

## Declaration of Income & Expenditure


To be used where there is a refinance exit or the bridging loan interest is being serviced monthly

Borrower Details			
Borrower Name:	Employed/Self Employed:		
Address:	Nature of Employment:		
National Insurance No.:	No. of people in household:	Adult:	Children:

A. Monthly Income		
Type	Amount	Details
Gross Salary:		
Net Salary:		
Pension Income:		
Any other income (please provide details):		
<b>TOTAL</b>	£	

B. Monthly Committed Expenditure		
Type	Amount	Details
Rent/Mortgage:		
Ground rent/Service charges		
Loans (secured or unsecured)		
Child/Spouse maintenance		
Any other contractual payments:		
<b>TOTAL</b>	£	

C. Monthly Basic Essential Expenditure		
Type	Amount	Details
Food:		
Utilities (gas, electricity, water, phone etc)		
Council Tax		
Buildings Insurance		
Car Travel Costs		
Childcare		
<b>TOTAL</b>	£	

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**Total Disposable Income**

	Amount
A minus B minus C	£

**Declaration**

Please note that it is a criminal offence to knowingly or recklessly give false, inaccurate or misleading information when applying for a loan. If you provide such information, you may be reported to the police and prosecuted. As a responsible lender Hampshire Trust Bank Plc will carefully assess the information you have provided or which has been provided by your agent whether in the application form or in other correspondence, emails and conversations, in order to decide whether or not to make you an offer of a Loan. It is important you ensure that all statements you make in this form and other documents in connection with your application are full and accurate and are correct and that you have read and understood the contents of this declaration.

To: Hampshire Trust Plc

**Processing of Application**

1. I/We authorise Hampshire Trust Bank Plc (the "Bank") to:
  - a. make such enquiries of any person or organisation (including my/our existing or previous mortgage lenders), as the Bank considers necessary in connection with this application; and
  - b. give out information about me/us if you have a duty to do so or if law allows you to do so.
2. I/We understand that if I/We give the Bank false or incomplete information and the Bank suspects fraud, then the Bank will record this; and
3. I/We authorise our solicitors or licensed conveyancer acting on my/our behalf to disclose to the Bank or its solicitor and confirm that the Bank is authorised to disclose to my/our solicitors or licensed conveyancer, any information relating to this application, and
4. I/We confirm that I/We give up any right to claim solicitor/client confidentiality or legal privilege in respect of such information; and
5. I/We acknowledge and understand that the Bank takes its lending both responsibly and seriously and that as part of its Treating Customer Fairly policy, the Bank prefers to be proactive and assist customers who need to repay their Loan(s) with the Bank; and
6. I/We appreciate that the Bank needs to ensure that the mortgage property(ies) that I/We have provided as security for my/our Loan must continue at all times to be insured; and
7. I/We acknowledge and understand that the Bank needs to be able to contact some or all of the following in connection with any Loan that I/We may have with the Bank, namely: my/our solicitors, (where appropriate) the intermediary who introduced me/our Loan to the Bank and the insurance company(ies) that has/have insured the property(ies) that I/We have provided to the Bank as security for my/our Loan.

Accordingly, I/We irrevocably confirm that until our Loan has been repaid in full, the Bank and its successors and assigns may contact and disclose to any of the above mentioned person(s) or organisation(s) as they may consider reasonably necessary and request from such person(s) or organisations in dealing with the repayment or refinance of my/our Loan(s) with the Bank and/or in connection with the insurance of the property(ies) which comprises the Bank's security. By signing this Form, I/We confirm that the information provided is true, accurate and correct and I/We declare that the information relating to my/our income and outgoings and assets and liabilities is true and accurate and that I/We am/are financially able to meet all my/our financial commitments including any interest payments I/We will be required to make on my/our Loan.

**Signature**

We may use credit reference and fraud prevention agencies to help us make decisions. A short guide to what we do and how both we and credit reference and fraud prevention agencies will use your information is detailed overleaf.

Signature:	Signature:
Print Name:	Print Name:
Date:	Date:

## Important – your personal information

### Credit decisions and also the prevention of fraud and money laundering

We may use credit reference and fraud prevention agencies to help us make decisions. A short guide to what we do and how both we and credit reference and fraud prevention agencies will use your information is detailed below.

#### How to find out more

This page is a condensed version of the guide to the use of your personal information by ourselves and at Credit Reference and Fraud Prevention Agencies. If you would like to read the full details of how your data may be used please phone us on 020 7862 6200 or ask one of our staff.

You can also contact the CRAs currently operating in the UK; the information they hold may not be the same so it is worth contacting them all. They will charge you a small statutory fee. Their details are as follows:

**Callcredit, Consumer Services Team, PO Box 491, Leeds, LS3 1WZ or call 0870 0601414**

**Equifax PLC, Credit File Advice Centre, PO Box 3001, Bradford, BD1 5US or call 0870 010 0583 or log on to [www.myequifax.co.uk](http://www.myequifax.co.uk)**

**Experian, Consumer Help Service, PO Box 8000, Nottingham NG80 7WF or call 0844 4818000 or log on to [www.experian.co.uk](http://www.experian.co.uk)**

By signing this application form you are confirming your agreement to proceed and are accepting that we may each use your information in this way.

### A condensed guide to the use of your personal information by ourselves and at Credit Reference and Fraud Prevention Agencies

1. When you apply to us for a loan or act as a guarantor in relation to a loan, we will check the following records about you and others (see 2 below):
  - a. our own;
  - b. those at credit reference agencies (CRAs). When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders. They supply to us both public (including the electoral register) and shared credit and fraud prevention information;
  - c. those at fraud prevention agencies (FPAs).

We will make checks such as assessing this application for credit and verifying identities to prevent and detect crime and money laundering. We may also make periodic searches at CRAs and FPAs to manage your account with us.

2. If you are making a joint application or tell us that you have a spouse or financial associate, we will link your records together so you must be sure that you have their agreement to disclose information about them. CRAs also link your records together and these links will remain on your and their files until such time as you or your partner successfully file for a disassociation with the CRAs to break that link.
3. Information on applications will be sent to CRAs and will be recorded by them. Where you borrow from us, we will give details of your accounts and how you manage it/them to CRAs. If you borrow and do not repay in full and on time, CRAs will record the outstanding debt. This information may be supplied to other organisations by CRAs and FPAs to perform similar checks and to trace your whereabouts and recover debts that you owe. Records remain on file for 6 years after they are closed, whether settled by you or defaulted.
4. If you give us false or inaccurate information and we suspect or identify fraud we will record this and may also pass this information to FPAs and other organisations involved in crime and fraud prevention.
5. If you have borrowed from us and do not make payments that you owe us, we will trace your whereabouts and recover debts.
6. We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.
7. Your data may also be used for other purposes for which you give your specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the Data Protection Act 1998.