

Regulated Mortgage Contract

# Regulated Mortgage Application Form

December 2009



Lloyds TSB | International

Your application for a

# Regulated Mortgage Contract

All mortgages will be provided by Bank of Scotland plc, Isle of Man branch. Bank of Scotland is a wholly owned subsidiary of Lloyds Banking Group plc.

This application form is for non UK resident customers who wish to purchase or remortgage a property within Great Britain to be used as a second/holiday home. Please complete fully and legibly in English and in BLOCK CAPITALS. Please answer all questions. If any are not applicable please state 'N/A' in the space provided.

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## Personal information

Your application may be delayed if any information we need is missing.

### First customer

Your title  Mr  Mrs  Miss  Ms  Other title

Your gender  Male  Female

Your surname (as appears on passport or identity card)

Your first names

Former/other name(s)

Your date of birth

 D  D  M  M  Y  Y  Y  Y

Your nationality (Both if dual nationality)

Your place of birth

 Town/city Country

Country of residence

Marital status

ID/Passport no.

Residential address (Please note we are unable to accept PO Box addresses):

Postcode

Correspondence address (if different from above):

Postcode

Home telephone number

Work telephone number

Fax number

Mobile Number

Email address

Relationship to joint applicant

### Second customer

Your title  Mr  Mrs  Miss  Ms  Other title

Your gender  Male  Female

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Mobile Number

Email address

Relationship to joint applicant

2

Employment history

2.1

Employed and self-employed

**First customer** All customers to complete.

Employer

Website address

Nature of business

Position held

Number of years with this employer:

Permanent <input checked="" type="checkbox"/>	Contract / Fixed term <input checked="" type="checkbox"/>	Expiring on (date) / /	Self Employed <input checked="" type="checkbox"/>	Company ownership %
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Official/intended retirement age (delete as appropriate)

Previous employment (if less than 3 years with present employer)

Company

Number of years service

Position held

**Second customer** All customers to complete.

Employer

Website address

Nature of business

Position held

Number of years with this employer:

Permanent <input checked="" type="checkbox"/>	Contract / Fixed term <input checked="" type="checkbox"/>	Expiring on (date) / /	Self Employed <input checked="" type="checkbox"/>	Company ownership %
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Official/intended retirement age (delete as appropriate)

Previous employment (if less than 3 years with present employer)

Company

Number of years service

Position held

2.2

Self-employed

For self-employed, please provide a brief background of the company. Supporting documents (including audited financial statements (if applicable)/tax returns) will be required in due course

What is the nature of your business?

What date was your company established?

How many people do you employ?

	Amount	Currency
What was the company turnover for last year?	<input type="text"/>	<input type="text"/>
Previous year?	<input type="text"/>	<input type="text"/>
What was the net profitability for last year?	<input type="text"/>	<input type="text"/>
Previous year?	<input type="text"/>	<input type="text"/>

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What date was your company established?

How many people do you employ?

	Amount	Currency
What was the company turnover for last year?	<input type="text"/>	<input type="text"/>
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What was the net profitability for last year?	<input type="text"/>	<input type="text"/>
Previous year?	<input type="text"/>	<input type="text"/>

## First customer

## Income / receipts per month

	Amount	Currency
Gross basic salary	<input type="text"/>	<input type="text"/>
Gross commission income (average last 2 years)	<input type="text"/>	<input type="text"/>
Housing allowance (if not included in salary above)	<input type="text"/>	<input type="text"/>
Gross rental income	<input type="text"/>	<input type="text"/>
For self employed: Director remuneration	<input type="text"/>	<input type="text"/>
Dividend / profit sharing	<input type="text"/>	<input type="text"/>
Other income (please state type below)	<input type="text"/>	<input type="text"/>

Bonus received within the last 2 years:	Amount	Currency
Year 1	<input type="text"/>	<input type="text"/>
Year 2	<input type="text"/>	<input type="text"/>

## Expenditure / outgoings per month

	Amount	Currency
Income tax	<input type="text"/>	<input type="text"/>
Rent/mortgage of primary residence	<input type="text"/>	<input type="text"/>
Non mortgage personal loan repayments	<input type="text"/>	<input type="text"/>
Credit cards (enter minimum payment as shown on your statement)	<input type="text"/>	<input type="text"/>
Living expenses	<input type="text"/>	<input type="text"/>
Other expenses e.g. alimony, school fees (please state type below)	<input type="text"/>	<input type="text"/>

	Yes	No
Do you pay off your credit card balances in full each month?	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

