

# application form

## Jersey mortgage



Please return with supporting documentation to:

**Jersey Home Loans Limited**  
**PO Box 174**  
**Chatham**  
**Kent**  
**ME4 4WG**

(For internal use only)

A/C no:

Ref no:

### 1 PERSONAL INFORMATION

Please give information in the spaces provided or tick the appropriate box(es). Please use **BLOCK CAPITALS** and **ANSWER ALL QUESTIONS**.

#### 1st Applicant

- Title (✓) Mr  Mrs  Miss  Ms  Other
- Forename(s)
- Surname
- Previous/maiden name (if any)
- Date of birth  /  /
- Nationality
- Marital status
- Relationship to 2nd Applicant
- Number and ages of dependent children  
 No  Ages
- Current address  
  
  
 Postcode
- Social Security Number
- Basis of occupation  
 Owner/occupier  Private tenant   
 States tenant  With parents   
 Other (please specify)
- Contact details  
 Home tel   
 Work tel   
 Mobile   
 Email
- Date moved into current address  
 Month  Year

#### 2nd Applicant

- Title (✓) Mr  Mrs  Miss  Ms  Other
- Forename(s)
- Surname
- Previous/maiden name (if any)
- Date of birth  /  /
- Nationality
- Marital status
- Relationship to 1st Applicant
- Number and ages of dependent children  
 No  Ages
- Current address  
  
  
 Postcode
- Social Security Number
- Basis of occupation  
 Owner/occupier  Private tenant   
 States tenant  With parents   
 Other (please specify)
- Contact details  
 Home tel   
 Work tel   
 Mobile   
 Email
- Date moved into current address  
 Month  Year

**1st Applicant**

15. If you have lived at your current address for less than three years please provide all other addresses occupied in this period

\_\_\_\_\_

\_\_\_\_\_

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

15a. Basis of occupation

States tenant  Owner/occupier

Private tenant  With parents

Other (please specify) \_\_\_\_\_

16. Do you have full housing qualifications? Yes  No

16a. If NO, please give details

\_\_\_\_\_

16b. If you hold a J category licence please give the name of the company who will guarantee the mortgage

\_\_\_\_\_

**2nd Applicant**

15. If you have lived at your current address for less than three years please provide all other addresses occupied in this period

\_\_\_\_\_

\_\_\_\_\_

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

15a. Basis of occupation

States tenant  Owner/occupier

Private tenant  With parents

Other (please specify) \_\_\_\_\_

16. Do you have full housing qualifications? Yes  No

16a. If NO, please give details

\_\_\_\_\_

16b. If you hold a J category licence please give the name of the company who will guarantee the mortgage

