

Application for your Mortgage

The following details must be completed in all cases

Intermediary Details:

Intermediary reference:

Agent reference:

Are you the customer facing intermediary? Yes No

Broker surname

Broker forename

FSA number

CCL number

Telephone number

Fax number

Level of advice Advised sale Non advised sale

Company

Address

Postcode

Name of Network/
Mortgage Club/Agency

Reference Numbers:

Funds booking reference:

K number (if known)

Mortgage Products:

Loan to value %

Product rate %

Range

Product name

Buy to let Yes No

Flexible Yes No

Loan type Remortgage Purchase

Customer incentive



Please complete this Application Form in full and return to:
Kensington, New Business Operations Centre, PO Box 2500, Reading RG1 9AG



Adviser's Details:

Regulated loan	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Fee payable by Network/Club/Agency to introducing broker			£ <input type="text"/>
Fee payable by the applicant(s) to the broker for arranging the mortgage (payable on application and not refundable if the mortgage does not proceed)			£ <input type="text"/>
Fee payable by the applicant(s) to the broker for arranging the mortgage (payable on application and refundable if the mortgage does not proceed)			£ <input type="text"/>
Fee payable by the applicant(s) to the distributor to reserve the required funds (payable prior to application and not refundable if the mortgage does not proceed).			£ <input type="text"/>
Fee payable by the applicant(s) to the broker for arranging the mortgage (payable on completion)			£ <input type="text"/>
Valuation Fee payable to		(payable on application and not refundable)	£ <input type="text"/>

Application Checklist

About the Application you are sending:

Applicants name(s)	<input type="text"/>
Product required	<input type="text"/>
Purchase or remortgage	<input type="text"/>
Loan to value	<input type="text"/>
Any incentives (please detail)	<input type="text"/>
First time buyer(s)	<input type="checkbox"/> Yes <input type="checkbox"/> No
Anticipated Exchange/Completion Date	<input type="text"/>

Have you told us (please tick):

Your name & full contact details	<input type="checkbox"/>	Your Network/Club details	<input type="checkbox"/>
Your FSA number	<input type="checkbox"/>	Details of ALL fees to be paid/payable	<input type="checkbox"/>
Booking Reference	<input type="checkbox"/>		

Have you sent us (please tick):

Fully completed & signed application form (please remember to include Section 7)	<input type="checkbox"/>	Direct Debit Mandate	<input type="checkbox"/>
Fully completed ID Verification Certificate	<input type="checkbox"/>	Original Right to Buy papers (if applicable)	<input type="checkbox"/>
Certified proof of identification	<input type="checkbox"/>	Details of expected rental income (if BTL)	<input type="checkbox"/>
Original proof of residency	<input type="checkbox"/>	Original Discharge Certificate (if previously bankrupt)	<input type="checkbox"/>
Valuation and administration fee	<input type="checkbox"/>	Evidence of deposit (if applicable)	<input type="checkbox"/>
Original Proof of income (refer to product matrix for requirements)	<input type="checkbox"/>		

Declaration

I confirm that all relevant statutory provisions including requirements under the Financial Services & Markets Act 2000 have been satisfied. I confirm that any third party who may have arranged, advised on or introduced this mortgage is authorised to advise/arrange/introduce the business or is exempt from authorisation. I am fully aware that quality checks will be carried out on the validity of the information contained in this application form.

I am also aware that the product(s) applied for will only be reserved if the correct fee accompanies the application form and the product(s) is/are available on the day the application is received by Kensington. I confirm that I have discussed the mortgage payments with the applicant(s) and confirm that the applicant(s) can afford these payments. I confirm that I have discussed the plan for repayment of any 'interest only' element of the loan with the applicant(s). I confirm that I have disclosed the amount and nature of any fees received by me in connection with the mortgage to the applicant(s) and that the receipt of such fees may prejudice my impartiality when advising the applicant(s) on the mortgage.

I confirm that I have verified the identity of the applicant(s) named in Section 1 of this form, and that all enclosed are genuine copies of the original documents that have been seen by me.

Name	<input type="text"/>	Signed	<input type="text"/>	Date	<input type="text"/>
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Section 1: Applicant Details

First applicant (Person earning the higher income)

Title

First and middle names

Surname

Date of birth / /

Expected retirement age Years

Marital status Single Married Separated
 Divorced Widowed

Number of child dependants (aged 18 or under)

Nationality

Do you have a permanent right to reside in the UK? Yes No

Length of residency in the UK? Months Years From birth

Maiden name or alias

Current address

 Postcode

Residential status

Owner with a mortgage

Owner without a mortgage

Renting private

Renting commercial

Employer's accommodation

Living with parents

Living with friends or relatives

Date moved in /

If less than two years at your current address, give previous address(es) listing additional details on supplementary form

 Postcode

From / **To** /

Previous residential status

Relationship to applicant 1

Home telephone number

Work telephone number

Mobile telephone number

Email

Preferred contact method Home Mobile Work Email

I/We confirm that you may contact me/us by email at your discretion Yes No

Joint applicant

Title

First and middle names

Surname

Date of birth / /

Expected retirement age Years

Marital status Single Married Separated
 Divorced Widowed

Number of child dependants (aged 18 or under)

Nationality

Do you have a permanent right to reside in the UK? Yes No

Length of residency in the UK? Months Years From birth

Maiden name or alias

Current address

 Postcode

Residential status

Owner with a mortgage

Owner without a mortgage

Renting private

Renting commercial

Employer's accommodation

Living with parents

Living with friends or relatives

Date moved in /

If less than two years at your current address, give previous address(es) listing additional details on supplementary form

