

# Application for your Mortgage

The following details must be completed in all cases

## Adviser's Details:

Company	<input type="text"/>
Address	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
	Postcode
Adviser's name	<input type="text"/>
Adviser's FSA Authorisation number	<input type="text"/>
CCL number	<input type="text"/>
Phone No	<input type="text"/>
Fax No	<input type="text"/>
Email	<input type="text"/>
Name of Network/ Mortgage Club/Agency	<input type="text"/>
Network/Mortgage Club/ Agency FSA Authorisation No.	<input type="text"/>

## Mortgage Products:

Loan to Value	<input type="text"/>	%
Product Rate	<input type="text"/>	%
Range	Prime <input type="checkbox"/>	Adverse <input type="checkbox"/>
Product Name	Prime Verified <input type="checkbox"/>	Near Prime <input type="checkbox"/>
	Prime Self-cert <input type="checkbox"/>	Near Prime Max <input type="checkbox"/>
	Prime Buy to Let <input type="checkbox"/>	Very Low <input type="checkbox"/>
		Medium <input type="checkbox"/>
		Heavy <input type="checkbox"/>
		HighOr <input type="checkbox"/>
		HighAnd <input type="checkbox"/>
Self-certification	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Right to Buy	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Buy to Let	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Flexible	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Loan type	Purchase <input type="checkbox"/>	Remortgage <input type="checkbox"/>
Customer incentive	<input type="text"/>	

## Adviser's Details:

Regulated loan  Yes  No  
Was the sale  Advised  Non advised

Fee payable by Network/Club/Agency to introducing broker

£

Fee payable by the applicant(s) to the broker for arranging the mortgage (payable on application and not refundable if the mortgage does not proceed)

£

Fee payable by the applicant(s) to the broker for arranging the mortgage (payable on application and refundable if the mortgage does not proceed)

£

Fee payable by the applicant(s) to the broker for arranging the mortgage (payable on completion)

£

Valuation Fee payable to ..... (payable on application and not refundable)

£

or Valuation Fee payable to ..... (payable on application of which £ is refundable)

## Application Checklist

### About the Application you are sending:

Applicants name   
Product required   
Purchase or remortgage   
Loan to value   
Any incentives (please detail)   
First time buyers  Yes  No  
Anticipated Exchange/ Completion Date

### Have you told us (please tick):

Your name & full contact details  Your Network/Club/Packager details   
Your FSA number  Details of ALL fees to be paid/payable

### Have you sent us (please tick):

Fully completed & signed application form   
Fully completed ID Verification Certificate   
Certified Proof of Identification   
Original Proof of Residency   
Valuation Fee   
Original Proof of last 12 months mortgage or rent payments (unless private tenant)   
Direct Debit Mandate   
Original Right to Buy papers (if applicable)   
Details of expected rental income (if BTL)   
Original Discharge Certificate (if previously bankrupt)

## Section 1: Personal Details

### First applicant (Person earning the higher income)

**Title**

**First and middle names**

**Surname**

**Maiden/previous name**

**Date of birth**

**Nationality**

**Relationship to joint applicant**

**How long have you lived in the UK?**  Years

**Do you have a permanent right to reside in the UK?**  Yes  No

**Status:**  Married  Single  Widowed  
 Separated  Divorced

**Present address**

**Home phone No**

**Daytime phone No**

**Email**

**I/we confirm that you may contact me by email at your discretion**  Yes

**Number of dependants**  Ages

**How long at your present address?**  Years  Months

**Are you:**  An owner  Renting  Living with relatives

**If less than three years at your present address, give previous address(es)**

(provide details in the supplementary information section where necessary)

**How long at this address?**  Years  Months

**Were you:**  An owner  Renting  Living with relatives

Details of previous lenders are required if: a) you do not currently have a mortgage but have repaid within the last three years. b) you have remortgaged within the last three years (Use supplementary information if necessary).

