applicant 1		Applicant 2	
Employment status		Employment status	
Current occupation		Current occupation	
Start date	/ /	Start date	/ /
Basic annual income		Basic annual income	
Other annual income		Other annual income	
Other income description		Other income description	

2 Sector experience

Investment sector experience Yes ☐ No ☐

Owned more than 2 years Yes ☐ No ☐

Number of residential/investment properties

Number of commercial/semi-commercial properties

Owner occupier sector experience Yes ☐ No ☐

Owned more than 2 years Yes ☐ No ☐

Number of mortgaged residential/investment properties

3 Security

Property type

Security address

Postcode

Tenure

Purchase/Remortgage

Estimated current value

Estimated market rent

Property description (construction, occupation, usage, details of multiple units etc)

If Leasehold, remaining term (years)

Purchase price
(original price paid if remortgage)

Purchase date (if remortgage) / /

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 ☐ No ☐

Will any residential l element of the property be let? Yes ☐ No ☐

Will the applicant(s) be trading from the property? Yes ☐ No ☐

If yes, property commercial rental income per annum

If yes, property residential rental income per annum

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

7 Credit history

Credit history - applicant/guarantor 1

Have you ever been bankrupt/sequestrated? 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/sequestrated? 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 £

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If yes, please state the date of conviction ☐☐/☐☐/☐☐☐☐

Nature of conviction

Length of sentence (including suspended)

8 InterBay Privacy Policy

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:

  i. 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

  ii. Processing of your data is necessary for compliance with a legal obligation which we are subject to

  iii. We have obtained your consent

  iv. Processing your data is necessary to protect your vital interests or the vital interests of another person

  v. 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:

  i. request us to give you access to it;

  ii. request us to rectify it, update it, or erase it;

  iii. request us to restrict our using it, in certain circumstances;

  iv. object to our using it, in certain circumstances;

  v. withdraw your consent to our using it;

  vi. data portability, in certain circumstances;

  vii. opt out from our using it for direct marketing; 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 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

Broker signature

Date ☐☐/☐☐/☐☐☐☐