 Postcode

From / **To** /

Previous residential status

Relationship to applicant 1

Home telephone number

Work telephone number

Mobile telephone number

Email

Preferred contact method Home Mobile Work Email

I/We confirm that you may contact me/us by email at your discretion Yes No

Section 2: Employment Details

First applicant (Person earning the higher income)

Employment type	Full time - employed	<input type="checkbox"/>	Retired	<input type="checkbox"/>
	Part time - employed	<input type="checkbox"/>	Unemployed	<input type="checkbox"/>
	Self-employed	<input type="checkbox"/>	Contractor	<input type="checkbox"/>

Joint applicant

Employment type	Full time - employed	<input type="checkbox"/>	Retired	<input type="checkbox"/>
	Part time - employed	<input type="checkbox"/>	Unemployed	<input type="checkbox"/>
	Self-employed	<input type="checkbox"/>	Contractor	<input type="checkbox"/>

Employed Income

Job title/Position

Start date /

Do you own any share in the business? Yes No Shareholding %

Employer's name

Nature of business

Payroll number

National Insurance number

Contact name

Telephone number

Fax number

Address of employer

 Postcode

/

Yes No Shareholding %

Postcode

Gross income
(Please enclose salary/payslips covering last three months)

Basic salary	£	<input type="text"/>	PA
Bonus/Commission	£	<input type="text"/>	PA
Shift/Travel/Car allowance	£	<input type="text"/>	PA
Overtime	£	<input type="text"/>	PA

Basic salary	£	<input type="text"/>	PA
Bonus/Commission	£	<input type="text"/>	PA
Shift/Travel/Car allowance	£	<input type="text"/>	PA
Overtime	£	<input type="text"/>	PA

Self-employed Income

First applicant (Person earning the higher income)

Business type Limited company Partnership Sole trader

Job title/Position

Start date /

Business name

Nature of business

Do you have a qualified accountant/ICB bookkeeper Yes No

Percentage shareholding %

Your share of the last three year's net profits
(most recent first)

Year 1	£	<input type="text"/>	Year ending	<input type="text"/>
Year 2	£	<input type="text"/>	Year ending	<input type="text"/>
Year 3	£	<input type="text"/>	Year ending	<input type="text"/>

Joint applicant

Limited company Partnership Sole trader

/

Yes No

%

Year 1	£	<input type="text"/>	Year ending	<input type="text"/>
Year 2	£	<input type="text"/>	Year ending	<input type="text"/>
Year 3	£	<input type="text"/>	Year ending	<input type="text"/>

First applicant (Person earning the higher income)

Do you own any share in the business? Yes No Shareholding %

Employer's name

Nature of business

Payroll number

Contact name

Telephone number

Fax number

Address of employer

 Postcode

Joint applicant

Yes No Shareholding %

Postcode

Additional Self-employed Income

Business type Limited company Partnership Sole trader

Job title/Position

Start date /

Business name

Nature of business

Percentage shareholding %

Your share of the last three year's net profits (most recent first)

Year 1	£ <input type="text"/>	Year ending	<input type="text"/>
Year 2	£ <input type="text"/>	Year ending	<input type="text"/>
Year 3	£ <input type="text"/>	Year ending	<input type="text"/>

Business address

 Postcode

Telephone number

Fax number

Limited company Partnership Sole trader

/

%

Year 1	£ <input type="text"/>	Year ending	<input type="text"/>
Year 2	£ <input type="text"/>	Year ending	<input type="text"/>
Year 3	£ <input type="text"/>	Year ending	<input type="text"/>

Postcode

Other Sources of Income

First applicant

Source	<input type="text"/>	Date commenced	<input type="text"/>	Annual income	£ <input type="text"/>
Source	<input type="text"/>	Date commenced	<input type="text"/>	Annual income	£ <input type="text"/>

Joint applicant

Source	<input type="text"/>	Date commenced	<input type="text"/>	Annual income	£ <input type="text"/>
Source	<input type="text"/>	Date commenced	<input type="text"/>	Annual income	£ <input type="text"/>

Total Declared Income

First applicant (Person earning the higher income)

Total declared income £

Joint applicant

£

Previous Employment

Minimum 2 years history needed. Use supplementary information form for further details.

Employment type

Job title/Position

From / To /

/ To /

Section 3: Credit History

Mortgage & secured loan details

Have you ever applied for or held a mortgage or secured loan with Kensington, Kensington Personal Loans Ltd, Investec Bank plc, Start Mortgages Ltd, The Mortgage Lender Ltd (TML), NUA Homeloans Ltd?

Yes No

Have you ever held a mortgage or secured loan with Amber Homeloans Ltd, Unity Homeloans Ltd, Infinity Mortgages Ltd, GMAC-RFC Ltd, Money Partners Loans Ltd or Money Partners Ltd which was transferred to Kensington?

Yes No

If you have answered Yes to either of the above please provide details on the supplemental information form.

Please detail below all outstanding mortgages and secured loans including those paid off within the last 24 months. Do not include details of any buy to let properties you may have.

First applicant

Lender	Loan type	Start date	Starting balance	Outstanding balance	Monthly payment	Date repaid
<input type="text"/>	<input type="text"/>	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	<input type="text"/>
Repay on completion <input type="checkbox"/>						
<input type="text"/>	<input type="text"/>	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	<input type="text"/>
Repay on completion <input type="checkbox"/>						

Joint applicant

Lender	Loan type	Start date	Starting balance	Outstanding balance	Monthly payment	Date repaid
<input type="text"/>	<input type="text"/>	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	<input type="text"/>
Repay on completion <input type="checkbox"/>						
<input type="text"/>	<input type="text"/>	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	<input type="text"/>
Repay on completion <input type="checkbox"/>						

Rental agreements

Have you had any residential rental agreements in the last 24 months?

