



Kensington

**APPLICATION  
DATA CAPTURE  
FORM**

**LENDING  
FOR REAL LIFE**

If this document contains personal information,  
please destroy it when it is no longer needed.

## Section 1: Intermediary Details

Intermediary full name		
Date of birth	/	/
Intermediary firm name		
FCA number		
Intermediary reference		
What level of advice is given?	Advised <input type="checkbox"/>	Non advised <input type="checkbox"/>
Have the applicants accepted advice?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Where advice has been rejected by the applicant(s), their explicit consent must always be obtained to proceed on an execution only basis. Furthermore, the applicant(s) must be informed of the consequences of not receiving advice.		
Reason advice not accepted		
Is the application being submitted via a mortgage club?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Name of mortgage club		
Broker Fee		

## Section 2: Intermediary & Application Declaration

Intermediary Declaration	
I confirm that I am authorised to conduct mortgage business on behalf of	(Firm name)
I can confirm that either: a) I am an intermediary and I have verified the identity of the applicant(s) and spoken directly with them prior to submission of this information and that the applicant has authorised me to submit the information on their behalf; or b) I am a packager and I have received verification of identity documents of the applicant(s) from the intermediary and that the intermediary has spoken directly with the applicant(s) prior to submission of this information and that the applicant(s) has/have authorised me to submit this information on his/her/their behalf.	Yes <input type="checkbox"/> No <input type="checkbox"/>
Application Declaration	
Is there any reason that the property would be unacceptable to us?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Is there any reason that the loan application would be unacceptable to us?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Could any of the applicants be considered credit impaired? (Our property exclusions, lending and product exclusions can be viewed on our website.)	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have any of the applicants:	
Declared a conviction?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Previously been declined credit or insurance?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Missed payments on a credit or tenancy agreement?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Been declared bankrupt?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Entered into an individual voluntary arrangement?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Had a County Court judgement, High Court judgement or Court Decree made against them?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Had a previous property repossessed?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If you have answered 'yes' to any of the questions above, please provide any additional information you feel that is relevant to this enquiry.	

## Section 3: Loan Details

Loan purpose	Purchase <input type="checkbox"/> Remortgage <input type="checkbox"/>	
Type of loan		
Estimated value/ Purchase price	£	
Loan amount	£	
Anticipated monthly rental income	£ (For buy to let applications only)	
Term	years	
Repayment type		
Interest only amount	£	
Will the applicant(s) or their immediate family occupy 40% (or more) of the property?	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Discounted purchase price	£	
Selling price of current property (if applicable)	£	

## Section 4: Applicant Details

Number of applicants One  Two

	First applicant (Person earning the higher income)					Joint applicant				
Title										
First and middle names										
Surname										
Date of birth	/		/			/		/		
Expected retirement age										
Number of dependants										
Dependant 1 D.O.B:	Dependant 2 D.O.B:			Dependant 3 D.O.B:			Dependant 4 D.O.B:			
Right to reside in the UK?	Yes <input type="checkbox"/>		No <input type="checkbox"/>			Yes <input type="checkbox"/>		No <input type="checkbox"/>		
Length of residency in the UK?	Months		Years		From birth	Months		Years		From birth
Home telephone number										
First time buyer	Yes <input type="checkbox"/>		No <input type="checkbox"/>			Yes <input type="checkbox"/>		No <input type="checkbox"/>		
When did you last own a property?										
Has the applicant ever been known by another name	Yes <input type="checkbox"/>		No <input type="checkbox"/>			Yes <input type="checkbox"/>		No <input type="checkbox"/>		
If Yes: (If the client(s) has had any further previous names these will need to be included in the details on the additional information attached to the back of this form.)										
Title										
First and middle names										
Surname										

## Section 5: Applicant Address History

		First applicant (Person earning the higher income)		Joint applicant	
<b>Current Address</b>					
Residential status					
From	/	To	/	/	To /
Current address	Postcode			Postcode	
<b>Previous Address</b>	(If the client(s) has had any further previous addresses within the last three years, these will need to be included in the details on the additional information attached to the back of this form.)				
Residential status					
From	/	To	/	/	To /
Previous address	Postcode			Postcode	

## Section 6: Applicant Income

Is the applicant(s) aware of any future changes to their circumstances that would materially impact their ability to repay the mortgage, for example redundancy, early retirement or a significant financial commitment that is due during the term of the mortgage? (The applicant(s) should be made aware that the information provided could influence the amount that may be borrowed)

