

Personal Loan Application Form

If less than 3 years, please provide previous address

Previous address line 1

Previous address line 2

Previous address line 3

Previous address line 4 OR
overseas country

Postcode

Is this property a flat?

Yes No

Date of entry to this address

Nationality

Country of residence

Great Britain OR Other

If 'Other', please provide

Country of birth

Place of birth (town)

Residential status

Home owner Renting Living with parents Other

Home telephone number

Work telephone number

Mobile number

E-mail address

Relationship status

Single Living with partner Married/In a civil partnership
Widowed/Surviving civil partner Divorced/Dissolved/Separated

Date of birth

Number of dependants

1.1 Employment details – main applicant

Occupation

Employed Self-employed Unemployed Homemaker Retired

Employer's name
(if applicable)

Employer's address line 1

Employer's address line 2

Employer's address line 3

Employer's address line 4 OR
overseas country

Postcode

Date employment
commenced (date established
if self-employed)

If employed for less than 6 months please state previous employment details below.

Occupation

Previous employer's name

Employer's address line 1

Employer's address line 2

Employer's address line 3

Employer's address line 4 OR
overseas country

Postcode

Date this employment
commenced (date established
if self-employed)

Note: If self-employed please submit last 2 years' self-assessment tax forms or finalised accounts.

How often are you paid? Monthly Fortnightly Weekly Other

How are you paid? Cash Cheque Royal Bank Direct to other bank

If your salary is not already credited to an account with The Royal Bank of Scotland please enclose your previous 3 months' payslips or other evidence of income. These will be returned.

1.2 Current banking details – main applicant

Please give details of the account from which your monthly payments will be met

Bank/Building Society

Account number

Sort code

Approximate date
account opened

Type of account

Current

OR

Savings

Do you have a

Cheque card?

Payment/Debit card?

Date of entry to this address
(e.g. 01JUN2005)

If less than 3 years, please provide previous address

Previous address line 1

Previous address line 2

Previous address line 3

Previous address line 4 OR
overseas country

Postcode

Is this property a flat?

Yes No

Date of entry to this address

Nationality

Country of residence

Great Britain OR Other

If 'Other', please provide

Country of birth

Place of birth (town)

Residential status

Home owner Renting Living with parents Other

Home telephone number

Work telephone number

Mobile number

E-mail address

Relationship status

Single Living with partner Married/In a civil partnership
Widowed/Surviving civil partner Divorced/Dissolved/Separated

Date of birth

Number of dependants

2.1 Employment details – joint applicant

Occupation

Employed Self-employed Unemployed Homemaker Retired

Employer's name
(if applicable)

Employer's address line 1

Employer's address line 2

Employer's address line 3

Employer's address line 4 OR
overseas country

Postcode

Date employment
commenced (date established
if self-employed)

If employed for less than 6 months please state previous employment details below.

Occupation

Previous employer's name

Employer's address line 1

Employer's address line 2

Employer's address line 3

Employer's address line 4 OR
overseas country

Postcode

Date this employment
commenced (date established
if self-employed)

Note: If self-employed please submit last 2 years' self-assessment tax forms or finalised accounts.

How often are you paid? Monthly Fortnightly Weekly Other

How are you paid? Cash Cheque Direct to Royal Bank Direct to other bank

If your salary is not already credited to an account with The Royal Bank of Scotland please enclose your previous 3 months' payslips or other evidence of income. These will be returned.

2.2 Current banking details – joint applicant

Please give details of the account from which your monthly payments will be met

Bank/Building Society

Account number

Sort code

Approximate date
account opened

Type of account

Current

OR

Savings

Do you have a

Cheque card?

Payment/Debit card?

How many credit cards do you have?

Total outstanding balance of all credit cards

£

Please give details of your main credit card. This is the one you use most frequently or the one with the greatest balance.

Type of card (e.g. MasterCard/ Visa/Storecard)

Issuer

Name of account/cardholder

Credit limit

£

Balance

£

Approximate date account opened

Do you hold any other bank or building society accounts?

Yes

No

If 'Yes', please provide details below.

Bank

Account number

Sort code

Type of account

Current

Savings

Loan

Mortgage

Do you have a

Cheque card?