Yes No

Please detail all residential rental agreements (including those cancelled within the last 24 months)

First applicant

Landlord	Landlord type	Monthly payment	Start date	End date
<input type="text"/>	<input type="text"/>	£ <input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	£ <input type="text"/>	<input type="text"/>	<input type="text"/>

Joint applicant

Landlord	Landlord type	Monthly payment	Start date	End date
<input type="text"/>	<input type="text"/>	£ <input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	£ <input type="text"/>	<input type="text"/>	<input type="text"/>

Mortgage, secured loan & rental agreements - Missed payments

Have you had any missed payments in the last 24 months? Include any missed payments for buy to let properties that you may have.

Yes No

First applicant

	6 months	12 months	24 months
Number of missed payments in the last... (without double counting)	<input type="text"/>	<input type="text"/>	<input type="text"/>

Joint applicant

	6 months	12 months	24 months
Number of missed payments in the last... (without double counting)	<input type="text"/>	<input type="text"/>	<input type="text"/>

Reason for missed payments

Bankruptcy

Have you ever been declared bankrupt? Yes No Yes No

Date of bankruptcy / / / /

Satisfied date / / / /

Please provide a brief explanation on the supplementary information form.

Insolvency

Have you ever had an IVA? Yes No Yes No

Date of insolvency / / / /

Satisfied date / / / /

Please provide a brief explanation on the supplementary information form.

County Court Judgements

Has a County Court Judgement or a Court Decree relating to debt ever been made against you? Yes No Yes No

Date / / / /

Amount £ £

Satisfied date / / / /

Please provide a brief explanation on the supplementary information form.

Date / / / /

Amount £ £

Satisfied date / / / /

Please provide a brief explanation on the supplementary information form.

Date / / / /

Amount £ £

Satisfied date / / / /

Please provide a brief explanation on the supplementary information form.

Unsecured Credit Commitments

Please supply details of all outstanding unsecured credit commitments.
Split any joint commitments between the relevant applicants i.e. 50% to Applicant 1, 50% to Applicant 2.

Credit cards, mail order & charge cards

	First applicant <small>(Person earning the higher income)</small>		Joint applicant	
		Monthly repayments		Monthly repayments
Total of current balances	£	£	£	£
Total amount to be repaid on completion of this mortgage	£	£	£	£

Unsecured loans, fixed term & hire purchase

	First applicant <small>(Person earning the higher income)</small>		Joint applicant	
		Monthly repayments		Monthly repayments
Total of current balances	£	£	£	£
Total amount to be repaid on completion of this mortgage	£	£	£	£

Total of other commitments after completion
(i.e. maintenance, CSA payments, loans repayment,
vehicle, nursery/school fees)

£	£
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Buy to Let Portfolio Information

	First applicant <small>(Person earning the higher income)</small>		Joint applicant	
Do you have any buy to let properties?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Portfolio summary

Please supply the following information on your buy to let portfolio:

Total number of properties		
Estimated value of portfolio	£	£
Total outstanding balance of mortgages	£	£
Are all the mortgages self-financing?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Total outstanding of all 'income' based mortgages	£	£

Property address details (Please provide details of 3 most recently purchased/mortgaged properties with 24 months payment history available.)

Property 1

	First applicant	Joint applicant
Address		
	Postcode	Postcode
Lender		
Monthly rental	£	£
	Start date of loan	Start date of loan
	/	/
Outstanding balance	£	£
	End date of loan	End date of loan
	/	/
Account number		
Lender address		
	Postcode	Postcode

First applicant (Person earning the higher income)

Joint applicant

Property 2

Address					
	Postcode		Postcode		
Lender					
Monthly rental	£	Start date of loan		/	
Outstanding balance	£	End date of loan		/	
Account number					
Lender address					
	Postcode		Postcode		

Property 3

Address					
	Postcode		Postcode		
Lender					
Monthly rental	£	Start date of loan		/	
Outstanding balance	£	End date of loan		/	
Account number					
Lender address					
	Postcode		Postcode		

Section 4: Property & Loan Details

Loan Details

Is this a regulated loan? Yes No

Residency type Residential Buy to let - Rental

If purchase **Purchase price** £

If remortgage **Estimated value** £

Are there any incentives offered in relation to this purchase, for example, builders deposit, cash back, contribution to legal fees and/or stamp duty? Yes No

If you have answered Yes, please give full details on the supplementary information form.

Loan amount (exclusive of any fees) £

Term Years

Is the completion fee to be added to the loan?

Yes No

Repayment type

Interest only

Repayment

Part and part

Interest only amount

£

Repayment vehicle

Sale of property

Investment

Savings

Pension

Please note if your new Kensington mortgage is arranged on an 'interest only' or 'part and part' basis, the monthly payments during the mortgage term, due to us on the 'interest only' portion of the mortgage, will generally cover interest only and will not repay any part of the loan amount. It is your responsibility to make sure that you put in place, maintain and regularly monitor an appropriate 'repayment vehicle(s)' (e.g. a savings plan or investment), which is expected to provide a lump sum sufficient to repay the loan amount (including all capital still owing on the 'interest only' portion) at the end of the mortgage term.

At the end of the term, the loan amount (including all the capital still owing on the 'interest only' portion) will remain owing to us and, should any product intended to repay the loan amount not perform as you currently expect it to, you will then have to find an alternative means of repaying the shortfall. We suggest that you take advice from a Financial Adviser regarding this important aspect of your commitment to the new mortgage application.

Whilst it is not a condition of this loan that you take out life cover, we recommend that any such policy is in force when this loan starts (or on exchange of contracts where you are buying a property) and that you maintain it for so long as you consider it is needed.

You will be responsible for ensuring that any contractual documentation (life policies or contract notes etc) is kept in a safe place.

