



Mortgage Application Form

(For Intermediary Use Only)

**Please complete this application form by CIRCLING applicable options and using BLOCK CAPITALS.
Please ensure the form has been appropriately signed.**

Bank of China (UK) Limited

Bank of China (UK) Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Financial Services Register reference 467410.

Bank of China (UK) Limited is registered in England, Number 6193060
Registered Office 1 Lothbury, London EC2R 7DB

012RBF083E20160321

PERSONAL DETAILS (FIRST APPLICANT)

Number of Applicants		
Title	Mr / Mrs / Miss / Ms / Other:	
Surname		
Forenames		
Date of Birth		
Intended retirement age		
Nationality		
Country of Residence		
Residency status	British Citizen / Indefinite / Work Permit / Post Study / Other:	
Current address		
	Postcode	
Years/Months at this address	years	months
Home Tel number		<i>To ensure we carry out your instructions correctly, to help us continually improve our service and in the interest of security, we may monitor and/or record your telephone calls, e-messages, emails and other communications with us.</i>
Other Contact number		
E-mail Address		
	<i>Please only supply your email address if you wish to be contacted by us via email.</i>	
Preferred contact method	Home No. / Other No. / E-mail / No Preference	
Previous addresses (If less than 3 years at current address)		
	Postcode	
Years/Months at this address	years	months
Marital Status	Single / Married / Civil Partnership / Widowed / Divorced / Other:	
Dependants (Name and age)		

Residential Status

Residential Status	Home Owner / Tenant / Living with Parents / Other	
For Home Owner:	Is this property to be sold?	Yes / No
	What is the expected selling price of your property?	£
	Is the property mortgaged?	Yes / No
	Mortgage outstanding amount?	£
For Tenant:	Rent per month	£
For Living With Parents:	Rent per month	£
For Other:	Rent per month	£

Bank Details:

Bank Name

Length of time you have had the account

Credit History

During the last 3 years, have you ever been in arrears with your mortgage/rent payments?

Any past, present, adverse credit history, county court judgments, bankruptcy or had a property repossessed before

EMPLOYMENT / SELF EMPLOYMENT DETAILS

Employment Status

Employed / Self-Employed

If you are employed:

Employment Type

Permanent / Probationary / Contract / Temporary

Job title

Job nature

Years of employment

Employer name

Employer address

Gross annual income

£

Other Income before tax: (e.g. Rental, Bonus)

£

How are you paid?

Direct to bank / Cash / Cheque

Please give, if any, further information to assist us in assessing your application

If you are self-employed:

Nature of Business

Year of establishment

Are you a

Director / Partner / Sole Trader

Gross Personal Annual Income

£

Other Income before tax (e.g. Rental, Bonus)

£

Accountant name

Accountant address

Accountant contact number

Please give, if any, further information to assist us in assessing your application

PERSONAL DETAILS (SECOND APPLICANT)

Relationship with First Applicant		
Title	Mr / Mrs / Miss / Ms / Other:	
Surname		
Forenames		
Date of Birth		
Intended retirement age		
Nationality		
Country of Residence		
Residency status	British Citizen / Indefinite / Work Permit / Post Study / Other:	
Current address		
	Postcode	
Years/Months at this address	years	months
Home Tel number		<i>To ensure we carry out your instructions correctly, to help us continually improve our service and in the interest of security, we may monitor and/or record your telephone calls, e-messages, emails and other communications with us.</i>
Other Contact number		
E-mail Address		
	<i>Please only supply your email address if you wish to be contacted by us via email.</i>	
Preferred contact method	Home No. / Other No. / E-mail / No Preference	
Previous addresses (If less than 3 years at current address)		
	Postcode	
Years/Months at this address	years	months
Marital Status	Single / Married / Civil Partnership / Widowed / Divorced / Other:	
Dependants (Name and age)		

Residential Status

Residential Status	Home Owner / Tenant / Living with Parents / Other	
For Home Owner:	Is this property to be sold?	Yes / No
	What is the expected selling price of your property?	£
	Is the property mortgaged?	Yes / No
	Mortgage outstanding amount?	£
For Tenant:	Rent per month	£
For Living With Parents:	Rent per month	£
For Other:	Rent per month	£

Bank Details:

Bank Name

Length of time you have had the account

Credit History

During the last 3 years, have you ever been in arrears with your mortgage/rent payments?

