

Supplementary Information Form

To be completed in all cases where the new Kensington Application Form (version KAFAM 0307) is **not** being used

The following details must be completed in all cases

Adviser's Details:

Company	<input type="text"/>
Address	<input type="text"/>
	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 Product:

Loan to Value	<input type="text"/>	%
Product Rate	<input type="text"/>	%
Range	Prime <input type="checkbox"/>	Adverse <input type="checkbox"/>
Product Name	Prime Verified <input type="checkbox"/>	Near Prime <input type="checkbox"/>
	Prime Self-cert <input type="checkbox"/>	Near Prime Max <input type="checkbox"/>
	Prime Buy to Let <input type="checkbox"/>	Very Low <input type="checkbox"/>
	Prime Buy to Let Self-cert <input type="checkbox"/>	Medium <input type="checkbox"/>
		Heavy <input type="checkbox"/>
		HighOr <input type="checkbox"/>
		HighAnd <input type="checkbox"/>
	<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

Fees:

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)

Fully completed Identity Verification Certificate(s) attached

Yes No

Applicant Details:

Name

Name

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

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"/>
		£	£		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		£	£		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Self-certification

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)

Type of mortgage:

Repayment

Interest only

If interest only, please state how you intend to repay the loan.

Sale of property

Investment

Savings (please specify)

Other (please specify)

Fee deduction

I/We authorise you to deduct the following fees from the total loan on completion

Telegraphic Transfer Fee

Local Authority Search Indemnity Fee (remortgage only)

Completion Fee

Title Insurance Fee

Other (please specify)

Property:

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

Is the property: Freehold Leasehold Feuhold Commonhold

Is the property new build? Yes No

Is the property: House Purpose built flat Converted flat Other

Does the property have a garage? Yes No

Total number of habitable rooms (total excluding any bathrooms)

Remortgage Details:

Please indicate what any additional funds are being used for:

No extra money raised

Amount of money being raised for Home Improvements £

Amount of money being raised for Debt Consolidation £

Other (please specify) £

Disclosure of Material Facts – Declarations

This section MUST be completed by all applicants regardless of their insurance arrangements.

Have you or anyone who will be residing with you at the property:

- Ever had a proposal for insurance declined, renewal refused, cover terminated or special terms imposed by an insurer? Yes No
- Made any claims or suffered any losses for property stolen, lost or damaged, or had any claims made against you
 - In the last 5 years, whether insured or not? Yes No
 - At any time for subsidence or flood at the property to be insured, or liability? Yes No
- Ever been convicted, or have any prosecutions pending, for any criminal offence (other than motoring offences)? You are not required to disclose convictions regarded as "spent" by virtue of the Rehabilitation of Offenders Act 1974. Yes No
- Has the property to be insured ever been flooded or is the property located within 200metres of any river or tidal waters or other watercourses? Yes No
- Has the property to be insured ever been monitored for subsidence, heave or landslip, or suffered any subsidence, landslip or heave? Yes No
- Is the property occupied as bedsits or will Local Authority or DSS tenants occupy the property? Yes No

If you answered yes to any of the above questions (1 to 6) please provide further details in the Supplementary Information section.

- Is the property to be insured:
 - Constructed of brick, stone or concrete with a slate, tiled or concrete roof and in a good state of repair? Yes No
 - Free from signs of internal or external stepped or diagonal cracking? Yes No
 - Your main residence, occupied by permanent members of your family as a private dwelling and not unoccupied and/or unfurnished for a period of more than 60 consecutive days? Yes No

If you answered no to any of question 7, please provide further details in the Supplementary Information section.

DISCLOSURE

Any other facts known to you which are likely to affect acceptance of any insurance cover must be disclosed below. Should you be in any doubt about what you should disclose, do not hesitate to tell us. We recommend that you keep a record (including copies of letters) for your future references, or any additional information given. Ensuring we are informed is for your own protection.

DECLARATION

I/We declare to the best of my/our knowledge and belief the answers given are true and all material information as requested above has been disclosed. I/We understand that you will pass the information on this form and about any incident I/we may give details of to IDS Ltd so that they can make it available to other insurers. I/We also understand that, in response to any searches you may make in connection with any incident I/we have given you details of, IDS Ltd may pass you information it has received from other insurers about other incidents. I/We understand that you may ask for information from other insurers to check the answers I/we have provided.

I/We declare to the best of my/our knowledge and belief the answers given are true and all material information as requested above has been disclosed

Name of first applicant Signed Date

Name of joint applicant Signed Date

General Declarations:

I/We declare and undertake that:-

1. information given in this application is:-
 - a) true to the best of my knowledge and belief;
 - b) forms part of the terms of my/our mortgage;
 - c) 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.
2. 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.
3. 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.
4. 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.
5. I/We hereby authorise:-
 - a) 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;
 - b) 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.
6. 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;
 - a) 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;
 - b) enter into any contractual arrangements relating to the funding of such mortgage with any person;
 - c) 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.
7. I/We accept that:-
 - a) 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;
 - b) 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;
 - c) 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;
 - d) 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.
8. 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.
9. 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.
10. 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.
11. 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.
12. 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.
13. 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.
14. 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.
15. 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.
16. 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.
17. 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.
18. 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 on the attached application form.

Signature (1)

Date

Signature (2)

Date



