

# Loan Application

All fields mandatory unless stated

## LOAN DETAILS

|                   |                    |        |
|-------------------|--------------------|--------|
| Loan requested: £ | Term:              | months |
| Product Type:     | Loan Type:         |        |
| Repayment Type:   | Main Loan Purpose: |        |

## PERSONAL DETAILS

### Applicant 1

Forenames: \_\_\_\_\_

Surname: \_\_\_\_\_

Date of birth: \_\_\_\_\_ Place of birth: \_\_\_\_\_

National Insurance number: \_\_\_\_\_

Marital status: \_\_\_\_\_

Number of dependants: \_\_\_\_\_

Age of dependants: \_\_\_\_\_

Home/Mobile Tel. Number: \_\_\_\_\_

Email: \_\_\_\_\_

### Applicant 2

Forenames: \_\_\_\_\_

Surname: \_\_\_\_\_

Date of birth: \_\_\_\_\_ Place of birth: \_\_\_\_\_

National Insurance number: \_\_\_\_\_

Marital status: \_\_\_\_\_

Number of dependants: \_\_\_\_\_

Age of dependants: \_\_\_\_\_

Home/Mobile Tel. Number: \_\_\_\_\_

Email: \_\_\_\_\_

## 3 YEAR ADDRESS HISTORY

CURRENT ADDRESS

### Applicant 1

Number/Name: \_\_\_\_\_

Street: \_\_\_\_\_

Town: \_\_\_\_\_

County: \_\_\_\_\_

Postcode: \_\_\_\_\_

Time at address: \_\_\_\_\_ Years \_\_\_\_\_ Months

### Applicant 2

Number/Name: \_\_\_\_\_

Street: \_\_\_\_\_

Town: \_\_\_\_\_

County: \_\_\_\_\_

Postcode: \_\_\_\_\_

Time at address: \_\_\_\_\_ Years \_\_\_\_\_ Months

### Below field not mandatory

PREVIOUS ADDRESS, IF LESS THAN 3 YEARS (continue on a separate page if necessary)

### Applicant 1

Number/Name: \_\_\_\_\_

Street: \_\_\_\_\_

Town: \_\_\_\_\_

County: \_\_\_\_\_

Postcode: \_\_\_\_\_

Time at address: \_\_\_\_\_ Years \_\_\_\_\_ Months

### Applicant 2

Number/Name: \_\_\_\_\_

Street: \_\_\_\_\_

Town: \_\_\_\_\_

County: \_\_\_\_\_

Postcode: \_\_\_\_\_

Time at address: \_\_\_\_\_ Years \_\_\_\_\_ Months

Specialised Mortgage Lending





# Loan Application

## EMPLOYMENT DETAILS

### Applicant 1

Employment status: \_\_\_\_\_

Employer name: \_\_\_\_\_

Job title: \_\_\_\_\_

Time at employer:                      Years                      Months

Income:                      £                                      per month

Work Tel. Number: \_\_\_\_\_

If Self-employed, Accountant name: \_\_\_\_\_

### Applicant 2

Employment status: \_\_\_\_\_

Employer name: \_\_\_\_\_

Job title: \_\_\_\_\_

Time at employer:                      Years                      Months

Income:                      £                                      per month

Work Tel. Number: \_\_\_\_\_

If Self-employed, Accountant name: \_\_\_\_\_

## SECURITY DETAILS

If same as current address tick here:

Number/Name: \_\_\_\_\_

Street: \_\_\_\_\_

Town: \_\_\_\_\_

County: \_\_\_\_\_

Postcode: \_\_\_\_\_

Property type: \_\_\_\_\_

Present estimated value:                      £                                      \_\_\_\_\_

No of bedrooms: \_\_\_\_\_

No of reception rooms: \_\_\_\_\_

No of garages: \_\_\_\_\_

Off-street parking: \_\_\_\_\_

If BTL, rental income:                      £                                      per month

Current mortgage lender: \_\_\_\_\_

### Explanation for any arrears, defaults or CCJ's

(Only required if previously incurred arrears, defaults or CCJ's)

Continue on a separate page if necessary

### Post-retirement/Post-benefit term affordability statement

(Only required if lending into retirement, or benefits being used that end before the end of the term)