**Existing lender/landlord name**

**Address**

**Account number**

**Date loan taken out**

**Monthly payment** £

**Balance outstanding** £

**If you are replacing a loan which was originally used to purchase the property:**

**How much did you originally borrow to purchase the property?** £

### Joint applicant

**Title**

**First and middle names**

**Surname**

**Maiden/previous name**

**Date of birth**

**Nationality**

**Relationship to joint applicant**

**How long have you lived in the UK?**  Years

**Do you have a permanent right to reside in the UK?**  Yes  No

**Status:**  Married  Single  Widowed  
 Separated  Divorced

**Present address**

**Home phone No**

**Daytime phone No**

**Email**

**I/we confirm that you may contact me by email at your discretion**  Yes

**Number of dependants**  Ages

**How long at your present address?**  Years  Months

**Are you:**  An owner  Renting  Living with relatives

**If less than three years at your present address, give previous address(es)**

**How long at this address?**  Years  Months

**Were you:**  An owner  Renting  Living with relatives

**Existing lender/landlord name**

**Address**

**Account number**

**Date loan taken out**

**Monthly payment** £

**Balance outstanding** £

**If you are replacing a loan which was originally used to purchase the property:**

**How much did you originally borrow to purchase the property?** £

### First applicant

### Joint applicant

Do you currently own or part own any other property, or are you party to any other mortgage?

Yes  No

Yes  No

If yes give details in the Supplementary Information section

Are you currently applying to any other lender for a loan?

Yes  No

Yes  No

If yes give details in the Supplementary Information section

Does any of your income come from DSS payments?

Yes  No

Yes  No

If yes give details in the Supplementary Information section

Please list any other secured or unsecured commitments, i.e. personal loans, overdrafts, credit cards, 2nd or subsequent mortgage payments, alimony or maintenance payments, child support payments, cost of repayment vehicle (interest only)

### First applicant

Name of company	Account number	Balance	Monthly payment	Purpose of loan/commitment	Secured		To be redeemed	
					Yes	No	Yes	No
		£	£		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		£	£		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		£	£		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### Joint applicant

Name of company	Account number	Balance	Monthly payment	Purpose of loan/commitment	Secured		To be redeemed	
					Yes	No	Yes	No
		£	£		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		£	£		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		£	£		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Continue in Supplementary Information section if necessary

## Section 2: Income Details (Employees) - If self-employed, contract worker or controlling director complete next section.

### First applicant

### Joint applicant

Name and address of employer

Postcode

Postcode

Phone No

Fax No

Job title

Is position permanent?

Yes  No Length of service  Years  Months

Yes  No Length of service  Years  Months

Nature of business

National Insurance number

Tax District and reference number

Employee or works number

Do you own any shares in the company?

Yes  No Shareholding  %

Yes  No Shareholding  %

(If 25% or more please complete self-employed section overleaf)

(If 25% or more please complete self-employed section overleaf)

Gross Income

(Please enclose salary/payslips covering last three months)

Basic £  PA

Basic £  PA

Overtime £  PA

Overtime £  PA

Bonus/Commission £  PA

Bonus/Commission £  PA

Total £  PA

Total £  PA

Other income

Description

Description



	First applicant	Joint applicant
Name and address of accountant	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	Postcode	Postcode
Phone No	<input type="text"/>	<input type="text"/>
Fax No	<input type="text"/>	<input type="text"/>
Qualifications of accountant	<input type="checkbox"/> Certified <input type="checkbox"/> Chartered	<input type="checkbox"/> Certified <input type="checkbox"/> Chartered
	<input type="checkbox"/> Other <input type="text" value="(please specify)"/>	<input type="checkbox"/> Other <input type="text" value="(please specify)"/>
Do you wish to Self-certify your income?	<input type="checkbox"/> No	<input type="checkbox"/> Yes If yes, please specify reason
		<input type="checkbox"/> Income derived from more than one source
		<input type="checkbox"/> Investment income
		<input type="checkbox"/> Self-employed
		<input type="checkbox"/> Speed of service
		<input type="checkbox"/> Variable income i.e. bonus/commission/seasonal
		<input type="checkbox"/> Other <input type="text" value="(please specify)"/>