Any past, present, adverse credit history, county court judgments, bankruptcy or had a property repossessed before

EMPLOYMENT / SELF EMPLOYMENT DETAILS

Employment Status

Employed / Self-Employed

If you are employed:

Employment Type

Permanent / Probationary / Part Time / Contract / Temporary

Job title

Job nature

Years of employment

Employer name

Employer address

Gross annual income

£

Other Income before tax: (e.g. Rental, Bonus)

£

How are you paid?

Direct to bank / Cash / Cheque

Please give, if any, further information to assist us in assessing your application

If you are self-employed:

Nature of Business

Year of establishment

Are you a

Director / Partner / Sole Trader

Gross Personal Annual Income

£

Other Income before tax (e.g. Rental, Bonus)

£

Accountant name

Accountant address

Accountant contact number

Please give, if any, further information to assist us in assessing your application

PERSONAL DETAILS (THIRD APPLICANT)

Relationship with First Applicant		
Title	Mr / Mrs / Miss / Ms / Other:	
Surname		
Forenames		
Date of Birth		
Intended retirement age		
Nationality		
Country of Residence		
Residency status	British Citizen / Indefinite / Work Permit / Post Study / Other:	
Current address		
		Postcode
Years/Months at this address	years	months
Home Tel number		<i>To ensure we carry out your instructions correctly, to help us continually improve our service and in the interest of security, we may monitor and/or record your telephone calls, e-messages, emails and other communications with us.</i>
Other Contact number		
E-mail Address		
	<i>Please only supply your email address if you wish to be contacted by us via email.</i>	
Preferred contact method	Home No. / Other No. / E-mail / No Preference	
Previous addresses (If less than 3 years at current address)		
		Postcode
Years/Months at this address	years	months
Marital Status	Single / Married / Civil Partnership / Widowed / Divorced / Other:	
Dependants (Name and age)		

Residential Status

Residential Status	Home Owner / Tenant / Living with Parents / Other	
For Home Owner:	Is this property to be sold?	Yes / No
	What is the expected selling price of your property?	£
	Is the property mortgaged?	Yes / No
	Mortgage outstanding amount?	£
For Tenant:	Rent per month	£
For Living With Parents:	Rent per month	£
For Other:	Rent per month	£

Bank Details:

Bank Name

Length of time you have had the account

Credit History

During the last 3 years, have you ever been in arrears with your mortgage/rent payments?

Any past, present, adverse credit history, county court judgments, bankruptcy or had a property repossessed before

EMPLOYMENT / SELF EMPLOYMENT DETAILS

Employment Status

Employed / Self-Employed

If you are employed:

Employment Type

Permanent / Probationary / Part Time / Contract / Temporary

Job title

Job nature

Years of employment

Employer name

Employer address

Gross annual income

£

Other Income before tax: (e.g. Rental, Bonus)

£

How are you paid?

Direct to bank / Cash / Cheque

Please give, if any, further information to assist us in assessing your application

If you are self-employed:

Nature of Business

Year of establishment

Are you a

Director / Partner / Sole Trader

Gross Personal Annual Income

£

Other Income before tax (e.g. Rental, Bonus)

£

Accountant name

Accountant address

Accountant contact number

Please give, if any, further information to assist us in assessing your application

PERSONAL DETAILS (FOURTH APPLICANT)

Relationship with First Applicant		
Title	Mr / Mrs / Miss / Ms / Other:	
Surname		
Forenames		
Date of Birth		
Intended retirement age		
Nationality		
Country of Residence		
Residency status	British Citizen / Indefinite / Work Permit / Post Study / Other:	
Current address		
	Postcode	
Years/Months at this address	years	months
Home Tel number		<i>To ensure we carry out your instructions correctly, to help us continually improve our service and in the interest of security, we may monitor and/or record your telephone calls, e-messages, emails and other communications with us.</i>
Other Contact number		
E-mail Address		

Please only supply your email address if you wish to be contacted by us via email.