Continue on a separate page if necessary

### Other information

(If there is any further information that you wish to bring to our attention that may relevant to your application, please record here)

Continue on a separate page if necessary

# Loan Application

## APPLICATION DECLARATION

I/We confirm that:

- The information given within this application is true and accurate, to the best of my/our knowledge;
- United Trust Bank are authorised to clear any outstanding arrears, second or subsequent charges and/or cautions from the loan advance;
- United Trust Bank are authorised to clear any outstanding credit commitments as directed by us, the introducer and/or credit intermediary;
- Any monies not being paid to third parties as indicated above, will be credited to the same account as detailed on the Direct Debit form below;
- We have been given regulated mortgage advice, and accepted that advice, from our credit intermediary in relation to this mortgage application;

- A copy of the United Trust Bank Tariff of Fees and Charges has been provided, and that I/we have had an opportunity to ask any questions relating to this;
- Neither payment protection nor life insurance have been offered in conjunction with this loan, and that I/we have been informed to seek alternative cover elsewhere if wanted, or to obtain independent financial advice; and
- We have been provided with a copy of the United Trust Bank Privacy Notice. A further copy can be found at [www.utbank.co.uk/privacy-policy](http://www.utbank.co.uk/privacy-policy) or contact the Data Protection Officer on 020 7190 5555.

### USE OF YOUR PERSONAL INFORMATION


It is important that you read the information overleaf entitled "Use of Your Personal Information" as this explains in more detail how United Trust Bank will use your data.