## Section 4: Property & Loan Details

Property to be mortgaged	<input type="text"/>				
	Postcode				
Is the property:	<input type="checkbox"/> Freehold	<input type="checkbox"/> Leasehold	<input type="checkbox"/> Feuhold	<input type="checkbox"/> Commonhold	
If leasehold unexpired term	<input type="text" value="Years"/>				
Property type:	<input type="checkbox"/> House	<input type="checkbox"/> Bungalow	<input type="checkbox"/> Purpose built flat	<input type="checkbox"/> Maisonette	<input type="checkbox"/> Converted flat
If other, please specify	<input type="text"/>				
Is the property new build?	<input type="checkbox"/> Yes	<input type="checkbox"/> No			
Property type:	<input type="checkbox"/> Detached	<input type="checkbox"/> Semi-detached	<input type="checkbox"/> Terraced	<input type="checkbox"/> Purpose built	<input type="checkbox"/> Converted
Does the property have a garage?	<input type="checkbox"/> Yes	<input type="checkbox"/> No			
Number of:	<input type="text" value="Living rooms"/>	<input type="text" value="Bedrooms"/>	<input type="text" value="Kitchens"/>	<input type="text" value="Bathrooms/WC's"/>	
Total number of habitable rooms	<input type="text" value="(total excluding any bathrooms)"/>				
Does the property have agricultural restrictions?	<input type="checkbox"/> Yes	<input type="checkbox"/> No			
Do you intend to let the property?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If Yes, give details	<input type="text"/>	
Will you or your immediate family occupy at least 40% of the property?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If No, give details	<input type="text"/>	
Is any part of the property to be used for business purposes?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If Yes, give details	<input type="text"/>	
Is the property connected to or situated above commercial premises?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If Yes, give details	<input type="text"/>	
Is the property built of brick or stone with a tile or slate roof?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If No, give details	<input type="text"/>	
Is the property being purchased under the Right to Buy scheme?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If Yes, give details	<input type="text"/>	
Was the property previously owned by a local authority?	<input type="checkbox"/> Yes	<input type="checkbox"/> No			
Did you purchase the property from a local authority?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If Yes give date of purchase	<input type="text"/>	
Property age	<input type="text" value="Years"/>				
If less than 10 years which of the following apply?	<input type="checkbox"/> NHBC certificate	<input type="checkbox"/> Foundation 15 certificate	<input type="checkbox"/> Architects certificate	<input type="checkbox"/> Zurich Municipal	
	<input type="checkbox"/> Premier Guarantee	Other		<input type="text" value="(please specify)"/>	

Name and address of estate agent/contact for access

Postcode

Phone No

Name and address of vendor

Postcode

Phone No Home

Please indicate all persons, other than applicants, aged 17 or over who will occupy the property

Full name	Age	Relationship to applicant(s)

### If purchase

Purchase price £

**TOTAL LOAN REQUIRED** £

Term  Years Sale price of existing property £

Is it a private sale?  Yes  No

Are you a first time buyer?  Yes  No

Is the property being purchased from a relative or is a deed of gift involved? (if yes please provide details)  Yes  No

Are you purchasing as a sitting tenant?  Yes  No

If you are borrowing from any other source please give details below including lender, amount and monthly payment.

Details

Type of mortgage:  Repayment  Interest only

If part repayment and part interest only, please state the capital repayment amount £

If interest only, please state how you intend to repay the loan.

Sale of property  Investment

Savings (please specify)

Other (please specify)

### If remortgage

Estimated value of your property £

Amount required to repay existing mortgage £

Amount required to repay any second or subsequent charge(s) or other loans as listed on the original application form £

Please indicate what any additional funds are being used for:

- no extra money raised
- extra money raised for home improvements £
- extra money raised for debt consolidation £
- other, (please specify below) £

Term  Years **TOTAL LOAN REQUIRED** £

Part repayment and part interest only

### Solicitors Details

Please note that we comply with the Solicitors' Code of Conduct and any solicitor to whom we refer you is an independent professional from whom you will receive impartial and confidential advice. You are free to choose another solicitor.

Would you like to use a Kensington panel Solicitor?  Yes  No

If no please fill in the details of your own Solicitor below. (Please note that if you elect to use your own Solicitor, the firm must have a minimum of 2 partners to act on behalf of Kensington).

Name and address

Postcode

Contact

Phone No

Fax No

DX Number

## Section 5: Accident, Sickness and Unemployment Insurance

We recommend that you consider taking Accident, Sickness and Unemployment insurance. Your broker will be able to provide you with further details. Please note however that it is not a requirement of your loan that you effect such cover, and you are free to obtain insurance from a company of your choice.

Please indicate whether:

- I/we am/are arranging my/our own AS/ASU Insurance
- My/our broker is arranging AS/ASU insurance
- None being arranged

## Section 6: Buildings/Buildings and Contents Insurance

Our home insurance policies have been specifically designed to meet the needs of householders who wish to have financial protection against loss or damage to their property, and/or the contents contained within, from a wide range of insurable perils. The policy also caters for certain needs of the self-employed and provides optional cover available with contents cover to protect business equipment and stock. Optional cover for accidental damage to your property and/or contents is also available. In common with most home insurance policies our cover is not suitable for someone who needs a maintenance contract for repairs arising from normal wear and tear or ageing of the property or its contents.

