

FBN Bank Mortgage Application Form

Individuals

FBN Bank (UK) Ltd
28 Finsbury Circus
London EC2M 7DT



... truly the first
in the City of London ...

Authorised and Regulated by the Financial Services Authority

Important information on how to fill in this form

Please complete written answers in **block capitals** and tick boxes where appropriate. This will enable us to process your application quickly. Depending on your requirements, not all questions may need to be completed.

Completing this form should not be construed as an offer or acceptance of an offer and will not result in any legal contract.

Before you return the form please check:

You have answered all relevant questions

All applicants have signed the loan declaration

All required documents are being submitted

PLEASE NOTE THAT THE BANK DOES NOT PROVIDE PROPERTY MORTGAGE FACILITIES IN PERSONAL NAMES FOR THE PURPOSE OF OWNER OCCUPIED PROPERTIES

Purpose of mortgage

Purchase

Mortgage/Refinance

Further advance

Amount of Mortgage £ _____

Term of Mortgage (max 15yrs) _____

Personal details

First applicant

Title _____ Forename/s _____ Surname _____

Country of residence _____ Passport no. _____ Nationality _____

Date of birth (DD/MM/YYYY) _____ Home address _____

Date moved to this address _____

If at this address less than three years, please give previous address

Home telephone no. _____ Daytime telephone no. _____

Mobile telephone no. _____ E-mail address _____

Other contact details _____

Second applicant

Title _____ Forename/s _____ Surname _____

Country of residence _____ Passport no. _____ Nationality _____

Date of birth (DD/MM/YYYY) _____ Home address _____

Date moved to this address _____

If at this address less than three years, please give previous address (Only complete if different from first applicant)

Home telephone no. _____ Daytime telephone no. _____

Mobile telephone no. _____ e-mail address _____

Other contact details _____

Employment details

First applicant

Employment status e.g. employed, self employed, retired, etc. _____

Occupation _____ Nature of business _____

Employer's name and address _____

_____ Time with this employer _____

Salary £ _____ Other Benefits _____

Second applicant

Employment status e.g. employed, self employed, retired, etc. _____

Occupation _____ Nature of business _____

Employer's name and address _____

_____ Time with this employer _____

Salary £ _____ Other Benefits _____

Declaration of Personal Wealth

Investments

Shares In (Company Name)	Number of Shares	Class of Shares	Market or Estimated Value GBP

Property

Address	Property Type (Residential / Commercial / Rented / Own Use)	Approximate Date Last Independently Valued	Value When Purchased or Last Independently Valued GBP	Outstanding Mortgage GBP	Current Estimated Value GBP

Cash & High Value Personal Property

Asset Type (Cash / Investment Accounts / Artwork / Antiques / Cars etc.)	Where Held	Value GBP

Of the above assets, the following are encumbered (subject to mortgage, charged to, or promised to other lenders):

Income and Expenditure

Income Source	Amount pa GBP	Expenditure Item	Amount pa GBP
Total pa : £		Total pa : £	

Have you had any county court judgments registered against you in the UK? Yes: No:

If yes, please provide details: _____

Have you been made bankrupt? Yes: No:

If yes, please provide details: _____

Are you in arrears or in default against any credit agreement? Yes: No:

If yes, please provide details: _____

Have you had any judgments registered against you worldwide? Yes: No:

If yes, please provide details: _____

Property details

Address of the property being mortgaged _____

_____ Post code _____

Year property was built _____ If less than 10 years old does it benefit from an NHBC

Guarantee? _____

Property tenure Freehold Leasehold

If leasehold give outstanding term _____ years

Purchase Price £ _____

Type of property e.g. Detached house, Flat, Maisonette, etc _____

No. of bedrooms _____ Construction of property e.g. Brick, etc. _____

Estimated value £ _____

Estimated rental income p.m. £ _____

Valuation

The Bank will require a professional valuation* of the property. The Bank will arrange this and all fees in this regard will be for your account. The valuation report will be sent to us and should you wish to have a copy we will send one to you upon your request, however you should note that the report was obtained for our purposes only and remains the property of the Bank. Also we make no representation or warranty in respect of the purchase price or condition of the property.