Preferred contact method	Home No. / Other No. / E-mail / No Preference	
Previous addresses (If less than 3 years at current address)		
	Postcode	
Years/Months at this address	years	months
Marital Status	Single / Married / Civil Partnership / Widowed / Divorced / Other:	
Dependants (Name and age)		

Residential Status

Residential Status	Home Owner / Tenant / Living with Parents / Other	
For Home Owner:	Is this property to be sold?	Yes / No
	What is the expected selling price of your property?	£
	Is the property mortgaged?	Yes / No
	Mortgage outstanding amount?	£
For Tenant:	Rent per month	£
For Living With Parents:	Rent per month	£
For Other:	Rent per month	£

Bank Details:

Bank Name

Length of time you have had the account

Credit History

During the last 3 years, have you ever been in arrears with your mortgage/rent payments?

Any past, present, adverse credit history, county court judgments, bankruptcy or had a property repossessed before

EMPLOYMENT / SELF EMPLOYMENT DETAILS

Employment Status

Employed / Self-Employed

If you are employed:

Employment Type

Permanent / Probationary / Part Time / Contract / Temporary

Job title

Job nature

Years of employment

Employer name

Employer address

Gross annual income

£

Other Income before tax: (e.g. Rental, Bonus)

£

How are you paid?

Direct to bank / Cash / Cheque

Please give, if any, further information to assist us in assessing your application

If you are self-employed:

Nature of Business

Year of establishment

Are you a

Director / Partner / Sole Trader

Gross Personal Annual Income

£

Other Income before tax (e.g. Rental, Bonus)

£

Accountant name

Accountant address

Accountant contact number

Please give, if any, further information to assist us in assessing your application

MORTGAGE REQUIREMENTS AND PROPERTY DETAILS

Property Purpose	Main Residence / Buy to Let / Commercial	
Loan Purpose	Purchase / Re-Mortgage / Release of Equity	
Amount required	£	
Repayment Period required	years	
Address of the property to be mortgaged:	Postcode	
Purchase Price (If applicable)	£	
Valuation	£	
Please state the amount and source(s) of deposit		
Are you borrowing or being given any other money to assist with the purchase of this property, in addition to this Mortgage?	Yes / No	
Is the property a new build	Yes / No	
If yes, any incentives offered		
The Property is	Freehold / Leasehold / Feudal / Share of Freehold	
Lease remaining (If applicable)	years	
Will at least 40% of the property be used for residential use?	Yes / No	
Will you personally use the property for residential use?	Yes / No	
If No, please provide what percentage of the property will be used for residential use:		
What other purpose will the property be used for (e.g. let to tenants, let to family, part business part private)		
Person(s) intending to live in the property (Not applicable for Buy-to-Let):		
Name	<input style="width: 100%;" type="text"/>	Age
Name	<input style="width: 100%;" type="text"/>	Age
Name	<input style="width: 100%;" type="text"/>	Age
Name	<input style="width: 100%;" type="text"/>	Age
Is the property being purchased with sitting tenants (BTL only)?		
Yes / No		

Who should the valuer contact to gain access to the property:

Name

Contact number:

Vendor or Estate Agent selling the property:

Firm name

Contact person

Contact number

Address

Solicitor or Licensed Conveyancers who will act for you (Min. 2 principals in the firm are required):

Firm name

Firm Address

Contact Person

Contact number

BUY TO LET APPLICATION ONLY**Regulated Buy to Let**

Do you or any related person* intend to live in the property in the future?

Yes / No

Consumer Buy to Let

1. Is this your first Buy to Let mortgage?

Yes / No

2. Is this a let to buy transaction (let current property to buy a new residence)?

Yes / No

3. Have you or a related person* occupied the property since purchase?

Yes / No

4. Have you acquired the property being mortgaged from a means other than a purchase e.g. gifted, inherited? If yes, please provide details:

Yes / No

Investment Property Loan (IPL)

Is the loan wholly or predominantly for the purposes of a business carried on by you or intended to be carried on by you?

Yes / No

If yes, please sign the Investment Property Loan Declaration on page 20.

Foreign Currency Loan

Please complete the questions below to enable us to determine if your loan will be a foreign currency loan

In which currency(ies) is your income denominated?*

Which country(ies) are you a resident of?

If resident in more than one EEA state, which EEA state is your primary residence?

*A related person can be spouse, parent, brother, sister, child, grandparent, grandchild, civil partner or a person (whether or not of the opposite sex) whose relationship with that person has the characteristics of the relationship between husband and wife.