Please note in all cases mortgage applicants must obtain and maintain suitable buildings cover. You are required to take out Buildings insurance, however you are free to obtain insurance from a company of your choice. Your broker will be able to provide you with further details\*.

If you choose to make your own Buildings Insurance arrangements, please note that an administration charge of £40, or such other amount as we should inform you of, will be made shortly after completion. Please indicate whether:

- Yes**, I/we wish to apply for Kensington Home Insurance  Once you have applied for Kensington Home Insurance please insert the policy number here.
- No**, I/we am/are arranging my/our own household cover
- No**, my/our broker is arranging household cover

\***Broker Information:** please visit the **Insurance Zone** on our website: [www.kmc.co.uk](http://www.kmc.co.uk) to access our easy quote and **online application**, and for full details of the cover options, terms and conditions, and eligibility criteria. Alternatively, to obtain an **immediate home insurance quote** by telephone, call **01403 321311**.

## Section 7: Disclosure of Material Facts - Declarations

This section **MUST** be completed by all applicants regardless of their insurance arrangements.

Have you or anyone who will be residing with you at the property:

1. Ever had a proposal for insurance declined, renewal refused, cover terminated or special terms imposed by an insurer?  Yes  No
2. Made any claims or suffered any losses for property stolen, lost or damaged, or had any claims made against you
  - i) In the last 5 years, whether insured or not?  Yes  No
  - ii) At any time for subsidence or flood at the property to be insured, or liability?  Yes  No
3. Ever been convicted, or have any prosecutions pending, for any criminal offence (other than motoring offences)?  
You are not required to disclose convictions regarded as "spent" by virtue of the Rehabilitation of Offenders Act 1974.  Yes  No
4. Has the property to be insured ever been flooded or is the property located within 200metres of any river or tidal waters or other watercourses?  Yes  No
5. Has the property to be insured ever been monitored for subsidence, heave or landslip, or suffered any subsidence, landslip or heave?  Yes  No
6. Is the property occupied as bedsits or will Local Authority or DSS tenants occupy the property?  Yes  No

If you answered yes to any of the above questions (1 to 6) please provide further details in the Supplementary Information section.

7. Is the property to be insured:
  - i) Constructed of brick, stone or concrete with a slate, tiled or concrete roof and in a good state of repair?  Yes  No
  - ii) Free from signs of internal or external stepped or diagonal cracking?  Yes  No
  - iii) Your main residence, occupied by permanent members of your family as a private dwelling and not unoccupied and/or unfurnished for a period of more than 60 consecutive days?  Yes  No

If you answered no to any of question 7, please provide further details in the Supplementary Information section.

### DISCLOSURE

Any other facts known to you which are likely to affect acceptance of any insurance cover must be disclosed below. Should you be in any doubt about what you should disclose, do not hesitate to tell us. We recommend that you keep a record (including copies of letters) for your future references, or any additional information given. Ensuring we are informed is for your own protection.

### DECLARATION

I/We declare to the best of my/our knowledge and belief the answers given are true and all material information as requested above has been disclosed. I/We understand that you will pass the information on this form and about any incident I/we may give details of to IDS Ltd so that they can make it available to other insurers. I/We also understand that, in response to any searches you may make in connection with any incident I/we have given you details of, IDS Ltd may pass you information it has received from other insurers about other incidents. I/We understand that you may ask for information from other insurers to check the answers I/we have provided.

**I/We declare to the best of my/our knowledge and belief the answers given are true and all material information as requested above has been disclosed**

Name of first applicant	<input type="text"/>	Signed	<input type="text"/>	Date	<input type="text"/>
Name of joint applicant	<input type="text"/>	Signed	<input type="text"/>	Date	<input type="text"/>

## Section 8: Bank Details (UK bank account held in name of one or both applicants)

	First applicant	Joint applicant
Name and address of bank	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
	Postcode	Postcode
Account number	<input type="text"/>	<input type="text"/>
Account name	<input type="text"/>	<input type="text"/>
Sort code	<input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/>
No. of years this account has been held	<input type="text"/> Years	<input type="text"/> Years

## Section 9: Declarations

If the answer is yes to any of the questions, provide details in the Supplementary Information Section.

