



The Royal Bank of Scotland plc  
 Royal Bank Mortgage Services  
 Processing Centre  
 PO Box 9482  
 GREENOCK  
 PA15 1YL

# Royal Bank Mortgage Services

## Mortgage / Secured Loan

(Including Equity Release Loans)

### Application Form

The Royal Bank of Scotland plc is a member of  
 the Council of Mortgage Lenders and Subscribes  
 to the Mortgage Code

**(If posting by Document Exchange send to DX 599602, GREENOCK 3)**

**Packaged/Non Packaged** *(delete as appropriate)*

**Existing Broker/New Broker** *(delete as appropriate)*

#### For Bank Use Only

##### Mortgage Manager Intermediary Codes

Primary

Scheme Code

Secondary

Account Number

## Broker Identification

Please insert your Royal Bank Mortgage Centre reference number (if known)

--	--	--	--

If this is your first Application to the Bank, please '✓' box

## Scheme Identification

(Please indicate by ticking one of the undernoted boxes if your are)

(a) Tied to a specific Life Company

*(Please affix a sticker/stamp in box or include a broker submission form)*

(b) An IFA using a third party mortgage introducer (Life Company, Packager or Broker Network)

*(Please affix a sticker/stamp in box or include a broker submission form)*

(c) An IFA and wish to submit the application in your own name/or company name

(d) A Packager

## AFFIX STICKER/STAMP

## Supporting Documentation

Please submit the application to the address above along with the undernoted supporting documents (tick box as appropriate):-

### Customer Identification

**One certified copy from;**

Full passport (not visitors), National Identity Card, Armed Forces Identity Card, Cheque/Credit Card with Photo, Employers Identity Card with Photo

or

**Two certified copies from**

Full UK Driving Licence, Birth Certificate, Credit Card, Cheque Card, Cirrus Card, Matriculation Card

**If unable to verify customers name on voters roll we require address verification from one of the following;**

Utility Bill, Local Authority Bill, Bank/Building Society Statements, Full UK Driving Licence

**Previous 3 months Bank statements**

**(only required for loans above 75% LTV or when the loan exceeds £150K)**

Completed Payment Authority form for Arrangement/Valuation Fees (in Mortgage Application Form)

Cheque for MAP (if applicable)

Cheque for Legal Fees (if applicable)

APPLICANT 1

APPLICANT 2

**Self Employed Applicants – see section 9b of Application Form**

# Intermediary Information

(Please complete all sections to ensure that we have the necessary information to process your application in line with our Service Standards. This is essential to avoid any delays in the assessment of the application and to enable us to communicate with the correct introducer. Accurate information will also allow us to pay the agreed Marketing Fee on Completion).

## 1. Broker/Adviser Details (Who are you and where do we contact you?)

Your Full Name:	<input type="text"/>		
Address:	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>	Post Code:	<input type="text"/>
Telephone:	<input type="text"/>	Fax:	<input type="text"/>
E-Mail Address:	<input type="text"/>		

## 2. Application Contact Details (please complete ONLY if you are using a third party administrator/packager to deal with this case. Any correspondence will be sent directly to them).

Contact Name:	<input type="text"/>		
Address:	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>	Post Code:	<input type="text"/>
Telephone:	<input type="text"/>	Fax:	<input type="text"/>
E-Mail Address:	<input type="text"/>		

MCCB code:

Code refers to Scheme Identification selected from the left hand page: (please  one box)

Life Company

Third Party

IFA

## Marketing Fee

### 3. Only complete the following if your nominated Scheme requires us to pay you direct

(All fees will be paid to a Bank Account – Please give details unless these have already been provided)

Bank Name:	<input type="text"/>		
Branch Name:	<input type="text"/>		
Account Number:	<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"/>	Sort Code:	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Account Name:	<input type="text"/>		



The Royal Bank of Scotland plc, Registered in Scotland No 90312. Registered Office: 36 St. Andrew Square, Edinburgh EH2 2YB

The Royal Bank of Scotland plc ('the Bank') is regulated by the Financial Services Authority and is a member of The Royal Bank of Scotland Marketing Group. The only packaged products (life policies, unit trusts and other collective investment schemes and stakeholder and other pensions) the Bank advises on and sells are those of the Marketing Group, whose other members are Royal Scottish Assurance plc and Royal Bank of Scotland Unit Trust Management Limited, both regulated by the Financial Services Authority. Agency agreements exist between members of The Royal Bank of Scotland Group.

## Your Information

Please read carefully the section headed "Your Information" in the terms and conditions on page 13 of this form. This explains how the data controller will use your information both now and after your account is opened. You will see this symbol "i" by that section.

We are The Royal Bank of Scotland plc. We are also known as the data controller. For the purposes of insurance the data controllers are RBS Group Insurance Services Limited and the Insurers whose details are in this application form.

