

INTERNATIONAL MORTGAGE SERVICE.

Your application for an
International Mortgage.

Your application for an

International Mortgage

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.

1

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 last name (as it appears on your passport or identity card)

Your first name(s) (as they appear on your passport or identity card)

Former/other name(s)

Your date of birth

D D M M Y Y Y Y

Your nationality (Both if dual nationality)

ID/Passport no. (Both if dual nationality)

Your place of birth

Town/City Country

Your country of residence

Marital status

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

City Postcode

Home telephone number

Correspondence address (if different from above)

City Postcode

Work telephone number

Mobile number

Email address

Relationship to joint applicant

Second customer

Your title Mr Mrs Miss Ms Other title

Your gender Male Female

Your last name (as it appears on your passport or identity card)

Your first name(s) (as they appear on your passport or identity card)

Former/other name(s)

Your date of birth

D D M M Y Y Y Y

Your nationality (Both if dual nationality)

ID/Passport no. (Both if dual nationality)

Your place of birth

Town/City Country

Your country of residence

Marital status

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

City Postcode

Home telephone number

Correspondence address (if different from above)

City Postcode

Work telephone number

Mobile number

Email address

Relationship to joint applicant

2.1 Employed Applicants

First customer

All customers to complete

Employer's name

Employer's business

Employer's address

City

Postcode

Business website information (if any)

Position held

No. of years with this employer

Permanent

Contract /
Fixed termExpiring on
(date)Self
EmployedCompany
ownership

Official/intended retirement age (delete as appropriate)

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

Company

Position held

Number of years service

Second customer

All customers to complete

Employer's name

Employer's business

Employer's address

City

Postcode

Business website information (if any)

Position held

No. of years with this employer

Permanent

Contract /
Fixed termExpiring on
(date)Self
EmployedCompany
ownership

Official/intended retirement age (delete as appropriate)

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

Company

Position held

Number of years service

2.2 Self-employed Applicants

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 name of your business?

Business website information (if any)

What is the nature of your business?

What date was your business established?

How many people do you employ?

		Amount	Currency
What was the business turnover for the last 2 years?	Year 20	<input type="text"/>	<input type="text"/>
	Year 20	<input type="text"/>	<input type="text"/>
What was the business net profitability for the last 2 years?	Year 20	<input type="text"/>	<input type="text"/>
	Year 20	<input type="text"/>	<input type="text"/>

What is the name of your business?

Business website information (if any)

What is the nature of your business?

What date was your business established?

How many people do you employ?

		Amount	Currency
What was the business turnover for the last 2 years?	Year 20	<input type="text"/>	<input type="text"/>
	Year 20	<input type="text"/>	<input type="text"/>
What was the business net profitability for the last 2 years?	Year 20	<input type="text"/>	<input type="text"/>
	Year 20	<input type="text"/>	<input type="text"/>

First customer

Income / receipts per month

	Amount	Currency
Gross basic salary		
Housing allowance* (if not included in salary above)		
Gross rental income		
Other income (please state type below)		
Gross commission income received within the last 2 years		
Year 20		
Year 20		
Bonus received within the last 2 years		
Year 20		
Year 20		

For self-employed applicantsDirect remuneration received within
the last 2 years

Year 20		
Year 20		

Dividend / profit sharing received within
the last 2 years

Year 20		
Year 20		

Expenditure / outgoings per month

	Amount	Currency
Income tax		
Rent/mortgage of primary residence		
Other mortgage payments		
Non mortgage personal loan repayments		
Living expenses		
Other expenses e.g. alimony, school fees (please state type below)		

Second customer

Income / receipts per month

	Amount	Currency
Gross basic salary		
Housing allowance* (if not included in salary above)		
Gross rental income		
Other income (please state type below)		
Gross commission income received within the last 2 years		
Year 20		
Year 20		
Bonus received within the last 2 years		
Year 20		
Year 20		

For self-employed applicantsDirect remuneration received within
the last 2 years

Year 20		
Year 20		

Dividend / profit sharing received within
the last 2 years

Year 20		
Year 20		

Expenditure / outgoings per month

	Amount	Currency
Income tax		
Rent/mortgage of primary residence		
Other mortgage payments		
Non mortgage personal loan repayments		
Living expenses		
Other expenses e.g. alimony, school fees (please state type below)		

*Please indicate if your housing allowance is paid to you from your employer or if your employer pays this directly to your landlord

Paid from your employer Employer pays to your landlord **For self-employed applicants**

Accountant's name

Accountant's address

City Postcode

Accountant's telephone number

Accountant's qualifications

For self-employed applicants

Accountant's name

Accountant's address

City Postcode

Accountant's telephone number

Accountant's qualifications

Please use this space to provide us with any additional information regarding your income and expenditure

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If more than one property, please use an additional page.