Please note, where you do not intend to use a 'repayment vehicle' to repay the loan amount (including all the capital still owing on the 'interest only' portion), it must be repaid at or before the end of the term, either from proceeds arising from the sale of the property, or from any other resources available to you.

Loan/Occupancy Details

Will this be your main residence?

(if No, provide details below)

Yes No

Are any of the applicants first time buyers?

Yes No

Are any of the applicants purchasing as a sitting tenant?

(if Yes, provide details below)

Yes No

Is at least 40% of the property to be occupied by you or your immediate family?

(if No, provide details below)

Yes No

Do you intend to let the property?

Yes No

Occupier Details

Please indicate all persons, other than applicants, aged 16 or over who will occupy the property.

Full name

Relationship to applicant(s)

Date of birth

<input type="text"/>	<input type="text"/>	<input type="text"/>
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<input type="text"/>	<input type="text"/>	<input type="text"/>
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<input type="text"/>	<input type="text"/>	<input type="text"/>
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Source of Deposit

Source of deposit

Amount

£

Capital Raising Purpose

Are you borrowing any additional funds over and above your current mortgage?

Yes No

Purpose of funds

Amount

£

Description

Property Address

Property to be mortgaged	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
	Postcode
Property location	<input type="text"/>
Property description	<input type="text"/>
Property type	<input type="text"/>
Wall type	<input type="text"/>
Roof type	<input type="text"/>

Number of Rooms

Number of rooms	Bedrooms <input type="text"/>	Kitchens <input type="text"/>	Reception rooms <input type="text"/>	Bathrooms <input type="text"/>	Number of garages <input type="text"/>
Vendor type	Relative <input type="text"/>	Private sale <input type="text"/>	Landlord <input type="text"/>	Local authority <input type="text"/>	Housing association <input type="text"/>
	Builder <input type="text"/>	Property developer <input type="text"/>	Limited company <input type="text"/>	Other (Please provide details in supplementary information section) <input type="text"/>	
Is the property a new build?	<input type="text"/> Yes	<input type="text"/> No			
Year of construction	<input type="text"/>				
Certificate type	Architect's certificate <input type="text"/>	Foundation 15 certificate <input type="text"/>	NHBC certificate <input type="text"/>	Premier guarantee <input type="text"/>	
	Zurich Municipal <input type="text"/>				
Tenure	Freehold <input type="text"/>	Leasehold <input type="text"/>	Commonhold <input type="text"/>	Heritable <input type="text"/>	Feuhold <input type="text"/>
Years remaining on lease	<input type="text"/>				
Number of storeys	<input type="text"/>				
Was the property constructed or previously owned by the local authority?					<input type="text"/> Yes <input type="text"/> No
Did you purchase the property from a local authority?					<input type="text"/> Yes <input type="text"/> No
					If Yes, date purchased? <input type="text"/>
Is the property connected to a commercial property?					<input type="text"/> Yes <input type="text"/> No
Is the property situated above a commercial property?					<input type="text"/> Yes <input type="text"/> No
Is any part of the property to be used for business purposes?					<input type="text"/> Yes <input type="text"/> No
Does the property have any agricultural restrictions?					<input type="text"/> Yes <input type="text"/> No
Have any of the applicants had a property repossessed in the last 3 years?					<input type="text"/> Yes <input type="text"/> No
With regard to a previous repossession, does a shortfall remain outstanding?					<input type="text"/> Yes <input type="text"/> No

If you have answered Yes to any of the above please provide details below

Valuation Access Arrangements

Contact	<input type="text"/>
Contact name	<input type="text"/>
Contact telephone number	<input type="text"/>
Please provide any additional information which will help the valuer gain access	<input type="text"/>

Current Lender/Landlord Address Details

	First applicant <small>(Person earning the higher income)</small>	Joint applicant
Lender/landlord name	<input type="text"/>	<input type="text"/>
Account number	<input type="text"/>	<input type="text"/>
Address	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text" value="Postcode"/>	<input type="text" value="Postcode"/>

Solicitor's Details

Please note that we comply with the Solicitors' Code of Conduct and any solicitor to whom we refer to the applicant(s) is an independent professional from whom you will receive impartial and confidential advice. You are free to choose another solicitor.

Use panel solicitor?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Solicitor contact name	<input type="text"/>	
Name and address of solicitor company	<input type="text"/>	
	<input type="text"/>	
	<input type="text" value="Postcode"/>	
Telephone number	<input type="text"/>	
Fax number	<input type="text"/>	
Email address	<input type="text"/>	
DX address	<input type="text"/>	

Solicitor's firms must have three or more partners.

Section 5: Buildings & Contents Insurance

Please note in all cases applicants must obtain and maintain suitable buildings cover.

Buildings insurance arrangement	Broker arranging	<input type="checkbox"/>
	Customer arranging	<input type="checkbox"/>
Broker declaration	I have the appropriate FSA permissions and am authorised to arrange insurance	<input type="checkbox"/>

Section 6: Accident, Sickness & Unemployment Insurance

We recommend that you consider taking out accident, sickness and unemployment insurance ("ASU Insurance"). Please note that it is not a requirement of your loan that such cover is in place and you are free to obtain insurance from a company of your choice.

ASU insurance arrangement

Broker arranging

Customer arranging

None

Intermediary Insurance

Is an ASU Insurance fee payable for this application?

 Yes No

Premium account

Months cover

Payable to

Section 7: Disclosure of Material Facts

This section MUST be completed by all applicants regardless of their insurance arrangements.

1. Have you, or anyone who will normally be residing with you at the property to be insured, ever been convicted of any offence (excluding motor offences) or are there any pending prosecutions? If yes, please state date and nature of conviction, length of sentence (including suspended) and/or the details of fine on the supplementary information form. You are not required to disclose any convictions that are 'spent' by virtue of the Rehabilitation of Offenders Act 1974.