## Second customer

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Other expenses e.g. alimony, school fees (please state type below)	<input type="text"/>	<input type="text"/>

	Yes	No
Do you pay off your credit card balances in full each month?	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

## 4

## Statement of assets and liabilities

Held by (please delete as appropriate)	Property owned (if any)	Purchase price	Estimated current value	Current loan balance	Name of Lender	Monthly repayment	Monthly rental income	Currency
Customer 1 / Customer 2 / Both								
Customer 1 / Customer 2 / Both								
Customer 1 / Customer 2 / Both								
Customer 1 / Customer 2 / Both								
Customer 1 / Customer 2 / Both								
<b>Total</b>								

## First customer

## Assets

Amount	Currency
Savings	
Investments	
Pension	

## Liabilities

Amount	Currency
Loan(s) outstanding e.g. hire purchase, personal loan, other (please specify)	
Credit card balance outstanding	
Overdraft balance outstanding	

## Second customer

## Assets

Amount	Currency
Savings	
Investments	
Pension	

## Liabilities

Amount	Currency
Loan(s) outstanding e.g. hire purchase, personal loan, other (please specify)	
Credit card balance outstanding	
Overdraft balance outstanding	

## 5

## Financial background

We are obliged to understand the nature of all transactions which pass through your account. Please remember without this information we will not be able to process your application. Further evidence may be required for this section.

Source of funds (for property purchases only)

Please confirm the amount of your intended down payment/deposit.

Please state the source of this deposit, e.g. savings from earnings/bonus, sale of financial assets, sale of property, inheritance. Further evidence may be required.

Other (please specify)

  
  


Please state the country/ies in which these funds have been generated.

Do you hold any other products with Lloyds Banking Group? If so, please state which products you have.

Held by (please delete as appropriate)	Product
Customer 1 / Customer 2 / Both	
Customer 1 / Customer 2 / Both	
Customer 1 / Customer 2 / Both	
Customer 1 / Customer 2 / Both	
Customer 1 / Customer 2 / Both	

## Purpose of loan

Purchase  Re-mortgage  Further advance

If for further advance, please state the purpose

  
  


Address (if not known, please state country and region):

  
  
  
  
  


## Property usage:

Owner occupation  Second home\*  Holiday home\*  Other\*

\* For you or your immediate family.

If other, please state the use of the property

Proposed borrower

Proposed guarantor (if any)

Proposed legal owner

If legal owner is different to borrower then additional information maybe required and maybe subject to additional fees.

## Access details for property valuation:

Contact:  Tel:  Mobile:

Email:

Purchase price or  
present market value  
(whichever is the lower)

£

Loan amount

£

For remortgages only. If you are requesting more funds than are required to redeem your existing mortgage, please specify the purpose of the additional funds

  


Loan term requested:  years

If this term takes you beyond your retirement age as indicated in section 2.1, how do you intend to continue funding your loan repayments?

  


Preferred repayment mode: Principal & Interest  Interest only

For **Interest Only** mortgages: How do you intend to repay the loan amount at the end of the term?

  
  


Estimated property completion or closing date:

Please use this space to give additional information in support of your application:

  
  
  
  
  


How did you hear about this service?

## 6

## Property details (continued)

Please add below details of any person over the age of 17 who will reside in the property, other than the applicants

Name

Date of birth

       

Relationship with applicant

Name

Date of birth

       

Relationship with applicant

Name

Date of birth

       

Relationship with applicant

Name

Date of birth

       

Relationship with applicant

Name and address of estate agent (if applicable)

  
  
 Postcode

## 7

## Conveyancer details

Solicitor name

Firm name

Address

  
  
 Postcode

Telephone number

Email

Fax number

DX number

## 8

## Intermediary details

Consultants name

FSA number

Firm name

Address

  
  
 Postcode

Telephone number

Email

Fax number

Is the firm an appointed representative?

 Yes  No

If appointed representative, please provide details of the principal

Firm name

Address

  
  
 Postcode

Telephone number

Email

Fax number

Mortgage Club?  Yes  No

If yes, Mortgage Club name

Are you providing an advised service to the applicant?  Yes  No

Advice fee

 £
Are you currently registered to do business with Lloyds TSB International?  Yes  No

If you are not registered, please ask for one of our introducer forms to ensure the application is not delayed in processing.

**Confirming your identity**

Bank of Scotland plc, in common with other banks and building societies, observes detailed account opening procedures drawn up in accordance with regulatory requirements. When you open an account, we will ask for additional information to confirm your identity. This is for your protection as well as ours and is not intended to cause you inconvenience.