Purpose of loan

Purchase Re-mortgage Further advance/equity release

If for a further advance/equity release, please state the purpose

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

If GB property, was the property owned by the local authority?

Yes No

If GB property with value of less than £1m, do you wish to take advantage of our remortgage package?

Yes No

Is the property a new build?

Yes No

Property tenure

Freehold Leasehold

If Leasehold, please state the unexpired term of the lease

Years Months

Is there any commercial element within the subject property? Yes No

If yes please advise the current, or if vacant, proposed commercial use

Estimated property completion or closing date

Property usage

Owner occupation Buy to let Investment Holiday/second home Other

(Hong Kong / Singapore)

If other, please state the use of the property

Do you intend to use the property for your own/family occupation in the future?

Yes No

Proposed borrower (if different to applicant)

Proposed guarantor (if different to applicant)

Proposed legal owner (if different to applicant)

If legal owner is different to borrower then additional information may be required and may be subject to additional fees

If more than one property please use an additional page.

Access details for property valuation

Contact Tel Mobile

Email

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

How did you hear about this service?

Website Introducer (UK Introducers please complete below) Branch Branch name

To be completed by mortgage intermediaries only

Introducer details

Directly authorised company name and postcode

Network Name

Appointed representative name and postcode

Tel

Email

Loans are available in the currency of the property location or your primary income.

Purchase price¹ or present market value

Loan amount in the currency of the property's location (excluding Dubai)

Amount	Amount	Currency used
<input type="text"/>	<input type="text"/>	<input type="text"/>

¹ Please note that we will only consider lending against the net purchase price, excluding any allowances / discounts / fees / incentives.

Do you require the option to switch your loan to match the currency of your primary income? Yes No

If yes, please state the currency of your primary income

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?

If **Interest Only** is not available, would you consider a principal and interest loan? Yes No

Solicitor name

Telephone number

Firm name

Email

Address

Fax number

DX number

City

Postcode

Please note: a handling fee of US\$150 will be charged should you wish to make any amendments to your requested facility after a Letter of Offer has been issued.

Personal Data - applicable to loans booked in Hong Kong branch only.

The information (including any personal data) requested in this form is required and will be used by Lloyds TSB Bank plc, Hong Kong branch (the "Bank") to assess your application for a loan. The failure to provide such information in full may result in your loan application being declined. The information may also be used by the Bank, other members of the Lloyds Banking Group plc and the classes of persons described in our written notice headed "Personal Data (Privacy) Ordinance" (the "Notice"), for the purposes set out in the Notice. A copy of the Notice will have been supplied to you together with this form. You confirm that you have read and understood the Notice and consent to the Lloyds Banking Group plc and any such other classes of persons using any personal information you have provided in this application, and any personal information you may provide in the future, for the purposes described in the Personal Data (Privacy) Ordinance Notice and this form.

Single Discretionary Allowance - for South African customers only.

There is a R2,000,000 allowance for individual South African residents to invest outside the CMA. This is a one-off lifetime allowance and is subject to a Tax Clearance Certificate issued by the South African Revenue Service accompanying the application to remit abroad. For more information visit www.sars.gov.za

Consent to Marketing

The Bank and/or other members of the Lloyds Banking Group plc* may contact you with details of financial and/or insurance products and services available from the Lloyds Banking Group plc which they believe may interest you or benefit you financially, as these products and services relate to the services which you seek from the Bank.

* The Lloyds Banking Group plc includes Lloyds TSB Bank plc and a number of companies using brands including Lloyds TSB, Halifax and Bank of Scotland, and their associated companies. More information on the Lloyds Banking Group plc can be found at www.lloydsbankinggroup.com For these purposes "associated companies" includes Lloyds Banking Group plc and any subsidiary, affiliate or other firm directly or indirectly controlled from time to time by either Lloyds Banking Group plc or Lloyds TSB Bank plc.

