

## Decision in Principle

Portfolio Summary required to be submitted with this form

Broker/Intermediary Details	
Broker/Intermediary Contact Name:	
Company Name:	
Telephone:	Mobile Telephone:
Email:	
Application Details – (if more than two applicants duplicate form)	
Is application in a limited company name/SIPP/LLP/other?	
If Yes, Name:	
Registered Number (if applicable):	Country Registered:
Is application in the name of a Trust?	
If Yes, Name:	
Has any person named on this application ever applied for a mortgage with Hampshire Trust Bank Plc? <input type="checkbox"/> Y <input type="checkbox"/> N	
Applicant 1	Applicant 2
Title:      First Name:	Title:      First Name:
Middle Name(s):	Middle Name(s):
Surname:	Surname:
Any Previous Name:	Any Previous Name:
Marital Status:	Marital Status:
Date of Birth: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Date of Birth: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Nationality:	Nationality:
Right to reside in the UK <input type="checkbox"/> Y <input type="checkbox"/> N	Right to reside in the UK <input type="checkbox"/> Y <input type="checkbox"/> N
Current Home Address:	Current Home Address:
Town:	Town:
County:	County:
Country:      Postcode:	Country:      Postcode:
Residential Status:	Residential Status:
No. of Years at Address:	No. of Years at Address:

Telephone:
Email:
Mobile Telephone:
If number of years at current address is less than 3, please provide previous 3 years' address history
Previous Address: If more than two addresses, please complete in Notes section
Town:
County:
Country:                      Postcode:
No. of Years at Address:
Criminal Convictions <input type="checkbox"/> Y <input type="checkbox"/> N If yes, please provide details:

Telephone:
Email:
Mobile Telephone:
If number of years at current address is less than 3, please provide previous 3 years' address history
Previous Address: If more than two addresses, please complete in Notes section
Town:
County:
Country:                      Postcode:
No. of Years at Address:
Criminal Convictions <input type="checkbox"/> Y <input type="checkbox"/> N If yes, please provide details:

Other Residency Information	
Do you hold a US passport?	<input type="checkbox"/> Y <input type="checkbox"/> N
Have you ever been resident in the US?	<input type="checkbox"/> Y <input type="checkbox"/> N
Have you ever filed or been required to file a tax return for another country? If Yes, where?:	<input type="checkbox"/> Y <input type="checkbox"/> N
Do you own companies overseas? If yes, please list:	<input type="checkbox"/> Y <input type="checkbox"/> N

Other Residency Information	
Do you hold a US passport?	<input type="checkbox"/> Y <input type="checkbox"/> N
Have you ever been resident in the US?	<input type="checkbox"/> Y <input type="checkbox"/> N
Have you ever filed or been required to file a tax return for another country? If Yes, where?:	<input type="checkbox"/> Y <input type="checkbox"/> N
Do you own companies overseas? If yes, please list:	<input type="checkbox"/> Y <input type="checkbox"/> N

Credit History		
Have you or a company you are associated with:	Applicant 1	Applicant 2
Been bankrupt	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
Failed to maintain repayments on a mortgage, credit card or other financial agreement	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
Had a County Court Judgement (CCJ) for debt registered against you	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N

	Applicant 1	Applicant 2
Been subject to an Individual Voluntary Arrangement (IVA)	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
Had an application for credit refused	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
Had a property repossessed	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
Has the business ever been subject to arrangements with creditors (CVA), liquidation or administration?	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
If you have answered 'YES' to any of the above questions, please confirm full details below:		

**Experience**

Applicant 1	Applicant 2
<b>Employment Details:</b>	<b>Employment Details:</b>
<input type="checkbox"/> Employed <input type="checkbox"/> Self-employed <input type="checkbox"/> Unemployed <input type="checkbox"/> Retired	<input type="checkbox"/> Employed <input type="checkbox"/> Self-employed <input type="checkbox"/> Unemployed <input type="checkbox"/> Retired
<b>Current Occupation:</b>	<b>Current Occupation:</b>
If the applicant is to remain in this role, please complete the following income section:	If the applicant is to remain in this role, please complete the following income section:
Basic Net Income (PA): £	Basic Net Income (PA): £
Other Annual Income (PA) : £ Please specify	Other Annual Income (PA): £ Please specify
Non pension related benefits are not accepted e.g Child Benefit, Disability Benefit and Working Tax Credits	
Do you own any commercial properties? <input type="checkbox"/> Y <input type="checkbox"/> N	If yes, how many?
Do you own any BTL/semi-commercial properties (excluding the security property being offered)? <input type="checkbox"/> Y <input type="checkbox"/> N	If yes, how many?