### Applicant 1


Signed: \_\_\_\_\_ Date: \_\_\_\_\_

### Applicant 2

Signed: \_\_\_\_\_ Date: \_\_\_\_\_

|  |                           |                    |        |          |   |  |  |  |  |  |  |  |  |  |  |  |  |  |                |                       |         |  |  |  |  |  |          |  |   |   |   |   |   |   |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|--|---------------------------|--------------------|--------|----------|---|--|--|--|--|--|--|--|--|--|--|--|--|--|----------------|-----------------------|---------|--|--|--|--|--|----------|--|---|---|---|---|---|---|---|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| <p><b>Instruction to your bank or building society to pay by Direct Debit</b></p> <p>Please fill in the whole form using a ball point pen and send it to:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="padding: 5px;">United Trust Bank Limited</td></tr> <tr><td style="padding: 5px;">1 Ropemaker Street</td></tr> <tr><td style="padding: 5px;">London</td></tr> <tr><td style="padding: 5px;">EC2V 0HR</td></tr> </table> <p>Name(s) of Account Holder(s)</p> <table border="1" style="width: 100%; height: 40px; border-collapse: collapse;"></table> <p>Banking/Building Society account number</p> <table border="1" style="width: 100%; height: 25px; border-collapse: collapse;"> <tr><td style="width: 12.5%;"></td><td style="width: 12.5%;"></td><td style="width: 12.5%;"></td><td style="width: 12.5%;"></td><td style="width: 12.5%;"></td><td style="width: 12.5%;"></td><td style="width: 12.5%;"></td><td style="width: 12.5%;"></td></tr> </table> <p>Branch Sort Code</p> <table border="1" style="width: 100%; height: 25px; border-collapse: collapse;"> <tr><td style="width: 16.6%;"></td><td style="width: 16.6%;"></td><td style="width: 16.6%;"></td><td style="width: 16.6%;"></td><td style="width: 16.6%;"></td><td style="width: 16.6%;"></td></tr> </table> <p>Name and full postal address of your Bank or Building Society</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 70%; padding: 5px;">To the Manager</td> <td style="width: 30%; padding: 5px;">Bank/Building Society</td> </tr> <tr><td colspan="2" style="padding: 5px;">Address</td></tr> <tr><td colspan="2" style="padding: 5px;"> </td></tr> <tr><td colspan="2" style="padding: 5px;"> </td></tr> <tr> <td colspan="2" style="padding: 5px;">Postcode</td> </tr> </table> | United Trust Bank Limited | 1 Ropemaker Street | London | EC2V 0HR |   |  |  |  |  |  |  |  |  |  |  |  |  |  | To the Manager | Bank/Building Society | Address |  |  |  |  |  | Postcode |  | <div style="text-align: right;">  </div> <p>Service user number</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20px; text-align: center;">2</td> <td style="width: 20px; text-align: center;">9</td> <td style="width: 20px; text-align: center;">6</td> <td style="width: 20px; text-align: center;">1</td> <td style="width: 20px; text-align: center;">8</td> <td style="width: 20px; text-align: center;">3</td> </tr> </table> <p>Reference</p> <table border="1" style="width: 100%; height: 25px; border-collapse: collapse;"> <tr><td style="width: 16.6%;"></td><td style="width: 16.6%;"></td><td style="width: 16.6%;"></td><td style="width: 16.6%;"></td><td style="width: 16.6%;"></td><td style="width: 16.6%;"></td><td style="width: 16.6%;"></td><td style="width: 16.6%;"></td><td style="width: 16.6%;"></td><td style="width: 16.6%;"></td><td style="width: 16.6%;"></td><td style="width: 16.6%;"></td><td style="width: 16.6%;"></td><td style="width: 16.6%;"></td><td style="width: 16.6%;"></td><td style="width: 16.6%;"></td></tr> </table> <p><b>Instruction to your Bank or Building Society</b></p> <p>Please pay United Trust Bank Limited Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with United Trust Bank Limited and, if so, details will be passed electronically to my Bank/Building Society.</p> <p>Signature(s)</p> <table border="1" style="width: 100%; height: 40px; border-collapse: collapse;"></table> <p>Date</p> <table border="1" style="width: 100%; height: 25px; border-collapse: collapse;"></table> <p><small>Banks and Building Societies may not accept Direct Debit instructions for some types of account.</small></p> | 2 | 9 | 6 | 1 | 8 | 3 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| United Trust Bank Limited  |                           |                    |        |          |   |  |  |  |  |  |  |  |  |  |  |  |  |  |                |                       |         |  |  |  |  |  |          |  |   |   |   |   |   |   |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 1 Ropemaker Street   |                           |                    |        |          |   |  |  |  |  |  |  |  |  |  |  |  |  |  |                |                       |         |  |  |  |  |  |          |  |   |   |   |   |   |   |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| London   |                           |                    |        |          |   |  |  |  |  |  |  |  |  |  |  |  |  |  |                |                       |         |  |  |  |  |  |          |  |   |   |   |   |   |   |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| EC2V 0HR   |                           |                    |        |          |   |  |  |  |  |  |  |  |  |  |  |  |  |  |                |                       |         |  |  |  |  |  |          |  |   |   |   |   |   |   |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
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| To the Manager   | Bank/Building Society     |                    |        |          |   |  |  |  |  |  |  |  |  |  |  |  |  |  |                |                       |         |  |  |  |  |  |          |  |   |   |   |   |   |   |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Address  |                           |                    |        |          |   |  |  |  |  |  |  |  |  |  |  |  |  |  |                |                       |         |  |  |  |  |  |          |  |   |   |   |   |   |   |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
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| Postcode   |                           |                    |        |          |   |  |  |  |  |  |  |  |  |  |  |  |  |  |                |                       |         |  |  |  |  |  |          |  |   |   |   |   |   |   |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 2  | 9                         | 6                  | 1      | 8        | 3 |  |  |  |  |  |  |  |  |  |  |  |  |  |                |                       |         |  |  |  |  |  |          |  |   |   |   |   |   |   |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
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This guarantee should be detached and retained by the payer.

|   |   |
|---|---|
| <p><b>The Direct Debit Guarantee</b></p>  |  |
| <ul style="list-style-type: none"> <li>• This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.</li> <li>• If there are any changes to the amount, date or frequency of your Direct Debit United Trust Bank Limited will notify you ten working days in advance of your account being debited or as otherwise agreed. If you request United Trust Bank Limited to collect a payment, confirmation of the amount and date will be given to you at the time of the request.</li> <li>• If an error is made in the payment of your Direct Debit, by United Trust Bank Limited or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society             <ul style="list-style-type: none"> <li>- If you receive a refund you are not entitled to, you must pay it back when United Trust Bank Limited asks you to.</li> </ul> </li> <li>• You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.</li> </ul> |   |

# Loan Application

## USE OF PERSONAL INFORMATION

In order to process and assess your application, we will perform credit and identity checks on you with one or more Credit Reference Agencies ("CRAs"). We may also make periodic searches at CRAs to help us manage your account with us.