I/We certify that the information given overleaf and above is true and correct and authorise Lloyds TSB Bank plc, Hong Kong branch to verify the details from any source necessary.

Consent to Commission Payments

I/We acknowledge and understand that, from time to time, the Bank enters into arrangements with selected brokers/third parties under which it agrees to pay them a commission as an inducement or reward for successfully introducing or referring to it potential applicants for the International Mortgage product. If my/our application for the International Mortgage product is the result of such an introduction or referral, by signing in the place provided below, I/we hereby expressly consent to and give my/our permission for the Bank to pay a commission to the relevant broker/third party without further reference to me/us.

Signature of 1st customer

Date:

Signature of 2nd customer

Date:

For the purpose of setting up a comprehensive database by the credit reference agency, TransUnion Limited ("TU"), for mortgage data sharing among all credit providers in Hong Kong, I am invited to expressly consent to all the uses of my data set out in this form. I understand that my refusal to give the consent will not necessarily result in my application (whether as a borrower, mortgagor or guarantor) to Lloyds TSB Bank plc, Hong Kong branch for the mortgage loan under application being denied or not being processed at all.

"Existing Mortgage Loan(s)" refers to any or all outstanding loans secured by real properties (loans secured by real properties are defined as "mortgage loans" and each a "mortgage loan") that have been granted by Lloyds TSB Bank plc, Hong Kong branch and/or any other credit providers in Hong Kong to me (whether as a borrower, mortgagor or guarantor, and whether in my sole name or in joint names with others) with respect to applications made by me on or before 31st March 2011.

"Mortgage Data" refers to my personal data in relation to my Existing Mortgage Loan(s), and such data only consists of the following (and shall include any updated data of the following items from time to time):

- my full name;
- my capacity in respect of each mortgage (as borrower, mortgagor or guarantor);
- my Hong Kong Identity Card Number or travel document number;
- my date of birth;
- my correspondence address;
- my mortgage account number in respect of each mortgage;
- type of the facility in respect of each mortgage;
- my mortgage account status in respect of each mortgage (e.g., active, closed, write-off);

and

- if any, my mortgage account closed date in respect of each mortgage.

"Mortgage Count" refers to the total number of outstanding mortgage loans held by me with credit providers in Hong Kong (whether as a borrower, mortgagor or guarantor, and whether in my sole name or in joint names with others) from time to time (including my Existing Mortgage Loan(s)).

"Relevant Credit Providers" refers to any or all credit providers in Hong Kong with whom I have Existing Mortgage Loan(s).

This consent is given by me to Lloyds TSB Bank plc, Hong Kong branch on its own behalf, and on behalf of, and as agent for, TU and all other credit providers in Hong Kong for the following uses of my Mortgage Data and Mortgage Count:

- the transfer to TU by Lloyds TSB Bank plc, Hong Kong branch of my Mortgage Data (if any) that is currently held by Lloyds TSB Bank plc, Hong Kong branch or, if I have no Existing Mortgage Loan(s) with Lloyds TSB Bank plc, Hong Kong branch, the transfer of my full name, Hong Kong Identity Card Number (or if applicable travel document number) and date of birth, and in each case the fact that I have made a new application for mortgage loan (whether as a borrower, mortgagor or guarantor) with Lloyds TSB Bank plc, Hong Kong branch;
- TU checking if my Mortgage Count is on the TU database and, if it is not, TU making enquiries with all its members (i.e., credit providers in Hong Kong) other than Lloyds TSB Bank plc, Hong Kong branch by disclosing my full name, Hong Kong Identity Card Number (or if applicable travel document number) and date of birth to all other TU members to check if there are any existing mortgage loans held by me (whether as a borrower, mortgagor or guarantor) with any other TU member, and TU may use my full name, Hong Kong Identity Card Number (or if applicable travel document number) and date of birth for the above purposes more than once;
- releasing my Mortgage Data to TU by each of the Relevant Credit Providers;
- TU uploading all my Mortgage Data obtained from Lloyds TSB Bank plc, Hong Kong branch and each of the Relevant Credit Providers onto the TU database and compiling my Mortgage Count;

