|  |
| --- |
| **Please complete all sections in black ink and capital letters to ensure we can review your case quickly. For sections that are not relevant, mark with 'N/A'. Please note we are unable to accept incomplete forms or forms completed in pencil or marked with correction fluid.** |
| * **Has any applicant(s) or related person ever lived in the property?**
 | [ ]  Yes [ ]  No |
| * **Was the property inherited or gifted?**
 | [ ]  Yes [ ]  No |
| **lf the answer is 'yes' to either of these questions, your mortgage is classed as a Consumer Buy To Let and lnterBay is unable to proceed with your application. Please contact your BDM for assistance.** |

**1. InterBay Broker/Partner details**

All introducers involved in the transaction need to be listed here

|  |  |  |  |
| --- | --- | --- | --- |
| Key Partner name  |       | Company name  |       |
| Telephone number  |       | Mobile  |       |
| Email  |       | Fax  |       |
| InterBay Loan Manager |       |  |  |

Other introducer details (1)

|  |  |  |  |
| --- | --- | --- | --- |
| Introducer name  |       | Company name  |       |
| Telephone number  |       | Email  |       |

Other introducer details (2)

|  |  |  |  |
| --- | --- | --- | --- |
| Introducer name  |       | Company name  |       |
| Telephone number  |       | Email  |       |

**2. Applicant details**

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

|  |  |  |  |
| --- | --- | --- | --- |
| Title  |       | Title  |       |
| First name  |       | First name  |       |
| Middle name  |       | Middle name  |       |
| Surname  |       | Surname  |       |
| Any previous name  |       | Any previous name  |       |
| Marital status  |       | Marital status  |       |
| Date of birth  |       | Date of birth  |       |
| Current home address |       | Current home address |       |
| Town |       | Town |       |
| County |       | County |       |
| Country |       | Country |       |
| Postcode |       | Postcode |       |
| Number of years at address |       | Number of years at address  |       |
| Home telephone number  |       | Home telephone number  |       |
| Work telephone number  |       | Work telephone number  |       |
| Fax  |       | Fax  |       |
| Mobile  |       | Mobile  |       |
| Email  |       | Email  |       |
| National Insurance number  |       | National Insurance number  |       |

**If number of years at current address is less than 3, please provide previous 3 years’ address history**

|  |  |  |  |
| --- | --- | --- | --- |
| Previous address |       | Previous address |       |
| Town |       | Town |       |
| County |       | County |       |
| Country |       | Country |       |
| Postcode |       | Postcode |       |
| Years at address  |       | Years at address  |       |

**3. Limited company details if applicable**

|  |  |  |  |
| --- | --- | --- | --- |
| Limited company name  |       | Company secretary name  |       |
| Company number  |       | Date of incorporation  |       |
| Accounts type |       | Company status  |       |
| Registered office address |       | Postcode |       |
| **List of directors** |  |  |  |
| Name |       | Percentage of shares held |       |
| Name |       | Percentage of shares held |       |
| Name |       | Percentage of shares held |       |