Yes  No

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	First applicant (Person earning the higher income)	Joint applicant
Employment type		

Employed				
Job title/Position				
Start date	/ /		/ /	
% Shareholding	%		%	
Basic salary	£			£
Bonus	£			£
Commission	£			£
Travel allowance	£			£
Shift allowance	£			£
Overtime	£			£
Self Employed/Contractor				
Company type				
Job title				
Nature of business				
Start date	/ /		/ /	
% Shareholding	%		%	
Year 1 amount & ending	£	/ /	£	/ /
Year 2 amount & ending	£	/ /	£	/ /
Year 3 amount & ending	£	/ /	£	/ /

## Section 7: Financial Commitments

Please use this section to identify the Applicants financial commitments. Where there are 2 applicants who hold joint commitments, please record 50% of the balance/payment for the commitment for each of the applicants.

	First applicant (Person earning the higher income)	Joint applicant	
<b>Secured Commitments</b> (If the client(s) has had any further secured commitments these will need to be included in the details on the additional information attached to the back of this form.)			
Has the applicant held any mortgages or secured loans in the last 36 months (excluding BTL)?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	
1. Balance	£	£	
Monthly repayment	£	£	
Repaid at completion	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	
2. Balance	£	£	
Monthly repayment	£	£	
Repaid at completion	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	
<b>Rental Agreements</b>			
Any residential rental agreements in the last 36 months?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	
1. If yes: Monthly repayment	£	£	
2. If yes: Monthly repayment	£	£	
<b>Unsecured Commitment Declaration</b> (If the client(s) has any further unsecured commitments to declare, these will need to be included in the details on the additional information attached to the back of this form.)			
Total balance outstanding on any unsecured lending after completion of this mortgage (excluding credit cards and loans that will expire in the next 6 months)	£	£	
Total payments on any unsecured lending after completion of this mortgage (excluding credit cards and loans that will expire in the next 6 months)	£	£	
Does the applicant have any credit cards with outstanding balances - if so, please list the individual balances below?	£	£	
	£	£	
	£	£	
<b>Household Expenditure</b>			
Please enter how much the household spend on the following:			
Food, drink and other housekeeping costs	£	Childcare / nursery costs	£
Tobacco related products	£	Maintenance i.e. child maintenance, alimony etc.	£
Clothing and footwear	£	School and education costs	£
TV, phone and internet connections	£	Public transport	£
Utilities (electricity, gas, sewage, water etc.)	£	Private transport, including insurance	£
Furnishing and property maintenance	£	Recreation, including eating out and holidays	£
Household insurance	£	Mandatory savings / investment contributions	£
Ground rent and service charges	£	Other monthly expenditure	£
Council tax	£		

## Section 8: Product Selection

Please confirm that you have received permission from the applicant(s) (either directly from the applicant(s) or via an intermediary as applicable) to undertake a credit search against their name(s).  Yes

Please refer to our website to see our current product range

Product name

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Please see your KFI

## Section 9: Applicant Further Information

	First applicant (Person earning the higher income)	Joint applicant
Nationality		
Marital status		
Gender		
Please provide at least one telephone number		
Home telephone number		
Work telephone number		
Mobile telephone number		
Email address		
Preferred contact method		
National insurance/ Social security number		
Relationship to Applicant 1		

## Section 10: Applicant Income

	First applicant (Person earning the higher income)	Joint applicant
<b>Employed</b>		
Company name		
Job title		
Payroll number		
Nature of business		
Address	Postcode	Postcode
Contact name		
Contact phone number		
<b>Self Employed/Contractor</b>		
Company name		
Address	Postcode	Postcode
Business Phone number		
Do you have an accountant?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Accountant Name		
Company Name		
Qualifications		
Telephone Number		
Address	Postcode	Postcode

## Section 11: Buy to Let Portfolio Details

(If the client(s) has had any further second charges on any buy to let properties these will need to be included in the details on the additional information attached to the back of this form.)

