

Application for your mortgage

The following details must be completed in all cases

Adviser's Details:

| | |
|--|---------------------------------------|
| Company | <input type="text"/> |
| Address | <input type="text"/> |
| | <input type="text" value="Postcode"/> |
| Adviser's Name | <input type="text"/> |
| Adviser's FSA Authorisation No. | <input type="text"/> |
| CCL No. | <input type="text"/> |
| Phone No. | <input type="text"/> |
| Fax No. | <input type="text"/> |
| Email | <input type="text"/> |
| Name of Network/ Mortgage Club/Agency | <input type="text"/> |
| Network/Mortgage Club/ Agency FSA Authorisation No. | <input type="text"/> |

Mortgage Products:

| | | | |
|---------------------|-----------------------------------|---|---|
| Loan to Value | <input type="text"/> | % | |
| Product Rate | <input type="text"/> | % | |
| Range | | | |
| Specialist Prime | <input type="checkbox"/> | Simple Choices <input type="checkbox"/> | Extra Choices <input type="checkbox"/> |
| Product Name | | | |
| Prime | <input type="checkbox"/> | Minor <input type="checkbox"/> | Near Prime <input type="checkbox"/> |
| Prime Self Cert | <input type="checkbox"/> | Very Light <input type="checkbox"/> | Near Prime Max <input type="checkbox"/> |
| Prime Buy To Let | <input type="checkbox"/> | Light <input type="checkbox"/> | Very Low <input type="checkbox"/> |
| | | Mid <input type="checkbox"/> | Medium <input type="checkbox"/> |
| | | Heavy <input type="checkbox"/> | Heavy OR <input type="checkbox"/> |
| | | Unlimited <input type="checkbox"/> | Heavy AND <input type="checkbox"/> |
| | | Other | <input type="text"/> |
| Self Certification | Yes <input type="checkbox"/> | No <input type="checkbox"/> | |
| Right to Buy | Yes <input type="checkbox"/> | No <input type="checkbox"/> | |
| Buy to Let | Yes <input type="checkbox"/> | No <input type="checkbox"/> | |
| Flexible | Yes <input type="checkbox"/> | No <input type="checkbox"/> | |
| Loan Type | Purchase <input type="checkbox"/> | Remortgage <input type="checkbox"/> | |
| Customer Incentive | <input type="text"/> | | |

Adviser's Details:

Regulated Loan

Yes No

Was the sale

Advised Non Advised

Fee payable by Network/Club/Agency to introducing broker

£

Fee payable by the applicant(s) to the broker for arranging the mortgage (payable on application and not refundable if the mortgage does not proceed)

£

Fee payable by the applicant(s) to the broker for arranging the mortgage (payable on application and refundable if the mortgage does not proceed)

£

Fee payable by the applicant(s) to the broker for arranging the mortgage (payable on completion)

£

Valuation Fee payable to (payable on application and not refundable)

£

or Valuation Fee payable to (payable on application of which £ is refundable)

Application Checklist

About the Application you are sending:

Applicants name

Product required

Purchase or remortgage

Loan to value

Any incentives (please detail)

First Time Buyers

Yes No

Anticipated Exchange/
Completion Date

Have you told us (please tick):

Your Name & Full Contact details

Your Network/Club/Packager details

Your FSA Number

Details of ALL fees to be paid/payable

Have you sent us (please tick):

Fully completed & signed application form

Fully Completed ID Verification Certificate

Certified Proof of Identification

Original Proof of Residency

Valuation Fee

Original Proof of last 12 months Mortgage or Rent Payments (unless private tenant)

Direct Debit Mandate

Original Right to Buy papers (If Applicable)

Details of Expected Rental Income (If BTL)

Original Discharge Certificate (if previously bankrupt)

Section 1: Personal Details

First applicant (Person earning the higher income)