As our business and our relationship with you develop, the way in which we look at, record and use your information may change. In most cases these changes will result from enhancements in technology and, we believe, will be in line with your expectations. Where we believe the changes may not be obvious to you, we will give you notice of them.

## Credit Reference and Fraud Prevention Agencies

We will make searches about you at credit reference agencies who will supply us with **credit** information, for use in the assessment of **credit** products and other information, as well as information from the Electoral Register, for the purpose of **verifying your identity**. The agencies will record details of the search type - **credit** or **identification** - whether or not this application proceeds. We may use credit-scoring methods to assess this application and to verify your identity. Credit searches and other information which is provided to us and/or the credit reference agencies, about you, and those with whom you are linked financially, may be used by us and other companies if **credit** decisions are made about you, or other members of your household. Any of this information may also be used for identification purposes, debt tracing and the prevention of money laundering, as well as the management of your credit account.

To prevent or detect fraud, or to assist in verifying your identity, we may make searches of Group records and at fraud prevention agencies who will supply us with information. We may also pass information to financial and other organisations involved in fraud prevention to protect ourselves and our customers from theft and fraud. If you give us false or inaccurate information and we suspect fraud, we will record this. We, members of the Group, and other companies may use this information if decisions are made about you, or others at your 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, claims assessment and verifying identity.

By stating a **financial association** with another party, you are also declaring that you are entitled to:

- disclose information about your joint applicant and/or anyone else referred to by you
- authorise us to search, link and/or record information at credit reference agencies about you and/or anyone else referred to by you.

Information held about you by the Credit Reference Agencies may already be linked to records relating to one or more of your partners. For the purposes of this application you may be treated as financially linked and your application will be assessed with reference to any "associated" records.

Customer ID No. 

 Joint Customer ID No. 

 Please complete all sections in **BLOCK CAPITALS**. Tick  where applicable.

All Applicants must be aged 18 or over. Please ensure all sections are completed in full.

<b>1 Purpose of Loan</b> (Please tick one or more boxes as appropriate)		
House Purchase	<input type="checkbox"/>	Purchase Price/Value £ _____
First Time Buyer House Purchase	<input type="checkbox"/>	Mortgage Amount inc fees (not MAP) £ _____
Right to Buy	<input type="checkbox"/>	Reserve Amount (Flex Choice only) £ _____
Remortgage	<input type="checkbox"/>	Equity Release Loan Amount £ _____
Buy to Let (Complete Buy to let Supplementary Application Details)	<input type="checkbox"/>	MAP Fee £ _____
CCA regulated Equity Release Loan	<input type="checkbox"/>	<b>Total Loan Required</b> £ _____
Non CCA regulated Equity Release Loan	<input type="checkbox"/>	Term of Loan _____ (Years)
		Projected Loan to Value _____ %

**2a Personal details - Applicant**

Surname \_\_\_\_\_ Title \_\_\_\_\_

First Name(s) \_\_\_\_\_

Date of Birth \_\_\_\_\_ Sex M  F

Marital Status: Married  Single  Widowed   
 Divorced  Separated  Living with Partner

Nationality UK/EU  Other  If other please state \_\_\_\_\_

Mothers Maiden Name \_\_\_\_\_

Present Address \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_ Postcode \_\_\_\_\_

When did you occupy the property? Month \_\_\_\_\_ Year \_\_\_\_\_

Are you: Owner  Tenant  Living with Parents  Other

Tel Number(s) : Private: \_\_\_\_\_  
 Work: \_\_\_\_\_  
 Mobile: \_\_\_\_\_

Preferred time to call: \_\_\_\_\_

If less than 3 years at present address, please advise all

Previous Addresses \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_ Postcode \_\_\_\_\_

Were you: Owner  Tenant  Living with Parents  Other

Date Property Occupied Month \_\_\_\_\_ Year \_\_\_\_\_

**2b Personal details - Joint Applicant**

Surname \_\_\_\_\_ Title \_\_\_\_\_

First Name(s) \_\_\_\_\_

Date of Birth \_\_\_\_\_ Sex M  F

Marital Status: Married  Single  Widowed   
 Divorced  Separated  Living with Partner

Nationality UK/EU  Other  If other please state \_\_\_\_\_

Mothers Maiden Name \_\_\_\_\_

Present Address \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_ Postcode \_\_\_\_\_

When did you occupy the property? Month \_\_\_\_\_ Year \_\_\_\_\_

Are you: Owner  Tenant  Living with Parents  Other

Tel Number(s) : Private: \_\_\_\_\_  
 Work: \_\_\_\_\_  
 Mobile: \_\_\_\_\_

Preferred time to call: \_\_\_\_\_

If less than 3 years at present address, please advise all

Previous Addresses \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_ Postcode \_\_\_\_\_