**4. Credit history**

**Please complete these questions on a personal and business basis**

|  |  |
| --- | --- |
| **Applicant 1** | **Applicant 2** |
| 1. Are there any outstanding judgements against you or your business?
 | [ ] Yes [ ] No | 1. Are there any outstanding judgements against you or your business?
 | [ ] Yes [ ] No |
| **If yes** Amount | £      | **If yes** Amount | £      |
| Date |       | Date |       |
| Satisfied? | [ ] Yes [ ] No | Satisfied? | [ ] Yes [ ] No |
| 1. Have you been subject to an Individual Voluntary Arrangement (IVA) or Company Voluntary Arrangement (CVA)?
 | [ ]  Yes [ ] No | 1. Have you been subject to an Individual Voluntary Arrangement (IVA) or Company Voluntary Arrangement (CVA)?
 | [ ]  Yes [ ] No |
| 1. Have you or your business been declared bankrupt in the past 3 years?
 | [ ]  Yes [ ] No | 1. Have you or your business been declared bankrupt in the past 3 years?
 | [ ]  Yes [ ] No |
| 1. Have you had any property repossessed in the past 3 years?
 | [ ]  Yes [ ] No | 1. Have you had any property repossessed in the past 3 years?
 | [ ]  Yes [ ] No |
| 1. Are you or your business party to any legal action?
 | [ ]  Yes [ ] No | 1. Are you or your business party to any legal action?
 | [ ]  Yes [ ] No |
| 1. Have you directly or indirectly been obligated on any loan which resulted in the sale, seizure, repossession, transfer of title in lieu of repossession or judgement?
 | [ ]  Yes [ ] No | 1. Have you directly or indirectly been obligated on any loan which resulted in the sale, seizure, repossession, transfer of title in lieu of repossession or judgement?
 | [ ]  Yes [ ] No |
| 1. Do you or your business currently have any defaulted debt, loan, mortgage, financial obligation, bond, or loan guarantee in favour of the government or public authority?
 | [ ]  Yes [ ] No | 1. Do you or your business currently have any defaulted debt, loan, mortgage, financial obligation, bond, or loan guarantee in favour of the government or public authority?
 | [ ]  Yes [ ] No |
| 1. Have you or the business ever made arrangements with creditors to repay a reduced amount in full settlement of debt including a Company Voluntary Arrangement (CVA)?
 | [ ]  Yes [ ] No | 1. Have you or the business ever made arrangements with creditors to repay a reduced amount in full settlement of debt including a Company Voluntary Arrangement (CVA)?
 | [ ]  Yes [ ] No |
| 1. Are you a guarantor on any loans?
 | [ ]  Yes [ ] No | 1. Are you a guarantor on any loans?
 | [ ]  Yes [ ] No |
| 1. Have you had an ownership interest in a commercial property in the past 3 years? **If no go to question m**
 | [ ]  Yes [ ] No | 1. Have you had an ownership interest in a commercial property in the past 3 years? **If no go to question m**
 | [ ]  Yes [ ] No |
| 1. What type of property do/did you own?
 |       | 1. What type of property do/did you own?
 |       |
| 1. What interest do/did you have in the property?
 |       | 1. What interest do/did you have in the property?
 |       |
| 1. Do you have any criminal convictions?
 | [ ]  Yes [ ] No | 1. Do you have any criminal convictions?
 | [ ]  Yes [ ] No |

**If you have answered yes to any question above, please provide further information here:**

|  |  |
| --- | --- |
| Question | Information |
|       |       |
|       |       |
|       |       |

**5. Employment details**

**If the applicant is to remain in current employment or self-employment, please complete the following**

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

|  |  |
| --- | --- |
| [ ]  Employed | [ ]  Self-employed |
| [ ]  Unemployed | [ ]  Retired |

 |

|  |  |
| --- | --- |
| [ ]  Employed | [ ]  Self-employed |
| [ ]  Unemployed | [ ]  Retired |

 |
| Employer or business name  |       | Employer or business name  |       |
| Occupation/sector  |       | Occupation/sector  |       |
| Business address |       | Business address |       |
| Postcode |       | Postcode |       |
| Employment start date  |       | Employment start date  |       |
| Basic gross income (per annum)  | £      | Basic gross income (per annum)  | £      |
| **If less than 3 years at current employment please complete the following** |
| Former employer  |       | Former employer  |       |
| Former employer telephone number  |       | Former employer telephone number  |       |
| Employment start date  |       | Employment start date  |       |
| Employment end date  |       | Employment end date  |       |
| Occupation/sector  |       | Occupation/sector  |       |

**Sector experience relevant to this application**

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

**(minimum of 2 years at a managerial level)**

**If the applicant is purchasing or starting a new business, please complete the following**

|  |  |
| --- | --- |
| **Applicant 1** | **Applicant 2** |
| Name of business |       | Name of business |       |
| Nature of business  |       | Nature of business  |       |
| Business address |       | Business address |       |
| Postcode |       | Postcode |       |
| Projected gross income (per annum)  | £      | Projected gross income (per annum)  | £      |
| Total projected expenses  | £      | Total projected expenses  | £      |

