

# Application Form for Individuals

Submitted by	Name
Firm	FCA no.
Tel	Authorisation: <input type="checkbox"/> DA <input type="checkbox"/> AR <input type="checkbox"/> Unauthorised
Email	Network/mortgage club

**Are you the customer-facing broker?** ☐ Yes ☐ No **If no, please provide customer-facing broker's details below:**

Firm	Contact name
Tel	Network/mortgage club
Email	FCA no.
	Authorisation: <input type="checkbox"/> DA <input type="checkbox"/> AR <input type="checkbox"/> Unauthorised

## 1. About the Applicant

**Applicant Details** (if more than two applicants, please enter the information clearly on an additional sheet)

### Applicant 1

Title \_\_\_\_\_ Full name \_\_\_\_\_

Date of birth \_\_\_\_\_

Residential address \_\_\_\_\_

Postcode \_\_\_\_\_

Country of residence \_\_\_\_\_

Nationality \_\_\_\_\_

Tel \_\_\_\_\_

Mobile \_\_\_\_\_

Email \_\_\_\_\_

Does the applicant own his/her own residence ☐ Yes ☐ No

Value of residence £ \_\_\_\_\_ Outstanding charge £ \_\_\_\_\_

### Employment details

#### Applicant 1

Are you: self-employed ☐ employed ☐ not employed ☐ retired ☐

Name of employer/business \_\_\_\_\_

Full address of employer/business \_\_\_\_\_

Postcode \_\_\_\_\_

Tel \_\_\_\_\_

Website \_\_\_\_\_

What is the nature of employer/your business? \_\_\_\_\_

Position held \_\_\_\_\_

If employed, is this job permanent? ☐ Yes ☐ No

How long with your employer (if self-employed how long have you been in business)? \_\_\_\_\_

National Insurance Number \_\_\_\_\_

### Applicant 2

Title \_\_\_\_\_ Full name \_\_\_\_\_

Date of birth \_\_\_\_\_

Residential address \_\_\_\_\_

Postcode \_\_\_\_\_

Country of residence \_\_\_\_\_

Nationality \_\_\_\_\_

Tel \_\_\_\_\_

Mobile \_\_\_\_\_

Email \_\_\_\_\_

Does the applicant own his/her own residence ☐ Yes ☐ No

Value of residence £ \_\_\_\_\_ Outstanding charge £ \_\_\_\_\_

#### Applicant 2

Are you: self-employed ☐ employed ☐ not employed ☐ retired ☐

Name of employer/business \_\_\_\_\_

Full address of employer/business \_\_\_\_\_

Postcode \_\_\_\_\_

Tel \_\_\_\_\_

Website \_\_\_\_\_

What is the nature of employer/your business? \_\_\_\_\_

Position held \_\_\_\_\_

If employed, is this job permanent? ☐ Yes ☐ No

How long with your employer (if self-employed how long have you been in business)? \_\_\_\_\_

National Insurance Number \_\_\_\_\_

**2. About the Security Properties**

Primary property being used as security for the loan

Full address of property

Postcode

Is the property Freehold ☐ or Leasehold ☐

If Leasehold, how many years remain on the lease? \_\_\_\_\_ years

☐ Already owned - date purchased: \_\_\_\_\_

☐ Being purchased

☐ Owned by another

Purchase price/price paid £ \_\_\_\_\_ Estimated value £ \_\_\_\_\_ Monthly rental income (if tenanted) £ \_\_\_\_\_

Total amount currently owed on outstanding mortgage(s) (if already owned) £ \_\_\_\_\_

Security Offered: ☐ First Charge ☐ Second Charge

Property Description

☐ House

☐ Bungalow

☐ Flat

☐ Maisonette

☐ Commercial (describe)

☐ Other (describe) \_\_\_\_\_

Floor no. \_\_\_\_\_ No. of storeys \_\_\_\_\_ No. of bedrooms \_\_\_\_\_ Year built \_\_\_\_\_ ☐ ex local authority ☐ non std construction

Are there any intended works or improvements during the term of the loan?