Were you: Owner  Tenant  Living with Parents  Other

Date Property Occupied Month \_\_\_\_\_ Year \_\_\_\_\_

**3a Number of Dependants** 0  1  2  3  4+

**3b Number of Dependants** 0  1  2  3  4+

**4a Main Bank Account Details**

Name of Bank \_\_\_\_\_

Name of Branch \_\_\_\_\_

Sort Code \_\_\_\_\_

Date Account Opened Month \_\_\_\_\_ Year \_\_\_\_\_

Cheque Account Held? Yes  No

Cheque Card Held? Yes  No

**4b Main Bank Account Details**

Name of Bank \_\_\_\_\_

Name of Branch \_\_\_\_\_

Sort Code \_\_\_\_\_

Date Account Opened Month \_\_\_\_\_ Year \_\_\_\_\_

Cheque Account Held? Yes  No

Cheque Card Held? Yes  No

**5a Existing Mortgage Details**  
(If not applicable please state "N/A")

Lenders Name \_\_\_\_\_

Mtg Account Number \_\_\_\_\_

Mortgage Outstanding £ \_\_\_\_\_

Estimated Value £ \_\_\_\_\_

Property being sold? Yes  No

**5b Existing Mortgage Details**  
(If not applicable please state "N/A")

Lenders Name \_\_\_\_\_

Mtg Account Number \_\_\_\_\_

Mortgage Outstanding £ \_\_\_\_\_

Estimated Value £ \_\_\_\_\_

Property being sold? Yes  No

**6a Employment Details**

Your Occupation \_\_\_\_\_

Do you own a share of the Company? Yes  No

If Yes, how much is your share? \_\_\_\_\_%

(If you are a partner/self employed or own more than a 20% Share Holding, proceed to Section 9)

**6b Employment Details**

Your Occupation \_\_\_\_\_

Do you own a share of the Company? Yes  No

If Yes, how much is your share? \_\_\_\_\_%

(If you are a partner/self employed or own more than a 20% Share Holding, proceed to Section 9)

**7a Employer Details**

Name and address of present employer

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_ Postcode \_\_\_\_\_

Start Date Month \_\_\_\_\_ Year \_\_\_\_\_

How often are you paid?  
Monthly  Fortnightly  Weekly  Other

How are you paid?  
Cash  Cheque  Other

Salary mandated to Your Bank Account Yes  No

Is your employment: Permanent  Temporary   
Contract  Other

If contract

Contract start date: Month \_\_\_\_\_ Year \_\_\_\_\_

Contract end date: Month \_\_\_\_\_ Year \_\_\_\_\_

Have you been continuously employed by this employer since the start date? Yes  No

If no, please provide details \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**7b Employer Details**

Name and address of present employer

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_ Postcode \_\_\_\_\_

Start Date Month \_\_\_\_\_ Year \_\_\_\_\_

How often are you paid?  
Monthly  Fortnightly  Weekly  Other

How are you paid?  
Cash  Cheque  Other

Salary mandated to Your Bank Account Yes  No

Is your employment: Permanent  Temporary   
Contract  Other

If contract

Contract start date: Month \_\_\_\_\_ Year \_\_\_\_\_

Contract end date: Month \_\_\_\_\_ Year \_\_\_\_\_

Have you been continuously employed by this employer since the start date? Yes  No

If no, please provide details \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**8a If less than 6 months with employer state**  
Name and address of previous employer

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_ Postcode \_\_\_\_\_

Your previous occupation \_\_\_\_\_

Start Date \_\_\_\_\_ End Date \_\_\_\_\_

Month \_\_\_\_\_ Year \_\_\_\_\_ Month \_\_\_\_\_ Year \_\_\_\_\_

**8b If less than 6 months with employer state**  
Name and address of previous employer

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_ Postcode \_\_\_\_\_

Your previous occupation \_\_\_\_\_

Start Date \_\_\_\_\_ End Date \_\_\_\_\_

Month \_\_\_\_\_ Year \_\_\_\_\_ Month \_\_\_\_\_ Year \_\_\_\_\_

**9a Self - Employed Details**  
Name and address of your business

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_ Postcode \_\_\_\_\_

Type of business \_\_\_\_\_ Date established: \_\_\_\_\_  
Month \_\_\_\_\_ Year \_\_\_\_\_

Position held eg. Sole Trader, Partner, Director \_\_\_\_\_

Please provide details of your business performance for the last 2 years

Year \_\_\_\_\_ Year \_\_\_\_\_

Turnover \_\_\_\_\_

Net Profit before Tax \_\_\_\_\_

Drawings / Salary \_\_\_\_\_

Dividends \_\_\_\_\_

\*Net Assets (less Goodwill) \_\_\_\_\_

Are there any non-recurring items in the above Profit and Loss figures.  
If so, give details \_\_\_\_\_