**Other income**

|  |  |
| --- | --- |
| **Applicant 1** | **Applicant 2** |
| Tax credits (per annum)  | £      | Tax credits (per annum)  | £      |
| Child benefit (per annum)  | £      | Child benefit (per annum)  | £      |
| Pension (per annum)  | £      | Pension (per annum)  | £      |
| Other annual income  | £      | Other annual income  | £      |

**6. Security details – the property that you are purchasing or raising finance against**

|  |  |
| --- | --- |
| Security address  |       |
| Town |       |
| County  |       |
| Country  |       |
| Postcode |       |
| Property type  |       |
| Tenure | [ ]  Freehold [ ]  Leasehold | If leasehold remaining term  |       |
|  |  | (Leasehold - must have 65 years remaining at the end of the proposed mortgage term) |
| Do you own the freehold or any shares in the freehold directly via a management company? | [ ]  Yes [ ]  No |
| Ground rent (per annum)  | £       | Service charge (per annum) | £      |
| Ground rent arrears | £      | Service charge arrears | £      |
| Mortgage(s) on this property? (remortgage only) | [ ]  Yes [ ]  No |
| **If yes**, lender(s) |       |
| **If yes**, amount(s) |       |
| Will the applicant(s) be living in the property upon completion of the mortgage advance? | [ ]  Yes [ ]  No |
| **Important note: If the subject property is used as the applicant(s) main residence (or that of a direct relative – spouse, common law partner, sibling, partner, child, grandchild, or grandparent) this element of the property must comprise of less than 40% of the total property area.** |
| Will anyone over the age of 15 who does not pay rent be living in the property upon completion? | [ ]  Yes [ ]  No |
| **If yes**, please provide details:

|  |  |  |
| --- | --- | --- |
| **Name** | **Date of birth** | **Relationship** |
|  |  |  |
|  |  |  |
|  |  |  |

 |
| Will any residential and/or commercial element of the property be let?**If yes**, please complete the Rent Roll form and provide copies of the commercial agreements only to the valuer and InterBay. | [ ]  Yes [ ]  No |
| Will the applicant(s) be trading from the property? | [ ]  Yes [ ]  No |
| Current property use | Proposed property use |
| Basement  |       | Basement  |       |
| Ground floor  |       | Ground floor  |       |
| First floor  |       | First floor  |       |
| Second floor  |       | Second floor  |       |
| Other  |       | Other  |       |

|  |
| --- |
| **Any other relevant information** |
|  |

**7. Property details**

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

**Current residential property**

|  |  |  |  |
| --- | --- | --- | --- |
|  | [ ]  Own [ ]  Rent |  | [ ]  Own [ ]  Rent |
| Value  | £      | Value  | £      |
| Lender  |       | Lender  |       |
| Current balance  | £      | Current balance  | £      |
| Monthly payment  | £      | Monthly payment  | £      |
| Arrears balance  | £      | Arrears balance  | £      |

**Other residential property**

|  |  |  |  |
| --- | --- | --- | --- |
|  | [ ]  Own [ ]  Rent |  | [ ]  Own [ ]  Rent |
| Address  |       | Address  |       |
| Value  | £      | Value  | £      |
| Lender  |       | Lender  |       |
| Current balance  | £      | Current balance  | £      |
| Monthly payment  | £      | Monthly payment  | £      |
| Arrears balance  | £      | Arrears balance  | £      |
| Net rental income | £      | Net rental income | £      |