Title

First and middle names

Surname

Maiden/previous name

Date of birth

Nationality

Relationship to Joint Applicant

How long have you lived in the UK? yrs

Do you have a permanent right to reside in the UK? Yes No

Status: Married Single Widowed

Separated Divorced

Present address
Postcode

Home phone No

Daytime phone No

Email

I/we confirm that you may contact me by email at your discretion Yes

Number of dependants Ages

How long at your present address? yrs mths

Are you: An owner Renting Living with relatives

If less than three years at your present address, give previous address(es)

(provide details in the supplementary information section where necessary)

Postcode

How long at this address? yrs mths

Were you: An owner Renting Living with relatives

Details of previous lenders are required if:
a) you do not currently have a mortgage but have repaid within the last three years.
b) you have remortgaged within the last three years (Use Section 11: Supplementary Information if necessary).

Existing lender/landlord

Name

Address
Postcode

Account number

Date loan taken out

Monthly payment

Balance outstanding

Joint applicant

yrs

Yes No

Married Single Widowed

Separated Divorced

Postcode

Yes

Ages

yrs mths

An owner Renting Living with relatives

Postcode

yrs mths

An owner Renting Living with relatives

Postcode

Monthly payment

Balance outstanding

If you are replacing a loan which was originally used to purchase the property:

How much did you originally borrow to purchase the property?

First applicant

Do you currently own or part own any other property, or are you party to any other mortgage?

Yes No

If yes give details in the supplementary information section

Are you currently applying to any other lender for a loan?

Yes No

If yes give details in the supplementary information section

Does any of your income come from DSS payments?

Yes No

If yes give details in the supplementary information section

Joint applicant

Yes No

If yes give details in the supplementary information section

Yes No

If yes give details in the supplementary information section

Yes No

If yes give details in the supplementary information section

Please list any other secured or unsecured commitments, i.e. personal loans, overdrafts, credit cards, 2nd or subsequent mortgage payments, alimony or maintenance payments, child support payments, cost of repayment vehicle (interest only)

First applicant

| Name of company | Account number | Balance | Monthly payment | Purpose of loan/commitment | Secured | | To be redeemed | |
|-----------------|----------------|---------|-----------------|----------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| | | | | | Yes | No | Yes | No |
| | | £ | £ | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| | | £ | £ | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| | | £ | £ | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Joint applicant

| Name of company | Account number | Balance | Monthly payment | Purpose of loan/commitment | Secured | | To be redeemed | |
|-----------------|----------------|---------|-----------------|----------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| | | | | | Yes | No | Yes | No |
| | | £ | £ | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| | | £ | £ | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| | | £ | £ | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Continue in Supplementary Information section if necessary

Section 2: Income Details (Employees) - If self-employed, contract worker or controlling director complete next section.

First applicant

Name and address of employer

Postcode

Phone No

Fax No

Job title

Is position permanent?

Yes No

Length of service yrs mths

Nature of business

National Insurance number

Tax District and reference number

Employee or works number

Do you own any shares in the company?

Yes No

Shareholding %

(If 25% or more please complete self-employed section overleaf)

Gross Income

(Please enclose salary/payslips covering last three months)

Basic £ PA

Overtime £ PA

Bonus/Commission £ PA

Total £ PA

Joint applicant

Postcode

Yes No

Length of service yrs mths

Yes No

Shareholding %

(If 25% or more please complete self-employed section overleaf)

Basic £ PA

Overtime £ PA

Bonus/Commission £ PA

Total £ PA

Other income

Description

Description

If with present employer less than 1 year please provide names and addresses of previous employers covering that period. Indicate length of service and position held with each firm. (Use a separate sheet if necessary).

First applicant

Joint applicant

Name and address

 Postcode

 Postcode

Dates

Position held

Name and address

 Postcode

 Postcode

Dates

Position held

Do you wish to Self Certify your income?