\_\_\_\_\_

Has any revaluation of assets been carried out. If so, give details \_\_\_\_\_

\_\_\_\_\_

**\*Net Assets = Total Assets Less Liabilities**

**9a Self - Employed Details**  
Name and address of your business

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_ Postcode \_\_\_\_\_

Type of business \_\_\_\_\_ Date established: \_\_\_\_\_  
Month \_\_\_\_\_ Year \_\_\_\_\_

Position held eg. Sole Trader, Partner, Director \_\_\_\_\_

Please provide details of your business performance for the last 2 years

Year \_\_\_\_\_ Year \_\_\_\_\_

Turnover \_\_\_\_\_

Net Profit before Tax \_\_\_\_\_

Drawings / Salary \_\_\_\_\_

Dividends \_\_\_\_\_

\*Net Assets (less Goodwill) \_\_\_\_\_

Are there any non-recurring items in the above Profit and Loss figures.  
If so, give details \_\_\_\_\_

\_\_\_\_\_

Has any revaluation of assets been carried out. If so, give details \_\_\_\_\_

\_\_\_\_\_

**\*Net Assets = Total Assets Less Liabilities**

**9b Loans up to and including 75% of property value:**  
Please forward latest 6 months Business and 3 months Personal Bank Statements.

**Loans greater than 75% of property value:**  
Please forward latest 6 months Business and 3 months Personal Bank Statements, and also the finalised accounts of the business for the last 2 years. If finalised accounts are not available, the following may also be acceptable. Please indicate your preference.

- We will write to your Accountant to confirm the information in Section 11a Tax Assessment Forms (Sole Traders only)
- Please forward last 2 years Self-Employment Tax Returns and Revenue Acceptance Forms

**9c Your Accountant**

Accountant's Name \_\_\_\_\_

Firm Name and Address \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_ Postcode \_\_\_\_\_

Tel No. \_\_\_\_\_

**9c Your Accountant**

Accountant's Name \_\_\_\_\_

Firm Name and Address \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_ Postcode \_\_\_\_\_

Tel No. \_\_\_\_\_

10

Have you or the joint applicant ever been insolvent, bankrupt or sequestrated?

Yes  No 

Have you or the joint applicant ever been involved in court proceedings for debt/financial agreements with creditors? e.g. Default, Decree, County Court Judgement, Repossession, Voluntary Agreement etc.

Yes  No If yes, please provide details  
on a separate sheet (if required) \_\_\_\_\_**11a Income**Main Applicant's **Gross** Basic Annual Salary £ \_\_\_\_\_

Other Guaranteed Annual Income \* £ \_\_\_\_\_

Regular Bonus/Commission/Overtime £ \_\_\_\_\_

Second Applicant's Gross Basic Annual Salary £ \_\_\_\_\_

Other Guaranteed Annual Income\* £ \_\_\_\_\_

Regular Bonus/Commission/Overtime £ \_\_\_\_\_

\*Please specify \_\_\_\_\_  
\_\_\_\_\_**Main Applicant****Net** Income from employer (per month) £ \_\_\_\_\_

Any other income\* £ \_\_\_\_\_

**Second Applicant**

Net income £ \_\_\_\_\_

Any other income\* £ \_\_\_\_\_

\*Please specify \_\_\_\_\_  
\_\_\_\_\_**Total Regular Net Monthly Income** £ \_\_\_\_\_**11b Current Expenditure (per month)**

Mortgage/Rent £ \_\_\_\_\_

Council Tax £ \_\_\_\_\_

Loan Payments to Royal Bank £ \_\_\_\_\_

Loan Payments to other Financial Institutions £ \_\_\_\_\_

**Other Payments**

Child Maintenance /

Child Support Agency Payments £ \_\_\_\_\_

**Total Regular Monthly Fixed Costs** £ \_\_\_\_\_**12 Credit Cards / Charge Cards / Store Cards**

Card Type	Issuer	Card Holder Main or Joint Applicant	Credit Limit £	Balance Outstanding £	Date Opened
_____	_____	_____	_____	_____	MM ____ YY ____
_____	_____	_____	_____	_____	MM ____ YY ____
_____	_____	_____	_____	_____	MM ____ YY ____

**13a Assets**

Royal Bank Savings £ \_\_\_\_\_

Other Savings £ \_\_\_\_\_

Investments (e.g. Stocks and Shares) £ \_\_\_\_\_

**Total** £ \_\_\_\_\_**13b Liabilities (Balances Outstanding)**

Loan(s) from Royal Bank £ \_\_\_\_\_

Loans from other  
Financial Institutions £ \_\_\_\_\_

Guarantees £ \_\_\_\_\_

Purpose of Guarantee \_\_\_\_\_

**Total** £ \_\_\_\_\_



**15 Seller Details**

Seller's Name \_\_\_\_\_ Tel No. \_\_\_\_\_  
 Selling Agents Name \_\_\_\_\_ Tel No. \_\_\_\_\_

**16 Valuation Details**

Do you wish the Bank to instruct the valuation? Yes  No

Whom should the Bank's surveyor contact to arrange access to the property?