**Other residential property**

|  |  |  |  |
| --- | --- | --- | --- |
|  | [ ]  Own [ ]  Rent |  | [ ]  Own [ ]  Rent |
| Address  |       | Address  |       |
| Value  | £      | Value  | £      |
| Lender  |       | Lender  |       |
| Current balance  | £      | Current balance  | £      |
| Monthly payment  | £      | Monthly payment  | £      |
| Arrears balance  | £      | Arrears balance  | £      |
| Net rental income | £      | Net rental income | £      |

**Commercial property**

|  |  |  |  |
| --- | --- | --- | --- |
|  | [ ]  Own [ ]  Rent |  | [ ]  Own [ ]  Rent |
| Address  |       | Address  |       |
| Value  | £      | Value  | £      |
| Lender  |       | Lender  |       |
| Current balance  | £      | Current balance  | £      |
| Monthly payment  | £      | Monthly payment  | £      |
| Arrears balance  | £      | Arrears balance  | £      |
| Net rental income | £      | Net rental income | £      |

**Other commercial property**

|  |  |  |  |
| --- | --- | --- | --- |
|  | [ ]  Own [ ]  Rent |  | [ ]  Own [ ]  Rent |
| Address  |       | Address  |       |
| Value  | £      | Value  | £      |
| Lender  |       | Lender  |       |
| Current balance  | £      | Current balance  | £      |
| Monthly payment  | £      | Monthly payment  | £      |
| Arrears balance  | £      | Arrears balance  | £      |
| Net rental income | £      | Net rental income | £      |

**Overseas property**

|  |  |  |  |
| --- | --- | --- | --- |
|  | [ ]  Own [ ]  Rent |  | [ ]  Own [ ]  Rent |
| Address  |       | Address  |       |
| Value  | £      | Value  | £      |
| Lender  |       | Lender  |       |
| Current balance  | £      | Current balance  | £      |
| Monthly payment  | £      | Monthly payment  | £      |
| Arrears balance  | £      | Arrears balance  | £      |
| Net rental income | £      | Net rental income | £      |

**8. Commitments**

|  |  |  |
| --- | --- | --- |
| **Applicant 1** | **Applicant 2** | **Joint** |
| **a) Loans** |
| Company  |       | Company  |       | Company  |       |
| Balance  | £      | Balance  | £      | Balance  | £      |
| Monthly payment  | £      | Monthly payment  | £      | Monthly payment  | £      |
| Remaining term  |       | Remaining term  |       | Remaining term  |       |
| Company  |       | Company  |       | Company  |       |
| Balance  | £      | Balance  | £      | Balance  | £      |
| Monthly payment  | £      | Monthly payment  | £      | Monthly payment  | £      |
| Remaining term  |       | Remaining term  |       | Remaining term  |       |
| Company  |       | Company  |       | Company  |       |
| Balance  | £      | Balance  | £      | Balance  | £      |
| Monthly payment  | £      | Monthly payment  | £      | Monthly payment  | £      |
| Remaining term  |       | Remaining term  |       | Remaining term  |       |
|  |
| **b) Credit cards**  |
| Company  |       | Company  |       | Company  |       |
| Balance  | £      | Balance  | £      | Balance  | £      |
| Monthly payment  | £      | Monthly payment  | £      | Monthly payment  | £      |
| Company  |       | Company  |       | Company  |       |
| Balance  | £      | Balance  | £      | Balance  | £      |
| Monthly payment  | £      | Monthly payment  | £      | Monthly payment  | £      |
| Company  |       | Company  |       | Company  |       |
| Balance  | £      | Balance  | £      | Balance  | £      |
| Monthly payment  | £      | Monthly payment  | £      | Monthly payment  | £      |
|  |
| **c) Utility bills - electricity/gas/water/telephone** |
| Total monthly payment  | £      | Total monthly payment  | £      | Total monthly payment  | £      |
|  |
| **d) Other outgoings**  |
| Food | £      | Food | £      | Food | £      |
| Child care  | £      | Child care  | £      | Child care  | £      |
| Fuel  | £      | Fuel  | £      | Fuel  | £      |
| Insurance  | £      | Insurance  | £      | Insurance  | £      |
| Social  | £      | Social  | £      | Social  | £      |
| Clothing  | £      | Clothing  | £      | Clothing  | £      |
| Other regular expenses  | £      | Other regular expenses  | £      | Other regular expenses  | £      |
| **Total of all commitments** **(sections a to d)** | **£** | **Total of all commitments** **(sections a to d)** | **£** | **Total of all commitments** **(sections a to d)** | **£** |