Current condition of property

Who will live in the property and their respective ages?

What is their relationship to the Applicant(s)?

Other property being used as security for the loan

Full address of property

Postcode

Is the property Freehold ☐ or Leasehold ☐

If Leasehold, how many years remain on the lease? \_\_\_\_\_ years

☐ Already owned - date purchased: \_\_\_\_\_

☐ Being purchased

☐ Owned by another

Purchase price/price paid £ \_\_\_\_\_ Estimated value £ \_\_\_\_\_ Monthly rental income (if tenanted) £ \_\_\_\_\_

Total amount currently owed on outstanding mortgage(s) (if already owned) £ \_\_\_\_\_

Security Offered: ☐ First Charge ☐ Second Charge

Property Description

☐ House

☐ Bungalow

☐ Flat

☐ Maisonette

☐ Commercial (describe)

☐ Other (describe) \_\_\_\_\_

Floor no. \_\_\_\_\_ No. of storeys \_\_\_\_\_ No. of bedrooms \_\_\_\_\_ Year built \_\_\_\_\_ ☐ ex local authority ☐ non std construction

Are there any intended works or improvements during the term of the loan?

Current condition of property

Who will live in the property and their respective ages?

What is their relationship to the Applicant(s)?

**3. About the Loan**
**A. Net Amount and Term**

Net Amount Required £ \_\_\_\_\_ Term of the Loan \_\_\_\_\_

**B. Payment Options**
**Option 1** ☐ Interest payments to be rolled-up for the entire approved term of the loan

**Option 2** ☐ Interest payments to be collected by direct debit monthly in arrears

Please tick as appropriate to confirm which of these fees you wish to be added to your loan (Please refer to our Fee Tariff):

☐ Broker Fee ☐ Sub broker Fee ☐ Administration Fee ☐ Completion Fee ☐ UTB Legal Fees ☐ CHAPS Fee

£ \_\_\_\_\_ £ \_\_\_\_\_

**Please ensure that Sections A and B are completed**
**C. Purpose of Loan** – please 4 as appropriate

☐ Purchase ☐ Refinance ☐ Capital Raise – Home Improvements ☐ Capital Raise – Other purpose (please provide details)

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**D. About the security property being offered** – please 4 as appropriate

☐ Main Residence ☐ Semi Commercial i.e. shop with flat above ☐ Buy to let property ☐ Investment property

☐ Commercial property ☐ Other (please provide details):

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Who resides at or occupies the primary security property?

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If a tenant, are they related to you? ☐ Yes ☐ No

PLEASE ONLY FILL IN THIS SECTION IF SECURITY PROPERTY IS A BUY TO LET PROPERTY

**E. If the security is or includes a Buy to let property**

i. Have you or a relative ever lived in that property, or intend to live there in the future? ☐ Yes ☐ No

ii. Do you currently/intend to operate this Buy to let for business purposes via a rental agreement? ☐ Yes ☐ No

iii. Other than this application – do you have other Buy to let properties? ☐ Yes ☐ No

**F. Repayment of the loan**

Does repayment involve the sale of non UK property or non-UK assets? ☐ Yes ☐ No

Does repayment involve using income generated in a currency other than GBPs or by way of a mortgage to be arranged outside of the UK?

☐ Yes ☐ No

Details of how the loan will be repaid: \_\_\_\_\_

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**4. income and expenditure details**

PLEASE COMPLETE THIS SECTION FOR FIRST APPLICANT OR APPLICANT COUPLE LIVING TOGETHER Additional Applicants/Guarantors to complete separate forms available at [www.utbank.co.uk](http://www.utbank.co.uk)

Applicant(s) name(s) \_\_\_\_\_

National Insurance No.s \_\_\_\_\_

Person 1 \_\_\_\_\_

Person 2 \_\_\_\_\_

**Budget Planner**
**Your Annual Income**

1st person's **Gross Annual Income** (i.e. before tax, N.I. and pension deductions) £ \_\_\_\_\_