\_\_\_\_\_

**2 EMPLOYMENT DETAILS**

**Employed applicants** – Please enclose your last three payslips.

**1st Applicant**

17. Occupation \_\_\_\_\_

18. Basic pay (before tax) £ \_\_\_\_\_ per annum

Basic pay (after tax) £ \_\_\_\_\_ per annum

19. Regular overtime/non-guaranteed bonus £ \_\_\_\_\_ per annum

20. Guaranteed bonus/commission £ \_\_\_\_\_ per annum

21. Other income £ \_\_\_\_\_ per annum

Source \_\_\_\_\_

22. Name, address and contact number of employer

\_\_\_\_\_

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

Tel no. \_\_\_\_\_

23. Payroll reference \_\_\_\_\_

24. Length of service Years   Months

25. Type of employment (✓) Permanent contract

Temporary (casual)  Fixed term contract

Other (please specify) \_\_\_\_\_

**2nd Applicant**

17. Occupation \_\_\_\_\_

18. Basic pay (before tax) £ \_\_\_\_\_ per annum

Basic pay (after tax) £ \_\_\_\_\_ per annum

19. Regular overtime/non-guaranteed bonus £ \_\_\_\_\_ per annum

20. Guaranteed bonus/commission £ \_\_\_\_\_ per annum

21. Other income £ \_\_\_\_\_ per annum

Source \_\_\_\_\_

22. Name, address and contact number of employer

\_\_\_\_\_

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

Tel no. \_\_\_\_\_

23. Payroll reference \_\_\_\_\_

24. Length of service Years   Months

25. Type of employment (✓) Permanent contract

Temporary (casual)  Fixed term contract

Other (please specify) \_\_\_\_\_

**Self-employed applicants/Business details** – Please enclose copies of your last three years' accounts.

1st Applicant	
26. Nature of business	<input type="text"/>
27. How long has it been trading?	Years <input type="text"/> <input type="text"/> Months <input type="text"/> <input type="text"/>
28. Company registration no. (if applicable)	<input type="text"/>
Registered name	<input type="text"/>
29. Trading name (if different from registered name)	<input type="text"/>
30. Registered office/trading address(es)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>
Telephone number	<input type="text"/>
31. Names and residential addresses of directors/officers/partners	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>
32. Please state the Net Profit figures for each year of the last three years	
Year end	<input type="text"/> / <input type="text"/> Net profit <input type="text"/> £
Year end	<input type="text"/> / <input type="text"/> Net profit <input type="text"/> £
Year end	<input type="text"/> / <input type="text"/> Net profit <input type="text"/> £
33. Name and address of accountant	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>
34. Accountant's telephone number	<input type="text"/>
35. Fax number	<input type="text"/>
36. Email	<input type="text"/>

2nd Applicant	
26. Nature of business	<input type="text"/>
27. How long has it been trading?	Years <input type="text"/> <input type="text"/> Months <input type="text"/> <input type="text"/>
28. Company registration no. (if applicable)	<input type="text"/>
Registered name	<input type="text"/>
29. Trading name (if different from registered name)	<input type="text"/>
30. Registered office/trading address(es)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>
Telephone number	<input type="text"/>
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Year end	<input type="text"/> / <input type="text"/> Net profit <input type="text"/> £
33. Name and address of accountant	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>
34. Accountant's telephone number	<input type="text"/>
35. Fax number	<input type="text"/>
36. Email	<input type="text"/>

**All applicants** – If your present employment/self-employment has been for less than one year, please provide details of your previous employment during the last three years.

1st Applicant	
37. Employment status	Employed <input type="checkbox"/> Self-employed <input type="checkbox"/>
38. Employer's/Trading name	<input type="text"/>
39. Employer's/Trading address	<input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>
40. Telephone number	<input type="text"/>
41. Nature of business	<input type="text"/>
42. Period in employment/self-employment	Years <input type="text"/> <input type="text"/> Months <input type="text"/> <input type="text"/>

2nd Applicant	
37. Employment status	Employed <input type="checkbox"/> Self-employed <input type="checkbox"/>
38. Employer's/Trading name	<input type="text"/>
39. Employer's/Trading address	<input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>
40. Telephone number	<input type="text"/>
41. Nature of business	<input type="text"/>
42. Period in employment/self-employment	Years <input type="text"/> <input type="text"/> Months <input type="text"/> <input type="text"/>



**1st Applicant**

45. Please provide details of all outstanding monthly commitments in excess of £50 and indicate (✓) if any will be repaid on completion of your mortgage.

	Total amount outstanding	Total monthly payment	To be repaid
Existing mortgage/secured lending/rent	£ <input type="text"/>	£ <input type="text"/>	<input type="checkbox"/>
Credit/store cards	£ <input type="text"/>	£ <input type="text"/>	<input type="checkbox"/>
Mail order/catalogue accounts	£ <input type="text"/>	£ <input type="text"/>	<input type="checkbox"/>
Bank loans (not secured)	£ <input type="text"/>	£ <input type="text"/>	<input type="checkbox"/>
Bank overdrafts	£ <input type="text"/>	£ <input type="text"/>	<input type="checkbox"/>
Hire purchase/other loans	£ <input type="text"/>	£ <input type="text"/>	<input type="checkbox"/>
Maintenance payments	£ <input type="text"/>	£ <input type="text"/>	<input type="checkbox"/>

If you answer YES to questions 46/47/48 please give details in section 10 'Additional Information'