Payment/Debit card?

Approximate date account opened

Building society

Account number

Sort code

Type of account

Current

Savings

Loan

Mortgage

Do you have a

Cheque card?

Payment/Debit card?

Approximate date account opened

2.3 Other credit cards/charge cards – joint applicant

Type of card (e.g. MasterCard/ Visa/Storecard)

Issuer

Name of account/cardholder

Credit limit

£

Balance

£

Approximate date account opened

Type of card (e.g. MasterCard/
Visa/Storecard)

Issuer

Name of account/cardholder

Credit limit

£ 0 0

Balance

£ 0 0

Approximate date
account opened

Type of card (e.g. MasterCard/
Visa/Storecard)

Issuer

Name of account/cardholder

Credit limit

£ 0 0

Balance

£ 0 0

Approximate date
account opened

2.4 Financial status – joint applicant

Have you ever been insolvent, bankrupt, sequestrated, involved in any
court proceedings for debt or made arrangements with your creditors?

Yes

No

If 'Yes', please provide full details on a separate sheet.

3. Income and commitments

Income	Per month	Commitments	Per month
Net income from employer	£ <input type="text"/> 0 0	Mortgage/Rent	£ <input type="text"/> 0 0
Joint applicant's net income	£ <input type="text"/> 0 0	Council tax	£ <input type="text"/> 0 0
Any other income	£ <input type="text"/> 0 0	Royal Bank loan repayments (if not being consolidated)	£ <input type="text"/> 0 0
Total income	£ <input type="text"/> 0 0	Non Royal Bank loan repayments	£ <input type="text"/> 0 0
		Other regular payments	£ <input type="text"/> 0 0
		Total commitments	£ <input type="text"/> 0 0

Is the job pensionable? Yes No

4. Assets and liabilities

4.1 Property details

	Main residence	Other property
Date purchased	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>
Purchase price	£ <input type="text" value="£"/> <input type="text" value="0"/> <input type="text" value="0"/>	£ <input type="text" value="£"/> <input type="text" value="0"/> <input type="text" value="0"/>
Mortgage outstanding	£ <input type="text" value="£"/> <input type="text" value="0"/> <input type="text" value="0"/>	£ <input type="text" value="£"/> <input type="text" value="0"/> <input type="text" value="0"/>
Estimated present value	£ <input type="text" value="£"/> <input type="text" value="0"/> <input type="text" value="0"/>	£ <input type="text" value="£"/> <input type="text" value="0"/> <input type="text" value="0"/>
Property owned	Solely <input checked="" type="checkbox"/> Jointly <input checked="" type="checkbox"/>	Solely <input checked="" type="checkbox"/> Jointly <input checked="" type="checkbox"/>
Lender – main residence	<input type="text"/>	
Lender – other property	<input type="text"/>	

4.2 Other assets and liabilities

	Assets		Liabilities
Royal Bank savings	£ <input type="text" value="£"/> <input type="text" value="0"/> <input type="text" value="0"/>	Royal Bank loan(s)	£ <input type="text" value="£"/> <input type="text" value="0"/> <input type="text" value="0"/>
Non Royal Bank savings	£ <input type="text" value="£"/> <input type="text" value="0"/> <input type="text" value="0"/>	Non Royal Bank loan(s)	£ <input type="text" value="£"/> <input type="text" value="0"/> <input type="text" value="0"/>
Investments	£ <input type="text" value="£"/> <input type="text" value="0"/> <input type="text" value="0"/>	Guarantee obligations	£ <input type="text" value="£"/> <input type="text" value="0"/> <input type="text" value="0"/>
Car(s)	£ <input type="text" value="£"/> <input type="text" value="0"/> <input type="text" value="0"/>	Other (please specify in box below)	£ <input type="text" value="£"/> <input type="text" value="0"/> <input type="text" value="0"/>
Other (please specify in box below)	£ <input type="text" value="£"/> <input type="text" value="0"/> <input type="text" value="0"/>	Total liabilities	£ <input type="text" value="£"/> <input type="text" value="0"/> <input type="text" value="0"/>
Total assets	£ <input type="text" value="£"/> <input type="text" value="0"/> <input type="text" value="0"/>		

