

Loan details

How much would you like to borrow: £

What is the purpose of your loan?

Is the loan to be secured against your residential or buy to let property? Residential ☐ Buy to let ☐

If buy to let, is the property? Residential buy to let ☐ Commercial buy to let ☐

Your home address details

Living arrangements: Homeowner ☐ Tenant ☐ Living with parents ☐ Housing Association ☐ Council ☐

Address and postcode:

Date moved into this address: Month: Year:

If less than three years, previous address and postcode:

Date moved into this address: Month: Year:

Home telephone number:

Number of dependants?

Security property details

If different from your home address, security address and postcode:

Do you or any member of your family live, or intend to live, in the property: Yes ☐ No ☐

Current property value: £

Date of purchase:

Purchase price: £

Property type (detached, terraced, flat, etc.):

If it is a flat, number of storeys in the block:

Tenure: Freehold ☐ Leasehold ☐ If leasehold, years remaining on lease: Years

If buy to let, is it a HMO (House in Multiple Occupation): Yes ☐ No ☐

Number of bedrooms:

Number of reception rooms:

On a shared ownership scheme? Yes ☐ No ☐

Property ever council owned? Yes ☐ No ☐

Additional property details

Do you own any additional properties: Yes ☐ No ☐

Applicant(s) personal details

Applicant 1:

Title:
First name:
Middle name(s):
Surname:
Previous name(s):
Date of birth:
Marital status:
Nationality:
National Insurance no:
Tax code:
Occupation:
Mobile telephone:
Email:

Applicant 2:

Title:
First name:
Middle name(s):
Surname:
Previous name(s):
Date of birth:
Marital status:
Nationality:
National Insurance no:
Tax code:
Occupation:
Mobile telephone:
Email:

Employment details

Applicant 1:

Employed <input type="checkbox"/> Self-employed <input type="checkbox"/>
Retired <input type="checkbox"/> Unemployed <input type="checkbox"/>
Self-emp: Ltd Co <input type="checkbox"/> Partnership <input type="checkbox"/> Sole trader <input type="checkbox"/>
Time in job: Year(s)
In probation period? Yes <input type="checkbox"/> No <input type="checkbox"/>
Gross annual salary: £
Monthly take home pay: £
Annual bonus/overtime/commission: £
Right to reside in the UK? Yes <input type="checkbox"/> No <input type="checkbox"/>
Any criminal convictions? Yes <input type="checkbox"/> No <input type="checkbox"/>
Self-emp, last year's figures: £
Self-emp, previous year's figures: £

Applicant 2:

Employed <input type="checkbox"/> Self-employed <input type="checkbox"/>
Retired <input type="checkbox"/> Unemployed <input type="checkbox"/>
Self-emp: Ltd Co <input type="checkbox"/> Partnership <input type="checkbox"/> Sole trader <input type="checkbox"/>
Time in job: Year(s)
In probation period? Yes <input type="checkbox"/> No <input type="checkbox"/>
Gross annual salary: £
Monthly take home pay: £
Annual bonus/overtime/commission: £
Right to reside in the UK? Yes <input type="checkbox"/> No <input type="checkbox"/>
Any criminal convictions? Yes <input type="checkbox"/> No <input type="checkbox"/>
Self-emp, last year's figures: £
Self-emp, previous year's figures: £

Employment details

Applicant 1:

Planned retirement age:

Any additional income received: £

Nature of additional income? eg. dividends, investment property, pension, etc.

Applicant 2:

Planned retirement age:

Any additional income received: £

Nature of additional income? eg. dividends, investment property, pension, etc.

Your mortgage details

Current mortgage lender:

Mortgage account number:

Total balance outstanding: £

Monthly repayment: £

Term remaining on mortgage: Year(s)

Interest rate: %

Repayment type: eg. repayment, interest only:

Mortgage rate type: eg. fixed rate, variable rate:

Have you made all of your mortgage payments in full over the last 12 months? Yes ☐ No ☐

Do you have any other loans or charges secured against the property? Yes ☐ No ☐

If buy to let, monthly rental income: £ per month. Is this net (after deduction of costs) ☐ or gross ☐