46. Have you ever been in arrears with any borrowing, including your mortgage or rent, or voluntarily given up possession of your property to a lender? Yes  No

47. Have you ever defaulted on a loan or had a judgement or court order made against you or, if self-employed, your business? Yes  No

48. Have you ever been declared bankrupt, "en désastre", made any arrangements with creditors or suffered any act indicative of insolvency or anything equivalent in any part of the world? Yes  No

49. How long have you held your current account with your bank/building society? Years  Months

50a. Bank account number

50b. Sort code --

50c. Name account held in

**2nd Applicant**

45. Please provide details of all outstanding monthly commitments in excess of £50 and indicate (✓) if any will be repaid on completion of your mortgage.

	Total amount outstanding	Total monthly payment	To be repaid
Existing mortgage/secured lending/rent	£ <input type="text"/>	£ <input type="text"/>	<input type="checkbox"/>
Credit/store cards	£ <input type="text"/>	£ <input type="text"/>	<input type="checkbox"/>
Mail order/catalogue accounts	£ <input type="text"/>	£ <input type="text"/>	<input type="checkbox"/>
Bank loans (not secured)	£ <input type="text"/>	£ <input type="text"/>	<input type="checkbox"/>
Bank overdrafts	£ <input type="text"/>	£ <input type="text"/>	<input type="checkbox"/>
Hire purchase/other loans	£ <input type="text"/>	£ <input type="text"/>	<input type="checkbox"/>
Maintenance payments	£ <input type="text"/>	£ <input type="text"/>	<input type="checkbox"/>

If you answer YES to questions 46/47/48 please give details in section 10 'Additional Information'

46. Have you ever been in arrears with any borrowing, including your mortgage or rent, or voluntarily given up possession of your property to a lender? Yes  No

47. Have you ever defaulted on a loan or had a judgement or court order made against you or, if self-employed, your business? Yes  No

48. Have you ever been declared bankrupt, "en désastre", made any arrangements with creditors or suffered any act indicative of insolvency or anything equivalent in any part of the world? Yes  No

49. How long have you held your current account with your bank/building society? Years  Months

50a. Bank account number

50b. Sort code --

50c. Name account held in

**4 MORTGAGE REQUIREMENTS**

**Reason for mortgage** – Please answer question 51 for purchases and 52 for remortgages.

**51. PROPERTY PURCHASE**

Amount of mortgage required £  Purchase price £  Term required  years

Does the figure for purchase price include contents and if so how much? £

51a. Amount (if any) of incentive/cash back £

If incentive, please provide details

**NB: If an incentive/cash back is being paid this could affect the amount of advance Jersey Home Loans Limited is able to offer and may result in an amount equal to the incentive/cash back being deducted from the final offer.**

51b. Are you a first time buyer (ie you have never owned or part-owned a property before)?  
1st applicant Yes  No  2nd applicant Yes  No

51c. Are you borrowing any other money in relation to the transaction (including through the Jersey Homebuy Scheme) apart from this mortgage  
Yes  No  If YES, amount £  Monthly payment £

51d. Please state source of additional funds eg sale proceeds, savings etc

**52. REMORTGAGE**

Amount required £  Term required   years Please give your estimate of the property value £

Date property was purchased/acquired   /   /

Purchase price/value at acquisition £

52a. How much of this mortgage application is for

a) Repayment of loan originally made to purchase the property	£ <input type="text"/>
b) Repayment of existing loans for home improvements	£ <input type="text"/>
c) Extra money raised for debt consolidation	£ <input type="text"/>
d) Extra money raised for home improvements	£ <input type="text"/>
e) Other purposes – please specify	£ <input type="text"/>
<input type="text"/>	Total £ <input type="text"/>

**5 MORTGAGE PRODUCT AND TYPE**

**The mortgage account will be set up on a repayment basis.**

53. Please state the name of the product you are applying for

**6 THE PROPERTY TO BE MORTGAGED**

54. Is the property Leasehold  Freehold  Flying freehold  Share transfer

**NB: If leasehold, please state the number of unexpired years remaining on the lease**  **years**

55. If share transfer, please state the name of the company

56. Address of the property to be mortgaged

Postcode

57. Is the property  House/bungalow  Detached  Purpose built flat/maisonette  
 Semi-detached  Converted flat/maisonette  Terraced