**Security Details – (if more than one duplicate form)**

Please indicate security type (s)			
<input type="checkbox"/> Residential BTL	<input type="checkbox"/> HMO	<input type="checkbox"/> Semi-commercial (Max 40% commercial by value)	<input type="checkbox"/> Short-term let (including holiday let)
Short-term: Are there any occupancy restrictions on the property? <input type="checkbox"/> Y <input type="checkbox"/> N		If yes, please specify:	
Other please specify:		Security address:	
		Postcode:	

**Security Details cont. – (if more than one duplicate form)**

Tenure:		
<input type="checkbox"/> Freehold	<input type="checkbox"/> Leasehold	If Freehold, block of flats, number of flats:
If Leasehold, years remaining on lease:		If HMO, number of rooms:
Estimated Value: £		Rental Income: £
Have you or any member of your family ever resided in this property?		<input type="checkbox"/> Y <input type="checkbox"/> N

<b>Only to complete if Semi-commercial:</b>	
Residential Rental Income:	
Commercial Rental Income:	
Business Use / Type of Tenant:	
Name(s) of Commercial Tenant:	
Will the applicant be trading from this property?	
<input type="checkbox"/> Y <input type="checkbox"/> N	

<b>Only to complete if Bridge:</b>	
Projected End Value (GDV) if Refurb: £	
Estimated Timescales if Refurb:	
Exit Strategy and Timescales:	

<b>Loan Details</b>			
<input type="checkbox"/> Purchase	<input type="checkbox"/> Remortgage	<input type="checkbox"/> Term Loan	<input type="checkbox"/> Bridge
Loan Amount Required: £			

<b>Complete if Term Loan:</b>			
Term (yrs):		Interest Only Term (yrs):	
Rate:	<input type="checkbox"/> 2yr Fixed	<input type="checkbox"/> 5yr Fixed	Arrangement fee added <input type="checkbox"/> Y <input type="checkbox"/> N

<b>Complete if Bridge:</b>	
Term (months):	Interest roll up term (3-12 months):
Rate:	Arrangement fee added <input type="checkbox"/> Y <input type="checkbox"/> N

<b>Complete if Purchase:</b>	
Purchase Price: £	Deposit Amount: £
Deposit Type and Source:	

Complete if Remortgage:	
Current Lenders:	Loan Amount Outstanding: £
Purpose of Funds (please provide breakdown of details and amounts):	
Purpose:	Amount: £
Purpose:	Amount: £
Purpose:	Amount: £
Purpose:	Amount: £
Original Purchase Date: (if applicable)	Original Purchase Amount: £



### Declaration and Authorisation

**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.

- 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.
- 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, or any potential loan that I/we have applied for 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 or potential loan.

### Important 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.

We will also undertake searches and make enquiries as part of our obligations to prevent money laundering; although you may see these on your credit record, they will not affect your credit rating or score.

### How we will use your information and personal data

Please read this section carefully; it tells you how we will use your information and personal data and with whom we may share it in order to manage your application and any facility that is made available.

We are a regulated bank and we have a legitimate interest as well as legal and regulatory responsibilities to ensure that we know who we are dealing with, to combat financial crime and to be a responsible lender.

You will receive a copy of our Fair Processing Notice when you complete this Decision in Principle Proposal Form.

You can obtain a further copy from us at any time or you can download or read it on our website at <https://www.htb.co.uk/>

**This will explain in more detail how we process your personal data and explains your rights in relation to your personal data. Please read this carefully before submitting this form.**

**Declaration and Authorisation (cont.)**

We will pass your details on to credit reference agencies and fraud prevention agencies and we will receive scores and reports from them. You will receive a copy of the Credit Reference Agency Information Notice with this application which will explain how the three main credit reference agencies Callcredit, Equifax and Experian each use and share personal data they receive about you and/or your business that is part of or derived from or used in credit activity. You can also download or read it by visiting <http://www.experian.co.uk/crain/>

**Please read this carefully before submitting this form.**

Searches we make with credit reference agencies will leave a 'footprint' on your file and we will also provide them with information relating to your performance under the facility. These 'footprints' and performance details may be accessed by other financial companies in connection with any applications for credit that you may make to them and may affect your ability to obtain credit with them.

Your application will be assessed using credit reference agency records relating to anyone with whom you have a joint account or similar financial association. If this is a joint application and such a link does not already exist then one may be created now. These links will remain until you file a "notice of disassociation" at the credit reference agencies.

We will also receive information from, process and share it with other people involved in your application or the transactions in respect of which you are making your application, these can include, for example, your legal representatives, licensed conveyancers, valuers, estate agents, brokers and intermediaries, bankers, insurers, other professional advisers and similar people representing us and other parties to the transaction.

We may transfer or assign our rights in the facility we make to you to another bank or financial institution and in that case we may provide them with your information.

If you give us false or incomplete information and we identify or suspects fraud, then we will record this and notify such parties as is necessary for us to comply with our legal and regulatory responsibilities, including fraud prevention agencies.

**Note: You have the right to object to us processing your personal data. If you do not wish us to process your personal data then do not submit this Decision in Principle Proposal Form. If you change your mind after submitting this form then please contact us as soon as possible to tell us.**



**Declaration and Authorisation (cont.)**

I/We, the undersigned, have read and agree with the above terms.

**Applicant/Director 1**

Signature:

Print name:

Date of Signature:

**Applicant/Director 2**

Signature:

Print name:

Date of Signature:

Where signed by a broker or intermediary on behalf of the applicant(s):

**Broker/Intermediary Declaration and Indemnity:**

I have brought the above declaration and credit reference and anti-money laundering enquiry information to the attention of the applicant(s), ensured that they understand the information provided and the declaration being made, and have obtained consent from them to sign this declaration on their behalf in the above terms.

I will indemnify and hold the Bank harmless against any claim made by the applicant against the Bank for the Bank acting and/or relying on the above declarations and key information.

Broker/Intermediary Signature:

Print Name:

Date of Signature: