**TYPE OF MORTGAGE BEING APPLIED FOR:**

Please pick one of the following options:

[ ]  Residential mortgage

[ ]  Buy-to-let mortgage

[ ]  Equity release mortgage

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Main ApplicantPlease provide us with as much information as you can to enable us to process your application. If you are unsure how to complete this form, please ask a member of staff for assistance.PERSONAL INFORMATION[ ]  Mr [ ]  Mrs [ ]  Miss [ ]  Ms [ ]  Dr [ ]  Other \_\_\_\_\_\_\_\_\_\_\_\_

|  |  |
| --- | --- |
| [ ]  Male [ ]  Female First name(s) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Surname(s)\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Maiden name\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ No. of Dependents \_\_\_DOB\_\_\_/\_\_\_/\_\_\_\_\_\_\_ Marital Status\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Nationality\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Country of Residence \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Passport/ Identity Card No \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |  |

ADDRESS DETAILSWhat is your current address?\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_[ ]  Owned [ ]  Rented [ ]  Living with parents [ ]  Other Date moved in at address\_\_\_\_\_\_\_/\_\_\_\_\_\_\_\_\_\_/\_\_\_\_\_\_\_\_ | Joint Applicant (if applicable)Any joint-applicant should use this column. Where applicable, if the information is the same as the main applicant e.g. address – please quote “same” on the relevant field(s).JOINT APPLICANT[ ]  Mr 🞎 Mrs [ ]  Miss [ ]  Ms [ ]  Dr [ ]  Other \_\_\_\_\_\_\_\_\_\_\_\_

|  |  |
| --- | --- |
| [ ]  Male [ ]  FemaleFirst name(s) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Surname(s)\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Maiden name\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ No. of Dependents \_\_\_DOB\_\_\_/\_\_\_/\_\_\_\_\_\_\_ Marital Status\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Nationality\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Country of Residence \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Passport/ Identity Card No \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |  |

JOINT APPLICANTWhat is your current address?\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_[ ]  Owned [ ]  Rented [ ]  Living with parents [ ]  Other Date moved in at address\_\_\_\_\_\_\_/\_\_\_\_\_\_\_\_\_\_/\_\_\_\_\_\_\_\_ |

|  |  |
| --- | --- |
| Previous address if less than 3 years at current address\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_[ ]  Owned [ ]  Rented [ ]  Living with parents [ ]  OtherDate moved in at address\_\_\_\_\_\_\_/\_\_\_\_\_\_\_\_\_\_/\_\_\_\_\_\_\_\_\_CONTACT INFORMATIONHome Tel. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Work/Alternative Tel. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Mobile Tel. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Personal E-mail \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Alternative E-mail \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Memorable Word/ID (e.g. Mother’s maiden name)\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_FINANCIAL DETAILSBasic Annual Wage/Salary (gross)£ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Regular Annual Overtime £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Annual Bonus £\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Guaranteed? [ ]  Yes [ ]  No (tick as appropriate) Other Income £\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (details below)\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Total Annual Income (gross) £\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Employment Status: [ ]  Employed – Full Time [ ]  Employed – Part Time [ ]  Self-employed [ ]  Retired [ ]  Other (details below)EMPLOYMENTName of Employer: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Employee Occupation\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Start date \_\_\_/\_\_\_\_/\_\_\_\_\_\_ Permanent? \_\_\_\_\_\_\_\_\_\_\_\_\_\_If you are self-employed, please complete the section overleaf. This section applies if you have at least 20% shareholding or are directly related to other principals in the business. We may need to speak to your accountant or Company Secretary to obtain more/additional information on the business activity and financials presented to Gibraltar International Bank Limited (the Bank)*(continued from previous page)*Nature of business \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Established \_\_\_\_/\_\_\_\_/\_\_\_\_\_\_ Ownership \_\_\_\_\_\_\_\_\_\_\_%How long have you been self-employed? \_\_\_\_\_\_ YearsCompany registration number \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Name & address of your accountants\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Contact number \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_BANKING & FINANCIAL INFORMATIONAre you an existing client of the Bank? [ ]  Yes [ ]  No If Yes – account number \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_If no – please provide details of your current bankersBank name\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Bank address\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Bank detailsSort Code \_\_\_-\_\_\_-\_\_\_ Account Number \_\_\_\_\_\_\_\_\_\_\_\_\_Have you ever been declared bankrupt, entered into debt restructuring arrangements with your creditors, received a judgment in relation to debt repayment or defaulted on debt obligations? [ ]  Yes [ ]  No If you answered “yes” above – please provide us with information/documentation separately. | Previous address if less than 3 years at current address\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_[ ]  Owned [ ]  Rented [ ]  Living with parents [ ]  OtherDate moved in at address\_\_\_\_\_\_\_/\_\_\_\_\_\_\_\_\_\_/\_\_\_\_\_\_\_\_\_JOINT APPLICANTHome Tel. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Work/Alternative Tel. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Mobile Tel. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Personal E-mail \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Alternative E-mail \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Memorable word/ID (e.g. Mother’s maiden name)\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_JOINT APPLICANTBasic Annual Wage/Salary (gross)£ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Regular Annual Overtime £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Annual Bonus £\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Guaranteed? [ ]  Yes [ ]  No (tick as appropriate) Other Income £\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (details below)\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Total Annual Income (gross) £\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Employment Status: [ ]  Employed – Full Time [ ]  Employed – Part Time [ ]  Self-employed [ ]  Retired [ ]  Other (details below)JOINT APPLICANTName of Employer: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Employee Occupation\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Start date \_\_\_/\_\_\_\_/\_\_\_\_\_\_ Permanent? \_\_\_\_\_\_\_\_\_\_\_\_\_\_If you are self-employed, please complete the section overleaf. 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[ ]  Yes [ ]  No If Yes – account number\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_If no – please provide details of your current bankersBank name\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Bank address\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Bank detailsSort Code \_\_\_-\_\_\_-\_\_\_ Account Number \_\_\_\_\_\_\_\_\_\_\_\_\_Have you ever been declared bankrupt, entered into debt restructuring arrangements with your creditors, received a judgment in relation to debt repayment or defaulted on debt obligations? [ ]  Yes [ ]  No If you answered “yes” above – please provide us with information/documentation separately. |

