



BTL Mortgage Application Form

1. Personal Information (if you are applying as a Ltd/LLP Company please also complete section 10)

	Applicant 1	Applicant 2
1.1 Title: Mr, Mrs, Miss, Ms, Dr etc.		
1.2 Your First Name(s)		
1.3 Your Surname		
1.4 Sex	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
1.5 Have you ever been known by any other names? (please include maiden name)		
1.6 Relationship to Other Applicant		
1.7 Your Date of Birth	/ /	/ /
1.8 Your Nationality		
1.9 National Insurance Number		
1.10 How long have you been resident in the UK?	Years Months	Years Months
1.11 Actual / Anticipated Retirement Age		
1.12 Your Marital Status e.g. Married, Single, Divorced, Separated, Widowed, Living Together		
1.13 Number of Financial Dependents		
1.14 Your Current Address		
1.15 Date Occupied	/ /	/ /
1.16 Will this be your Correspondence Address?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
1.17 If no, please give details of Correspondence Address		
1.18 If less than 3 years please provide your previous addresses and postcodes along with dates of residency at each address (indicate if you owned/tenant/living with relative/friend)		
1.19 Are you a First Time Buyer?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Contact Details		
1.20 Home Telephone Number		
1.21 Work Telephone Number		
1.22 Mobile Telephone Number		
1.23 Your Preferred Contact Number		
1.24 Your Preferred Contact Time		
1.25 E-Mail Address		

2. Current Housing Details

	Applicant 1	Applicant 2
2.1 Occupancy Type at current address		
2.2 If you are an owner occupier please state the full name and address including postcode of your current lender		

2.3 Date current mortgage taken out	/ /	/ /
2.4 Will you be redeeming your current mortgage on completion? If no, please give details	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
2.5 Your current mortgage outstanding term	Years Months	Years Months
2.6 Your current mortgage outstanding amount	£	£
2.7 If you are a tenant please state the Landlords details. Full Name and Address including Postcode		
2.8 Your current monthly rent	£	£
2.9 Your landlords telephone number		

If you are self-employed, complete the questions in section 3(b)

3(a). Employment Details

	Applicant 1	Applicant 2
3(a).1 Your job title		
3(a).2 Start date of employment	/ /	/ /
3(a).3 Your employers name		
3(a).4 Nature of employers business		
3(a).5 Your employers address including postcode		
3(a).6 Your employers telephone number		
3(a).7 Your employers reference for mortgage enquiries		
3(a).8 If still in probationary period, please confirm date probationary period ends	/ /	/ /

Previous employment details (3 year history): Please provide full details of your employment if you have been less than 3 years with your current employer or have been self-employed for less than 3 years

3(a).9 Previous employers name		
3(a).10 Previous employers address including postcode		
3(a).11 Your job title		
3(a).12 Date employment commenced	/ /	/ /
3(a).13 Date employment ceased	/ /	/ /

Please provide any additional previous employments in the additional information (section 11) together with an explanation for any breaks in employment.

Annual Income Details (Please provide all information on a gross basis i.e. before deduction of tax)		
3(a).14 Basic Salary	£	£
3(a).15 Guaranteed Overtime	£	£
3(a).16 Guaranteed Bonus	£	£
3(a).17 Commission	£	£
3(a).18 Car Allowance	£	£
3(a).19 Large Town/Housing Allowance	£	£
3(a).20 Child Benefit	£	£
3(a).21 Maintenance Payments	£	£
3(a).22 Pension – Occupational	£	£
3(a).23 Pension – Private	£	£
3(a).24 Personal Independence Payment (DLA)	£	£
3(a).25 Rental Income	£	£

3(a).26 Universal Credit	£	£
3(a).27 Investment Income	£	£
3(a).28 Pension Credit	£	£
3(a).29 Directors Emoluments	£	£
3(a).30 Dividends	£	£
3(a).31 Total Income From Employment	£	£
3(a).32 Net Monthly Income Amount	£	£

If you are self- employed or a director of a limited company please complete this section:

3(b). Self-Employment Details

	Applicant 1	Applicant 2
3(b).1 State your percentage shareholding in the business	%	%
3(b).2 Your business name and address including postcode		
3(b).3 Position in the business		
3(b).4 Business telephone number		
3(b).5 Business facsimile number		
3(b).6 Nature of your business		
3(b).7 Business status i.e. Sole Trader, Ltd Company etc.		
3(b).8 Date business established	/ /	/ /
3(b).9 Date owned / part owned the business	/ /	/ /
3(b).10 Date incorporated	/ /	/ /
3(b).11 Company registration number (if Ltd company or LLP)		
3(b).12 Registered office address (if different from above)		
3(b).13 Length of time trading under your control (If less than 2 years please give details of previous business/employment)	Years Months	Years Months
3(b).14 Accountant Firm Name		
3(b).15 Accountants address including postcode		
3(b).16 Accountants telephone number		
3(b).17 Accountants E-Mail		
3(b).18 Number of years accountant has been acting for you?	Years Months	Years Months
3(b).19 Accountants qualification		
3(b).20 Please provide details of other accountants that have acted for you in the last 3 years		

Your Self-Employed Income	Net Profit	Year Ending	Net Profit	Year Ending
3(b).21 State your share of Net Profit for the last 3 years	£	20	£	20
	£	20	£	20
	£	20	£	20

4. Credit Information

	Applicant 1	Applicant 2
4.1 Have you personally or as a company director ever been declared bankrupt, insolvent or made an arrangement with creditors (IVA)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, when?	/ /	/ /
If discharged, when?	/ /	/ /
4.2 Have you ever had a Default or County or High Court Judgement for debt registered against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please provide details		
4.3 Have you ever missed any payment or been in arrears on any mortgage, credit card or other financial commitment?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
4.4 Have you ever been refused a mortgage on this or any other property, or had an application for credit refused?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
4.5 Have you ever had a property repossessed due to arrears or surrender?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
4.6 Have you received a formal police caution in the last 5 years, ever been convicted of, or have any prosecutions pending, for any offence other than for parking or speeding, excluding any which are spent under the Rehabilitation of Offenders Act 1974?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
4.7 If you have answered yes to any of these questions please provide details		

5. Property to be Mortgaged

5.1 Full postal address and postcode of the property to be mortgaged	
5.2 Purchase Price	£
5.3 Estimated Value	£
5.4 Is the property to be used as anything other than a Buy to Let?	<input type="checkbox"/> Yes <input type="checkbox"/> No
5.5 Are you buying under any purchase scheme?	<input type="checkbox"/> Yes <input type="checkbox"/> No
5.6 Will the property be let to a family member?	<input type="checkbox"/> Yes <input type="checkbox"/> No
5.7 Please specify family member i.e. Children, Spouse	
5.8 Is the property currently tenanted?	<input type="checkbox"/> Yes <input type="checkbox"/> No
5.9 What is the expected/current annual rental income?	£
5.10 Under what tenancy type (Assured Shorthold Tenancy or Common Law Tenancy)?	
5.11 Is the property occupied or to be occupied by DSS tenants?	<input type="checkbox"/> Yes <input type="checkbox"/> No
5.12 What term is the current/anticipated tenancy agreement?	Years Months
5.13 Number of current/anticipated tenants	
5.14 Is the property a House in Multiple Occupation (HMO) which is subject to licencing or otherwise?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please provide details	

5.15 Type of Property i.e. Semi Detached House	
5.16 Number of Floors	
5.17 Number of Reception Rooms	
5.18 Number of Bedrooms	
5.19 Number of Kitchens	
5.20 Number of Bathrooms	
5.21 Number of WC's	
5.22 Number of Garages	
5.23 Number of Basements	
Flats/Maisonettes Only:	
5.24 On what floor is the flat situated	
5.25 Total number of storeys and housing units in the building	
5.26 Is the flat accessed via a balcony or deck?	<input type="checkbox"/> Yes <input type="checkbox"/> No
5.27 Is the flat above or adjacent to commercial premises?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please provide details	
5.28 Is the flat ex-local authority?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Type of Property	
5.29 Tenure	<input type="checkbox"/> Commonhold <input type="checkbox"/> Freehold <input type="checkbox"/> Leasehold <input type="checkbox"/> Feuhold
5.30 Confirm the unexpired lease term (in years)	
5.31 Annual ground rent or feu duty	
5.32 Annual service or management charge	
Other Property Details	
5.33 Is the property of standard construction?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If no, please provide details	
5.34 Year of Construction	
5.35 Is the property in the course of construction?	<input type="checkbox"/> Yes <input type="checkbox"/> No
5.36 If less than 10 years old, is NHBC or equivalent warranty available (please specify)?	
5.37 Will any part of the property be used for business purposes?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please provide details	
5.38 Are there any land, agricultural or occupancy restrictions that apply to the property?	<input type="checkbox"/> Yes <input type="checkbox"/> No
5.39 Will full vacant possession be obtained on completion?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If no, please provide details	