Name \_\_\_\_\_ Tel No. \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_ Postcode \_\_\_\_\_

Applicants should note that the Bank will select and instruct a surveyor to prepare a report on the property. This report is for the sole use of the Bank for valuation purposes only and the Bank recommends that applicants should arrange a more comprehensive inspection of the property for their own protection.

Do you wish the Bank to arrange a more comprehensive inspection? Yes  No

If Yes, what type of report do you require? Home Buyers Report  Building Survey

**17 Solicitor/Licensed Conveyancer Details**

Firm Name \_\_\_\_\_ Contact Name \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_ Postcode \_\_\_\_\_

Telephone Number \_\_\_\_\_ Extension \_\_\_\_\_ Fax No. \_\_\_\_\_

**18 Buildings Insurance**

It is a condition of your mortgage that suitable Buildings Insurance is in place prior to contracts being exchanged or missives concluded. I request a quote for Royal Bank Home Insurance  (For further details please request customer to contact our helpline on 0800 051 1050, choosing option 2 - 'All Other Mortgage Enquiries'. For further details please refer to the Royal Bank Home Insurance leaflet)

I/We **do not** wish a quote for Royal Bank Home Insurance and I understand that **I/we are responsible** for arranging alternative cover

If arranging own insurance, please give details of Company providing Cover:

Insurer Name \_\_\_\_\_ Contact Name \_\_\_\_\_

Address \_\_\_\_\_

Sum Insured \_\_\_\_\_ Policy No. \_\_\_\_\_

**19 Product Details and Repayment Method(s)**

Product Name	Interest Rate %	LTV	Expiry Date (if applicable)	Amount £	Term years	mths	Repayment Method

Please specify your preferred payment date in the box provided.

We will deduct your first full monthly mortgage repayment on the first occurrence of the date you have selected on your application, provided this is 3 working days or more after the completion date. If the payment date you have requested is less than 3 working days after completion, the first payment will be deducted on the date selected by you on the following month. If a payment date is not selected your first full monthly mortgage repayment will be deducted one month after completion date.

Is your repayment method (excluding Life Cover) with an RBS Group Company e.g. Royal Scottish Assurance, Nat West Life or RBS Unit Trust Management

Is your repayment method (excluding Life Cover) with a RBS Group Company, e.g. Royal Scottish Assurance, Nat West Life or RBS Unit Trust Management

Capital Repayment  PEP  Yes  No

Endowment  Yes  No  ISA  Yes  No

Pension  Yes  No  Other  Yes  No

**A Valuation fee, Arrangement fee and/or Maximum Advance Premium (MAP) may be charged with this loan. Our member of staff will be pleased to fully explain the basis of any calculation of any fee. Where the valuation fee, Maximum Advance Premium, Arrangement Fee and/or Legal Fees are added onto your loan you should note that interest on these fees will be payable from the date that they are added to your loan. To avoid paying interest on these fees you have the option of paying them in full when they arise.**

Valuation fee £ \_\_\_\_\_ In addition to the fee detailed, you will have to pay an administration fee of £60 (including VAT) for arranging the valuation. This gives a total figure of £ \_\_\_\_\_ (this is payable now (please see page 14 for payment options).

Arrangement fee(s) £ \_\_\_\_\_ (if applicable this/these is/are payable now (please see page 14 for payment options).

Do you wish this payment refunded on completion and added onto your loan? Yes  No

Maximum Advance Premium (MAP) £ \_\_\_\_\_

Do you wish to add the MAP fee, if applicable, onto your loan? Yes  No

Legal fees £ \_\_\_\_\_

Do you wish to add your legal fees onto your loan? Yes  No

**20 Loan Details**

**20a House Purchase**

Purchase Price £ \_\_\_\_\_  
Less own contribution £ \_\_\_\_\_ state source \_\_\_\_\_  
Legal Fees £ \_\_\_\_\_ (if required to be added to loan)  
Total Loan Required £ \_\_\_\_\_  
Other Fees to be added £ \_\_\_\_\_ (Arrangement fee subject to product and MAP fees may be added to loan)  
Total Borrowing £ \_\_\_\_\_ Term of Loan required \_\_\_\_\_ years

Note: Any additional borrowing should be entered into section 20d

**20b Remortgage**

Present Loan £ \_\_\_\_\_ (include any redemption fees, penalties or interest to be added)  
Less own contribution £ \_\_\_\_\_ state source \_\_\_\_\_  
Total Loan Required £ \_\_\_\_\_  
Other Fees to be added £ \_\_\_\_\_ (Arrangement fee subject to product and MAP fees may be added)  
Total Borrowing £ \_\_\_\_\_ Term of Loan required \_\_\_\_\_ years

Note: If borrowing additional funds, complete Equity Release Section 20d

**20c Flexible Choice Reserve Facility only**

Amount of Reserve Facility Required £ \_\_\_\_\_  
(this amount should not exceed the lower of 20% of the mortgage amount or £20,000 and should not result in total borrowing exceeding 90% of the purchase price (or valuation if lower).