58. Please list the number of Bedrooms  Reception rooms  Bathrooms  Garages/parking spaces

If the property is a flat, please answer these questions:

How many floors does the whole building have?   Please state the floor number of your flat

Does the building have a lift? Yes  No

59. Approximate date when the property was built

60. Has a survey/valuation previously been carried out? If so, by whom and when

61. Are you related to or associated in any way with the sellers of the property? Yes  No

If YES, please provide details in section 10 "Additional Information".

62. Construction of property

Brick and tile  Other\*  Year built (if known)     \*Please provide details of the construction (if known) in section 10 "Additional Information"

63. Will you personally use the whole property for residential purposes?

Yes  No  If NO, please provide full details of your intentions in section 10 "Additional Information"

**NEW PROPERTIES AND PROPERTIES LESS THAN 10 YEARS OLD**

64. Is the property being supervised, or was it supervised by a qualified architect? Yes  No

If you have answered YES to the question above, please provide the name and address of the architect concerned

_____	Postcode _____
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65. Please give the names of all other persons aged 18 or over who will not be a party to the mortgage but who will be living at the property:


66. What is the anticipated completion date?

67. Name and address of lawyer/advocate
_____
_____ Postcode _____

68. Name and address of estate agent
_____
_____ Postcode _____

69. Name and address of property insurance broker
_____
_____ Postcode _____

**7 THE VALUATION**

We will require at your expense a surveyor's report and valuation of the property/ies, which is solely for our benefit in assessing that the property/ies has/have sufficient security for the amount of loan applied for. However, it is strongly recommended that you arrange a more detailed report for your own protection.

Please note that a surveyor's report and valuation will be prepared by an independent valuer on whose behalf we do not accept liability. If you withdraw your mortgage application after the valuation has been carried out, we will not be able to refund the valuation fee.

Who should the valuer contact to gain access to the property?

Name

Telephone number

## 8 HOW WE USE YOUR PERSONAL INFORMATION

**i** The information which you provide to us or which we obtain through our dealings with you or in connection with your account will be held by us on our computers and in other records, even if your application does not proceed to completion.

- We may use your personal information to help us provide the products and service(s) you are applying for.
- In assessing your mortgage application (and administering your loan and our relationship with you), we will make enquiries and searches with credit reference agencies (including Equifax and CallCredit) using your personal information and we will inform such agencies that you have an account with us and how you operate that account, including details of any default history. Credit reference agencies record details of all enquiries or searches whether the application proceeds or not, and these will be seen by other organisations carrying out similar checks. We may use credit-scoring methods to assess your application and verify your identity. All information received and recorded by credit agencies may be used by other lenders in making credit decisions about you and members of your household. **You should be aware that if you do not meet the obligations of any agreement with Jersey Home Loans Limited, the availability of this information to credit reference agencies and therefore to other lenders may have a serious effect on your ability to obtain credit in the future.**

For the purpose of this application, if two or more applicants complete this form, when we conduct the credit search, a financial association will be created with the other person(s).

- To prevent or detect fraud, or to assist in verifying your identity, we may make searches of records held by our related entities (including OneSavings Bank Plc (“**Kent Reliance Banking Services**”) and Kent Reliance Provident Society Limited (the “**Provident Society**”), a subsidiary of Kent Reliance Banking Services or the Provident Society or a company treated as a subsidiary Kent Reliance Banking Services or of the Provident Society (the “**Kent Reliance Group**”).
- If you give us false or inaccurate information and we suspect fraud, we will record this. Members of the Kent Reliance Group, and other companies may search these records and use this information if decisions are made about you or others at your address(es) on credit related services or motor, household, credit, life or any other insurance facilities. It may also be used for debt recovery, identity verification, tracing and claims assessments.
- We will also use this information to:
  - (a) update or enhance our customer records, deal with your enquiries and requests, and for account administration;
  - (b) create and maintain a customer profile on you;
  - (c) improve the quality of our products and services;
  - (d) help us develop goods and services that may be of interest to you in the future; and

(e) carry out detailed statistical and business analysis.