6. Details of the Mortgage you require

	Years	Months
6.1 Mortgage Term		
6.2 Total Mortgage Amount	£	
6.3 Mortgage amount on a Repayment Basis	£	
6.4 Mortgage amount on an Interest Only Basis	£	
6.5 If part or all of your mortgage is on an Interest Only basis, how do you intend to repay the mortgage at the end of the mortgage term?		
6.6 If loan extends beyond planned retirement age please provide details of your post retirement income		
6.7 Product Details (insert full description of the product required)		
For Purchases Only:		
6.8 Please indicate the deposit amount being used to purchase the property	£	
6.9 Please state the source of the deposit monies being used to purchase the property		

6.10 Will you obtain another loan or assistance towards the purchase price you have agreed?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please state the source	
If yes, how much?	£
For Remortgages Only:	
6.11 Date of Purchase	/ /
6.12 Original Purchase Price	£
6.13 How much did you originally borrow to purchase the property?	£
6.14 Name of the existing lender	
6.15 Current balance outstanding	£
6.16 Is the mortgage for the joint benefit of all borrowers?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If no, please provide details	
6.17 If you are raising additional funds, please confirm what these will be used for?	
6.18 Since the date that the subject dwelling was purchased, have you the borrower/s or any related person occupied the subject dwelling?	

7. Arrangements for Inspection of the Property

7.1 Contact name	
7.2 Contact address	
7.3 Contact telephone number	
7.4 Provide the name and address of the Estate Agent handling the sale if different from above	
7.5 Is this a private sale?	
If yes, please provide details of the relationship between the vendor and the purchaser, together with full details of the transaction	

8. Solicitor Details

8.1 Solicitor firm name	
8.2 Solicitor address	
8.3 Name of person acting for you	
8.4 Telephone number	
8.5 Facsimile number	
8.6 DX address	

9. Your Bank Account

9.1 Name and address of your Bank branch	
9.2 Sort Code	

9.3 Account Number	
9.4 How long have you held this account?	Years Months
9.5 Do you have a facility to setup a direct debit on this account?	<input type="checkbox"/> Yes <input type="checkbox"/> No

10. Ltd or LLP Company Applications (Applications where borrowing is to be in company name - this section must be fully completed)

10.1 Trading Name	
10.2 Trading Address	
10.3 Registered Address (if different to above)	
10.4 Telephone number	
10.5 Facsimile number	
10.6 Nature of the Business	
10.7 Date of Incorporation	
10.8 Details of all shareholders/directors/members and their percentage of ownership	
10.9 Company Registration Number	
10.10 Details of any Previous Trading Name	

Company Net Profit	Net Profit	Year Ending
10.11 State the net profit for the Company for the last three years	£	20
	£	20
	£	20

11. Additional Information

Please use this page to detail any additional information that you want to provide or have been unable to detail fully in the boxes.