**20d Equity Release Loan**

Purpose of Loan (if refinance, enclose redemption statements and/or credit card statements if LTV is greater than 75%)

Cost of Proposed Work/Purchase Price of Item £ \_\_\_\_\_  
Less own contribution £ \_\_\_\_\_ state source \_\_\_\_\_  
**Total Loan required** £ \_\_\_\_\_  
Other Fees to be added £ \_\_\_\_\_ (Arrangement fee subject to product, may be added to loan)  
**Total Borrowing** £ \_\_\_\_\_  
Product Required \_\_\_\_\_ Term of Loan \_\_\_\_\_ (years) Repayment Method \_\_\_\_\_  
Is Equity Release CCA Regulated Yes  No



## Customer declaration to be completed in all cases

I/We understand that unless you are notified otherwise the release of funds for Equity Release Loans, retentions held or other promotional refunds will be made to the account nominated on my/our Direct Debit Mandate.

I/We submit this application for a mortgage/secured loan and declare that the information herein is true and accurate and represents a record of what I was/we were willing and able to provide.

I/We authorise you to make any enquiries you consider necessary for confirmation of the foregoing particulars and for credit assessment. I/We also understand that this may involve obtaining a reference from my/our employer(s) and confirm that the information supplied by me/us in the Employer Details section of this form may be used for this purpose.

I/We also authorise you to disclose information about me/us for the purpose of this application to other Royal Bank of Scotland companies and their employees and agents.

I/We understand that in the event of our requesting you to obtain a Valuation Report of the property, you will not have any responsibility for the accuracy thereof or the reasonableness of the valuation figure.

I/We hereby consent to the Bank disclosing any information relating to me/us, the loan, the property and all relevant matters, including copies of any related documentation, to any policy holder or the beneficial owner of any other financial or other investment(s) intended by me/us to provide for repayment of the loan, and to any other individual(s) or body(ies) to whom the Bank is required or deems it necessary or desirable to disclose such information.

I/We agree that the Bank may at any time in the future assign or transfer all or any of its rights, benefits and obligations in respect of the loan, the legal charge/standard security over the property and any other security or property charged to, or available as security for the loan to, any person or body as it may think fit. I/We have read the note below relating to transfer of loans. I/We agree that the Bank may pass financial or other information relating to me/us to any such potential transferee, assignee or other third party and such third party may rely upon the truth and accuracy of any information or representation made by me/us at my/our request to the Bank.

In the event of this application being approved, I/we undertake to meet all legal and other costs and expenses incurred by you in connection with the loan and any security granted for the loan whether or not such security is ultimately granted in your favour and I/we authorise you to debit the amount involved to an account with you in my/our name(s).

The formal agreement to provide a loan, to which this application relates, will be constituted:-

1. In the case of an application for £25,000 and under by a Credit Agreement signed by me/us and the Bank in accordance with the Consumer Credit Act 1974; and
2. In the case of an application for £25,001 and over by a Loan Agreement being signed by me/us and the Bank.

### For Accounts in Joint Names Only:

We request and authorise you not to comply in our case with the requirement of the Consumer Credit Act to provide separate periodic statements of Account. (Delete if separate statements are required).

I/We confirm that my/our personal information may be used and disclosed as described in the 'Your Information' section on Page 12 and in this customer declaration.

### Keeping You Informed

We would like to tell you by letter, phone or fax, including automatic dialling, e-mail or other electronic means, about products and services which we believe would be of interest to you and which are offered by us and other selected companies. If you do not want us to do this please tick this box.

Please note that ticking the box means that we will not be able to tell you about additional benefits available to our customers.

### Giving Your Consent

It is important that you read and understand the section entitled **Your Information**, (including **Credit Reference and Fraud Prevention Agencies**) at the beginning of this application form and **Keeping You Informed** above. By signing this application, you agree that we can use your information in this way.

Signature of Applicant

Signature of Joint Applicant

### Transfer of Loans

The Bank reserves the right to transfer, assign or otherwise dispose of the loan and any security granted therefore to any company, person or body without notice to the borrower. Other than in exceptional circumstances the Royal Bank of Scotland plc shall continue to administer your mortgage (including the setting of interest rates and mortgage arrears policy).