- Have you had a mortgage on any other property?
- Have any mortgage/rent payments ever been in arrears?  
(If yes, provide details of amount/months last 2 years giving dates & reason)
- Have you ever had any arrears on a previous (or current) secured loan or credit agreement within the last 2 years, where the cumulative amount overdue at any point reached 3 or more monthly payments?  
(If yes, provide details of the amount(s) giving dates & reasons)
- Have you ever had any arrears on a previous (or current) unsecured loan or credit agreement within the last 2 years, where the cumulative amount overdue at any point reached 3 or more monthly payments?  
(If yes, provide details of the amount(s) giving dates & reasons)
- Have you ever been insolvent, bankrupt or made a composition with your creditors or is there an unsatisfied statutory demand in bankruptcy outstanding against you?  
(Name & address of supervisor required for IVA)
- Has a County Court Judgement or Court Decree relating to debt ever been made against you?  
(If yes please provide amount(s), date(s), reason(s), date(s) satisfied)
- Has a High Court Judgement or Court Decree relating to debt ever been made against you?
- Are there any matters which should be brought to the attention of Kensington?
- Have you ever had a mortgage application declined on this or any other property?

First applicant		Joint applicant					
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No

### General declarations

#### I/We declare and undertake that:-

- information given in this application is:-
  - true to the best of my knowledge and belief;
  - forms part of the terms of my/our mortgage;
  - contains all the facts and information that might influence Kensington Mortgages' decision to accept my/our application.

I/We undertake to notify Kensington Mortgages immediately of any change in my/our circumstance which affects or may affect the information given prior to any mortgage being made.
- I/We will make all payments by direct debit. I/We understand that the amount that I/we pay each month may change or the date that I/we make our monthly payment may change and that in either case Kensington Mortgages will give me/us notice in writing before this happens. On this basis, I/we waive the normal fourteen days BACS notice requirement.
- If there are more than one of us, then we agree and understand that our liabilities and obligations hereunder are joint and several and we consent to Kensington Mortgages sending all communications and statements of account to one only of us unless we otherwise notify Kensington Mortgages in writing.
- I/We authorise Kensington Mortgages, upon receipt of this application, to instruct a qualified valuer ("valuer") to carry out a valuation of the property, at my/our cost, on which the mortgage is to be secured. I/We acknowledge that neither Kensington Mortgages nor the valuer are under any liability for negligence or on any other basis whatsoever to me/us as purchaser in respect of the value or the state or condition of the property. The inspection of the property will be confidential to Kensington Mortgages and will not include a detailed survey of the structure unless specified by me/us. I/We understand that Kensington Mortgages is not the agent of the valuer and that neither Kensington Mortgages nor the valuer warrants, represents or gives any assurance to me/us that the statements, conclusions and opinions expressed or implied in the valuer's report and mortgage valuation are accurate or valid and that any copy of the report will be supplied without any acceptance of responsibility by Kensington Mortgages or the valuer to me/us.
- I/We hereby authorise:-
  - my/our solicitor to disclose to Kensington Mortgages any information relevant to their decision to lend and I/we waive any right to claim solicitor/client confidentiality or legal privilege in respect of such information;
  - any accountant named in this application form to provide information relating to any matter stated in this mortgage application to Kensington Mortgages and vice versa.
- I/We acknowledge that Kensington Mortgages, its successors in title and assigns may in due course raise finance on any mortgage that may be made to me/us and may;
  - transfer, assign, novate or otherwise dispose of any benefits, rights and obligations (to the extent possible in law) of such mortgage together with any collateral security provided with it;
  - enter into any contractual arrangements relating to the funding of such mortgage with any person;
  - pass any information contained in this application and any supporting documentation or any other information relating to the property, the mortgage, the security for the mortgage and the history and conduct of my/our account to any interested or potentially interested person who may rely upon the truth and accuracy of the information contained in this application.
- I/We accept that:-
  - information given in this application and all other information about me/us given by any person to Kensington Mortgages or otherwise held by Kensington Mortgages may be held and retained after my/our account is closed, and may be shared with third parties to protect both Kensington Mortgages and its customers against fraud;
  - information may be disclosed to any other companies trading under the style Kensington Mortgages and to other third parties including other lenders for the purpose of sending me/us details of any products or services which Kensington Mortgages thinks may be of interest to me/us by post and by telephone. I/We may at anytime inform Kensington Mortgages, in writing, that I/we do not wish to receive future marketing literature;
  - my/our name(s) and address(es) may be disclosed to market research organisations for the purpose of confidential market research conducted on behalf of Kensington Mortgages;