**Consider all types of income to be used for repayment of the mortgage including e.g. earned income, income from letting the property etc

ADDITIONAL INFORMATION (IF APPLICABLE)

If the term of the mortgage takes you past your retirement age, how do you intend to meet the repayments?

Applicant 1

Applicant 2

Applicant 3

Applicant 4

Please use this section to note any additional information or requirements (if any) for your application:

STATEMENT OF INCOME AND EXPENDITURE

Applicant 1

Applicant 2

Annual Income:

Gross Salary/Pre-tax net profit

£	£
---	---

Previous year Discretionary Net Bonus/Commission

£	£
---	---

Dividends

£	£
---	---

Rental Income

£	£
---	---

Benefits

£	£
---	---

Other Income (give details)

£	£
---	---

Financial Commitments:

Proposed Bank of China Mortgage:

Loan Repayments per annum

£	£
---	---

Current Outstanding balance

£	£
---	---

Maturity Date

--	--

Existing Loan, Lender name:

Loan Repayments per annum

£	£
---	---

Current Outstanding balance

£	£
---	---

Maturity Date

--	--

Credit Card

Annual Payment

£	£
---	---

Current Outstanding balance

£	£
---	---

Hire Purchase

Annual Payment

£	£
---	---

Current Outstanding balance

£	£
---	---

Maturity Date

--	--

Other existing loans

Annual Payment

£	£
---	---

Current Outstanding balance

£	£
---	---

Tax

£	£
---	---

National Insurance

£	£
---	---

Other Tax

£	£
---	---

Life Assurance/Pension Contribution

£	£
---	---

Council Tax

£	£
---	---

Ground Rent/Service Charge

£	£
---	---

Water, Electricity, Gas, Telephone, television, broadband

£	£
---	---

Building/Contents Insurance

£	£
---	---

Food and Clothing

£	£
---	---

House Maintenance and repairs

£	£
---	---

Expenses relating to cars (Insurance, maintenance, fuel, tax, etc)

£	£
---	---

Other Transportation costs

£	£
---	---

Household Goods

£	£
---	---

School Fees

£	£
---	---

Other Expenses (holidays, entertainments, leisure, etc)

£	£
---	---

STATEMENT OF INCOME AND EXPENDITURE

	Applicant 3	Applicant 4
Annual Income:		
Gross Salary/Pre-tax net profit	£	£
Previous year Discretionary Net Bonus/Commission	£	£
Dividends	£	£
Rental Income	£	£
Benefits	£	£
Other Income (give details)	£	£
Financial Commitments:		
<i>Proposed Bank of China Mortgage:</i>		
Loan Repayments per annum	£	£
Current Outstanding balance	£	£
Maturity Date		
<i>Existing Loan, Lender name:</i>		
Loan Repayments per annum	£	£
Current Outstanding balance	£	£
Maturity Date		
<i>Credit Card</i>		
Annual Payment	£	£
Current Outstanding balance	£	£
<i>Hire Purchase</i>		
Annual Payment	£	£
Current Outstanding balance	£	£
Maturity Date		
<i>Other existing loans</i>		
Annual Payment	£	£
Current Outstanding balance	£	£
Tax	£	£
National Insurance	£	£
Other Tax	£	£
Life Assurance/Pension Contribution	£	£
Council Tax	£	£
Ground Rent/Service Charge	£	£
Water, Electricity, Gas, Telephone, television, broadband	£	£
Building/Contents Insurance	£	£
Food and Clothing	£	£
House Maintenance and repairs	£	£
Expenses relating to cars (Insurance, maintenance, fuel, tax, etc)	£	£
Other Transportation costs	£	£
Household Goods	£	£
School Fees	£	£
Other Expenses (holidays, entertainments, leisure, etc)	£	£

INTERMEDIARY USE ONLY (TO BE COMPLETED BY BROKERS ONLY)

Please note: We are unable to process applications for intermediaries who are not authorised by the FCA to carry our mortgage business.