**9. Assets**

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

**Business assets (eg company vehicle/machinery/fixtures & fittings)**

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Type  |       | Value  |       | Type  |       | Value  |       | Type  |       | Value  |       |
| Type  |       | Value  |       | Type  |       | Value  |       | Type  |       | Value  |       |
| Type  |       | Value  |       | Type  |       | Value  |       | Type  |       | Value  |       |
| Type  |       | Value  |       | Type  |       | Value  |       | Type  |       | Value  |       |

**Personal assets – only applicable if over £5,000**

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Type  |       | Value  |       | Type  |       | Value  |       | Type  |       | Value  |       |
| Type  |       | Value  |       | Type  |       | Value  |       | Type  |       | Value  |       |
| Type  |       | Value  |       | Type  |       | Value  |       | Type  |       | Value  |       |
| Type  |       | Value  |       | Type  |       | Value  |       | Type  |       | Value  |       |

**10. Loan details**

**Purchase – only complete this section if purchase**

|  |  |  |  |
| --- | --- | --- | --- |
| Purchase price  | £      | Current estimated value  | £      |
| **Type of sale** |
| [ ]  Private | [ ]  Purchase from a relative | [ ] Purchase from a builder | [ ] Purchase from landlord or tenant |
| Are you connected/associated to the vendor in any way? | [ ] Yes [ ]  No | **If yes,** please provide details |  |
| Is there any discount, cash payment or incentive in respect of this purchase? | **[ ]** Yes [ ] No | **If yes,** please provide details |  |
| Deposit amount  | £      | Deposit type  |       | Deposit source  |       | If deposit is a loan, monthly payment  | £      |

**Remortgage - only complete this section if remortgage**

|  |  |  |  |
| --- | --- | --- | --- |
| Date property originally purchased |       | Original purchase price paid | £      |

Existing mortgage(s) on subject property

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Mortgage lender |       | Mortgage lender  |       | Mortgage lender  |       |
| Account name(s)  |       | Account name(s)  |       | Account name(s)  |       |
| Account number |       | Account number  |       | Account number  |       |
| Loan amount remaining  |       | Loan amount remaining  |       | Loan amount remaining  |       |
| Monthly repayment  |       | Monthly repayment  |       | Monthly repayment  |       |
| Name(s) on title  |       | Name(s) on title  |       | Name(s) on title  |       |

**Remortgage purpose – please complete all sections that are applicable**

(i) Debt consolidation

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Company  |       | Monthly payment  |       | Balance  |       |
| Company  |       | Monthly payment  |       | Balance  |       |
| Company  |       | Monthly payment  |       | Balance  |       |

(ii) Property improvements (please attach quotes for work to be carried out)

|  |
| --- |
| Details  |
|       |
| Cost  | £      | Estimated timescale  |       |

(iii) Other - please provide details of how funds will be used

|  |
| --- |
|       |

**11. Solicitor details**

**Solicitors must be registered with the Law Society. Please note Licensed Conveyancers are not acceptable.**

**Purchase application**

You will be required to instruct your own solicitors or you can use InterBay panel solicitors.

Please select below

**[ ]  Own solicitors**

**[ ]  InterBay panel solicitors**

**Remortgage application**

InterBay does not require you to have a solicitor for Remortgage applications unless the applicant is 65 and over or the application is a limited company. You have the option to proceed with or without solicitors acting on your behalf.