If you wish a more comprehensive survey to be carried out we can arrange this at your cost. If you require a survey other than a Standard Valuation for mortgage purposes, please tick one box:

Homebuyer's Report

Structural Survey

Property ownership

Name/s in which the property will be registered _____

Are there any other people who have a financial interest in the property e.g. anyone who has contributed or will contribute towards to purchase/alteration/improvement of the property

Yes

No

If yes please provide details _____

* Please note that Loan amount will be based on the lower of the purchase price or surveyor's valuation amount.

Applicant's professional advisors

Bankers

Name and address of bank _____

_____ Post code _____

Telephone no. _____ Contact name _____

Agent/Intermediary

Name and address of firm _____

_____ Post code _____

Telephone no. _____ Contact name _____

Solicitor ()*

Name and address of firm _____

_____ Post code _____

Telephone no. _____ Contact name _____

* **It will be a requirement of the Bank that the security is perfected by a Bank approved Solicitor. Please note that it may be more cost effective for the Borrower if the Bank approved Solicitor acts on behalf of both the Borrower and the Bank.**

CLAIMS AND UNDERWRITING EXCHANGE

When we deal with your application form we reserve the right to consult the Claims and Underwriting Exchange register which is run by Insurance Database Services Ltd. This register is used by insurers and agents to prevent dishonest claims and to decide whether to accept applications and, if so, on what terms. If you make a claim, we will put all the information you have given us and details of your claim on this register. You can get a list of insurers who use the register if you ask us for one.

PERSONAL DATA

The information which you provide to FBN Bank (UK) Ltd ("we" or "us") on this form or which we obtain from other sources (including any sensitive personal data) will be used by us for the purposes of assessing your application for a mortgage and, if successful, for administering your mortgage and repayments. This may include, without limitation, the following:

We may use credit scoring when considering your application and also when operating the account or making lending decisions. In the same circumstances, we may search the files of credit reference agencies. They may keep a record of the search. We may also carry out identity and anti-fraud checks, which may include the disclosure of your information to anti fraud agencies. Further checks and searches may be carried out from time to time for the purposes of fraud prevention and control.

We may give credit reference agencies information about you and the conduct of your account on a regular basis, together with details of any non-payment when we make demand but receive no satisfactory proposals for repayments. We may also give this information to other lenders and third parties to assist them in making lending decisions about you and members of your household, for occasional fraud prevention and for tracing debtors. We may also share information relating to this application with other lenders via the National Hunter System for the purpose of detecting and preventing mortgage fraud.

Information about you and the conduct of your account may be put onto our database and used by us and other members of the FBN Group of companies in making lending decisions and servicing your relationships with them. We may also disclose this information to the members of the FBN Group and other third parties to enable them to administer your mortgage, for the purposes of fraud prevention, audit and debt collection.

Where necessary for the above purposes we may transfer your information to other institutions within the FBN plc group. We may use information held about you and your account (including the nature of your transactions) to provide you with information about our other products and services, those of the other members of the FBN Group, and those of selected third parties which we think may interest you by phone, post, fax, email or other means. We may also pass your details to other members of the FBN Group so that they may do the same.

Please tick here if you DO NOT WISH to receive this information by post or telephone

Please tick here if you DO WISH to receive this information by email, SMS or fax

Please note that you can ask us to stop sending you direct marketing materials at any time by contacting Customer Services Section at FBN Bank (UK) Ltd..

To help improve our service and in the interests of security we may monitor and/or record your telephone calls with us.

PRODUCT INFORMATION

1 Securitisation

In common with many other leading mortgage lenders throughout the world, we may decide to securitise some of our mortgages. The following is a summary of the main features of securitisation.