- We may also pass on this information:
  - (a) to credit reference, law enforcement and fraud prevention agencies for the purpose of preventing or detecting fraud or where otherwise required by law;
  - (b) to other appropriate organisations, including debt collection agencies, to enable debtors or defaulters to be traced and pursued for any sum due to us;
  - (c) to any insurance company/local authority to which you may make application for a guarantee with this loan;
  - (d) to your legal adviser, financial adviser, and/or organisation that introduced you to us and any other of your professional advisers;
  - (e) to the person who values any property which is security for the mortgage, and we may use or give information about your property to others for the purpose of helping to value properties;
  - (f) to regulatory authorities and any other person/corporate body having a legal right to the information;
  - (g) to any person giving you a guarantee in respect of the loan for which you are applying or their advisers;
  - (h) to any other employer, accountant, bank, landlord or mortgagee, or other appropriate person from which we seek a reference about you;
  - (i) to successors in title to our business, our service providers, and members of the Kent Reliance Group in order to provide the products and services you need. Where we transfer your personal information outside the European Economic Area, we will endeavour to protect your personal information in accordance with strict data protection standards and the Data Protection (Jersey) Law 2005;
  - (j) to anyone to whom we transfer, or may transfer our rights and duties under our agreement with you;
  - (k) to any other organisation if the law allows us to do so; and
  - (l) to our professional advisers, auditors, the insurer of the property, third party mortgage administration service providers and any individual or organisation that we contract to employ to provide goods or services to us.

We may monitor and/or record telephone calls for service quality, to prevent/detect fraud and for training purposes. If you have any questions about the Data Protection (Jersey) Law 2005 or your rights under it, please write to the Head of Compliance at Jersey Home Loans Limited, PO Box 174, Chatham, Kent ME4 4WG or email us at [enquiries@jerseyhomeloans.com](mailto:enquiries@jerseyhomeloans.com).

We may also use and disclose your information for marketing purposes where your marketing preferences permit us to do so.

## 9 MARKETING PREFERENCES

The Kent Reliance Group would like to contact you by post, telephone, email and/or text message with information about offers, products and services that it believes may interest you. If you are happy to receive this information, please tick the box below:

**YES**, I want the Kent Reliance Group to contact me with information about offers, products and services.

The Kent Reliance Group would also like to share your details with other carefully selected third party partners so that they may contact you by post, telephone, email and/or text message with information about offers, products and services that they believe may interest you. If you are happy to receive this information, please tick the box below:

**YES**, I want carefully selected third party partners to contact me with information about offers, products and services.



Jersey Home Loans Limited prides itself on combining a personal approach with an efficient service and quick decisions. To help us do this it is important that ALL appropriate documentation is enclosed at the time of application. Please tick the check list below when enclosing information.

All items will be returned to you when we acknowledge safe receipt of your application.

1st Applicant 2nd Applicant

- |   |                          |                          |
|---|--------------------------|--------------------------|
| ● Means of identification (current valid full passport/current full driving licence)                                      | <input type="checkbox"/> | <input type="checkbox"/> |
| ● Last three payslips or employers reference (if employed)  | <input type="checkbox"/> | <input type="checkbox"/> |
| ● Last three years' accounts (if self-employed)   | <input type="checkbox"/> | <input type="checkbox"/> |
| ● Copy of your last year's mortgage statement (not required if you are a current borrower with Jersey Home Loans Limited) | <input type="checkbox"/> | <input type="checkbox"/> |
| ● Last three months' statements from your personal bank account   | <input type="checkbox"/> | <input type="checkbox"/> |
| ● Last six months' statements from your business account (if self-employed)   | <input type="checkbox"/> | <input type="checkbox"/> |
| ● Appropriate arrangement/booking fee enclosed  | <input type="checkbox"/> |                          |