


Personal Loan Application Form

Before completing this application form you must read the 'Loans – helping you make your purchase now' brochure and the 'Loans repayment examples' insert. These contain all the information you need to be aware of before applying for your loan. If you do not have a copy, please contact any branch to obtain those you are missing. Please mark this box with a cross ☐ to confirm you have received these items.

Your information

For details of how we and others will use your information and how to give your consent, please look for the padlock symbol below and in the accompanying Terms and Conditions or contact your branch.

 Please complete this form in BLOCK CAPITALS and in black ink, mark the box with a cross where applicable and *delete as appropriate. Please do not write on or mark this form outside the boxes and lines provided. Applying is simple and should only take about 15 minutes. Credit is only available to RBS current account holders aged 18 or over.

To apply by telephone call 0800 121 121 now, quoting reference ML1. Customers with hearing and speech impairments can contact us by Minicom number 0800 404 6160. Calls may be recorded.

I/We would like to apply for a Sole loan ☐ Joint loan ☐

1. Customer details – main applicant

RBS Current Account Number

Sort code

Note: This is the account we will use to credit your loan funds.

Title

Mr

☐

Mrs

☐

Miss

☐

Ms

☐

Other

☐

(please specify)

First name

Middle name(s)

Surname

Address line 1

Address line 2

Address line 3

Address line 4 OR
overseas country

Postcode

Is this property a flat?

Yes

☐

No

☐

Date of entry to this address
(e.g. 01JUN2008)

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

☐

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.

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?

☐

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

[illegible]

Name of account/cardholder

Approximate date
account opened

Do you hold any other bank or building society accounts? Yes ☐ No ☐

If 'Yes', please provide details below.

[illegible]

Account number Sort code

Type of account Current Savings Loan Mortgage

Do you have a ☐ Cheque card? ☐ Payment/Debit card? ☐

Approximate date
account opened

[illegible]

Account number Sort code

Type of account ☐ Current ☐ Savings ☐ Loan ☐ Mortgage ☐

Do you have a ☐ Cheque card? ☐ Payment/Debit card? ☐

Approximate date
account opened

1.3 Other credit cards/charge cards – main applicant

[illegible][illegible]

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

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

Issuer

Name of account/cardholder

Credit limit

£ 0 0

Balance

£ 0 0

Approximate date
account opened

1.4 Financial status – main 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.

2. Customer details – joint applicant

Are you an existing Royal Bank of Scotland customer?

Yes ☐

No ☐

If 'Yes', please provide

Account number

Sort code

Title

Mr

☐

Mrs

☐

Miss

☐

Ms

☐

Other

☐

(please specify)

First name

Middle name(s)

Surname

Address line 1

Address line 2

Address line 3

Address line 4 OR
overseas country

Postcode

Is this property a flat?

Yes ☐

No ☐

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 £ 0 0

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 £ 0 0 Balance £ 0 0

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 £ 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

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

Net income from employer

£ 0 0

Joint applicant's net income

£ 0 0

Any other income

£ 0 0

Total income

£ 0 0

Commitments

Per month

Mortgage/Rent

£ 0 0

Council tax

£ 0 0

Royal Bank loan repayments
(if not being consolidated)

£ 0 0

Non Royal Bank
loan repayments

£ 0 0

Other regular payments

£ 0 0

Total commitments

£ 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="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="0"/> <input type="text" value="0"/>	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="0"/> <input type="text" value="0"/>
Mortgage outstanding	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="0"/> <input type="text" value="0"/>	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <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="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="0"/> <input type="text" value="0"/>	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <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="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <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="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <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="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <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="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="0"/> <input type="text" value="0"/>
Investments	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="0"/> <input type="text" value="0"/>	Guarantee obligations	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="0"/> <input type="text" value="0"/>
Car(s)	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <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="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <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="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="0"/> <input type="text" value="0"/>	Total liabilities	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="0"/> <input type="text" value="0"/>
Total assets	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <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="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <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="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <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?

Lead code

Seller code