Why should mortgages be securitised?

Financial institutions are limited in the amount they are able to lend, by the level of their capital (e.g. shareholder's funds). In order to release capital to back future lending, mortgages may be transferred to an investor. This practise, which is known as securitisation, is used in the capital markets world-wide as an alternative to raising new capital by traditional routes such as share issues.

Who are the investors in these markets?

They include the world's major financial institutions and multinational corporations.

How does securitisation affect you?

Other than in certain circumstances, considered by us to be very unlikely in practice, you should not be aware of any effect from securitising your mortgage. This is because you will still deal with us in all matters relation to it, including the setting of interest rates.

Who do you contact for further information?

By signing the declaration, you indicate your agreement to the securitisation of your mortgage. If you would like more information, please contact the Bank.

2 Early repayment

There may be early repayment fees should you choose to repay your mortgage before the final repayment date or increase your monthly repayments so that the final repayment date is earlier than originally agreed. Further details are available upon request.

The FBN Group means First Bank of Nigeria Plc, its subsidiaries and associated companies.

LOAN DECLARATION

- 1 I/We confirm that the information given to your representative will be put onto a computer database. I/We have checked this application and confirm that the information which will be stored on the database is correct. The statements made by me/us or on my/our behalf in relation to this loan application are true and complete to the best of my/our knowledge and belief. They shall form the basis on which any mortgage loan is granted. I am/We are at least 18 years of age.
- 2 If any of the information changes before the loan is made I/We will notify you in writing and will not take up the mortgage loan unless you have previously agreed in writing to such as change.
- 3 I/We will provide you with any information regarding my/our financial position or the property as you may reasonably require at any time.
- 4 I am/We are responsible for your legal and other expenses arising out of this application, whether or not the loan is granted or the mortgage loan completed. I/We authorise you to debit my/our current account with the expenses.
- 5 The security for the mortgage loan will be a first legal charge over the property to be purchased/given as security.
- 6 I/We irrevocably authorise any solicitor/licensed conveyancer instructed to act for me/us, to forward to you their entire file of papers relating to this transaction at your request.
- 7 I/We confirm that the property will be let. I/We also confirm our understanding that I/we are prohibited from allowing the property to be or to become occupied by myself or any member of my immediate family at any time for any period without your written consent and that any breach of such prohibition may constitute an event of default under any mortgage loan entered into.

- 8 I/We accept that any surveyor's and/or valuer's report will be made available to me/us, and that the offer of a mortgage loan will not in any way render you liable or imply any warranty, guarantee or otherwise in respect of the purchase price or condition of the property offered as security.
- 9 All references in this application to the 'bank', and corresponding references to 'we', and 'our' and, in this Declaration, 'you' shall be read and understood by me/us as references to the FBN Group and any person or body which has had the FBN Group's rights transferred to them or has succeeded to those rights (whether directly or indirectly) to the extent of your or their respective rights and benefits.
- 10 I/We fully understand that this loan application will be stored on a computer database and that a copy of the loan application would not normally be given to me/us, but if I/We want a copy of it you will provide me/us with one if I/We ask for it.
- 11 I/We agree that me/our account shall be subject to your personal customer terms and conditions and any terms and conditions set out in this application.
- 12 **I/We have read and understood the contents of the Personal Data section on the previous page. I/We** authorise you to use and disclose personal data (including any sensitive personal data and including the transfers of such data outside of the UK) relating to me/us for the purposes and in the manner set out in that section.
- 13 I/We authorise you to debit my/our current account in respect of the monthly mortgage payments.

THE PROPERTY WILL BE AT RISK IF YOU DO NOT KEEP UP PAYMENTS ON A MORTGAGE OR OTHER LOANS SECURED ON IT.

Signed _____ Date _____

Print Name _____

Signed _____ Date _____

Print Name _____

PLEASE ENSURE THAT THIS LOAN DECLARATION IS SIGNED.