Name of Intermediary (company)	
Financial Services Register No.	
Tel number	
Fax number	
Address	
	Postcode
Name of contact	
Will this party be receiving commission?	Yes / No
Was this mortgage sale advised?	Yes / No
For mortgage arranging are you?	Directly Authorised / Appointed Representative (AR)

Intermediary firms must have registered with the FCA to be able to advise on CBTL business.
Are you registered to provide advice on Consumer Buy to Let Mortgages (CBTL)? Yes / No

For Appointed Representative (AR) only:

Full name of principal	
Financial Services Register No. of principal	
Will the principal above be receiving commission	Yes / No

Fees Payable:

	Amount	When is it payable?	Refundable?
Brokerage fee	£		Yes / No
Others (please state)	£		Yes / No

Procuration Fees Payable:

How the payment will be made Electronic Payment / Cheque

For electronic payment:	Account Name	
	Sort Code	
	Account Number	
For Cheque payment:	Company account name	
	Cheque payable to	

Declaration:

I confirm that I am acting on behalf of the applicant (s) and have their permission to process, disclose and receive their information. I confirm that, to the best of my knowledge and belief, the information contained in this application is true. I confirm that the applicant (s) have received and been given time to consider a Key Facts Illustration for the mortgage applied for.

Signature:

--

Print Name

Date

AUTHORITY AND DECLARATIONS

AUTHORITY TO COLLECT ARRANGEMENT FEE UPON ACCEPTANCE OF LOAN OFFER FROM THE BANK

I / We hereby authorise Bank of China (UK) Limited to debit my/our account number _____ for the Arrangement Fee of £_____, the Booking Fee (for Fixed Rate Mortgage product only) of £_____ and the Telegraphic Transfer Fee of £_____ in relation to my/our mortgage application.

Important Information

The Arrangement Fee is charged upon acceptance of the Offer Letter and is **NON-REFUNDABLE**.

The Fund Transfer fee is in relation to the transfer of loan funds to your solicitors client account.

AUTHORITY TO CARRY OUT A VALUATION FOR MORTGAGE PURPOSES AND PAYMENT OF FEES

I / We hereby authorise Bank of China (UK) Limited to arrange a valuation to be carried out for the purposes of assessing my/our mortgage application. Please debit my / our account numbered _____ with Bank of China (UK) Limited for the cost of £_____.

Important Information

Once the valuer has been instructed, the fee is non-refundable, unless I / we give at least 24 hours notice before the actual inspection date.

AUTHORITY TO COLLECT MORTGAGE PAYMENTS FROM CURRENT ACCOUNT

I / We hereby authorise Bank of China (UK) Limited to debit my / our account numbered _____ with the amount required to make the monthly repayment to my loan account number _____.

Important Information

Please note that the monthly repayment amount is subject to variation each time the Bank of England Base Rate changes.

Mortgage Declaration

These disclaimers, declarations and consents are important to you. Please read carefully before signing and before selecting appropriate “marketing preferences” boxes.

“DPA” means the Data Protection Act 1998.

“Personal Information” means any personal data as defined in the DPA, including, but not limited to, any such data which consists of a name, address, e-mail address, date of birth, gender, identification numbers, income, employment, assets, liabilities, source of funds, payment records, personal references, investment objectives, financial plans, credit reports and other financially-related information as well as information relating to habits, personality, travel or movement details, lifestyle, leisure activities, qualifications and employment history.

“You/Your/Yours” means the customer(s) applying for the mortgage product.

“We/Us/Our/Ours or the Bank” means Bank of China (UK) Limited.

1. Data Protection and marketing preferences

What we will use your information for:

- 1.1. When you apply for the Mortgage, or any other account or other services with us, you authorise us and agree that we may collect, use and process your Personal Information, in each case in accordance with the DPA, in order to:
 - (a) enable us to assist you select and apply for and, where applicable, evaluate your application for the Loan and the Mortgage and / or any account, product or service;
 - (b) provide you with the Loan and the Mortgage and / or any selected accounts, products and services;
 - (c) contact you about the Mortgage and / or any accounts, products and services provided to you;
 - (d) open, operate and collect on your account(s);
 - (e) verify your identity;
 - (f) seek references or make searches with credit reference agencies about you as necessary for the Mortgage and / or any other accounts, products and services you apply for or that are provided to you;
 - (g) meet any legal or regulatory requirement; and
 - (h) carry out internal audit (including security), statistical, and record keeping activities.
- 1.2. Personal Information will be held by Bank of China (UK) Limited as data controller.
- 1.3. We will not disclose the Personal Information and other financial information that we hold about you and/or your Mortgage except:
 - (a) to third parties and members of the Bank of China (BOC) Group in connection with the provision of the Mortgage or provision of other accounts, products and services to you;
 - (b) to members of the BOC Group for the purpose of providing us with various IT and administration services supporting our business operations;
 - (c) where we, or third parties or members of the BOC Group processing Personal Information on our behalf, are required to do so by law, regulation or legal proceedings;
 - (d) where there is a change (or prospective change) in the ownership of any BOC Group company or their respective businesses, to the new or prospective owners;
 - (e) where we are seeking to recover sums owed to us or members of the BOC Group;
 - (f) to any person to whom the Bank has assigned or transferred or proposes or may propose to assign or transfer all or any of its rights and benefits under the Mortgage;
 - (g) to any person with whom the Bank has entered or proposes or may propose to enter into any contractual arrangements in connection with the Mortgage;
 - (h) to fraud prevention, law enforcement and credit reference agencies, to prevent crime, verify your identity and recover debt;
 - (i) where our legitimate interests require such disclosure; or
 - (j) where you have consented to the disclosure.
- 1.4. Apart from the information you give us, we may collect and use information about you from:
 - (a) other account holders you are connected with;
 - (b) other organisations, including credit reference agencies and fraud-prevention agencies;
 - (c) your past and present employers, landlords, accountants, solicitors and lenders; and
 - (d) the way you use our products and services.
- 1.5. We may seek references or make searches with credit reference agencies about you, including searches of the Electoral Register, to assist with processing your mortgage application or any application you make for any account, product or service. These credit reference agencies will record details of the searches on you, whether or not the account is opened and may include scoring methods. The information held on you by the credit reference agencies may be used by us and other companies for purposes of identification verification, credit decisions, debt recovery and the prevention of money laundering and fraud.
- 1.6. You may obtain a list of the credit reference agencies that we use by contacting us.
- 1.7. We may share your Personal Information, and information about any joint applicant, with credit reference agencies:
 - (a) The credit reference agencies may add to your record details of our searches and your mortgage application, and this may be seen by other organisations that make searches.
 - (b) We may also add to your record with the credit reference agencies details of your agreement with us, the payments you make under it, and any failure to keep to its terms.
 - (c) An ‘association’ between joint applicants may be created at credit reference agencies. This may link your financial records, each of which will be taken into account in all future applications by either or both of you. This will continue until one of you successfully applies to the credit reference agencies to have the association removed.

- 1.8. If you are a joint applicant, you must be sure that you are entitled to:
- a) Reveal information about your joint applicant; and
 - b) Authorise us to search, link or record information at credit reference agencies about you and anyone you have referred to.
- 1.9. We may check your details with fraud-prevention agencies when assessing your mortgage application and at any subsequent time in order to assess your ability to repay the Loan if you have failed to meet any of your Monthly Payments. If you provide false or inaccurate information and we suspect fraud, we will record this. This may be shared with other lenders.
- 1.10. Personal Information that we hold about you may be transferred to, and stored at, a location outside the European Economic Area (EEA), including, in particular the People's Republic of China. It may also be processed by staff operating outside the EEA (in particular in the People's Republic of China) who work for us or other BOC Group companies and/or third parties processing Personal Information on our behalf or on BOC Group members' behalf. If the Personal Information is transferred outside the EEA we will make this transfer in accordance with the DPA.
- 1.11. We may use any contact details you have provided to us, including your postal address, telephone number(s) (including your mobile telephone number) and email address to contact you for service related reasons. As such you must ensure that the contact details you provide are accurate and that you notify us promptly of any changes. Communications may contain confidential information and if you allow anyone else access to them, for example to your email or mobile telephone, they may be able to view such information.
- 1.12. Under the DPA, you may request in writing to see any Personal Information we hold on you, whether held electronically or on paper. Furthermore, you have the right to be told where the Personal Information about you is being processed, to be given descriptions of the data and its recipient(s), and to have the data supplied to you in an intelligible form. We may charge you for this service as permitted by the DPA.
- 1.13. To ensure that we carry out your instructions accurately, to help us to continually improve our service and in the interests of security, we may monitor and/or record your telephone calls, e-messages, emails and other internet communications with us, as permitted by law. Any such recordings remain our sole property.
- 1.14. We will keep your Personal Information for as long as it is necessary to fulfil the purposes for which it was collected or authorised by you, or to the extent permitted or required by law.