 Yes No

If Yes, provide details

2. Is the property to be insured:

a) constructed of brick, stone or concrete with a slate, tiled or concrete roof and in a good state of repair?

 Yes No

b) free from signs of internal or external stepped or diagonal cracking?

 Yes No

If you answered No to any of the above, please provide details

3. Has the property to be insured:

a) ever been flooded or is the property located within 200 metres of any river or tidal waters or other watercourses?

 Yes No

b) ever been monitored for subsidence, heave or landslip, or suffered any subsidence, landslip or heave?

 Yes No

If you answered Yes to any of the above, please provide details

4. Have you, or anyone who will normally be residing with you at the property to be insured, ever had a proposal for insurance declined, renewal refused, cover terminated or special terms imposed by an insurer?

 Yes No

5. Is the property occupied as bedsits or will local authority or DSS tenants occupy the property?

 Yes No

If Yes, provide details

Disclosure

Any other facts known to you which are likely to affect acceptance of any insurance cover must be disclosed below. Should you be in any doubt about what you disclose, do not hesitate to tell us. We recommend that you keep a record (including copies of letters) for your future references, of any additional information given. Ensuring we are informed is for your own protection.

Declaration

I declare to the best of my knowledge and belief that the answers given are true and all material information as requested above has been disclosed. I understand that you will pass the information on this form and about any incident I may give details of to Insurance Database Services (IDS) from time to time so that they can make it available to other insurers. I also understand that in response to any searches you make in connection with any incident I have given you details of, IDS may pass to you information it has received from other insurers. I understand that you may ask for information from other insurers or IDS to check the answers I have provided.

Consent

I consent to Kensington Mortgage Company checking the validity of any identification document I provide to prove my identity, with the Issuing Authority of that document.

Please remember to sign		
Name of first applicant	Signed	Date
<input type="text"/>	<input type="text"/>	<input type="text"/>
Name of joint applicant	Signed	Date
<input type="text"/>	<input type="text"/>	<input type="text"/>

Section 8: Declarations

	First applicant	Joint applicant
1. Have you ever had a mortgage application declined on this or any other property?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
(If you have answered Yes, please provide further information)	<input type="text"/>	
2. Have you ever had a mortgage on any other property?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
(If you have answered Yes, please provide further information)	<input type="text"/>	
3. Have you ever had any arrears on a previous (or current) secured loan or credit agreement within the last 2 years, where the cumulative amount overdue at any point reached 3 or more monthly payments?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
(If Yes, please provide amount(s) giving dates and reasons)	<input type="text"/>	
4. Have you ever had any arrears on a previous (or current) unsecured loan or credit agreement within the last 2 years, where the cumulative amount overdue at any point reached 3 or more monthly payments?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
(If Yes, please provide amount(s) giving dates and reasons)	<input type="text"/>	
5. Has a County Court judgement or Court Decree relating to debt ever been made against any of the applicants?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
(If Yes, please provide amount(s) giving dates and reasons)	<input type="text"/>	
6. Has a High Court judgement or Court Decree relating to debt ever been made against any of the applicants?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
(If Yes, please provide amount(s) giving dates and reasons)	<input type="text"/>	

General Declarations

I declare and undertake that:-

- Information given in this application is:
 - true to the best of my knowledge and belief;
 - forms part of the terms of my mortgage; and
 - contains all the facts and information that might influence Kensington's decision to accept my application.

I undertake to notify Kensington immediately of any change to my circumstances which affects or may affect the information given prior to any mortgage being made.

I acknowledge and agree that Kensington and any person interested now, or in the future, in the loan, mortgage and other security may rely upon the truth and accuracy of the information that I have given on this form and any supporting documentation.

I declare that I have personally completed this application form, or if completed by someone else, have read and checked every answer.
- I will make all payments by direct debit. I understand that the amount that I pay each month may change or the date that I make my monthly payment may change and that in either case Kensington will give me notice in writing before this happens. On this basis, I waive the normal fourteen days BACS notice requirement.
- If there are more than one of us, then we agree and understand that our liabilities and obligations hereunder are joint and we consent to Kensington sending all communications and statements of account to only one of us unless we otherwise notify Kensington in writing. In such case we declare that either of us are entitled to disclose information about any other joint applicant and/or anyone else referred to by us.
- I authorise Kensington, upon receipt of this application and where applicable in line with Kensington's policy from time to time, to initially carry out an automated valuation at my cost. Where further inspection is required, or where an automated valuation is not applicable under Kensington's policy from time to time, Kensington is authorised to instruct a qualified valuer ("Valuer") to carry out a valuation of the property, at my cost, on which the mortgage is to be secured.
 - Automated valuation - I acknowledge and agree that neither Kensington nor the firm instructed for the automated valuation are under any liability for negligence or on any other basis whatsoever to me as purchaser in respect of the value or the state or condition of the property, and that neither Kensington nor the firm instructed for the automated valuation shall be obliged to disclose the contents of the automated valuation report to me or my representatives in any circumstances.
 - Valuation - I acknowledge and agree that neither Kensington nor the Valuer are under any liability for negligence or on any other basis whatsoever to me as purchaser in respect of the value or the state or condition of the property. I acknowledge that the inspection of the property will be confidential to Kensington and will not include a detailed survey of the structure unless specified by me. I understand that Kensington is not the agent of the Valuer and that neither Kensington nor the Valuer warrants, represents or gives any assurance to me that the statements, conclusions and opinions expressed or implied in the Valuer's report and mortgage valuation are accurate or valid and that any copy of the report will be supplied without any acceptance of responsibility by Kensington or the Valuer to me.

I acknowledge that it is recommended that I arrange a more detailed inspection of the property for my own purposes.
- I hereby authorise:
 - my solicitor to disclose to Kensington any information relevant to its decision to lend and I waive any right to claim solicitor/client confidentiality or legal privilege in respect of such information;
 - any accountant named in this application form to provide information relating to any matter stated in this mortgage application to Kensington and vice versa.
- I acknowledge and agree that Kensington, its successors in title and assigns may in due course raise finance on any mortgage that may be made to me and may:
 - transfer, assign, novate or otherwise dispose of any benefits, rights and obligations (to the extent possible in law) of such mortgages together with any collateral security provided with it;
 - enter into any contractual arrangements relating to the funding of such mortgage with any person; and/or
 - pass any information contained in this application and any supporting documentation or any other information relating to the property, the mortgage, the security for the mortgage and the history and conduct of my account to any interested or potentially interested person who may rely upon the truth and accuracy of the information contained in this application.
- I accept and agree that:
 - information given in this application, and all other information about me given by any person to Kensington or otherwise held by Kensington, may be held and retained after my account is closed; Kensington may share my information with third parties including other Kensington group companies and its parent company, Investec PLC and its associated companies; and with any insurance company and its associated companies that provide insurance services or products in connection with the mortgage;
 - information may be disclosed to any other companies trading within the Kensington Group and to other third parties, including other lenders, for the purpose of sending me details of any products or services which Kensington thinks may be of interest to me by post or by telephone.

If I agree to being contacted in this way, I should tick the relevant box:

Post Telephone

I may at any time inform Kensington in writing if I do not wish to receive future marketing literature;

 - my name and address may also be disclosed to market research organisations for the purpose of confidential market research conducted on behalf of Kensington.

If I agree to my information being shared in this way, I should tick the box ; and
- for further information on how my information is used, how you maintain the security of my information and my rights to access information you hold on me, I should write to the Data Protection Officer at Kensington.
- I acknowledge and agree that:
 - Kensington will make searches about me at credit reference agencies who will supply it with credit information;
 - credit reference agencies will record details of the credit search whether or not this application proceeds and may use credit scoring methods to assess this application. I understand that each search will be registered on my credit file(s) individually, and that a number of searches within a short period may impact on my ability to obtain credit; and
 - credit searches and other information which is provided to Kensington and/or credit reference agencies about me and those with whom I am linked financially may be used by Kensington and other companies if credit decisions are made about me, or other members of my household, and that this information may also be used for debt tracing as well as the management of my account;
- I acknowledge and agree that:
 - Kensington will make searches with credit reference agencies or other agencies to verify my identity;
 - Kensington may use different data made available by credit reference agencies, which may be taken from publicly held information such as the electoral roll and court judgements as well as non-public information relating to my credit history and data provided by fraud prevention agencies; and
 - a combination of the data referred to in b) and c) above will be used to verify my identity, and may also be used from time to time for the prevention of money laundering.
- I acknowledge and agree that to prevent or detect fraud, or to assist in verifying my identity:
 - Kensington may make searches of group records and at fraud prevention agencies who will supply them with information, and that it may also pass information to financial and other organisations involved in fraud prevention to protect themselves and their customers from theft and fraud;
 - if false or inaccurate information is provided to Kensington and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering; and
 - Kensington and other companies may use any information it receives if decisions are to be made about me (or others at my address) on credit or credit related services or motor, household, credit, life or any other insurance facilities, and that such information may also be used for tracing and claims assessment.

Further details explaining how the information held by fraud prevention agencies may be used can be obtained by writing to the Head of Compliance at Kensington.
- I have the right of access to my personal records held by credit and fraud agencies. Kensington will supply their names and addresses upon written request.
- I acknowledge and agree that where I borrow or may borrow from Kensington, it may give details of my account and how I manage it to credit reference agencies and to other third parties including other lenders. I acknowledge and agree that if I borrow and do not repay in full and on time, Kensington may tell credit reference agencies who will record the outstanding debt.
- I understand that if my application is made in joint names and Kensington searches the files of a credit reference agency, an "association" will be created with the other person(s) named within this application. Kensington or other lenders may take this financial association created between the other applicant(s) and myself into account in future applications for credit or financial services. The association will remain between us until one of us successfully applies for "disassociation" with the credit reference agencies. I understand that information held about us by credit reference agencies may be linked to records relating to one or more of my partners. I understand that for the purposes of this application I may be financially linked as my application will be assessed with reference to any "associated" records.
- I agree that Kensington may make enquiries of any person including current and previous lenders, employers, landlords, accountants, bankers, the Land Registry, HM Revenue and Customs, and the Council of Mortgage Lenders Possessions Register in the processing of this application and the administration of my account.
- I understand that any telephone calls and emails to do with my application or mortgage may be recorded and monitored for security, quality and/or training purposes.
- I acknowledge that part of the valuation fee paid by me with this application will be used for the cost of any initial assessment by Kensington of my application, and that if the application is declined or does not proceed before any valuer has been instructed, some or all of the valuation fee may not be refunded. I further acknowledge that once any valuer has been instructed, no refund of the valuation fee paid can be allowed.
- I confirm that I have been made aware of any potential arrangement fees and/or early repayment charges payable on redeeming all or part of the mortgage and any other costs in connection with this application.
- I authorise Kensington to email any documentation to the appointed intermediary. I acknowledge that Kensington may pay the appointed intermediary a fee for introducing this mortgage application to Kensington, and that the payment of such fee could prejudice the impartiality of the appointed intermediary when advising me on the mortgage.
- I agree that Kensington will keep any form of commission insurers may give it for arranging my insurance with them as a part of this mortgage.
- I authorise Kensington to add to or deduct from the advance any arrangement fee, acceptance fee, valuation fee or telegraphic transfer fee where applicable or any other fee as may be stated in the mortgage offer Key Facts Illustration.
- I accept that Kensington may withdraw, revise or cancel any mortgage offer without stating a reason.
- I acknowledge and agree that any reference to "Kensington" shall include any permitted assignees and successors in title from time to time.
- I consent to Kensington Mortgage Company checking the validity of any identification document I provide to prove my identity, with the Issuing Authority of that document.

Please check that the form has been fully completed before you sign it and that all information is accurate and correct. Incomplete or illegible applications will cause delay. By signing this application you agree that we can use your information for all the purposes referred to above.

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

Please remember to complete

I authorise Kensington or its agents to make such enquiries and take up such references as it considers necessary in relation to my/our application.

I have received and read the Key Facts Illustration (KFI) provided by..... in respect of this application.
(name of firm)

If I have applied for a self-certified mortgage I confirm my income is as stated above.

Name of first applicant	<input type="text"/>	Signed	<input type="text"/>	Date	<input type="text"/>
Name of joint applicant	<input type="text"/>	Signed	<input type="text"/>	Date	<input type="text"/>

Identity Verification Certificate

To be Completed by the Introducer

Please fully complete both sides of the form and a separate certificate for each applicant.

First applicant

Name of applicant (in full)

Date of birth

Current address

Postcode

Previous address if applicant has changed address in the last three months

Postcode

FACE - TO - FACE /NON - FACE - TO - FACE APPLICATION*

*Delete as applicable

I/WE CERTIFY THAT (please tick the box beside either Section A or Section B)

Section A:

I/We have verified the identity of the applicant and, having:

- a) seen the original documents;
- b) checked that any requiring a signature were pre-signed; and
- c) for face-to-face, confirmed that any associated photograph of the applicant bore a good likeness to the applicant; have included the relevant reference information and certified documentary evidence on/with this certificate

Please tick

Section B:

I/We have not verified the identity of the applicant for the following reason(s):

Please tick

Name of Firm Completing Certificate:

FSA Authorisation Number:

Signed

Name (BLOCK CAPITALS)

Position held

Date

Company stamp

Note that this certificate should be signed by the person who has seen the original documentary evidence.

Identity should be verified by ensuring that the customer has supplied one item from **List A** and one item from **List B**, with certified copies attached.

List A – Evidence of name

Evidence of name	Reference/ account number	Issuing authority	Place of birth	Date of birth	Date of expiry/issue	Certified copy attached. Please tick ²
Current Signed Passport or EEA Member State Identity Card		Country				<input type="checkbox"/>
UK/Foreign National Identity Card						<input type="checkbox"/>
Resident Permit issued to EEA nationals by Home Office						<input type="checkbox"/>
Current UK or EEA Photo Driving Licence ¹						<input type="checkbox"/>
Current Full UK Driving Licence (old style) ¹						<input type="checkbox"/>
Firearms/Shotgun certificate						<input type="checkbox"/>
State Pension or Benefits Book/notification letter ¹						<input type="checkbox"/>
Sub-contractors Certificate ³						<input type="checkbox"/>
Inland Revenue tax notification		Type: Tax assessment/Statement of Account/Notice of Coding* ⁴				<input type="checkbox"/>

List B – Evidence of address

Evidence of address ⁵	Reference/sort code/account number	Address (Delete as applicable*)		Date of issue	Certified copy attached. Please tick ²
Most recent mortgage statement		Name of lender	Current / Previous		<input type="checkbox"/>
Current local authority Tax Bill		Name of authority	Current / Previous		<input type="checkbox"/>
Local authority rent card or tenancy agreement		Name of authority	Current / Previous		<input type="checkbox"/>
Bank/building society/credit union statement ⁶		Name of issuer	Current / Previous		<input type="checkbox"/>
Utility bill (not mobile phone) ⁶		Name of utility	Current / Previous		<input type="checkbox"/>
Current UK/EEA Photo Driving Licence ¹			Current / Previous		<input type="checkbox"/>
Current Full UK Driving Licence (old style) ¹			Current / Previous		<input type="checkbox"/>
State Pension or Benefits Book/notification letter ¹		Issuing authority	Current / Previous		<input type="checkbox"/>

Notes

1. These items may be used to evidence address or identity but not both.
2. When attaching certified copies of the evidence please also record the relevant details on this sheet as this will help with record keeping in the event that copy documents become detached from the certificate.
3. For self-employed persons in the construction industry - tax exemption certificate with photograph (CIS4 and C156).
4. Please delete as appropriate. The document must be issued by the Inland Revenue. A P45 or P60 issued by an employer is not acceptable for this purpose.
5. The previous address should also be verified if the applicant has been at the current address for less than 3 months.
6. These items must not be more than 3 months old.

Identity Verification Certificate

To be Completed by the Introducer

Please fully complete both sides of the form and a separate certificate for each applicant.

Joint applicant

Name of applicant (in full)	<input type="text"/>
Date of birth	<input type="text"/>
Current address	<input type="text"/>
	<input type="text" value="Postcode"/>
Previous address if applicant has changed address in the last three months	<input type="text"/>
	<input type="text" value="Postcode"/>

FACE - TO - FACE / NON - FACE - TO - FACE APPLICATION*

*Delete as applicable

I/WE CERTIFY THAT (please tick the box beside either Section A or Section B)

Section A:

I/We have verified the identity of the applicant and, having:

- a) seen the original documents;
- b) checked that any requiring a signature were pre-signed; and
- c) for face-to-face, confirmed that any associated photograph of the applicant bore a good likeness to the applicant; have included the relevant reference information and certified documentary evidence on/with this certificate

Please tick

Section B:

I/We have not verified the identity of the applicant for the following reason(s):

Please tick

Name of Firm Completing Certificate:	<input type="text"/>	
FSA Authorisation Number:	<input type="text"/>	
Signed	<input type="text"/>	Company stamp <input type="text"/>
Name (BLOCK CAPITALS)	<input type="text"/>	
Position held	<input type="text"/>	
Date	<input type="text"/>	

Note that this certificate should be signed by the person who has seen the original documentary evidence.