9 Form 1 - Consent relating to mortgage data (applicable to mortgages booked in Hong Kong branch ONLY)

- (e) TU providing my Mortgage Count to Lloyds TSB Bank plc, Hong Kong branch and each of the Relevant Credit Providers for the purposes of:
- (1) considering mortgage loan application(s) made by me (whether as a borrower, mortgagor or guarantor) from time to time;
 - (2) reviewing any credit facility (including mortgage loan) granted or to be granted to me (whether as a borrower, mortgagor or guarantor) which is in default for a period of more than 60 days with a view to putting in place any debt restructuring, rescheduling or other modification of the terms of such credit facility by the credit provider;
 - (3) reviewing any credit facility (including mortgage loan) granted or to be granted to me (whether as a borrower, mortgagor or guarantor) where there is in place any debt restructuring, rescheduling or other modification of the terms of such credit facility between the credit provider and me consequent upon a default in the repayment of such credit facility for implementing such arrangement;
- and/or
- (4) reviewing any credit facility (including mortgage loan) granted or to be granted to me (whether as a borrower, mortgagor or guarantor) with a view to putting in place any debt restructuring, rescheduling or other modification of the terms of any credit facility initiated by my request;
- (f) TU providing my Mortgage Count to Lloyds TSB Bank plc, Hong Kong branch and each of the Relevant Credit Providers after the transitional period expires on 31st March 2013 for the purposes of:
- (1) reviewing and renewing mortgage loans granted or to be granted to me (whether as a borrower, mortgagor or guarantor); and
 - (2) considering my application for credit facility (other than mortgage loan) and/or reviewing or renewing any facility (other than mortgage loan) granted or to be granted to me (whether as a borrower or guarantor), in each case where such facility is in an amount not less than such level or to be determined by a mechanism as prescribed or approved by the Privacy Commissioner for Personal Data from time to time; and

Signature of 1st customer

Date:

- (g) Lloyds TSB Bank plc, Hong Kong branch disclosing my Mortgage Count to any co-borrower, co-mortgagor, co-guarantor (if any) of the mortgage loan under application.

By signing this Form, I understand that, regardless of the result of my mortgage loan application (whether as a borrower, mortgagor or guarantor), Lloyds TSB Bank plc, Hong Kong branch is entitled to retain this Form up to the time it receives notice from TU that all credit facilities (including mortgage loans) granted by credit providers in Hong Kong to me (whether as a borrower, mortgagor or guarantor) have been fully settled and I

give consent to Lloyds TSB Bank plc, Hong Kong branch, each of the Relevant Credit Providers and TU to act in accordance with (a) to (g) above.

decline to give consent and acknowledge that:

(i) my refusal to give the consent will not have or be deemed to have the effect of withdrawing any consent given by me prior to this application to any credit providers in Hong Kong (including Lloyds TSB Bank plc, Hong Kong branch) and TU to contribute, use, access, compile and/or maintain my Mortgage Data and Mortgage Count. If I wish to withdraw consent previously given, I have to sign separate withdrawal form addressing to the relevant credit providers and TU; and

(ii) while my Mortgage Data will not be transferred to TU by Lloyds TSB Bank plc, Hong Kong branch, if the mortgage loan under application is granted and drawdown, the items of personal data listed in the definition of "Mortgage Data" with respect to the new mortgage loan granted and drawdown will be transferred to TU by Lloyds TSB Bank plc, Hong Kong branch as set out in the [Personal Information Collection Statement] of Lloyds TSB Bank plc, Hong Kong branch provided to me.

Signature of 2nd customer

Date:

10 Form 2 (to be obtained from customers who declines to give consent in Form 1) - Consent relating to mortgage application data (applicable to mortgages booked in Hong Kong branch ONLY)

By signing this Form, I

agree

do not agree

to Lloyds TSB Bank plc, Hong Kong branch providing to TU the fact that I have made a new application for mortgage loan (whether as a borrower, mortgagor or guarantor) with Lloyds TSB Bank plc, Hong Kong branch in relation to the obtaining of a credit report (which will not contain my mortgage count, being the total number of outstanding mortgage loans held by me with credit providers in Hong Kong (whether as a borrower, mortgagor or guarantor, and whether in my sole name or in joint names with others) from time to time).