In order to proceed unrepresented the application must be the following:

* Remortgage only
* Not available to Refurb or Development products
* In a personal name not a Limited Company
* Applicant must be under the age of 65
* Name on the clients ID must accurately match the Land Registry
* Freehold property only
* No restrictions on the title
* Not a Transfer of Equity (on or off)
* Current lender must be CML compliant

If you would like to proceed without solicitors please tick the box below.

**[ ]  I would like to proceed without a solicitor acting on my behalf**

If you would like to proceed using one of InterBay’s panel solicitors please tick the box below.

**[ ]  I would like to proceed using one of InterBay’s panel solicitors**

If you would like to proceed using your own solicitors please tick the box below.

**[ ]  I would like to proceed using my own solicitors**

**If you are using your own solicitors please complete the following section**

|  |  |
| --- | --- |
| Company name  |       |
| Solicitor’s name  |       |
| Telephone number  |       |
| Email  |       |
| Address |       |
| County  |       |
| Country  |       |
| Postcode |       |

**12. Accountant’s details**

|  |  |
| --- | --- |
| Company name  |       |
| Accountant’s name  |       |
| Telephone number  |       |
| Email  |       |
| Address |       |
| County  |       |
| Country  |       |
| Postcode |       |

**13. Broker fee deduction**

By signing this declaration you acknowledge that we will pay a fee detailed below directly to your mortgage broker on completion. The broker fee will be deducted from the mortgage advance.

|  |  |  |  |
| --- | --- | --- | --- |
| **Broker name** |       | **A fee amounting to**  | £      |

Signed on behalf of all borrowers

|  |  |  |  |
| --- | --- | --- | --- |
| Signature  |  | Date  |  |
| Print name  |  |  |  |

You understand that if your broker is not the intermediary who submitted the application to InterBay, that we will pay any broker fee to the submitting intermediary for onward distribution to your broker. You also understand that it is not a condition of the advance that any broker fees are payable and any broker fee is a matter for agreement between you and your broker. Your broker will be acting as your agent.

**14. Acknowledgement and agreement**

I/We acknowledge and agree that: (1) the loan requested by this application will be secured by a good and valid first legal charge on the property described herein; (2) the property will not be used for any illegal or prohibited purpose or use; (3) occupation of the property will be as described above; (4) InterBay (the Lender), its agents, successors and assigns will rely on the information contained in this application and I/we have a continuing obligation to amend and/or supplement the information provided in the application if any of the material facts which I/we have represented herein should change prior to completion; (5) ownership of the loan may be transferred to a successor or assign of the Lender and administration for the loan account may be transferred to an agent, successor or assign of the Lender, in each case without further consent of or notice to me/us; (6) the Lender, its agents, successors and assigns make no representations, warranties or conditions, expressed or implied, statutory or otherwise, to the Borrower(s) regarding the property or the value of the property. I/We warrant and confirm that the information provided in this application is true and correct and I/we understand that it is being used to determine my/our credit responsibility.

I/We authorise the Lender, its agents, successors, affiliates and assigns (collectively, “you”) to collect, use and disclose credit reports as well as contact, employment and financial information about me/us for the purposes of evaluating this application, determining my/our creditworthiness, administering, managing or insuring the requested loan, securitising or otherwise selling or assigning your interest in the requested loan or any part thereof, and any other purposes required or permitted by law. You may collect this information from me/us and/or from credit bureaus, credit reporting agencies, banks and other financial institutions, your own affiliates and their professional advisers, debt collection agencies, other Lenders (other than banks), regulatory, tax and prosecuting authorities, my/our accountant and other financial advisers, my/our employer, my/our past and existing transactions with you and your affiliates and non-affiliated third parties with whom I/we have financial dealings. You may disclose this information to credit bureaus, credit reporting agencies, banks and other financial institutions. I/We acknowledge that in order to prevent or detect fraud, or to assist you in verifying my identity, you will make searches of records held by you, your service providers, appointed representatives, related entities or any subsidiary, holding company or affiliate (from time to time) of any entity named in this application (the “OneSavings Bank plc Group”).