Adverse credit

County Court Judgements (CCJs): Yes ☐ No ☐

Defaults? Yes ☐ No ☐

Debt Management Plans? Yes ☐ No ☐

Bankruptcy/IVA? Yes ☐ No ☐

Your monthly expenditure

Buildings & contents insurance: £

Ground rent/service charge: £

Maintenance/child support: £

Council tax: £

Gas/electricity/fuel: £

Water charges: £

Shopping including food, drinks & tobacco: £

Transport including fares, petrol, maintenance, tax & insurance: £

School related expenses: £

Communications: phones, internet & TV: £

Clothing & footwear: £

Entertainment & recreation: £

Pension contributions: £

Life assurance/critical illness cover: £

Household good/services: £

Memberships/club subscriptions: £

Savings/investments: £

Other expenditure: £

Please enter loan and credit commitments on the next page.

Loan and credit commitments

Please list ALL outstanding loans, credit/store cards, credit agreements (including 0% store purchases), hire purchase agreements, overdrafts, etc. If you are unsure if a credit commitment should be added to the table, please include it and we will advise.

[illegible]

Declaration and authorisation

In assessing your application, we will make enquiries about you including searching any records held by Credit Reference Agencies and checking your details with Fraud Prevention Agencies. If you give us false or inaccurate information and we suspect fraud we will record this. The Credit Reference and Fraud Prevention Agencies will keep details of any searches. Information held about you by the Credit Reference Agencies may already be linked to records relating to one or more of your financial partners.

For the purpose of this application you may be treated as financially linked and your application will be assessed with reference to any "associated" records. If you are a joint applicant or if you have told us of some other financial association with another person, you must be sure that you are entitled to (a) disclose information about your joint applicant and anyone referred to by you; and (b) authorise us to search, link or record information at Credit Reference Agencies about you and anyone referred to by you. An association between joint applicants and between you and anyone you tell us is your financial partner will be created at Credit Reference Agencies. This will link your financial records, each of which will be taken into account in all future applications by either or both of you. This will continue until one of you successfully files a disassociation at Credit Reference Agencies.

You consent to us disclosing details of your application and how you conduct your account (including any default) to the Credit Reference & Fraud Prevention Agencies. This information may be used to help us and other organisations (a) to assess the financial risk of dealing with you and other members of your household; (b) to help make decisions on motor, household, credit, life and other insurance proposals and insurance claims; (c) to administer agreements & insurance policies with you; (d) to help prevent or detect fraud, prevent money laundering or other crimes, recover debts & trace debtors; and (e) for statistical analysis about credit, insurance and fraud.

We may use a "credit scoring" or other automated process in deciding whether to accept your application and during the life of your account, for example to review your secured debt and /or the interest rate and other charges for your Account (all of which may be varied by us). This may involve searching your records again at Credit Reference Agencies (who will keep details of our search) as well as using other information we hold about you.

Please telephone us on 01202 850 830 if you want details of those Credit Reference and Fraud Prevention Agencies from whom we obtain and to whom we pass information about you. You have a legal right to these details. You have a right to receive a copy of the information we hold about you if you apply to us in writing. A fee may be payable.

CUSTOMER CONSENT

Important: Please Read This Before You Sign

By completing this agreement and returning by email, or by printing, completing, signing and returning by post, you consent to us using and disclosing details about you as described above. References to "we" and "us" include any subsidiary or other company associated or affiliated with Positive Lending (UK) Ltd.

Please tick all of the ways in which you are happy for us to contact you:

☐ email ☐ telephone (including voicemail) ☐ SMS/Text messaging ☐ other online/interactive media.

You agree that telephone conversations and other communications between you and us or third parties may be recorded and/or monitored to assist in improving customer and collections services.

The consent that you have given to use your personal information we will assume expires on the completion of your loan or cancellation of this application if sooner.

Please sign to confirm that you have read, understand and agree to the terms above and you are providing permission for credit searches to be undertaken.

Signature applicant 1:

Signature applicant 2:

Date:

FOR SECOND CHARGE MORTGAGES, SECURITY MAY BE REQUIRED IN THE FORM OF A CHARGE ON YOUR HOME
THINK CAREFULLY BEFORE SECURING OTHER DEBTS AGAINST YOUR HOME. YOUR HOME MAY BE REPOSSESSED
IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

Positive Lending, Positive House, GP Centre, Yeoman Road, Ringwood, Hampshire BH24 3FF | 01202 850 830

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