2nd person's **Gross Annual Income** (i.e. before tax, N.I. and pension deductions) £ \_\_\_\_\_

<b>Monthly domestic and personal expenses</b>		<b>Your monthly income</b>	
Any mortgage	£ _____	1st person's <b>monthly income</b> (take home pay)	(A) £ _____
Council tax/water rates	£ _____	2nd person's <b>monthly income</b> (take home pay)	(B) £ _____
Electricity	£ _____	Other <b>monthly income*</b>	(C) £ _____
Gas	£ _____	<b>Total monthly income</b>	(A+B+C) £ _____
Telephone	£ _____	<b>Total monthly expenses</b>	(D) £ _____
Housekeeping (including food)	£ _____	Surplus	(A+B+C-D) £ _____
Child care costs (inc. school fees)	£ _____	*Details of other monthly income:	
Other loans	£ _____		
Insurance/endowment/pension premium	£ _____		
Car expenses	£ _____		
Season tickets/transport	£ _____		
Credit/store cards	£ _____		
Clothing	£ _____		
Holidays	£ _____		
Leisure	£ _____		
Other	£ _____		
<b>Total monthly expenses</b>	<b>(D) £ _____</b>		

Are there likely to be an significant changes in your income or expenditure during the term of the United Trust Bank loan? ☐ Yes ☐ No

If 'yes', please give details

**5. Applicant(s) assets and liabilities**

PLEASE COMPLETE THIS SECTION FOR FIRST CUSTOMER OR COUPLE LIVING TOGETHER Additional  
Applicants/Guarantors to complete separate forms available at [www.utbank.co.uk](http://www.utbank.co.uk)

**Assets**

Property – your home £ \_\_\_\_\_

Property – other £ \_\_\_\_\_

Address \_\_\_\_\_

Property – other £ \_\_\_\_\_

Address \_\_\_\_\_

Property – other £ \_\_\_\_\_

Address \_\_\_\_\_

Value of business(es) owned £ \_\_\_\_\_

Name/nature of business(es) \_\_\_\_\_

Other shares £ \_\_\_\_\_

Bank/Building Society deposits £ \_\_\_\_\_

Other assets e.g. vehicles,  
significant jewellery £ \_\_\_\_\_

**Total assets** £ \_\_\_\_\_

**Liabilities**

Mortgage – your home £ \_\_\_\_\_

Mortgage – other £ \_\_\_\_\_

Lender \_\_\_\_\_

Mortgage – other £ \_\_\_\_\_

Lender \_\_\_\_\_

Mortgage – other £ \_\_\_\_\_

Lender \_\_\_\_\_

Loan outstanding 1 £ \_\_\_\_\_

Lender \_\_\_\_\_

Loan outstanding 2 £ \_\_\_\_\_

Lender \_\_\_\_\_

Loan outstanding 3 £ \_\_\_\_\_

Lender \_\_\_\_\_

Overdraft/credit/store card balances £ \_\_\_\_\_

£ \_\_\_\_\_

Hire purchase £ \_\_\_\_\_

Other liabilities £ \_\_\_\_\_

**Total liabilities** £ \_\_\_\_\_

**6. Your solicitor's details**
**Applicant 1**

Name of firm	_____
Address	_____
_____	_____
Postcode	_____
Contact	_____
Email	_____
Tel	_____
Website	_____

**Applicant 2**

Name of firm	_____
Address	_____
_____	_____
Postcode	_____
Contact	_____
Email	_____
Tel	_____
Website	_____

**7. Bank and Accountant Details**
**Applicant 1**

Name of bank	_____
Contact	_____
Address of bank	_____
_____	_____
Postcode	_____
Account no.	_____
Sort code	_____
Account name	_____
Length of time with bank	Years _____
Name of Accountant	_____
Address of Accountant	_____
_____	_____
Postcode	_____
Contact	_____
Email	_____
Tel	_____
Website	_____
Qualification	_____