- under the Data Protection Act 1998 I am/we are entitled upon payment of a fee to know what personal information is held about me/us by Kensington Mortgages, to know the source of the information, to receive the names of the organisations to whom my/our personal information will be or has been disclosed and the purposes for which my/our information will be or has been used, and to ask for any inaccurate details to be amended. If I/we wish to exercise any of these rights I/we should write to the Data Protection Manager at Kensington Mortgages.
- Kensington Mortgages will make searches about me/us at credit reference agencies who will supply them with credit information, as well as information from the Electoral Register. The agencies will record details of the search whether or not this application proceeds. They may use credit scoring methods to assess this application and to verify my/our identity. Credit searches and other information which is provided to them and/or the credit reference agencies, about me/us and those with whom I/we are linked financially may be used by Kensington Mortgages and other companies if credit decisions are made about me/us, or other members of my/our household. This information may also be used for debt tracing and the prevention of money laundering as well as the management of my/our account.
- To prevent or detect fraud, or to assist in verifying my/our identity, Kensington Mortgages may make searches of group records and at fraud prevention agencies who will supply them with information. They may also pass information to financial and other organisations involved in fraud prevention to protect themselves and their customers from theft and fraud. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering. Further details explaining how the information held by fraud prevention agencies may be used can be obtained by writing to the Compliance Officer at Kensington Mortgages. Kensington Mortgages, members of the group, and other companies may use this information if decisions are made about me/us or others at my/our address(es) on credit or credit related services or motor, household, credit, life or any other insurance facilities. It may also be used for tracing and claims assessment.
- Where I/we borrow or may borrow from Kensington Mortgages, they may give details of my/our account and how I/we manage it to credit reference agencies and to other third parties including other lenders. If I/we borrow and do not repay in full and on time, they may tell credit reference agencies who will record the outstanding debt.
- I/We have the right of access to my/our personal records held by credit and fraud agencies. Kensington Mortgages will supply their names and addresses upon written request.
- I/We understand that if my/our application is made in joint names and Kensington Mortgages searches the files of a credit reference agency, an "association" will be created with the other person(s) named within this application. Kensington Mortgages or other lenders may take this financial association, created between the other applicant(s) and myself, into account in future applications for credit or financial services. The association will remain between us until one of us successfully applies for "disassociation" with the credit reference agencies.
- I/We agree that Kensington Mortgages may make enquiries of any person including current and previous lenders, employers, landlords, accountants, bankers, the Land Registry, the Inland Revenue, and the Council of Mortgage Lenders Possessions Register in the processing of this application and the administration of my/our account.
- If you are a sole applicant it is important that you understand that information held about you by credit reference agencies may be linked to records relating to one or more of your partners. For the purposes of this application you may be financially linked as your application will be assessed with reference to any "associated" records.
- I/We understand that any telephone calls and e-mails to do with my/our application or mortgage may be recorded and monitored for security, quality and/or training purposes.
- I/We acknowledge that part of the valuation fee paid by me/us with this application will be used for the cost of any initial assessment by Kensington Mortgages of my/our application. If the application is declined or does not proceed before the valuer has been instructed, the valuation fee paid may be refunded net of any such costs. I/We further acknowledge that once a valuer has been instructed, no refund of the valuation fee paid can be allowed.
- I/We confirm that I/we have been made aware of any potential arrangement fees, and/or early repayment charges payable on redeeming all or part of the mortgage and any other costs in connection with this application.
- I/We authorise Kensington Mortgages to email any documentation to the appointed intermediaries.

Please check that the form has been fully completed before you sign it and that all information is accurate and correct. Incomplete or illegible applications will cause delay. By signing this application you agree that we can use your information for all the purposes referred to above.

### YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

I/We authorise Kensington or its agents to make such enquiries and take up such references as it considers necessary in relation to my/our application.

I/We have received and read the Key Facts Illustration (KFI) provided by ..... in respect of this application.  
(name of firm)

If I/we have applied for a self-certified mortgage I/we confirm my/our income is as stated above.

Signature (1)  Date  Signature (2)  Date

# Identity Verification Certificate

## To be completed by the Introducer

Please fully complete both sides of the form and a separate certificate for each applicant.