No

Yes

If yes, please specify reason

Income derived from more than one source

Investment income

Speed of service

Variable income i.e. bonus/commission/seasonal

Other (please specify)

Section 3: Income Details (Self-Employed, Contract Workers or Controlling Directors[⌘])

First applicant

(*To include Directors who own or control 25% or more of the voting rights)

Joint applicant

(*To include Directors who own or control 25% or more of the voting rights)

Nature of business

Are you:

Self-Employed Contract Worker Controlling Director

Self-Employed Contract Worker Controlling Director

Job title

Details of business

Ltd. Co Partnership Sole Trader

Ltd. Co Partnership Sole Trader

National Insurance number

Tax District and reference number

Name and address of company

 Postcode

 Postcode

Phone No

Fax No

How long Trading?

yrs mths

yrs mths

Company registration No

What is your shareholding?

% How long owned? yrs

% How long owned? yrs

Your share of the last three years net profits

20 /20 £

20 /20 £

20 /20 £

20 /20 £

20 /20 £

20 /20 £

First applicant

Joint applicant

Name and address of accountant

Postcode

Postcode

Phone No

Fax No

Qualifications of accountant

Certified Chartered

Other (please specify)

Do you wish to Self Certify your income?

No Yes If yes, please specify reason

Income derived from more than one source

Investment income

Self-employed

Speed of service

Variable income i.e. bonus/commission/seasonal

Other (please specify)

Section 4: Property & Loan Details

Property to be mortgaged

Postcode

Is the property: Freehold Leasehold
 Feuhold Commonhold

If leasehold unexpired term yrs

Property type:

House Bungalow Purpose built Flat
 Maisonette Converted Flat

If other please specify

Is the property new build?

Yes No

Property type:

Detached Semi-det Terraced
 Purpose built Converted

Does the property have a garage?

Yes No

Number of:

Living rooms Bedrooms Kitchens
 Bathrooms/WC's

Total number of habitable rooms

(total excluding any bathrooms)

Does the property have agricultural restrictions? Yes No

Do you intend to let the property? Yes No

Will you or your immediate family occupy at least 40% of the property? Yes No

Is any part of the property to be used for business purposes? Yes No

Is the property connected to or situated above commercial premises? Yes No

Is the property built of brick or stone with a tile or slate roof? Yes No

Is the property being purchased under the Right to Buy scheme? Yes No

Was the property previously owned by a local authority? Yes No

Did you purchase the property from a local authority? Yes No

If Yes give details

If No give details

If Yes give details

If Yes give details

If No give details

If Yes give details

If Yes give date of purchase

Section 5: Accident, Sickness and Unemployment Insurance

You may wish to consider how in the event of accident, sickness or unemployment you will meet your mortgage payments and ongoing commitments. Our Payment protection policies have been specifically designed to provide cover for customers in regular employment and also provide cover for the self-employed. The cover meets the needs of customers wishing to protect their mortgage payments (and other major household bills) for a specified period in the event that they are unable to work due to, Accident, Sickness or Involuntary Unemployment.

We recommend that you consider taking Accident, Sickness and Unemployment insurance. Your broker will be able to provide you with further details*. Please note however that it is not a requirement of your loan that you effect such cover, and you are free to obtain insurance from a company of your choice.

Please indicate whether:

Yes, I/we wish to apply for AS/ASU Insurance through Kensington Mortgages.

No, I/we am/are arranging my/our own AS/ASU Insurance

No, my/our broker is arranging AS/ASU insurance

Section 6: Buildings/Buildings and Contents Insurance

Our home insurance policies have been specifically designed to meet the needs of householders who wish to have financial protection against loss or damage to their property, and/or the contents contained within, from a wide range of insurable perils. The policy also caters for certain needs of the self-employed and provides optional cover available with contents cover to protect business equipment and stock. Optional cover for accidental damage to your property and/or contents is also available. In common with most home insurance policies our cover is not suitable for someone who needs a maintenance contract for repairs arising from normal wear and tear or ageing of the property or its contents.

Please note in all cases mortgage applicants must obtain and maintain suitable buildings cover. You are required to take out Buildings insurance, however you are free to obtain insurance from a company of your choice. Your broker will be able to provide you with further details*.

If you choose to make your own Buildings Insurance arrangements, please note that an administration charge of £40, or such other amount as we should inform you of, will be made at completion and thereafter each time you change insurer. Please indicate whether:

Yes, I/we wish to apply for Kensington Mortgages Home Insurance

Once you have applied for Kensington Mortgages Home Insurance please insert the policy number here.

No, I/we am/are arranging my/our own household cover

No, my/our broker is arranging household cover

***Broker Information:** please visit the **Insurance Zone** on our website: www.kmc.co.uk to access our easy quote and **online application**, and for full details of the cover options, terms and conditions, and eligibility criteria. Alternatively, to obtain an **immediate home insurance quote** by telephone, call **01403 321311**.

Section 9: Declarations

If the answer is yes to any of the questions, provide details in the Supplementary Information Section.

| | First Applicant | Joint Applicant |
|---|--|--|
| 1. Have you had a mortgage on any other property? | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| 2. Have any mortgage/rent payments ever been in arrears? (If yes, provide details of amount/months last 2 years giving dates & reason) | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| 3. Have you ever had any arrears on a previous (or current) secured loan or credit agreement within the last 2 years, where the cumulative amount overdue at any point reached 3 or more monthly payments? (If yes, provide details of the amount(s) giving dates & reasons) | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| 4. Have you ever had any arrears on a previous (or current) unsecured loan or credit agreement within the last 2 years, where the cumulative amount overdue at any point reached 3 or more monthly payments? (If yes, provide details of the amount(s) giving dates & reasons) | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| 5. Have you ever been insolvent, bankrupt or made a composition with your creditors or is there an unsatisfied statutory demand in bankruptcy outstanding against you? (Name & address of supervisor required for IVA) | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| 6. Has a County Court Judgement or Court Decree relating to debt ever been made against you? (If yes please provide amount(s), date(s), reason(s), date(s) satisfied) | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| 7. Has a High Court Judgement or Court Decree relating to debt ever been made against you? | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| 8. Are there any matters which should be brought to the attention of Kensington Mortgages? | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| 9. Have you ever had a mortgage application declined on this or any other property? | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |

General declarations

I/We declare and undertake that:-

- information given in this application is:-
 - true to the best of my knowledge and belief;
 - forms part of the terms of my/our mortgage;
 - contains all the facts and information that might influence Kensington Mortgages' decision to accept my/our application.

I/We undertake to notify Kensington Mortgages immediately of any change in my/our circumstance which affects or may affect the information given prior to any mortgage being made.
- I/We will make all payments by direct debit. I/We understand that the amount that I/we pay each month may change or the date that I/we make our monthly payment may change and that in either case Kensington Mortgages will give me/us notice in writing before this happens. On this basis, I/we waive the normal fourteen days BACS notice requirement.
- If there are more than one of us, then we agree and understand that our liabilities and obligations hereunder are joint and several and we consent to Kensington Mortgages sending all communications and statements of account to one only of us unless we otherwise notify Kensington Mortgages in writing.
- I/We authorise Kensington Mortgages, upon receipt of this application, to instruct a qualified valuer ("valuer") to carry out a valuation of the property, at my/our cost, on which the mortgage is to be secured. I/We acknowledge that neither Kensington Mortgages nor the valuer are under any liability for negligence or on any other basis whatsoever to me/us as purchaser in respect of the value or the state or condition of the property. The inspection of the property will be confidential to Kensington Mortgages and will not include a detailed survey of the structure unless specified by me/us. I/We understand that Kensington Mortgages is not the agent of the valuer and that neither Kensington Mortgages nor the valuer warrants, represents or gives any assurance to me/us that the statements, conclusions and opinions expressed or implied in the valuer's report and mortgage valuation are accurate or valid and that any copy of the report will be supplied without any acceptance of responsibility by Kensington Mortgages or the valuer to me/us.
- I/We hereby authorise:-
 - my/our solicitor to disclose to Kensington Mortgages any information relevant to their decision to lend and I/we waive any right to claim solicitor/client confidentiality or legal privilege in respect of such information;
 - any accountant named in this application form to provide information relating to any matter stated in this mortgage application to Kensington Mortgages and vice versa.
- I/We acknowledge that Kensington Mortgages, its successors in title and assigns may in due course raise finance on any mortgage that may be made to me/us and may;
 - transfer, assign, novate or otherwise dispose of any benefits, rights and obligations (to the extent possible in law) of such mortgage together with any collateral security provided with it;
 - enter into any contractual arrangements relating to the funding of such mortgage with any person;
 - pass any information contained in this application and any supporting documentation or any other information relating to the property, the mortgage, the security for the mortgage and the history and conduct of my/our account to any interested or potentially interested person who may rely upon the truth and accuracy of the information contained in this application.
- I/We accept that:-
 - information given in this application and all other information about me/us given by any person to Kensington Mortgages or otherwise held by Kensington Mortgages may be held and retained after my/our account is closed, and may be shared with third parties to protect both Kensington Mortgages and its customers against fraud;
 - information may be disclosed to any other companies trading under the style Kensington Mortgages and to other third parties including other lenders for the purpose of sending me/us details of any products or services which Kensington Mortgages thinks may be of interest to me/us by post and by telephone. I/We may at anytime inform Kensington Mortgages, in writing, that I/we do not wish to receive future marketing literature;
 - my/our name(s) and address(es) may be disclosed to market research organisations for the purpose of confidential market research conducted on behalf of Kensington Mortgages;
- under the Data Protection Act 1998 I am/we are entitled upon payment of a fee to know what personal information is held about me/us by Kensington Mortgages, to know the source of the information, to receive the names of the organisations to whom my/our personal information will be or has been disclosed and the purposes for which my/our information will be or has been used, and to ask for any inaccurate details to be amended. If I/we wish to exercise any of these rights I/we should write to the Data Protection Manager at Kensington Mortgages.
- Kensington Mortgages will make searches about me/us at credit reference agencies who will supply them with credit information, as well as information from the Electoral Register. The agencies will record details of the search whether or not this application proceeds. They may use credit scoring methods to assess this application and to verify my/our identity. Credit searches and other information which is provided to them and/or the credit reference agencies, about me/us and those with whom I/we are linked financially may be used by Kensington Mortgages and other companies if credit decisions are made about me/us, or other members of my/our household. This information may also be used for debt tracing and the prevention of money laundering as well as the management of my/our account.
- To prevent or detect fraud, or to assist in verifying my/our identity, Kensington Mortgages may make searches of group records and at fraud prevention agencies who will supply them with information. They may also pass information to financial and other organisations involved in fraud prevention to protect themselves and their customers from theft and fraud. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering. Further details explaining how the information held by fraud prevention agencies may be used can be obtained by writing to the Compliance Officer at Kensington Mortgages. Kensington Mortgages, members of the group, and other companies may use this information if decisions are made about me/us or others at my/our address(es) on credit or credit related services or motor, household, credit, life or any other insurance facilities. It may also be used for tracing and claims assessment.
- Where I/we borrow or may borrow from Kensington Mortgages, they may give details of my/our account and how I/we manage it to credit reference agencies and to other third parties including other lenders. If I/we borrow and do not repay in full and on time, they may tell credit reference agencies who will record the outstanding debt.
- I/We have the right of access to my/our personal records held by credit and fraud agencies. Kensington Mortgages will supply their names and addresses upon written request.
- I/We understand that if my/our application is made in joint names and Kensington Mortgages searches the files of a credit reference agency, an "association" will be created with the other person(s) named within this application. Kensington Mortgages or other lenders may take this financial association, created between the other applicant(s) and myself, into account in future applications for credit or financial services. The association will remain between us until one of us successfully applies for "disassociation" with the credit reference agencies.
- I/We agree that Kensington Mortgages may make enquiries of any person including current and previous lenders, employers, landlords, accountants, bankers, the Land Registry, the Inland Revenue, and the Council of Mortgage Lenders Possessions Register in the processing of this application and the administration of my/our account.
- If you are a sole applicant it is important that you understand that information held about you by credit reference agencies may be linked to records relating to one or more of your partners. For the purposes of this application you may be financially linked as your application will be assessed with reference to any "associated" records.
- I/We understand that any telephone calls and e-mails to do with my/our application or mortgage may be recorded and monitored for security, quality and/or training purposes.
- I/We acknowledge that part of the valuation fee paid by me/us with this application will be used for the cost of any initial assessment by Kensington Mortgages of my/our application. If the application is declined or does not proceed before the valuer has been instructed, the valuation fee paid may be refunded net of any such costs. I/We further acknowledge that once a valuer has been instructed, no refund of the valuation fee paid can be allowed.
- I/We confirm that I/we have been made aware of any potential arrangement fees, and/or early repayment charges payable on redeeming all or part of the mortgage and any other costs in connection with this application.
- I/We authorise Kensington Mortgages to email any documentation to the appointed intermediaries.

Please check that the form has been fully completed before you sign it and that all information is accurate and correct. Incomplete or illegible applications will cause delay. By signing this application you agree that we can use your information for all the purposes referred to above.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

I/We authorise Kensington Mortgages or its agents to make such enquiries and take up such references as it considers necessary in relation to my/our application.

I/We have received and read the Key Facts Illustration (KFI) provided by in respect of this application.
(name of firm)

If I/we have applied for a self-certified mortgage I/we confirm my/our income is as stated above.

Signature (1) Date Signature (2) Date

Identity should be verified by ensuring that the customer has supplied one item from **List A** and one item from **List B**, with certified copies attached.

List A – Evidence of Name

| Evidence of Name | Reference/ Account Number | Issuing Authority | Place of Birth | Date of Birth | Date of Expiry/Issue | Certified copy attached Please tick ² |
|---|------------------------------|---|----------------|---------------|-------------------------|--|
| Current Signed Passport or EEA Member State Identity Card | | Country | | | | <input type="checkbox"/> |
| Resident Permit issued to EEA nationals by Home Office | | | | | | <input type="checkbox"/> |
| Current UK or EEA Photo Driving Licence ¹ | | | | | | <input type="checkbox"/> |
| Current Full UK Driving Licence (old style) ¹ | | | | | | <input type="checkbox"/> |
| Firearms/shotgun certificate | | | | | | <input type="checkbox"/> |
| State Pension or Benefits Book/notification letter ¹ | | | | | | <input type="checkbox"/> |
| Sub-contractors Certificate ³ | | | | | | <input type="checkbox"/> |
| Inland Revenue tax notification | | Type: Tax assessment/Statement of Account/Notice of Coding ⁴ | | | | <input type="checkbox"/> |

List B – Evidence of Address

| Evidence of Address ⁵ | Reference/sort code/account number | Address (Delete as applicable [*]) | Date of Issue | Certified copy attached Please tick ² |
|---|---------------------------------------|---|--------------------|--|
| Most recent mortgage statement | | Name of Lender Current / Previous | | <input type="checkbox"/> |
| Current Local Authority Tax Bill | | Name of Authority Current / Previous | | <input type="checkbox"/> |
| Local Authority rent card or tenancy agreement | | Name of Authority Current / Previous | | <input type="checkbox"/> |
| Bank/building society/ credit union statement ⁶ | | Name of Issuer Current / Previous | | <input type="checkbox"/> |
| House or motor insurance certificate | | Name of Issuer Current / Previous | | <input type="checkbox"/> |
| Utility bill (not mobile phone) ⁶ | | Name of Utility Current / Previous | | <input type="checkbox"/> |
| Current UK/EEA Photo Driving Licence ¹ | | | Current / Previous | <input type="checkbox"/> |
| Current Full UK Driving Licence (old style) ¹ | | | Current / Previous | <input type="checkbox"/> |
| State Pension or Benefits Book/ notification letter ¹ | | Issuing Authority Current / Previous | | <input type="checkbox"/> |

Notes

1. These items may be used to evidence address or identity but not both.
2. When attaching certified copies of the evidence please also record the relevant details on this sheet as this will help with record keeping in the event that copy documents become detached from the certificate.
3. For self-employed persons in the construction industry - tax exemption certificate with photograph (CIS4 and C156).
4. Please delete as appropriate. The document must be issued by the Inland Revenue. A P45 or P60 issued by an employer is not acceptable for this purpose.
5. The previous address should also be verified if the applicant has been at the current address for less than 3 months.
6. These items must not be more than 3 months old.

*Delete as applicable

Identity should be verified by ensuring that the customer has supplied one item from **List A** and one item from **List B**, with certified copies attached.

List A – Evidence of Name

| Evidence of Name | Reference/ Account Number | Issuing Authority | Place of Birth | Date of Birth | Date of Expiry/Issue | Certified copy attached Please tick ² |
|---|------------------------------|---|----------------|---------------|-------------------------|--|
| Current Signed Passport or EEA Member State Identity Card | | Country | | | | <input type="checkbox"/> |
| Resident Permit issued to EEA nationals by Home Office | | | | | | <input type="checkbox"/> |
| Current UK or EEA Photo Driving Licence ¹ | | | | | | <input type="checkbox"/> |
| Current Full UK Driving Licence (old style) ¹ | | | | | | <input type="checkbox"/> |
| Firearms/shotgun certificate | | | | | | <input type="checkbox"/> |
| State Pension or Benefits Book/notification letter ¹ | | | | | | <input type="checkbox"/> |
| Sub-contractors Certificate ³ | | | | | | <input type="checkbox"/> |
| Inland Revenue tax notification | | Type: Tax assessment/Statement of Account/Notice of Coding ⁴ | | | | <input type="checkbox"/> |

List B – Evidence of Address

| Evidence of Address ⁵ | Reference/sort code/account number | Address (Delete as applicable [*]) | Date of Issue | Certified copy attached Please tick ² |
|---|---------------------------------------|---|--------------------|--|
| Most recent mortgage statement | | Name of Lender Current / Previous | | <input type="checkbox"/> |
| Current Local Authority Tax Bill | | Name of Authority Current / Previous | | <input type="checkbox"/> |
| Local Authority rent card or tenancy agreement | | Name of Authority Current / Previous | | <input type="checkbox"/> |
| Bank/building society/ credit union statement ⁶ | | Name of Issuer Current / Previous | | <input type="checkbox"/> |
| House or motor insurance certificate | | Name of Issuer Current / Previous | | <input type="checkbox"/> |
| Utility bill (not mobile phone) ⁶ | | Name of Utility Current / Previous | | <input type="checkbox"/> |
| Current UK/EEA Photo Driving Licence ¹ | | | Current / Previous | <input type="checkbox"/> |
| Current Full UK Driving Licence (old style) ¹ | | | Current / Previous | <input type="checkbox"/> |
| State Pension or Benefits Book/ notification letter ¹ | | Issuing Authority Current / Previous | | <input type="checkbox"/> |

Notes

1. These items may be used to evidence address or identity but not both.
2. When attaching certified copies of the evidence please also record the relevant details on this sheet as this will help with record keeping in the event that copy documents become detached from the certificate.
3. For self-employed persons in the construction industry - tax exemption certificate with photograph (CIS4 and C156).
4. Please delete as appropriate. The document must be issued by the Inland Revenue. A P45 or P60 issued by an employer is not acceptable for this purpose.
5. The previous address should also be verified if the applicant has been at the current address for less than 3 months.
6. These items must not be more than 3 months old.

*Delete as applicable

Please fill in the whole form using a ball point pen:

Kensington Mortgages
1 PROVIDENCE PLACE
SKIPTON, NORTH YORKSHIRE
BD23 2HL

Name(s) of account holder(s)

Bank or Building Society Account Number

Branch Sort Code

 - -

Name and full postal address of your Bank or Building Society

To the Manager Bank/Building Society

Address

Postcode

Instruction to your Bank or Building Society to pay by Direct Debit

Originator's Identification Number

Reference Number

Instruction to your Bank or Building Society

Please pay Kensington Mortgages Direct Debits from the account detailed on this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Kensington Mortgages and, if so, details will be passed electronically to my Bank/Building Society.

Signature (1)

Signature (2)

Date

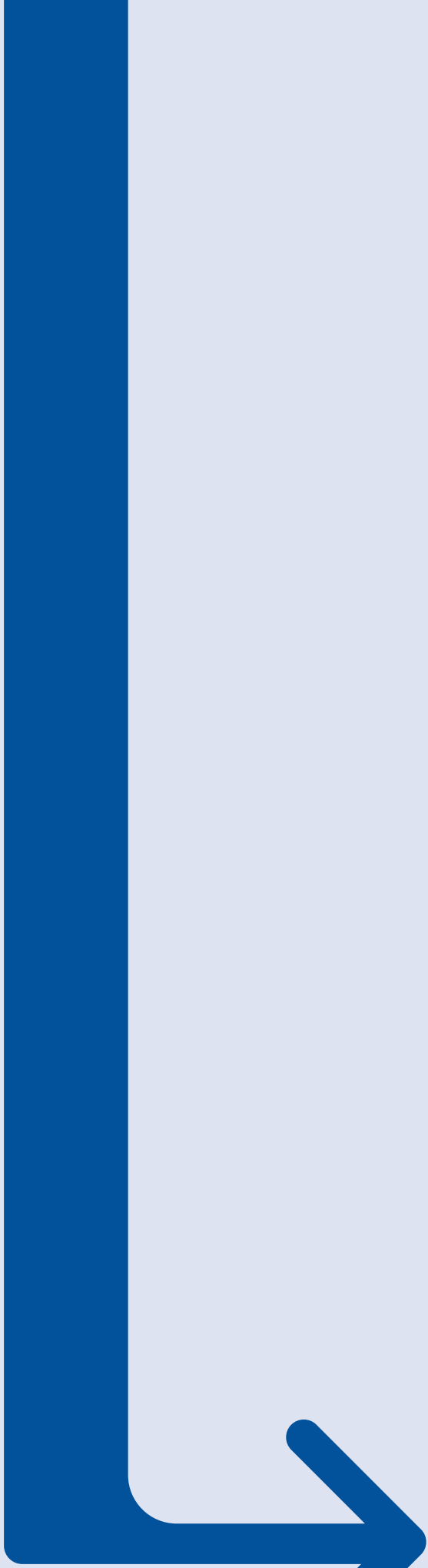
Banks and Building Societies may not accept Direct Debit Instructions for some types of account.

This guarantee should be detached and retained by the Payer.

The Direct Debit Guarantee



- This Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society.
- If the amounts to be paid or the payment dates change, Kensington Mortgages will notify you of this at least 14 working days in advance of your account being debited or as otherwise agreed.
- If an error is made by Kensington Mortgages or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us.



Kensington Mortgages is a trading name of
Kensington Mortgage Company Limited.
Registered in England (Company No. 3049877).
Registered office: 1 Sheldon Square, London W2
6PU. Kensington Mortgage Company Ltd is
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Services Authority (Firm Reference No. 310336).