Details of other assets and liabilities

5. Loan details

Purpose of loan	<input type="text"/>		
If loan is for the purchase of a vehicle, state year first registered	<input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>		
Total cost of item(s)	£ <input type="text" value="£"/> <input type="text" value="0"/> <input type="text" value="0"/>		
Amount of loan required	£ <input type="text" value="£"/> <input type="text" value="0"/> <input type="text" value="0"/>		
Repayment period	<input type="text" value="Y"/> <input type="text" value="Y"/> years	<input type="text" value="M"/> <input type="text" value="M"/> months	
	<input type="text" value="D"/> <input type="text" value="D"/> Preferred monthly repayment date [†]		

[†]The Loan Agreement will stipulate that the 1st repayment is one month from drawdown of loan funds – leave the preferred monthly repayment date blank if you are happy to make your 1st repayment one month from drawdown. However, where you have requested a preferred monthly repayment date, once the funds are drawn we will normally comply with this, or offer you another choice of date.

For an unsecured home improvement loan application please provide written estimate(s).

6. Credit reference agencies

We may obtain information about you from credit reference agencies and Group records to check your credit status and identity. The agencies will record our enquiries which may be seen by other companies who make their own credit enquiries. This may affect your ability to obtain credit elsewhere in the near future. We may use credit scoring.

Your application will be assessed using credit reference agency records relating to anyone with whom you have a joint account or similar financial association. If this is a joint application and such a link does not already exist then one may be created now. These links will remain until you file a "notice of disassociation" at the credit reference agencies.

7. Fraud prevention agencies

- If false or inaccurate information is provided and fraud is identified or suspected, details may be passed to fraud prevention agencies.
 - We may also obtain information about you from fraud prevention agencies.
-

8. Keeping you informed

We would like to keep you informed by letter and by phone about products, services and additional benefits that we believe may be of interest to you. If you don't want us to do this, please place a cross in this box

We would also like to keep you informed via the e-mail address or mobile number you may have provided earlier in this form.

May we keep you informed by e-mail? Yes No

May we keep you informed by mobile messaging? Yes No

9. Giving your consent

By signing the accompanying credit agreement you are agreeing that we may use your information in the way described in this form (including the 'Keeping you informed' section) and in the associated Terms and Conditions.

10. Declaration and signature(s)

1. I/We submit this application for a Royal Bank of Scotland Personal Loan and declare that the information herein is true and accurate.
2. I/We also authorise you to make any enquiries you deem necessary for confirmation of the information contained in this application and for the purpose of credit assessment.
3. I/We understand that you may decline this application.
4. I/We understand that any approval of this application will not constitute an agreement to make a loan or provide any other credit and will not bind either me/us or the Bank to enter into any such agreement.
5. I, the first named signatory below, confirm that I am in employment and have not received a Notice of Redundancy relative to any stated employment.
6. I, the second named signatory below, confirm that I am in employment and have not received a Notice of Redundancy relative to any stated employment.

Customer signature(s)

Main applicant

Joint applicant

Date _____

Date _____

Please take the completed application form to your Royal Bank of Scotland branch or send it to:

The Royal Bank of Scotland plc, Freepost NAT9372, Bristol BS99 1FA.

Branch use only

Account number allocated

Sort code

Application reference number

Details of ID obtained

Main applicant

Existing CIN

Is the 'R' or 'V' marker present?

Yes

No

If 'No', undertake KYC process.

Applicant has changed address and Change of Address form sent to CSC

Yes

N/A

Joint applicant

Existing CIN

Is the 'R' or 'V' marker present?

Yes

No

If 'No', undertake KYC process.

Applicant has changed address and Change of Address form sent to CSC

Yes

N/A

For all applicants

Account type

Reason for application

Source of introduction

Sales code

Fee

Payment method

Interest rate

 %

B of E Industrial code

B of E Institutional code

Responsibility code

Overseas resident code

Are the funds being used to repay an existing Royal Bank loan?

Yes

No

If 'Yes', is existing loan to be closed?

Yes

No

Account number

Sort code

Date of first repayment

Overdraft to be

Reduced?

Cancelled?

If 'Reduced', by what amount?

£ 0 0

Lead code

Seller code