### First applicant

Name of applicant (in full)	<input type="text"/>
Date of birth	<input type="text"/>
Current address	<input type="text"/>
	Postcode
Previous address if applicant has changed address in the last three months	<input type="text"/>
	Postcode

FACE - TO - FACE / NON - FACE - TO - FACE APPLICATION\*

\*Delete as applicable

I/WE CERTIFY THAT (please tick the box beside either Section A or Section B)

#### Section A:

I/We have verified the identity of the applicant and, having:

- a) seen the original documents;
- b) checked that any requiring a signature were pre-signed; and
- c) for face-to-face, confirmed that any associated photograph of the applicant bore a good likeness to the applicant; have included the relevant reference information and certified documentary evidence on/with this certificate

Please tick

#### Section B:

I/We have not verified the identity of the applicant for the following reason(s):

Please tick

Name of Firm Completing Certificate:	<input type="text"/>	
FSA Authorisation Number:	<input type="text"/>	
Signed	<input type="text"/>	
Name (BLOCK CAPITALS)	<input type="text"/>	
Position held	<input type="text"/>	
Date	<input type="text"/>	
		Company stamp <input type="text"/>

Note that this certificate should be signed by the person who has seen the original documentary evidence.

Identity should be verified by ensuring that the customer has supplied one item from **List A** and one item from **List B**, with certified copies attached.

### List A – Evidence of name

Evidence of name	Reference/ account number	Issuing authority	Place of birth	Date of birth	Date of expiry/issue	Certified copy attached. Please tick <sup>2</sup>
Current Signed Passport or EEA Member State Identity Card		Country				<input type="checkbox"/>
Resident Permit issued to EEA nationals by Home Office						<input type="checkbox"/>
<b>Current</b> UK or EEA Photo Driving Licence <sup>1</sup>						<input type="checkbox"/>
<b>Current</b> Full UK Driving Licence (old style) <sup>1</sup>						<input type="checkbox"/>
Firearms/Shotgun certificate						<input type="checkbox"/>
State Pension or Benefits Book/notification letter <sup>1</sup>						<input type="checkbox"/>
Sub-contractors Certificate <sup>3</sup>						<input type="checkbox"/>
Inland Revenue tax notification		Type: Tax assessment/Statement of Account/Notice of Coding* <sup>4</sup>				<input type="checkbox"/>

### List B – Evidence of address

Evidence of address <sup>5</sup>	Reference/sort code/account number	Address (Delete as applicable*)	Date of issue	Certified copy attached. Please tick <sup>2</sup>	
<b>Most recent</b> mortgage statement		Name of lender	Current / Previous		<input type="checkbox"/>
<b>Current</b> local authority Tax Bill		Name of authority	Current / Previous		<input type="checkbox"/>
Local authority rent card or tenancy agreement		Name of authority	Current / Previous		<input type="checkbox"/>
Bank/building society/credit union statement <sup>6</sup>		Name of issuer	Current / Previous		<input type="checkbox"/>
House or motor insurance certificate		Name of issuer	Current / Previous		<input type="checkbox"/>
Utility bill (not mobile phone) <sup>6</sup>		Name of utility	Current / Previous		<input type="checkbox"/>
<b>Current</b> UK/EEA Photo Driving Licence <sup>1</sup>			Current / Previous		<input type="checkbox"/>
<b>Current</b> Full UK Driving Licence (old style) <sup>1</sup>			Current / Previous		<input type="checkbox"/>
State Pension or Benefits Book/notification letter <sup>1</sup>		Issuing authority	Current / Previous		<input type="checkbox"/>

#### Notes

1. These items may be used to evidence address or identity but not both.
2. When attaching certified copies of the evidence please also record the relevant details on this sheet as this will help with record keeping in the event that copy documents become detached from the certificate.
3. For self-employed persons in the construction industry - tax exemption certificate with photograph (C1S4 and C1S6).
4. Please delete as appropriate. The document must be issued by the Inland Revenue. A P45 or P60 issued by an employer is not acceptable for this purpose.
5. The previous address should also be verified if the applicant has been at the current address for less than 3 months.
6. These items must not be more than 3 months old.

# Identity Verification Certificate

## To be completed by the Introducer

Please fully complete both sides of the form and a separate certificate for each applicant.

### Joint applicant

Name of applicant (in full)	<input type="text"/>
Date of birth	<input type="text"/>
Current address	<input type="text"/>
	Postcode
Previous address if applicant has changed address in the last three months	<input type="text"/>
	Postcode

FACE - TO - FACE /NON - FACE - TO - FACE APPLICATION\*

\*Delete as applicable

I/WE CERTIFY THAT (please tick the box beside either Section A or Section B)

#### Section A:

I/We have verified the identity of the applicant and, having:

- a) seen the original documents;
- b) checked that any requiring a signature were pre-signed; and
- c) for face-to-face, confirmed that any associated photograph of the applicant bore a good likeness to the applicant; have included the relevant reference information and certified documentary evidence on/with this certificate

Please tick

#### Section B:

I/We have not verified the identity of the applicant for the following reason(s):

Please tick

Name of Firm Completing Certificate:	<input type="text"/>	
FSA Authorisation Number:	<input type="text"/>	Company stamp <input type="text"/>
Signed	<input type="text"/>	
Name (BLOCK CAPITALS)	<input type="text"/>	
Position held	<input type="text"/>	
Date	<input type="text"/>	

Note that this certificate should be signed by the person who has seen the original documentary evidence.