DECLARATION

How we use your personal information

1. Any information about me and my account may be shared within State Bank of India to open and manage the account, make lending decisions, collect debts, trace debtors, prevent fraud and money laundering and for business analysis. It may also be shared within State Bank of India and with specialist companies for market research purposes on behalf of State Bank of India. State Bank of India may use my information to populate application forms for products provided or introduced by State Bank of India. If I notify you of changes to my personal details, it is your normal practice to update all of my accounts unless I ask you not to. If I have opened an account or policy with another organisation introduced to me by State Bank of India, you will pass these updates to them but I am advised to contact them to confirm the changes.
2. You will make searches about me at credit reference agencies who will supply you with credit information, for use in the assessment of credit products and other information as well as information from the Electoral Register, for the purpose of verifying my identity. The agencies will record details of the search type (credit or identification) and any previous and subsequent names, whether or not my application proceeds. I acknowledge that multiple credit searches may affect my ability to obtain credit elsewhere. You may use credit-scoring methods to assess my application and to verify my identity. Credit searches and other information, including any previous and subsequent names, which is provided to you and/or the credit reference agencies, about me and those with whom I am linked financially may be used by State Bank of India and other companies if credit decisions are made about me. Any of this information may also be used for identification purposes, debt tracing and the prevention of money laundering as well as the management of my accounts.
3. Any valuation obtained by you is to assist you with this application only and cannot be relied upon by me for any other purpose and in particular it cannot be relied upon by me as an indication of the current market value or as a structural survey of the property. If a structural survey or a valuation is required by me, I shall independently instruct valuers at my own expense
4. Any information about me and my account can be shared within State Bank of India and with fraud prevention agencies to prevent or detect fraud, or to assist in verifying my identity. You may also search the records of fraud prevention agencies who will supply you with information. You may pass information to financial and other organisations involved in fraud prevention to protect yourselves and your customers from theft and fraud. If I give you false or inaccurate information and you identify fraud, you will record this and pass it to fraud prevention agencies to prevent fraud and money laundering.

We and other organisations may access and use from other countries the information recorded by fraud prevention agencies. Please also note that law enforcement and government agencies may access and use this information to prevent fraud and money laundering. Further details explaining how the information held by fraud prevention agencies may be used can be obtained from Us in the following ways

On our website: <http://www.sbiuk.com/credit-reference>

By post: 14-15 King Street, London, EC2V 8EA

By Telephone: 0800 532 532

5. Joint Accounts

By making a joint application, I am creating a financial association with the other applicant, I am also confirming that I am entitled to:

- disclose information about the other applicant(s) and/or anyone else referred to by me
- authorise you to search, line and/or record information at credit reference agencies about me and/or anyone else referred to by me

Sole Accounts

Information held about me by the credit reference agencies may already be linked to another individual who has an existing financial association with me. For the purposes of my application I may be treated as financially linked and my application will be assessed with reference to any "associated" records.

6. Where I borrow or may borrow from you, you may give details of my account and how I manage it to credit reference agencies. If I borrow and do not repay in full and on time, you may tell credit reference agencies who will record the outstanding debt.
7. I have the right of access to my personal records held by you and the credit and fraud agencies upon giving you reasonable written notice. You can contact the Credit Reference Agencies currently operating in the UK; the information they hold may not be the same so it is worth contacting them all. They will charge you a small statutory fee.

CallCredit, Consumer Services Team, PO Box 491, Leeds, LS3 1WZ
or call 0870 060 1414

Equifax PLC, Credit File Advice Centre, PO Box 3001, Bradford, BD1 5US
or call 0870 010 0583 or log on to www.myequifax.co.uk

Experian, Consumer Help Service, PO Box 8000, Nottingham NG80 7WF
or call 0844 481 8000 or log on to www.experian.co.uk.

CIFAS, 6th floor, Lynton House, 7-12 Tavistock Square, London WC1H 9LT
or log on to www.cifas.org.uk

National Hunter, PO Box 2756, Stoke-on-Trent, Staffordshire, ST6 9AQ
or log on to www.nhunter.co.uk

8. You may, but are not obliged to, give the Intermediary who introduces this mortgage application to you, a copy of any offer you make me or the reason for declining the application, a copy of any valuation you ask to be carried out and any other information you consider necessary to process my application through to completion. This may include updates by text messaging and email. You may pay the same intermediary a fee for introducing this mortgage application to you.
9. You will contact me by telephone, mobile telephone, text messaging and email regarding my application. You may also use text messaging and email to update me on the progress of my application. I acknowledge that such means of communication are not entirely secure.