**Applicant 2**

Name of bank	_____
Contact	_____
Address of bank	_____
_____	_____
Postcode	_____
Account no.	_____
Sort code	_____
Account name	_____
Length of time with bank	Years _____
Name of Accountant	_____
Address of Accountant	_____
_____	_____
Postcode	_____
Contact	_____
Email	_____
Tel	_____
Website	_____
Qualification	_____

## 8. Credit History

	Applicant 1	Applicant 2
1. Have you ever been refused a mortgage on the property to be mortgaged or, any other property?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
2. Have you ever had a judgment for debt recorded against you or, if self-employed/controlling director, against your company?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. Have you ever been bankrupt or compounded with your creditors?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
4. Are you or have you ever been disqualified to act as a company director?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
5. Have you ever failed to keep up your payments under any present or previous mortgage, rental or loan agreements?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
6. Have you ever been convicted of or charged with any offence other than a driving offence?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
7. Have you ever made a claim to the DSS in the last 12 months?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

**Note:** if you answered 'Yes' to any of the above, please give details in Section 9

## 9. Additional information

If there is any further information that you wish to bring to our attention that you think may be relevant to your application, please detail here.

Number of additional information forms (if any) that have been added to this form

## 10. Important – USE OF YOUR INFORMATION

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

To do this, we will supply your personal information to CRAs and they will give us information about you. 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); and
- Trace and recover debts.

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.

The personal information we have collected from you will be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance, or employment. Further details of how your information will be used by us and these fraud prevention agencies, and your data protection rights, can be found at [www.utbank.co.uk/privacy-notice](http://www.utbank.co.uk/privacy-notice)

### Guarantor

If you are a guarantor, the performance for the agreement to which you are a guarantor will not impact your credit profile unless a County Court Judgement is obtained against you, for non-payment/breach of contract.

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

### Joint Application

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 and make them aware of our Privacy Notice, 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.

### Credit Reference Agencies

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:

**TransUnion Limited** (formerly Callcredit Limited)  
[www.transunion.co.uk/crain](http://www.transunion.co.uk/crain)

**Equifax**  
[www.equifax.co.uk/crain](http://www.equifax.co.uk/crain)

**Experian**  
[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 0207 190 5555.

You have a right to apply to the CRA's 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. Their addresses are:

**TransUnion Limited** (formerly Callcredit Limited)  
One Park Lane, Leeds, West Yorkshire LS3 1EP  
Website: [www.transunion.co.uk/contact-us](http://www.transunion.co.uk/contact-us)  
Email: [consumer@transunion.co.uk](mailto:consumer@transunion.co.uk)  
Phone: 0330 024 7574

**Equifax Limited**, Equifax Ltd, Customer Service Centre PO Box 10036, Leicester LE3 4FS  
Website: [www.equifax.co.uk/Contactus/Contact\\_Us\\_Personal\\_Solutions.html](http://www.equifax.co.uk/Contactus/Contact_Us_Personal_Solutions.html)  
Email: [www.equifax.co.uk/ask](mailto:www.equifax.co.uk/ask)  
Phone: 0333 321 4043 or 0800 014 2955

**Experian Limited**, Experian, PO Box 9000, Nottingham NG80 7WF  
Website: [www.experian.co.uk/consumer/contact-us/index.html](http://www.experian.co.uk/consumer/contact-us/index.html)  
Email: [consumer.helpservice@uk.experian.com](mailto:consumer.helpservice@uk.experian.com)  
Phone: 0344 481 0800 or 0800 013 8888

We will also use your information in accordance with our Privacy Notice which has been supplied 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 EC2Y 9AW.