Identity should be verified by ensuring that the customer has supplied one item from **List A** and one item from **List B**, with certified copies attached.

List A – Evidence of name

Evidence of name	Reference/ account number	Issuing authority	Place of birth	Date of birth	Date of expiry/issue	Certified copy attached. Please tick ²
Current Signed Passport or EEA Member State Identity Card		Country				<input type="checkbox"/>
UK/Foreign National Identity Card						<input type="checkbox"/>
Resident Permit issued to EEA nationals by Home Office						<input type="checkbox"/>
Current UK or EEA Photo Driving Licence ¹						<input type="checkbox"/>
Current Full UK Driving Licence (old style) ¹						<input type="checkbox"/>
Firearms/Shotgun certificate						<input type="checkbox"/>
State Pension or Benefits Book/notification letter ¹						<input type="checkbox"/>
Sub-contractors Certificate ³						<input type="checkbox"/>
Inland Revenue tax notification		Type: Tax assessment/Statement of Account/Notice of Coding* ⁴				<input type="checkbox"/>

List B – Evidence of address

Evidence of address ⁵	Reference/sort code/account number	Address (Delete as applicable*)		Date of issue	Certified copy attached. Please tick ²
Most recent mortgage statement		Name of lender	Current / Previous		<input type="checkbox"/>
Current local authority Tax Bill		Name of authority	Current / Previous		<input type="checkbox"/>
Local authority rent card or tenancy agreement		Name of authority	Current / Previous		<input type="checkbox"/>
Bank/building society/ credit union statement ⁶		Name of issuer	Current / Previous		<input type="checkbox"/>
Utility bill (not mobile phone) ⁶		Name of utility	Current / Previous		<input type="checkbox"/>
Current UK/EEA Photo Driving Licence ¹			Current / Previous		<input type="checkbox"/>
Current Full UK Driving Licence (old style) ¹			Current / Previous		<input type="checkbox"/>
State Pension or Benefits Book/notification letter ¹		Issuing authority	Current / Previous		<input type="checkbox"/>

Notes

1. These items may be used to evidence address or identity but not both.
2. When attaching certified copies of the evidence please also record the relevant details on this sheet as this will help with record keeping in the event that copy documents become detached from the certificate.
3. For self-employed persons in the construction industry - tax exemption certificate with photograph (CIS4 and C156).
4. Please delete as appropriate. The document must be issued by the Inland Revenue. A P45 or P60 issued by an employer is not acceptable for this purpose.
5. The previous address should also be verified if the applicant has been at the current address for less than 3 months.
6. These items must not be more than 3 months old.

Instruction to your Bank or Building Society to pay by Direct Debit

Please fill in the whole form using a ball point pen and send to:

**KENSINGTON
READING INTERNATIONAL BUSINESS PARK,
BASINGSTOKE ROAD, READING,
RG2 6DB**

Name(s) of Account Holder(s)

Bank or Building Society Account Number

Branch Sort Code

 – –

Name and full postal address of your Bank or Building Society

To the Manager Bank/Building Society

Address

Postcode

Service User Number

4	3	3	6	6	6
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Reference – Mortgage Account Number

Instruction to your Bank or Building Society

Please pay Kensington Direct Debits from the account detailed on this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Kensington and, if so, details will be passed electronically to my Bank/Building Society.

Signature (1)

Signature (2)

Date

**Banks and Building Societies may not accept
Direct Debit Instructions for some types of account.**

This guarantee should be detached and retained by the Payer.

The Direct Debit Guarantee



- This Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society.
- If the amounts to be paid or the payment date change, Kensington will notify you 10 working days in advance of your account being debited or as otherwise agreed.
- If an error is made by Kensington or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us.

Credit & Debit Card Details

Please complete this form to allow Kensington to collect payment of your valuation fee. Please note the application will not be processed until this information is received.

Reference number	<input type="text"/>
Applicant(s) name	<input type="text"/>
Card type (Visa, Mastercard, Maestro, Delta)	<input type="text"/>
Card number	<input type="text"/>
Name on card	<input type="text"/>
Issue number (If applicable)	<input type="text"/>
Start date	<input type="text"/>
Expiry date	<input type="text"/>
Do you authorise Kensington to collect payment and instruct the valuation?	<input type="checkbox"/> Yes <input type="checkbox"/> No

Please DO NOT supply the 3 digit security code (on the back of the card) on this form. We will contact you by phone to obtain this before taking the payment.

Name of first applicant	<input type="text"/>	Signed	<input type="text"/>	Date	<input type="text"/>
Name of joint applicant	<input type="text"/>	Signed	<input type="text"/>	Date	<input type="text"/>

Please fax your fully completed form to our New Business Operations centre on 08444 99 00 22.



Kensington and Kensington Mortgages are trading names of Kensington Mortgage Company Limited (registered in England No. 3049877), Kensington Mortgages Limited (registered in England No. 2992219), Battersea Park Mortgage Funding Limited (registered in England No. 3530410), Finsbury Park Mortgage Funding Limited (registered in England No. 3437350), Green Park Mortgage Funding Limited (registered in England No. 3007549), Hyde Park Mortgage Funding Limited (registered in England No. 3007536), Richmond Park Mortgage Funding Limited (registered in England No. 3597946) and St. James's Park Mortgage Funding Limited (registered in England No. 3261513). All these companies have their registered address at 2 Gresham Street, London EC2V 7QP. Kensington Mortgage Company Limited is authorised and regulated by the Financial Services Authority (Firm Reference No. 310336).

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



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