ABOUT YOUR PROPERTY PURCHASE

Address of property you wish to purchase/ release equity from:

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Type of property

 [ ]  Apartment [ ]  Semi-detached [ ]  Detached [ ]  Bungalow [ ]  Other \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Tenure [ ]  Leasehold [ ]  Freehold Is this a private sale? [ ]  Yes [ ]  No

Does it have a Car Space Number and/or Store Number. If so, please provide details: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Please provide details of the estate agency or vendor \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

How quickly do you need to complete on this property transaction?

 [ ]  As soon as possible [ ]  Within the next 3 months [ ]  On completion of the development/property

Is the property being purchased under the Government share-ownership scheme?

[ ]  No [ ]  Yes (what percentage?) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ %

Purchase Price £\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Deposit payable £\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Mortgage Required £\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Mortgage term sought \_\_\_\_\_\_\_\_\_ Years \_\_\_\_\_\_\_ Months

Your lawyers details

Company \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Lawyer’s Name \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Address \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Contact Number \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

ABOUT YOUR MORTGAGE REQUEST

Which mortgage product are opting for? Pick one of the following options:

[ ]  Fixed Rate - \_\_\_\_\_\_\_\_ Years [ ] Base Rate Tracker (Variable)

How do you want to pay your Arrangement fee to Gibraltar International Bank?

[ ]  Please debit my/our account at Gibraltar International Bank with the arrangement fee, or

[ ]  Please add the arrangement fee amount to the capital amount on my mortgage facility. I/We understand that interest will be payable on this amount for the duration of the term of the mortgage facility – please illustrate this on my Mortgage offer letter accordingly. Please note that these fees non-refundable.

Please indicate preferred date of the month for your account to be debited. Note that the Bank cannot guarantee this date: \_\_\_\_\_\_\_\_\_\_\_

EXISTING HOMEOWNERS

Are you an existing home-owner? [ ]  Yes [ ]  No

If you are, please provide details of the property below

Name(s) on Title Deed\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Address\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date of Purchase \_\_\_/\_\_\_/\_\_\_\_\_ Price £\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Current approximate value £\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Is there a mortgage outstanding? [ ]  Yes [ ]  No

If yes, please indicate details of the mortgage below

Name of lender \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Amount outstanding £\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

|  |  |  |  |
| --- | --- | --- | --- |
| Term remaining  | years months |  |  |

OCCUPANCY & CONTRIBUTIONS – RESIDENTIAL PROPERTY

Occupier(s)”: Please list any present and proposed person(s) aged 17 or over who will at any time live in the Property and not be a party to the Mortgage.

|  |  |  |  |
| --- | --- | --- | --- |
| Mr/Mrs/Miss/Dr | Name | Age | Relationship to Borrower |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |

“Contributor(s)”: Please list any person(s) who has/have made a contribution of funds to the client (whether by way of gift or not) towards the purchase of the Property, made any significant contribution towards the payment of any loan secured on the Property or will make a significant contribution towards the maintenance or upkeep of the Property.

|  |  |  |  |
| --- | --- | --- | --- |
| Mr/Mrs/Miss/Dr | Name | Age | Relationship to Borrower |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |

All Occupier(s) and/or Contributor(s) will need to take independent legal advice and all Occupier(s) shall sign a ‘Consent to Mortgage’ form and all Contributor(s) shall sign a ‘Declaration’ if required by the Bank in order to confirm that he/she/they understand the effect of the Consent to Mortgage and/or the Declaration have had sight of a copy of the Deed of Mortgage to be entered into by the client at completion.

