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| --- | --- |
| **Please complete and return this form to us at** [**legal@interbayuk.com**](mailto:legal@interbayuk.com)  **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 |
| **lf the answer is 'yes' to either of these questions, your mortgage is classed as a Consumer Buy To Let and lnterBay is unable to proceed with your application. Please contact your BDM for assistance.** | |

1. **Applicant details**

|  |  |
| --- | --- |
| **Applicant 1** | **Applicant 2** |

|  |  |  |  |
| --- | --- | --- | --- |
| **If more than 2 applicants please tick**  - **If more than 2 applicants please complete an additional Further Advance Application 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 |  |
| Email address |  | Email address |  |
| Telephone number |  | Telephone number |  |

**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 |  | | |
| Does the applicant own any investment/buy to let properties as an individual or as party to a company structure? | | | | Does the applicant own any investment/buy to let properties as an individual or as party to a company structure? | | | |
|  | | Yes | No |  | | Yes | No |
| How many of these are mortgaged? (Please only include properties not already listed against other applicants) | | |  | How many of these are mortgaged? (Please only include properties not already listed against other applicants) | | |  |
| Total number of properties | | |  | Total number of properties | | |  |
| Estimated value of portfolio | | |  | Estimated value of portfolio | | |  |
| Total outstanding balance  of mortgages | | |  | Total outstanding balance  of mortgages | | |  |
| Total monthly portfolio  rental income | | |  | Total monthly portfolio  rental income | | |  |
| Total monthly portfolio  mortgage payments | | |  | Total monthly portfolio  mortgage payments | | |  |
|  | | | | | | | |
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| **If the commitment is joint please only enter against one applicant.** | | | | | | | |
| Existing OneSavings Bank Portfolio (i.e. Kent Reliance, Prestige Finance, Heritable and InterBay) | | | Yes  No | Existing OneSavings Bank Portfolio (i.e. Kent Reliance, Prestige Finance, Heritable and InterBay) | | | Yes  No |
| Account numbers | | |  | 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 name | | |  |
| Accountant company | | |  | Accountant company | | |  |
| Accountant address | | |  | Accountant address | | |  |

**2. Loan details**

|  |  |  |  |
| --- | --- | --- | --- |
| Existing Mortgage Account number |  | Original Mortgage Amount | £ |
| Further advance loan amount | £ | Estimated property value | £ |
| Passing rent | £ |

|  |
| --- |
| 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: | |  |
| Current market rent of security address(s) | |  |  | | |
| Current rental income of security address(s) | |  |  | | |

**4. Privacy Policy (How we use your data)**

We collect and use your personal data in accordance with our privacy policy, which can be found at [www.interbay.co.uk/privacy-policy](http://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 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 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 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 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 and we recommend that you revisit [**www.interbay.co.uk/privacy-policy**](http://www.interbay.co.uk/privacy-policy) from time to time to stay informed about how we use your information.

**5. 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 are happy to receive this information, please select 'Yes' below.

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

**1st Applicant 2nd Applicant**

Yes No Yes No

     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 select 'Yes' below.

I want the carefully selected third party partners to contact me with information about offers, products and services:

**1st Applicant 2nd Applicant**

Yes No Yes No

You can change you preference at any time by writing to us at InterBay, PO Box 706, Fareham, PO14 9PS, by calling us on 0345 900 3300 or emailing us at **servicing@interbayuk.com**

**6. 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 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. 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.

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** |  | | |

|  |  |  |
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| Name of Introducing Broker Firm |  |  |
| Submission Route (Direct, club, Network) |  |  |
| If via a Club (name of club) |  |  |

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