**9.1****Declaration****I/we declare that**

- the information given in this form is true and complete and forms the basis of any contract with the Bank of Scotland plc (the "Bank").
- there are no existing loans or advances in my/our names with the Bank or any other lender than declared in this form.
- I/we have no convictions or pending prosecutions relating to acts of dishonesty, such as theft or fraud and will tell the Bank of changes to information provided prior to the loan being drawn.

**I/we agree**

- to the securitisation of my/our mortgage, at the Bank's discretion, and to the disclosure of my/our name, address and other information relevant to the loan.
- this information will only be disclosed to a bank or financial institution on the understanding that it intends to participate in funding the mortgage and that the information will be kept confidential.
- the securitisation process involves packaging mortgages together and asking other financial institutions to share the credit risk and security. This would not affect the relationship between me/us and the Bank, and the Bank would still be responsible for the administration of my/our mortgage.
- that where the property is being let, all correspondence documentation can be sent to my/our correspondence address.
- that where the property is being let, the Bank can discuss all aspects of my/our application and all details of the loan once drawn, including any arrears, using my/our correspondence address.
- that the provisions contained in this application will be governed by laws of England and Wales; however this does not limit the Bank's right to institute proceedings in any other jurisdiction.

**I/we authorise the Bank**

- to make any enquiries as it may consider necessary or appropriate to confirm the information given in this form and for credit assessment and, where included within the Bank's mortgage indemnity scheme, to permit the insurers to audit records and relevant information relating to the mortgage.
- where done in the interests of fraud prevention, to make such enquiries as the Bank considers necessary or appropriate in relation to my/our mortgage application to Equifax Ltd and/or other reputable fraud prevention registers which will be accessible to other mortgage lenders and insurers.
- to disclose all my/our information detailed relating to this account to licensed credit reference agencies.
- to disclose all my/our personal information detailed in this application to surveyors nominated by the Bank for the purposes of providing a valuation over the property I/we propose to purchase. I/we agree that the surveyors may contact me/us directly in this regard, and for the purpose of offering other services.
- to disclose all information relating to this account to such other parties as the Bank may consider necessary or appropriate in relation to the consideration, assessment and/or processing of my/our mortgage application.

**I/we hereby**

- give the Bank irrevocable consent to hold information and details relating to my/our nationality as well as irrevocable consent to share with other financial institutions or organisations information provided by me/us, to protect the Bank and its customers against fraud.

**9.2****Data Protection Notice**

To see how we use your information, please read the privacy statement on our website [www.bankofscotland-international.com](http://www.bankofscotland-international.com) or ask for a printed copy of this. We will use your information to contact you by mail, telephone, e-mail, SMS or otherwise about other products and services that may be of interest to you. If you do not wish to receive this information please advise your local branch or visit [www.bankofscotland-international.com](http://www.bankofscotland-international.com) for details on how to opt out of this service.

By signing/submitting this form you agree that (i) we can use your information in the ways described in the privacy statement referred to above and (ii) the privacy statement is part of the legal agreement between you and us for your account.

**First applicant's signature**

Date

**Second applicant's signature**

Date







**For office use only**

PDO letter sent on:	Referral source:  Source: C/NC  Account Executive:  Country of origin:
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Mortgages are provided by Bank of Scotland plc, Isle of Man Branch.

Bank of Scotland plc. Registered and incorporated in Scotland No. SC327000. Registered Office: The Mound, Edinburgh EH1 1YZ.

The place of business in Isle of Man for Bank of Scotland plc is Evergreen House, 43 Circular Road, Douglas, Isle of Man, British Isles.

Bank of Scotland plc, Isle of Man Branch is licensed by the Isle of Man Financial Supervision Commission to take deposits.

Bank of Scotland plc is authorised and regulated by the UK Financial Services Authority.

Legislation or regulations in your home jurisdiction may prohibit you from entering into such a transaction with us. We reserve the right to make final determination on whether you are eligible for any products or services.

Residents or Nationals of certain jurisdictions may be subject to exchange controls and should seek independent advice before entering into any transactions with us.

Lloyds TSB Bank plc. Registered Office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales, number 2065. Authorised and regulated by the Financial Services Authority under number 119278. Member of the Financial Services Compensation Scheme and the Financial Ombudsman Service.

YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR OTHER LOAN SECURED ON IT. Lending is at the Bank's discretion and you must be 18 or over to apply. Security will be required.