VALUATION

The Bank will appoint a surveyor from its panel to visit the property and carry out a bank approved valuation on the property. Please indicate the preferred option for payment of the valuation report below – note that these fees are non-refundable.

If different to the details provided above please provide contact access details to the property:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

I/We authorise you to debit my/our account at the Bank with account number \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ sorting code \_ \_ / \_ \_ / \_ \_ with the non-refundable valuation fee of £ \_\_\_\_\_\_\_\_.

I/ We confirm we have transferred £\_\_\_\_\_\_\_\_\_\_\_ to the Bank for the payment of the non-refundable valuation fee of £\_\_\_\_\_\_\_\_\_\_\_\_\_.

HOUSEHOLD INCOME & EXPENSES

To help us understand your monthly affordability and the future ability to meet your financial as well as other obligations, please complete the below income & expenditure section. If you are a first-time buyer, you will have to factor in expenses that you will incur on a monthly basis once you own your property which you may currently not have e.g. Property Service Charges or Rates. Please seek the assistance of a staff-member if you are unsure how to complete this section.

|  |  |
| --- | --- |
| **Monthly Income** | **Total** |
| Salary – self |  |
| Allowances |  |
| Investments |  |
| Salary – spouse |  |
| Other |  |
| ***Total Income*** |  |

ASSETS & LIABILITIES

**Assets**

|  |  |  |  |
| --- | --- | --- | --- |
| **Description** (e.g. property, investment portfolio, cash at bank, vehicles, other assets (e.g. antiques, jewelry, stamp collection) | **Type**(e.g. residential, commercial) | **Address (if applicable)** | **Approx. Value** |
|  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
| ***Total Assets*** |  |

|  |  |  |  |
| --- | --- | --- | --- |
| **Description**(e.g. Loan, Mortgage, Contingent Liability, Owing on Credit Cards) | **Name of Creditor** | **Security held**(please provide details) | **Outstanding balance** |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
| ***Total Liabilities*** |  |

**Liabilities**

**Net Worth: Total Assets less Total Liabilities =**

**Monthly Expenses**

|  |  |
| --- | --- |
| **Monthly Expenditure** | **Total** |
| Mortgage |  |
| Loan repayment |  |
| Insurance premium |  |
| Electricity / Water |  |
| Rates and taxes |  |
| Telephone |  |
| Credit card accounts |  |
| Maintenance |  |
| General monthly household expenses (e.g. groceries, clothing) |  |
| Savings |  |
| Entertainment |  |
| Other (specify) |  |
| ***Total Expenditure*** |  |

**Total Income – Total Expenditure=**

|  |
| --- |
| I/We declare the information submitted in this application to be true and accurate to the best of my/our knowledge and undertake to meet the relevant product fee to the Bank should this application for mortgage be approved. I/We understand that if an offer of loan is approved, it shall be valid for 3 months from the date it is signed and dated by me/us with the Bank.I/ We consent to the Bank obtaining credit references from third parties in relation to this application as well as disclosure by the Bank to the relevant lawyer appointed in relation to this mortgage, our panel valuer and any other parties authorised by me/us the applicant(s). I/We hereby acknowledge that I/We have read and understood the contents of the European Standard Information Sheet provide by the Bank. I/We agree that the loan is to be used for [PLEASE INSERT].I/We declared that the Bank has explained to me/us that interest rates can vary and as a result the loan rate of interest can go up. Changes to the applicable Base Rate can make a difference to my/our loan repayments, which could result in a rise to my/our repayments. If applicable for those loans which have a variable rate. For fixed interest loans this does not apply.I/We understand that if I/We were to miss a payment on the loan, I/We shall continue to pay interest on the overdue amount and the Bank may have to pay a charge towards the collection costs that are incurred as a result, which can mean that the total cost of the loan will be increased. I/We understand that the Bank may use money I/We have in another account with the Bank to repay sums owed to the Bank if there is a default. If I/We do not make payments when they are due or breach the agreement with the Bank. I/We may be requested by the Bank to repay the entirety of the loan before the end of the agreement date. If I/We do not meet my/our payments as agreed, my/our credit records may be affected in a way that makes it more difficult to obtain further credit and I/We may face legal action from the Bank to recover what Is owed. I /We declare that the Bank has explained to me/us that me in cases where the Bank is taking a mortgage over a property in which I/We have an interest, I/We understand that if I/We do not keep up the repayments on that mortgage facility, the bank may repossess the property.I/We understand that the acceptance of the fee(s) outlined at the Valuation section of this form does not commit the Bank to provide the proposed mortgage advance and that the fee(s) will not be refunded, unless otherwise agreed by the Bank.  |
| Client 1 – Signature  | Client 2 - Signature  |