	First applicant (Person earning the higher income)	Joint applicant
Since the time of purchase / inheritance have any of the applicants or a related person ever occupied the property?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Do any of the applicants own any other property or properties which are occupied as a dwelling on the basis of a rental agreement?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Is this a let-to-buy transaction?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Is more than 50% of the loan for a business purpose? / or is the predominant purpose a business purpose?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Please supply the following information about the applicants Buy To Let portfolio:		
Total number of properties		
Estimated value of portfolio	£	£
Total Outstanding balances of mortgages and secured loans	£	£



## Section 12: Lender/Landlord Details

(If the client(s) has had any further lender/landlord details these will need to be included in the details on the additional information attached to the back of this form.)

	First applicant (Person earning the higher income)	Joint applicant
Lender name		
Loan start date		
Name of landlord		
Landlord Type		
Tenancy start date		
Tenancy end date		
Payment		
Contact number		
Address	Postcode	Postcode

## Section 13: Additional Loan Information

### Capital Raising Purpose

Does the applicant(s) require any additional borrowing over and above their current mortgage? Yes  No

Please provide us with a breakdown of the capital raising purpose

Purpose	Amount

### Repayment Vehicle

Vehicle	Amount

### Deposit Source

Source of deposit	Deposit amount

## Section 14: Property Details

Please confirm the security address:	
Address	Postcode
Description of property	
Tenure	
Property type	
Vendor type	
Is the property a new build?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Year of construction	
Number of storeys	
Number of bedrooms	
Years remaining on lease	
Wall type	
Roof Type	
Is the property connected to or above a commercial property?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Is the property subject to agricultural restrictions?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Is the property being purchased under the Government's Right to Buy scheme?	Yes <input type="checkbox"/> No <input type="checkbox"/>

### Buy to Let Property Details

What proportion of rent do you pay to your letting agent?		%
Does your letting agent provide a void guarantee?	Yes <input type="checkbox"/> No <input type="checkbox"/>	
How much do you expect to pay for service charges per annum?	£	
How much do you expect to pay for ground rent per annum?	£	
Is the property a House in Multiple Occupation?	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Is the property a Multi-Unit Block?	Yes <input type="checkbox"/> No <input type="checkbox"/>	
What proportion of the property will be owned by applicant 1?		%

## Section 15: Access Details

<b>Arrangements to Access the Property</b> Provide details for the valuer to gain access to inspect the property:	
Contact	
Contact name	
Contact telephone number	
Please provide any additional information which will help the valuer to gain access:	
<b>Other Occupants</b>	
Upon completion, will there be any other occupants living at the property who are aged 17 or over?	Yes <input type="checkbox"/> No <input type="checkbox"/>

	Other occupant: 1	Other occupant: 2
First name		
Surname		
Date of birth	/ /	/ /
Relationship		

## Section 16: Solicitor's Details

All solicitors must have three or more partners and be accredited with the Law Society's Conveyancing Quality Scheme (CQS) in England & Wales, or registered with the Law Society of Scotland in Scotland.

Use panel solicitor?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If no, please complete the following:	
Solicitor contact name	
Firm name and address of solicitor company	Postcode
Telephone number	
Fax number	
Email number	
DX address	

## Section 17: Additional Information

Please detail any additional information you feel is relevant to the application

	First applicant (Person earning the higher income)	Joint applicant
Applicant Other Name		
Employment Details		
Lender Details		
Landlord Details		
Other Occupant		

I confirm that the applicant(s) has/have agreed (either by informing me directly or via an intermediary) that Kensington, and its affiliates and other businesses in its group may use his/her/their information for the purpose of sending him/her/them details of other products and services that may be of interest to him/her/them by expressly opting in to receipt of such details by the methods indicated below:

Post	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Telephone	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Email	Yes <input type="checkbox"/>	No <input type="checkbox"/>
SMS	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Other electronic means	Yes <input type="checkbox"/>	No <input type="checkbox"/>

### Direct Debit

The applicant(s) has/have confirmed to me directly or via an intermediary (as applicable) that they are the holder(s) of the UK bank/building society account named below, and that they are the only person(s) required to authorise debits from this account. (NB: Kensington cannot accept payments from a company/business account or from a party not named on the mortgage account).

