

# **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 duplic	cate 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?
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:	Date of Birth:
Nationality:	Nationality:
Right to reside in the UK	Right to reside in the UK
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:

Hampshire Trust Bank Plc is authorised by the Prudential Regulation Authority and regulated by the Prudential Regulation Authority and the Financial Conduct Authority. Our FRN number is 204601. We are a company registered in England and Wales, registration number 01311315. Registered office 55 Bishopsgate, London EC2N 3AS. Hampshire Trust Bank, HTB and are registered trademarks of Hampshire Trust Bank Plc.

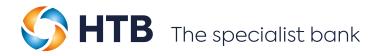
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Telephone:	Telephone:
Email:	Email:
Mobile Telephone:	Mobile Telephone:
If number of years at current address is less than 3, please provide previous 3 years' address history	If number of years at current address is less than 3, please provide previous 3 years' address history
Previous Address:  If more than two addresses, please complete in Notes section	Previous Address: If more than two addresses, please complete in Notes section
Town:	Town:
County:	County:
Country: Postcode:	Country: Postcode:
No. of Years at Address:	No. of Years at Address:
Criminal Convictions	Criminal Convictions
If yes, please provide details:	If yes, please provide details:
Other Residency Information	Other Residency Information
Do you hold a US passport?	Do you hold a US passport?
Have you ever been resident in the US?	Have you ever been resident in the US?
Have you ever filed or been required to file a tax return for another country?  If Yes, where?:	Have you ever filed or been required to file a tax return for another country?  If Yes, where?:
Do you own companies overseas?  If yes, please list:	Do you own companies overseas?  If yes, please list:

Credit History		
Have you or a company you are associated with:	Applicant 1	Applicant 2
Been bankrupt	YN	YN
Failed to maintain repayments on a mortgage, credit card or other financial agreement	YN	YN
Had a County Court Judgement (CCJ) for debt registered against you	YN	YN

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Been subject to an Individual Voluntary Arrangement (IVA)				Υ	N N	YN		
Had an application for credit refused			Υ	' N	YN			
				App	licant 1	Applicant 2		
Had a proper	ty repossessed					Υ	N	YN
Has the business ever been subject to arrangements with creditors (C' liquidation or administration?			creditors (CVA),		Υ	N	YN	
If you have answered 'YES' to any of the above questions, please confirm full details below:								
Experience								
Applicant 1				Applicant 2				
Employment	Details:			Employment	Details:			
Employed	Self-employed	Unemployed	Retired	Employed	Self-employ	/ed L	Jnemployed	Retired
Current Occu				Current Occupation:				
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 a	ny commercial	properties?	YN	If yes, how many?				
Do you own any BTL/semi-commercial properties?		If yes, how many?						
Security Details – (if more than one duplicate form)								
	te security type		•					
Residentio		□ нмо		Semi-com		(in	Short-tern	
	re there any oc n the property?		YN	If yes, please spec	ify:			
Other please	specify:			Security addr	ess:			
				Postcode:				

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Security Details cont. – (if more than one duplicate form	)			
Tenure:				
Freehold Leasehold	If Freehold, block of flats, num	ber 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?	YN		
Only to complete if Semi-commercial:				
Residential Rental Income:				
Commercial Rental Income:				
Business Use / Type of Tennant:				
Name(s) of Commercial Tennant:				
Will the applicant be trading from this property?		YN		
Only to complete if Bridge:				
Projected End Value (GDV) if Refurb: £				
Estimated Timescales if Refurb:				
Exit Strategy and Timescales:				
Zare our accegy arra minescaries.				
Loan Details				
☐ Purchase ☐ Remortgage	Term Loan	Bridge		
Loan Amount Required: £				
Complete if Term Loan:				
Term (yrs):	Interest Only Term (yrs):			
Rate: 2yr Fixed 5yr Fixed	Arrangement fee o	added Y N		
Complete if Bridge:				
Term (months):	Interest roll up term (3-12 mon	ths):		
Rate:	Arrangement fee added	YN		
Complete if Purchase:				
Purchase Price: £	Deposit Amount: £			
Deposit Type and Source:				

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



Notes	

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#### **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

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

the Bank as security for my/our loan or potential loan.

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	Applicant/Director 2			
Signature:	Signature:			
Print name:	Print name:			
Date of Signature:	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:			

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