 I/We acknowledge that OneSavings Bank plc Group will check and record my details with fraud prevention agencies. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud preventions agencies. Law enforcement agencies may access and use this information. The OneSavings Bank Plc Group will search for similar applications made by me/us to other lenders and, if fraud is suspected, other relevant details will be shared with those lenders. This information may also be used by other entities making financial and credit related decisions about me/us or in connection with any existing accounts for the purposes of detecting and preventing fraud.

I/We acknowledge that you and other organisations may also access and use this information to prevent fraud and money laundering, for example, when: (1) checking details on applications for credit and credit related or other facilities; (2) managing credit and credit related accounts or facilities; (3) recovering debt; (4) checking details on proposals and claims for all types of insurance; and (5) checking details of job applicants and employees.

If I/we wish to receive details of the relevant fraud prevention agencies I/we may write to the Compliance Department at InterBay Commercial, PO Box 706, Fareham, Hampshire, PO14 9PS.

I/We agree that you may transfer the information provided in this form and the transactional information associated with it, which may include “personal data” as defined in the Data Protection Act 1998 (the “Act”) outside the European Economic Area, subject to the condition that you will not transfer my/our data outside the European Economic Area unless the country or territory to which such personal data are transferred ensures an adequate level of protection for the rights and freedoms of “data subjects” (as the term is defined in the Act) in relation to the processing of personal data, for the purposes of collecting payments, administering and enforcing the terms of the Loan. I/We also represent that I/we have obtained the appropriate consent from any other individual whose personal data is being provided hereunder for his or her personal data to be processed in the manner set out in this section. If you insure and/or securitise, sell or assign the loan requested by this mortgage application, I/we agree that the insurer and purchaser may obtain a credit report as well as contact, employment and financial information about whether to provide insurance or purchase the requested loan, providing and managing such insurance, and any other purposes required or permitted by law.

“Sensitive personal data” as defined in the Act is personal data about an individual's racial or ethnic origin, political opinions, religious beliefs, trade union membership, physical or mental health, sex life, details of the commission or alleged commission of any offence and any court proceedings relating to the commission of an offence. Should you wish to hold, use and retain such data about me/us, you shall only do so with my/our explicit consent and otherwise in keeping with the conditions set out in the Act and the guidelines of the Information Commissioner’s Office. By completing and signing this application, I/we consent to the collection, use and disclosure of my/our personal data as outlined herein and as required or permitted by law such as to collect debt owing to you.

If I/we wish to access any of my/our personal data held by you or to correct any inaccurate personal information held by you, I/we may write to the Data Protection Officer, InterBay Funding Ltd, PO Box 706, Fareham, Hampshire PO14 9PS.

I/We, the undersigned, have read and agree with the above terms.

**Applicant 1 ­– signature and name of limited company if appropriate**

|  |  |  |  |
| --- | --- | --- | --- |
| **Signature** |  | **Date** |      /     /      |

|  |  |  |  |
| --- | --- | --- | --- |
| **Print name** |       | **Company name** |       |

**Applicant 2 – signature and name of limited company if appropriate**

|  |  |  |  |
| --- | --- | --- | --- |
| **Signature** |  | **Date** |      /     /      |

|  |  |  |  |
| --- | --- | --- | --- |
| **Print name** |       | **Company name** |       |

I/We authorise our existing lenders to provide InterBay or its solicitors with redemption figures and/or title documents upon their request.

**Applicant 1 – signature and name of limited company if appropriate**

|  |  |  |  |
| --- | --- | --- | --- |
| **Signature** |  | **Date** |      /     /      |

|  |  |  |  |
| --- | --- | --- | --- |
| **Print name** |       | **Company name** |       |

**Applicant 2 – signature and name of limited company if appropriate**

|  |  |  |  |
| --- | --- | --- | --- |
| **Signature** |  | **Date** |      /     /      |

|  |  |  |  |
| --- | --- | --- | --- |
| **Print name** |       | **Company name** |       |