### 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.



**11. Support**

If you would like for us to take instructions from a third party in addition to yourself, please provide their details including their relationship to you and reason for the request

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Accessibility/Communication needs: ☐ Braille ☐ Large print ☐ Audio ☐ Text phone (relay service)

If there is any other information you consider it would be useful for us to know in servicing your account, please record here

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(UTB will process your information in line with our Privacy Notice: <https://www.utbank.co.uk/privacy-notice/>. Please email [hello@utbank.co.uk](mailto:hello@utbank.co.uk) if you need to contact us about anything on this form)

## 12. Declaration and Signature

**Please note that it is a criminal offence to knowingly or recklessly give false, inaccurate or misleading information when applying for a loan. If you provide such information, you may be reported to the police and prosecuted.**

As a responsible lender, United Trust Bank will carefully assess the information you have provided in the Application Form in order to decide whether or not to make you an offer of a loan. Even if we do issue a binding offer letter to you, we have the right at any time before any loan completes to withdraw, revise or cancel our offer where false, inaccurate or misleading information has been provided. Other situations where a binding offer can be withdrawn will be contained therein.

It is important that you ensure that all statements you make in this Application Form and other documents in connection with this application are full and accurate and are correct and that you have read and understood the contents of this declaration.

**To: United Trust Bank**

### Processing of Application

- (1) I/We authorise United Trust Bank to
  - (a) make such enquiries of any person or organisation (including my/our existing or previous mortgage lenders), as United Trust Bank considers necessary in connection with this application; and
  - (b) release information about me/us if you have a duty to do so or if law permits you to do so;
- (2) I/We understand that if I/we give United Trust Bank false or inaccurate information and United Trust Bank suspects fraud, then United Trust Bank will record this;
- (3) I/We authorise our solicitors or licensed conveyancer acting on my/our behalf to disclose to United Trust Bank or its solicitor and confirm that United Trust Bank is authorised to disclose to my /our solicitors or licensed conveyancer, any information relating to this application;
- (4) I/We confirm that I/we give up any right to claim solicitor/client confidentiality or legal privilege in respect of such information;

(5) I/we appreciate that United Trust Bank needs to ensure that the mortgage property(ies) that I/we have provided as security for my/our loan must continue at all times to be insured; and

(6) I/We acknowledge and understand that United Trust Bank needs to be able to contact some or all of the following in connection with any loan that I/we may have with United Trust Bank, namely: my/our solicitors, (where appropriate) the intermediary who introduced me/our loan to United Trust Bank and the insurance company(ies) that has/have insured the property(ies) that I/we have provided to United Trust Bank as security for my/our loan.

Accordingly, I/we acknowledge that until our loan has been repaid in full, United Trust Bank and its successors and assigns may contact and disclose to any of the above mentioned person(s) or organisation(s) and they may disclose to United Trust Bank such information as United Trust Bank may consider reasonably necessary and request from such person(s) or organisations in dealing with the repayment or refinance of my/our United Trust Bank loan(s) and/or in connection with the insurance of the property(ies) which comprises United Trust Bank's security.

By signing this Application form I/we confirm that the information provided is true, accurate and correct and I/we declare that the information relating to my/our income and outgoings and assets and liabilities is true and accurate and that I/we am/are financially able to meet all my/our financial commitments including any interest payments I/we will be required to make on my/our loan.

By signing this Application Form I/we confirm that I/we have read the United Trust Bank Privacy Notice which has been supplied 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.

### Applicant 1

Signature \_\_\_\_\_

Print name \_\_\_\_\_

Title \_\_\_\_\_ Date \_\_\_\_\_

### Guarantor 1 (where applicable)

Signature \_\_\_\_\_

Print name \_\_\_\_\_

Title \_\_\_\_\_ Date \_\_\_\_\_

### Applicant 2

Signature \_\_\_\_\_

Print name \_\_\_\_\_

Title \_\_\_\_\_ Date \_\_\_\_\_

### Guarantor 2 (where applicable)

Signature \_\_\_\_\_

Print name \_\_\_\_\_

Title \_\_\_\_\_ Date \_\_\_\_\_

**WARNING: YOUR PROPERTY MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.**

**United, we go further**

**United Trust Bank Limited** 1 Ropemaker Street, London EC2Y 9AW | 020 7190 5555 | [structuredpropertysolutions@utbank.co.uk](mailto:structuredpropertysolutions@utbank.co.uk) | [www.utbank.co.uk](http://www.utbank.co.uk)

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