



Mortgage Application Form

TYPE OF MORTGAGE BEING APPLIED FOR:

Please pick one of
the following options

- Buy-to-let mortgage
- Residential Mortgage
- Equity release mortgage

MAIN APPLICANT

Please 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 | | Nationality

Marital status

Country of residence

Passport/Identity Card No

ADDRESS DETAILS

What is your current 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).

PERSONAL INFORMATION

Mr Mrs Miss Ms Dr

Other _____

Male Female

First name(s)

Surname(s)

Maiden name

No. of Dependents

DOB | | Nationality

Marital status

Country of residence

Passport/Identity Card No

JOINT APPLICANT

What is your current address?

Owned Living with parents
 Rented Other _____

Date moved in at address

Previous address
(if less than 3 years at current address)

Owned Living with parents
 Rented Other _____

Date moved in at address

Would you want to amend, upon
drawdown, your current addresses to
the one relating to the property being
purchased? If yes, please tick below:

Residential address
 Correspondence address

CONTACT INFORMATION

Home Tel.

Work/Alternative Tel.

Mobile Tel.

Personal E-mail

Alternative Email

Memorable Word/ID (e.g.
Mother's maiden name)

FINANCIAL DETAILS

Basic Annual Wage
/Salary (gross)

Regular Annual Overtime

Annual Bonus

Guaranteed? Yes No
(tick as appropriate)

Other income
(details below)

Total Annual
Income/ (gross)

Owned Living with parents
 Rented Other _____

Date moved in at address

Previous address
(if less than 3 years at current address)

Owned Living with parents
 Rented Other

Date moved in at address

Would you want to amend, upon
drawdown, your current addresses to
the one relating to the property being
purchased? If yes, please tick below:

Residential address
 Correspondence address

JOINT APPLICANT

Home Tel.

Work/Alternative Tel.

Mobile Tel.

Personal E-mail

Alternative Email

Memorable Word/ID (e.g.
Mother's maiden name)

JOINT APPLICANT

Basic 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 Self- Employed
 Employed - Part Time Retired
Other (details below)

Tax Number

EMPLOYMENT

Name of Employer

Address

Employee Occupation

Start Date

Permanent? Yes No

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)

Nature of business

Established

Ownership %

How long have you been self-employed? Years

Company registration number

Name & address of your accountants

Contact number

BANKING & FINANCIAL INFORMATION

Are you an existing client of the Bank?

Yes No

If Yes – account number

If No - would you like to open an account

Yes No

Employment Status:

- Employed - Full Time Self- Employed
 Employed - Part Time Retired
Other (details below)

Tax Number

JOINT APPLICANT

Name of Employer

Address

Employee Occupation

Start Date

Permanent? Yes No

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)

Nature of business

Established

Ownership %

How long have you been self-employed? Years

Company registration number

Name & address of your accountants

Contact number

JOINT APPLICANT

Are you an existing client of the Bank?

Yes No

If Yes – account number

If No - would you like to open an account

Yes No

Bank name

Bank address

Bank details

Sort 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.

Bank name

Bank address

Bank details

Sort 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

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 the next 3 months

Purchase Price

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.

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

- No
 Yes (what percentage?) _____ %

Deposit payable

Mortgage required

Mortgage team sought

_____ Years _____ Months

Your lawyer 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 you are, please provide details of the property 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 nonrefundable 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	

HOUSEHOLD INCOME & EXPENSES

Assets

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

Liabilities

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