# Your Information

## Using and sharing Your Information

- (i) Your account is with The Royal Bank of Scotland plc who is the data controller. For the purposes of insurance the data controllers are RBS Group Insurance Services Limited and the Insurers whose details are in this application form.
- (ii) Where we refer to "Group" in this condition we are referring to The Royal Bank of Scotland Group plc group of companies.
- (iii) Your information may be held on a Group database and used by us and any Group company for the purposes set out in this clause. Your information includes any information which we or any Group company holds, now or at any time in the future and which comes from, or relates to:-
  - application forms or other dealings with any Group company;
  - third parties, such as credit reference agencies and parties associated with you;
  - your products and services from any Group company.
- (iv) We and other Group companies will use, analyse and assess your information to maintain and develop our relationships with you. This will include the following purposes:
  - a) considering any applications made by you and helping us make credit-related decisions about you;
  - b) operating and administering the services we and/or they supply;
  - c) servicing your relationships with Group companies;
  - d) financial risk assessment, money laundering checks, compliance and regulatory reporting and fraud prevention;
  - e) helping us and our insurance underwriters to make decisions on insurance proposals and claims such as motor, household, credit and life, for you, members of your household and others connected with your insurance proposals and claims;
  - f) helping us and them to identify products and services which may interest you (unless you have asked us not to); and
  - g) helping us and them to understand and develop our and their business, including new and innovative products and services.
- (v) For operational reasons such as in clause a), b), c), d) and e) in sub clause (iv) above, we may link your information between your accounts and other products and services you maintain with us, and also your information with information about others with whom you have a financial link. We will not use the links for marketing purposes without your consent.
- (vi) As our business and our relationship with you develop, the way in which we look at, record and use your information may change. In most cases these changes will result from enhancements in technology and, we believe, will be in line with your expectations. Where we believe the changes may not be obvious to you, we will give you notice of them.
- (vii) We do not disclose your information outside the Group except:-
  - for operational reasons described in a), b), c), d) and e) in sub clause (iv) above;
  - where we have your consent;
  - where we are required or permitted to do so by law;
  - to persons to whom we may transfer rights and obligations under this Agreement;
  - to any persons, including insurers, who provide a service to us, who have agreed to keep your information strictly confidential;
  - to any persons, including insurers and lenders, who supply benefits or services to you under or in connection with this Agreement; or
  - to credit reference and fraud prevention agencies as set out below.
- (viii) In order to provide the services you have requested or may request from time to time, it may be necessary for your information to be transferred to someone who provides a service to us in other countries. If we do this we will ensure that anyone to whom we pass your information agrees to treat your information with the same level of protection as if we were dealing with it.
- (ix) You have the right of access to your personal records held on our files by written request to:-  
The Compliance Officer, The Royal Bank of Scotland plc, Mortgage Centre, PO Box 123, Greenock PA15 1EF and on payment of a fee.

## Credit reference and fraud prevention agencies

- (x) An "association" between the joint applicants and/or any individual identified as your financial partner, will be created at credit reference agencies, which will link your financial records. You and anyone else with whom you have a financial link understand that each other's information will be taken into account in all future applications by either or both of you. This linking will continue until one of you successfully files a 'disassociation' at the credit reference agencies.
- (xi) We may make periodic searches of Group records, credit reference and fraud prevention agencies to manage your account with us, to take decisions regarding credit, including whether to make credit available or to continue or extend existing credit. The searches will not be seen or used by lenders to assess your ability to obtain credit.
- (xii) **Where you borrow or may borrow from us, we may give details of your account and how you manage it to credit reference agencies. If you borrow and do not repay in full and on time, we may tell credit reference agencies who will record the outstanding debt.**
- (xiii) **In order to prevent and detect fraud we or Insurers may at any time pass your details to Insurance Hunter, a central insurance application and claims checking system, whereby it may be checked against information held by Insurance Hunter and shared with other insurers and put onto a Register of Claims, to which insurers share such information to prevent fraudulent claims.**
- (xiv) **You have the right of access to your personal records held by credit reference and fraud prevention agencies. We will supply their names and addresses upon request to:-**  
The Manager, Technical Support, The Royal Bank of Scotland plc, Mortgage Centre, PO Box 123, Greenock PA15 1EF.





Bank Use only

First Applicant CIN   
 DOB  -  -

Second Applicant CIN   
 DOB  -  -

I wish to apply for (tick ✓ one box)

Accident, Sickness & Unemployment Cover   
 Unemployment Cover only

**Amount of Monthly Benefit** (Min £50, Max £2,000) £ \_\_\_\_\_

This is the amount the insurers will pay each month if you have a valid claim. The amount should be enough to include the monthly payments for your mortgage, related life assurance, buildings insurance and payment protection.