Bank Name	
Address	
Account holder name	
Preferred Payment Day	

## Section 18: Limited Company BTL

Name of company	
Address of company	Postcode
Registered company number	
Date of company incorporation	/ /
Company SIC code	
Company financing information - annual turnover	

	Director 1					Director 2						
Title												
First and middle names												
Surname												
Date of birth	/	/				/	/					
Estimated retirement age												
Nationality												
Permanent right to reside in the UK	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>		Yes	<input type="checkbox"/>	No	<input type="checkbox"/>			
Length of residency in the UK?	Months		Years		From birth		Months		Years		From birth	
Marital status												
Previous names												
Current address	Postcode					Postcode						
Previous address	Postcode					Postcode						
Residential status												
From	/		To	/		/		To	/			
Company role												
Shareholding (%)												

	Director 3					Director 4						
Title												
First and middle names												
Surname												
Date of birth	/		/			/		/				
Estimated retirement age												
Nationality												
Permanent right to reside in the UK	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>		Yes	<input type="checkbox"/>	No	<input type="checkbox"/>			
Length of residency in the UK?	Months		Years		From birth		Months		Years		From birth	
Marital status												
Previous names												
Current address												
	Postcode					Postcode						
Previous address												
	Postcode					Postcode						
Residential status												
From	/		To		/	/		To		/		
Company role												
Shareholding (%)												

# Additional Details Appendix

## Intermediary fees

£	£	£
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## Packager Fees

£	£	£
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## Other Sources of Income App 1

Source	Date commenced	Amount
	/ /	£
	/ /	£
	/ /	£
	/ /	£
	/ /	£
	/ /	£
	/ /	£
	/ /	£

## Other Sources of Income App 2

Source	Date commenced	Amount
	/ /	£
	/ /	£
	/ /	£
	/ /	£
	/ /	£
	/ /	£
	/ /	£
	/ /	£

**Other Secured Commitments**

	<b>First applicant</b> (Person earning the higher income)	<b>Joint applicant</b>
Balance	£	£
Monthly repayment	£	£
Repaid at completion	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Balance	£	£
Monthly repayment	£	£
Repaid at completion	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Balance	£	£
Monthly repayment	£	£
Repaid at completion	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Balance	£	£
Monthly repayment	£	£
Repaid at completion	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Balance	£	£
Monthly repayment	£	£
Repaid at completion	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Balance	£	£
Monthly repayment	£	£
Repaid at completion	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>





**Debt Management Outgoing Items**

	<b>First applicant</b> (Person earning the higher income)		<b>Joint applicant</b>	
Monthly Payment and Commencement Date	£	/ /	£	/ /
Monthly Payment and Commencement Date	£	/ /	£	/ /
Monthly Payment and Commencement Date	£	/ /	£	/ /
Monthly Payment and Commencement Date	£	/ /	£	/ /
Monthly Payment and Commencement Date	£	/ /	£	/ /
Monthly Payment and Commencement Date	£	/ /	£	/ /
Monthly Payment and Commencement Date	£	/ /	£	/ /
Monthly Payment and Commencement Date	£	/ /	£	/ /

**Previous Names**

Title	(Mr/Mrs/Miss/Ms/Other)	(Mr/Mrs/Miss/Ms/Other)
First and middle name		
Surname		
Title	(Mr/Mrs/Miss/Ms/Other)	(Mr/Mrs/Miss/Ms/Other)
First and middle name		
Surname		
Title	(Mr/Mrs/Miss/Ms/Other)	(Mr/Mrs/Miss/Ms/Other)
First and middle name		
Surname		
Title	(Mr/Mrs/Miss/Ms/Other)	(Mr/Mrs/Miss/Ms/Other)
First and middle name		
Surname		

**Previous Addresses**

	First applicant (Person earning the higher income)		Joint applicant	
Residential status				
From	/	To /	/	To /
Address	Postcode		Postcode	

Residential status				
From	/	To /	/	To /
Address	Postcode		Postcode	

Residential status				
From	/	To /	/	To /
Address	Postcode		Postcode	

**Deposit Source (Applicant 1 and 2)**

Source of deposit	Deposit amount

**Repayment Vehicle**

Vehicle	Amount

**Capital Raising Purposes**

Purpose	Amount

**Other Adult Occupants**

First name		
Surname		
Date of birth	/ /	/ /
Relationship		

First name		
Surname		
Date of birth	/ /	/ /
Relationship		

First name		
Surname		
Date of birth	/ /	/ /
Relationship		

First name		
Surname		
Date of birth	/ /	/ /
Relationship		

## BTL Portfolio

Total number of mortgaged BTL properties	
Total number of BTL properties	
Total current value	£
Total combined monthly rental income	£
Total combined monthly mortgage payment	£
Total mortgage balance outstanding	£
Total annual aggregate ground rent	£
Total annual aggregate service charge	£