Marketing preferences

- 1.15. You understand that the Bank may contact you by post in order to provide you information about the Bank's own accounts, products and services as well as accounts, products and services of other companies within the Bank of China Group, that they think may be of interest to you, and if you do not want the Bank to do this, you can tick this box .
- 1.16. You understand that the Bank may pass your details to other companies within the Bank of China Group, who may contact you by post and provide you with information on additional products and services that they think may be of interest to you, and that if you do not want the Bank to do this, you can tick this box .
- 1.17. Please select the following boxes if you wish the Bank to contact you by telephone email SMS in order to provide you with information on additional products and services that we think may be of interest to you.

2. Your declarations

You make the following declarations to Us:

- 2.1 You confirm that all the information given in this Application Form is true and complete. You will notify the Bank immediately if any details stated in this Application Form or any supplementary forms (if applicable) change.
- 2.2 You agree to your Personal Information to be collected, processed and shared as described in section 1.1 to 1.14 above of this Mortgage Declaration. You authorise us to make any credit reference and other enquiries including, but not limited to, contacting previous or current employers in accordance with the Bank's standard procedures in connection with this application.
- 2.3 You understand that We may decline Your application if You do not meet Our lending criteria.
- 2.4 You authorise the Bank to instruct valuers to carry out a valuation of the property and you will make a payment to cover the valuation cost, which will not be refundable after the valuation has been carried out, unless at least 24 hours notice is given before the actual inspection date.
- 2.5 You acknowledge that we have recommended that a detailed inspection of the property is carried out. You also agree that the making of an advance or the granting of a loan in itself does not imply any warranty as to the reasonableness of the purchase price or value of Your property or its soundness of construction or state of repair.
- 2.6 You understand that the Bank may require you to provide evidence confirming source of funds for the deposit for the mortgage / acquisition of the property.
- 2.7 You confirm that a Key Facts Illustration has been provided to you in relation to this mortgage application.
- 2.8 You are aware that this application is construed by the English version and the Bank will not be held responsible for any misunderstanding that may be caused by any Chinese translation.
- 2.9 You agree that before signing this application You have received a copy of our Mortgage Tariff and You understand that these can be changed by Us.

3. Applications via mortgage intermediaries

If you apply for the mortgage through an intermediary, you understand that the intermediary is responsible for the level of service that they provide to you, whether advisory or non advisory. If the advice has been / is to be provided to you by an intermediary, the intermediary is responsible to you for any advice they give or any recommendation they make.

**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS
ON YOUR MORTGAGE**

Signature

--

Print Name

--

Date

--

Signature

--

Print Name

--

Date

--

Signature

--

Print Name

--

Date

--

Signature

--

Print Name

--

Date

--

For Bank Use Only

Branch Ref

Interest Rate

Loan Officer/Assistant

Date

--	--	--	--

Investment Property Loan Declaration

If you are unsure as to the implications of this declaration we recommend that you obtain legal advice from a solicitor before you sign this declaration.

This declaration is made in relation to the loan to be given by Bank of China (UK) Limited and secured over the property set out below.

Property:

Borrower(s):

By signing this form, you confirm to Bank of China (UK) Limited as follows:

1. You are entering into the agreement wholly or predominantly for the purpose of a business carried on, or intended to be carried on, by you.
2. The Property has been (or is being) purchased by you with the intention that it is (or will be) let out on the basis of a tenancy agreement.
3. Neither you, nor a person related to you, will live at the Property.
4. You understand, that by signing this declaration, you will not have the benefit of the protection and remedies that would be available to you had the loan agreement been a regulated mortgage contract under Article 61(3) of the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001.
5. You are aware that if you are in any doubt as to the consequences of the agreement not being regulated, you should seek independent legal advice.

Signature

--

Print Name

--

Date

--

Signature

--

Print Name

--

Date

--

Signature

--

Print Name

--

Date

--

Signature

--

Print Name

--

Date

--