**Additional Monthly Benefit** (optional)

I would like to increase my Monthly Benefit by 25% to cover other monthly outgoings (tick ✓ if required)

**Joint Mortgages** (tick ✓ one box only, to show who should be covered)

First applicant only

Joint Cover  (50% of the benefit will apply to each borrower)

We will deduct your monthly repayment one month after completion of your loan and monthly thereafter. If you require payments to be deducted on a different date please state in the box provided:-

--	--

**Declaration**

I/We confirm that:

- the terms and conditions of Mortgage Loanguard payment protection have been explained;
- each person to be covered is aged 18-64, is currently employed in the UK for at least 16 hours per week (or on statutory maternity leave) and has had no break in employment during the past 6 months;

I/We understand that:

- there is no cover for any medical condition which I/we already know of, or for which I/we have received advice, treatment or counselling in the last 12 months and which recurs within the 12 month Period after the start date;
- there is no cover for unemployment which I/we already know of, or know of in the first 30 days of cover;
- monthly premiums for Mortgage Loanguard will be collected by Direct Debit after the first 3 months of cover;

I consent to:

- the passing of information to Direct Line Insurance plc for the purpose of providing payment protection;

For further details please refer to the Mortgage Loanguard leaflet.

Signature of First Applicant \_\_\_\_\_ Print Name \_\_\_\_\_ Date \_\_\_\_\_

Signature of Second Applicant \_\_\_\_\_ Print Name \_\_\_\_\_ Date \_\_\_\_\_

**I do not require Payment Protection** (Please initial the appropriate reason)

- Mortgage Loanguard has been strongly recommended to me. However, I would be able to meet my repayments in the event of unemployment, accident or sickness \_\_\_\_\_ (initials)
- I already have cover for my payments in the event of unemployment, accident or sickness. \_\_\_\_\_ (initials)

Mortgage Loanguard is underwritten by Direct Line Insurance plc through RBS Group Insurance Services, which acts as an insurance intermediary under the ABI Code of Practice. Both are members of The Royal Bank of Scotland Group. Direct Line Insurance plc is a member of the General Insurance Standards Council (GISC) and complies with the GISC Private Customer Code, a copy of which is available on request. Registered Office: 3 Edridge Road, Croydon, Surrey, CR9 1AG. Registered Number: 1810801 England. RBS Group Insurance Services Limited. Registered Office: Waterhouse Square, 138-142 Holborn, London EC1N 2TH. Registered Number: 2168710.



**Mortgage Loanguard Direct Debit**  
 Instruction to your Bank or Building Society  
 to pay by Direct Debit



Originator's Identification Number 

9	1	2	8	3	7
---	---	---	---	---	---

**1. Name and full postal address of your Bank or Building Society**

To: The Manager

Bank or \_\_\_\_\_

Building Society \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

Postcode \_\_\_\_\_

**Please return completed form to:**

The Royal Bank of Scotland  
 Mortgage Centre  
 PO Box 123  
 Greenock PA15 1EF

**2. Name(s) of Account holder(s)**

a. \_\_\_\_\_

b. \_\_\_\_\_

**3. Bank or Building Society Account Number**

--	--	--	--	--	--	--	--	--	--

**4. Bank or Building Society Sort Code**

--	--	--	--	--	--

**5. Royal Bank of Scotland Reference Number**

--	--	--	--	--	--	--	--	--	--

**6. Instruction to your Bank or Building Society.**

Please pay Direct Line Insurance plc. 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 Direct Line Insurance plc and, if so, details will be passed electronically to my Bank or Building Society.

Account Holder Signature(s)

Date

a. _____	
b. _____	

**Banks or 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 dates change, Direct Line Insurance plc will notify you 10 working days in advance of your account being debited, or as otherwise agreed.

If an error is made by Direct Line Insurance plc 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.





Originator's Identification Number 

9	1	5	7	0	6
---	---	---	---	---	---

**1. Name and full postal address of your  
Bank or Building Society**

<b>To: The Manager</b>
_____
Bank or
_____
Building Society
_____
Address
_____
_____
Postcode

Please return completed form to:

The Royal Bank of Scotland Mortgage Centre PO Box 123 Greenock PA15 1EF
--



**5. Royal Bank of Scotland Reference Number**

--	--	--	--	--	--	--	--	--	--

**2. Name(s) of Account holder(s)**

a.
_____
b.
_____

**6. Day of Month Account to be Debited**

--	--

**7. Instruction to your Bank or Building Society.**

Please pay The Royal Bank of Scotland plc 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 The Royal Bank of Scotland plc and, if so, details will be passed electronically to my Bank or Building Society.

**3. Bank or Building Society Account Number**

--	--	--	--	--	--	--	--	--	--

**Account Holders Signature(s)**

**Date**

a.	
_____	
b.	
_____	

**4. Bank or Building Society Sort Code**

		—			—		
--	--	---	--	--	---	--	--

**Banks or 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 dates change, The Royal Bank of Scotland plc will notify you 10 working days in advance of your account being debited, or as otherwise agreed.

If an error is made by The Royal Bank of Scotland plc 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.