Identity should be verified by ensuring that the customer has supplied one item from **List A** and one item from **List B**, with certified copies attached.

### List A – Evidence of name

Evidence of name	Reference/ account number	Issuing authority	Place of birth	Date of birth	Date of expiry/issue	Certified copy attached. Please tick <sup>2</sup>
Current Signed Passport or EEA Member State Identity Card		Country				<input type="checkbox"/>
Resident Permit issued to EEA nationals by Home Office						<input type="checkbox"/>
<b>Current</b> UK or EEA Photo Driving Licence <sup>1</sup>						<input type="checkbox"/>
<b>Current</b> Full UK Driving Licence (old style) <sup>1</sup>						<input type="checkbox"/>
Firearms/Shotgun certificate						<input type="checkbox"/>
State Pension or Benefits Book/notification letter <sup>1</sup>						<input type="checkbox"/>
Sub-contractors Certificate <sup>3</sup>						<input type="checkbox"/>
Inland Revenue tax notification		Type: Tax assessment/Statement of Account/Notice of Coding* <sup>4</sup>				<input type="checkbox"/>

### List B – Evidence of address

Evidence of address <sup>5</sup>	Reference/sort code/account number	Address (Delete as applicable*)	Date of issue	Certified copy attached. Please tick <sup>2</sup>
<b>Most recent</b> mortgage statement		Name of lender Current / Previous		<input type="checkbox"/>
<b>Current</b> local authority Tax Bill		Name of authority Current / Previous		<input type="checkbox"/>
Local authority rent card or tenancy agreement		Name of authority Current / Previous		<input type="checkbox"/>
Bank/building society/credit union statement <sup>6</sup>		Name of issuer Current / Previous		<input type="checkbox"/>
House or motor insurance certificate		Name of issuer Current / Previous		<input type="checkbox"/>
Utility bill (not mobile phone) <sup>6</sup>		Name of utility Current / Previous		<input type="checkbox"/>
<b>Current</b> UK/EEA Photo Driving Licence <sup>1</sup>			Current / Previous	<input type="checkbox"/>
<b>Current</b> Full UK Driving Licence (old style) <sup>1</sup>			Current / Previous	<input type="checkbox"/>
State Pension or Benefits Book/notification letter <sup>1</sup>		Issuing authority Current / Previous		<input type="checkbox"/>

#### Notes

1. These items may be used to evidence address or identity but not both.
2. When attaching certified copies of the evidence please also record the relevant details on this sheet as this will help with record keeping in the event that copy documents become detached from the certificate.
3. For self-employed persons in the construction industry - tax exemption certificate with photograph (C1S4 and C1S6).
4. Please delete as appropriate. The document must be issued by the Inland Revenue. A P45 or P60 issued by an employer is not acceptable for this purpose.
5. The previous address should also be verified if the applicant has been at the current address for less than 3 months.
6. These items must not be more than 3 months old.

## Instruction to your Bank or Building Society to pay by Direct Debit

Please fill in the whole form using a ball point pen and send to:

KENSINGTON  
1 PROVIDENCE PLACE  
SKIPTON, NORTH YORKSHIRE  
BD23 2HL

Service User Number

7 2 6 4 8 0

Name(s) of account holder(s)

  

Reference - Mortgage Account Number

Bank or Building Society Account Number

Branch Sort Code

 -  - 

Name and full postal address of your Bank or Building Society

To the Manager Bank/Building Society  
Address  
  
  
Postcode

### Instruction to your Bank or Building Society

Please pay Kensington Direct Debits from the account detailed on this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Kensington and, if so, details will be passed electronically to my Bank/Building Society.

Signature (1)

Signature (2)

Date

Banks and Building Societies may not accept  
Direct Debit Instructions for some types of account.

This guarantee should be detached and retained by the Payer.

### The Direct Debit Guarantee



- This Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society.
- If the amounts to be paid or the payment date change, Kensington will notify you 10 working days in advance of your account being debited or as otherwise agreed.
- If an error is made by Kensington or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us.