Signature of 1st customer

Date:

Signature of 2nd customer

Date:

Supplemental notice to customers relating to the personal data (privacy) ordinance (applicable to mortgages booked in Hong Kong ONLY)

This Supplemental Notice applies to mortgage applications received by Lloyds TSB Bank plc, Hong Kong branch on or after 8th April 2011. If there is any inconsistency between the terms of this Supplemental Notice and the terms of the existing Notice to Customers relating to the Personal Data (Privacy) Ordinance, the terms of this Supplemental Notice shall prevail insofar as mortgage applications and mortgages are concerned.

Of all the data which may be collected or held by Lloyds TSB Bank plc, Hong Kong branch, from time to time in connection with mortgages, the following data relating to the customer (including any updated data of any of the following data) will be provided by Lloyds TSB Bank plc, Hong Kong branch to the credit reference agency:

- (a) full name;
- (b) capacity in respect of each mortgage (as borrower, mortgagor or guarantor);
- (c) Hong Kong Identity Card Number or travel document number;
- (d) date of birth;
- (e) address;
- (f) mortgage account number in respect of each mortgage;

- (g) type of the facility in respect of each mortgage;
 - (h) mortgage account status in respect of each mortgage (e.g., active, closed, write-off);
- and
- (i) if any, mortgage account closed date in respect of each mortgage.

The credit reference agency will use the above data supplied by Lloyds TSB Bank plc, Hong Kong branch for the purposes of compiling a count of the number of mortgages from time to time held by the customer, as borrower, mortgagor or guarantor respectively, for sharing in the consumer credit database of the credit reference agency by credit providers.

The customer's right under and in accordance with the Code of Practice on Consumer Credit Data to instruct Lloyds TSB Bank plc, Hong Kong branch to request the credit reference agency to delete from its database any account data relating to any terminated credit will, from 1st April 2011, be extended to a consumer credit involving mortgage(s).

Please submit your completed application form to your local office at one of the following addresses and we will forward your application to one of our Credit offices in London, Hong Kong and Singapore for a lending decision. If you wish to proceed with this decision, we will require you to submit supporting documents in order to verify the information submitted in your application. We may not be able to process your application if you fail to provide the relevant supporting documents and/or information. These documents must be in English and any translation will be carried out at the customer's expense.

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For office use only

PDO letter sent on:	Referral source:
	Source: C/NC
	Account Executive:
	Country of origin:

Issued by Lloyds TSB Bank plc. Registered office: Lloyds TSB Bank plc, 25 Gresham Street, London, EC2V 7HN.

Mortgages are provided by Lloyds TSB Bank plc offices in Hong Kong and Singapore.

This product and service is not available to residents or nationals of countries where not permitted by local laws or regulations. It is your responsibility to ensure you comply with relevant laws. The International Mortgage Service is not applicable to certain types of properties and is subject to us being able to obtain an independent valuation.

Please note that the service is principally designed for customers planning to purchase properties outside their country of residence. We can provide mortgages for owner occupation in Hong Kong and Singapore, but not in other countries. Other restrictions related to property use may also apply and details are available upon request. Please also note that we would normally not provide financing for certain types of property such as serviced apartments, resorts, golf course properties, student accommodation or former local authority or public housing.

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.

We must recommend caution as where the loan is in a different currency to your income or the currency where the property is situated, movements in currency cross-rates can sometimes occur very quickly, resulting in significant losses or in a significant increase in the cost of the loan repayments in real terms

Not available to corporate and trust structures as well as to those cases where the borrower(s) of the loan and the owner(s) of the property are not the same person(s). Foreign borrowers are required to obtain a Non-Resident Buyers' Identification Number (NIE) before purchasing a Spanish property and are advised to seek their own legal advice with regard to the application for a NIE (applies to France and Spain only).

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.

Messages sent by email may not be secure and may be intercepted by third parties. Please do not use email to send us communications which contain confidential information or instructions as we require these communications to be in writing. If you disregard this warning, you agree that you do so at your own risk and that you will not hold the Manager responsible for any loss that you suffer as a result. Telephone calls may be recorded and monitored.