To do this, we will supply your personal information to CRAs and they will give us information in return. This will include information from your credit application and about your financial situation and financial history. CRAs will supply to us both public (including the electoral register) and shared credit, financial situation and financial history information and fraud prevention information.

We will use this information to:

- Assess your creditworthiness and whether you can afford to take the product;
- Verify the accuracy of the data you have provided to us;
- Prevent criminal activity, fraud and money laundering;
- Manage your account(s);
- Trace and recover debts; and
- Ensure any offers provided to you are appropriate to your circumstances.

We will continue to exchange information about you with CRAs while you have a relationship with us. We will also inform the CRAs about your settled accounts. If you borrow and do not repay in full and on time, CRAs will record the outstanding debt. This information may be supplied to other organisations by CRAs.

When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders.

If you are making a joint application, or tell us that you have a spouse or financial associate, we will link your records together, so you should make sure you discuss this with them, and share with them this information, before lodging the application. CRAs will also link your records together and these links will remain on your and their files until such time as you or your partner successfully files for a disassociation with the CRAs to break that link.

The identities of the CRAs, their role also as fraud prevention agencies, the data they hold, the ways in which they use and share personal information, data retention periods and your data protection rights with the CRAs are explained in more detail within the Credit Reference Agencies Information Document (CRAIN). The CRAIN can be found at:

- Callcredit Limited: [www.callcredit.co.uk/crain](http://www.callcredit.co.uk/crain)
- Equifax Limited: [www.equifax.co.uk/crain](http://www.equifax.co.uk/crain)
- Experian Limited :[www.experian.co.uk/crain](http://www.experian.co.uk/crain)

If you do not have access to the internet or would prefer a paper copy, please contact us on 020 7190 5555. You have a right to apply to the CRAs for a copy of your file. The information they hold may not be the same and there is a small fee that you may need to pay to each agency that you apply to. There contact details are:

|                    |   |
|--------------------|---|
| Callcredit Limited | <ul style="list-style-type: none"> <li>• Post: Callcredit Information Group, One Park Lane, Leeds, West Yorkshire LS3 1EP</li> <li>• Web Address: <a href="http://www.callcredit.co.uk/consumer-solutions/contact-us">www.callcredit.co.uk/consumer-solutions/contact-us</a></li> <li>• Email: <a href="mailto:consumer@callcreditgroup.com">consumer@callcreditgroup.com</a></li> <li>• Phone: 0330 024 7574</li> </ul>                        |
| Equifax Limited    | <ul style="list-style-type: none"> <li>• Post: Equifax Ltd, Customer Service Centre PO Box 10036, Leicester LE3 4FS</li> <li>• Web Address: <a href="http://www.equifax.co.uk/Contact-us/Contact_Us_Personal_Solutions.html">www.equifax.co.uk/Contact-us/Contact_Us_Personal_Solutions.html</a></li> <li>• Email: <a href="http://www.equifax.co.uk/ask">www.equifax.co.uk/ask</a></li> <li>• Phone: 0333 321 4043 or 0800 014 2955</li> </ul> |
| Experian Limited   | <ul style="list-style-type: none"> <li>• Post: Experian, PO BOX 9000, Nottingham NG80 7WF</li> <li>• Web Address: <a href="http://www.experian.co.uk/consumer/contact-us/index.html">www.experian.co.uk/consumer/contact-us/index.html</a></li> <li>• Email: <a href="mailto:consumer.helpservice@uk.experian.com">consumer.helpservice@uk.experian.com</a></li> <li>• Phone: 0344 481 0800 or 0800 013 8888</li> </ul>                         |

We will also use your information in accordance our Privacy Notice which has been emailed to you previously. A further copy can be found at [www.utbank.co.uk/privacy-policy](http://www.utbank.co.uk/privacy-policy) or contact the Data Protection Officer on 020 7190 5555.

United Trust Bank is Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under number 204463. United Trust Bank is a company registered in England and Wales. Company Number 549690. Registered Office One Ropemaker Street, London, EC2V 0HR.

### Complaints

We aim to provide all our customers with a high level of service. In the event of us failing to achieve your expectations, please contact us on 020 7190 5555. A copy of our complaints procedure is available on our website or you can contact us for a copy. If we are unable to resolve your complaint to your satisfaction, you may refer it to the Financial Ombudsman Service.