If I do not agree to updates in this way I can tick this box to opt out

10. State Bank of India may inform me of special offers, products and services either by letter, telephone or email.
11. All information obtained by you pursuant to the application shall be confidential and only shared with other parties in accordance with this Declaration.
12. Any personal data (as defined by the Data Protection Act 1998 ("the Act")) received by you shall be dealt with in accordance with the Act and you shall permit reasonable access to me to ensure compliance with the Act. If false or inaccurate information is provided, it will be passed to fraud prevention agencies and may be used by them, for example, in checking details on any applications for credit, recovering debt, managing credit or credit related accounts, checking details on applications for insurance and details on job applications.
13. I and each of us (if more than one is applying) authorise State Bank of India to obtain a reference from any mortgagee/landlord/accountant named in this application and details of my employment from my current or previous employer. I also authorise any lender within whom I hold a mortgage or loan account, to provide State Bank of India with repayment figures for my outstanding loans or charges on my property and to release any title deeds and documents to State Bank of India upon request.
14. I also authorise you to obtain such information in connection with this application from HM Land Registry, HM Revenue & Customs and any other government department or third party and I will be responsible for any costs that may be incurred.

This is a condensed version and if you would like to read the full details of how your data may be used please visit our website at www.sbiuk.com/credit-reference, telephone us on 0844 967 1860 or speak to one of our members of staff.

I and each of us (if more than one is applying) agree that:

Declaration

15. I am over 18 and I am not bankrupt or insolvent;
16. You will rely on the information I have given you on this form, which I confirm is complete and true. It is a criminal offence to knowingly supply false information to obtain a loan. You may decide to decline my application;
17. You must have the property valued for your own purposes. You recommend that I arrange for a more detailed inspection for my own purposes;
18. You will keep any form of commission insurers may give you for arranging my insurance with them as part of this mortgage;
19. If I take out a mortgage with you, you may transfer it to another lender;
20. If applicable, I may have to show where the money for the deposit on the property I am buying came from;
21. For joint applications, State Bank of India will only send documents and correspondence before completion to one address. This will be the correspondence address given to us for the first applicant. Following completion all documents and correspondence will be sent to each customer at their respective correspondence address;
22. Fixed and tracker rates are limited offers and may be withdrawn at any time;
23. Where I have indicated that debt will be repaid, on or before completion, you will disregard it from your assessment of my application as you will regard my signature on this application form as being my undertaking to repay this debt;
24. I confirm that adequate buildings insurance will be in place in respect of the property which will cover full reinstatement costs;
25. You will keep me informed of progress with my application;
26. I acknowledge that it is my responsibility to ensure that I have suitable life cover or other means of repayment in the event of my death;
27. I confirm that I have or will provide you with an adequate repayment plan in the event the loan repayment date is after my retirement date;
28. I confirm that if the loan is interest only I have an adequate repayment plan in place to ensure repayment of the loan at the end of the term;
29. I acknowledge that I am responsible for all legal and administrative costs in connection with this application;
30. I acknowledge that my solicitor is authorised by me to disclose to you any information requested by you in connection with this application and I waive any right to claim confidentiality or professional privilege in respect of such information;
31. I consent to the use of my personal information provided to you in connection with this application as set out in this Declaration.
32. I and each of us (if more than one is applying):
 - i. declare that this agreement is entered into by the I/us wholly or predominantly for the purposes of a business carried on, or intended to be carried on, by I/us;
 - ii. understand that I/we will not have the benefit of the protection and remedies that would be available to I/us under the Act if the agreement were a regulated mortgage contract under the Act;

iii. understand that if I/we are in any doubt as to the consequences of the agreement not being regulated by the Act, then I/we will seek independent legal advice.

YOUR PROPERTY MAY BE REPOSESSED AND/OR A RECEIVER OF RENT APPOINTED IF YOU DO NOT KEEP UP PAYMENTS ON YOUR MORTGAGE

SIGNATURES: All applicants must sign, having first read the above acknowledgements, declarations and consents which are given by signing this Application Form

Applicant 1	<input type="text"/>	Date of Signing	<input type="text"/>
Applicant 2	<input type="text"/>	Date of Signing	<input type="text"/>
Applicant 3	<input type="text"/>	Date of Signing	<input type="text"/>
Applicant 4	<input type="text"/>	Date of Signing	<input type="text"/>