Transfer of equity

application form

IMPORTANT INFORMATION

If you would like to add someone to and/or release someone from your mortgage, you will need to complete this form and apply for what we call a transfer of equity.

This will also involve transferring legal ownership of your property (as someone is released from and/or added to your mortgage), so please speak to your legal adviser. Kent Reliance will only agree to a transfer of the mortgage, subject to legal ownership also being transferred into the name(s) of the proposed borrower(s). The cost of a legal adviser will be payable by the proposed borrower(s).

Please note that Kent Reliance is not obliged to consent to a transfer of equity. When considering your application, we will need to be satisfied that the borrower(s) remaining after the transfer meet our normal lending criteria.

It will be necessary for a legal adviser to be appointed to act on behalf of Kent Reliance who may also be able to act for the proposed borrowers. The legal adviser will ensure that any conditions attached to our consent to a transfer of equity are satisfied and will do the necessary legal work to complete the transfer. The costs of the legal adviser will be payable by the borrower(s). Please note that Kent Reliance charge an application fee, which is non-refundable, even if your application does not proceed.

A revaluation of the property may also be required and the proposed borrowers following the transfer of equity will be responsible for the costs of this.

You will not receive advice from us.

Any changes to your mortgage will be carried out on an execution-only basis once you have told us the change you want to make. If you are not happy to proceed on this basis we recommend that you go back to your Financial Advisor to seek further advice on your request. Once you are sure this is the way you wish to proceed you can come back to us and we can then make the change for you.

It is important that you understand by proceeding on an execution-only basis we are not required to assess the suitability of the changes being made to your mortgage and whether this is appropriate to your needs and circumstances as we would in an advised sale.

By signing and returning the enclosed application form you are confirming that you are aware of the consequences of losing the protection that an advised sale would give to you and have elected to continue on an execution-only basis.

If you have any questions about this form and/or the transfer of equity process, please call us on 0345 122 0033*.

* For customer service and training purposes, calls with Kent Reliance may be monitored and/or recorded.

MORTGAGE DETAILS	
Mortgage account number	
Address of property	
	Postcode
Submission details (please tick)	Execution-only
Please return this application to:	OneSavings Bank,
	Sunderland,
	SR43 4AB

IF ANY QUESTIONS ARE NOT APPLICABLE, PLEASE MARK N/A

CURRENT	Γ BORROWERS NAME AND ADDRESS			REMAIN	REMOVE
Name					
			Postcode		
Name					
			Postcode		
Name					
			Postcode		
Name					
			Postcode		
			Posicode		
PROPOSE	ED/ADDITIONAL BORROWERS				
REASON	FOR TRANSFER OF EQUITY				
Is there any cons	sideration being paid to the party/parties being removed	? If so, please confi	rm how much and how funde	d, together w	ith evidence.
то ве со	MPLETED BY ANY PARTY BEING REMOVED FROM	THE MORTGAGE			
	Party 1		Party 2		
I confirm that I		I confirm that I			
	nd agree to the removal of my name from the		nd agree to the removal of	my name fro	om the
mortgage for:		mortgage for:			
Postcode		Postcode			
	Kent Reliance to disclose financial information		Kent Reliance to disclose t		
regarding the m representative.	nortgage to any new borrower and their legal	regarding the n representative.	nortgage to any new borrov	ver and their	· legal
	ived the necessary legal advice prior to a this application.		ived the necessary legal acn this application.	dvice prior to)
Signed	типо аррисацоп.	Signed	типо аррисацоп.		
J		J			
Print name		Drint nav-			
		Print name			
Date		Date			

PERSONAL INFORMATION - To be completed by borrowers remaining and new/proposed borrowers

Please give information in the spaces provided or tick the appropriate boxes. Please use BLOCK CAPITALS and ANSWER ALL QUESTIONS.

Num	nber of applicants: 1 2 3 4		
	1st Applicant/Proposed borrower		2nd Applicant/Proposed borrower
1.	Title (✓) Mr Mrs Miss Ms Other	1.	Title (✓) Mr Mrs Miss Ms Other
2.	Forename(s)	2.	Forename(s)
3.	Middle name(s)	3.	Middle name(s)
4.	Surname	4.	Surname
5.	Date of birth DD / MM / YYYYY	5.	Date of birth
6.	Estimated retirement age	6.	Estimated retirement age
7.	Nationality	7.	Nationality
8.	Right to reside in the UK?	8.	Right to reside in the UK?
9.	Diplomatic immunity? Yes No	9.	Diplomatic immunity? Yes No
10.	Length of residency Years Months From birth	10.	Length of residency Years Months From birth
11.	Marital status/Civil Partnership	11.	Marital status/Civil Partnership
12.	Has the applicant ever been known by another name?	12.	Has the applicant ever been known by another name?
	Yes No		Yes No
	If YES , please complete the following:		If YES, please complete the following:
	Title (🗸) Mr Mrs Miss Ms Other		Title (✓) Mr Mrs Miss Ms Other
	Forename(s)		Forename(s)
	Middle name(s)		Middle name(s)
	Surname		Surname
13.	Current address	13.	Current address
	Postcode		Postcode
14.	Residential status	14.	Residential status
	from to		from to
15.	If you have lived at your current address for less than three	15.	If you have lived at your current address for less than three
	years, please provide your previous address.		years, please provide your previous address.
	Postcode		Postcode —
	At least one telephone number and National Insurance number must be provided.		At least one telephone number and National Insurance number must be provided.
16.	Contact details	16.	Contact details
	Home tel		Home tel
	Work tel		Work tel
	Mobile		Mobile
	Email address		Email address
	Preferred contact method		Preferred contact method
17.	National Insurance number	17.	National Insurance number

	3rd Applicant/Proposed borrower		4th Applicant/Proposed borrower
1.	Title (✓) Mr Mrs Miss Ms Other	1.	Title (✓) Mr Mrs Miss Ms Other
2.	Forename(s)	2.	Forename(s)
3.	Middle name(s)	3.	Middle name(s)
4.	Surname	4.	Surname
5.	Date of birth	5.	Date of birth
6.	Estimated retirement age	6.	Estimated retirement age
7.	Nationality	7.	Nationality
8.	Right to reside in the UK?	8.	Right to reside in the UK?
9.	Diplomatic immunity? Yes No	9.	Diplomatic immunity?
10.	Length of residency Years Months From birth	10.	Length of residency Years Months From birth
11.	Marital status/Civil Partnership	11.	Marital status/Civil Partnership
12.	Has the applicant ever been known by another name?	12.	Has the applicant ever been known by another name?
	Yes No		Yes No
	If YES , please complete the following: Title (\(\sigma \) Mr Mrs Miss Ms Other		If YES , please complete the following: Title (✓) Mr Mrs Miss Ms Other
	Title (\checkmark) Mr Mrs Miss Other Forename(s)		Title (\checkmark) Mr Mrs Miss Ms Other Forename(s)
	Middle name(s)		Middle name(s)
	Surname		Surname
10		40	
13.	Current address	13.	Current address
	Postcode		Postcode
11		11	Residential status
14.		14.	
15	from to	4.5	from to
15.	If you have lived at your current address for less than three years, please provide your previous address.	15.	If you have lived at your current address for less than three years, please provide your previous address.
	Postcode		Postcode
	At least one telephone number and National Insurance		At least one telephone number and National Insurance
16.	number must be provided. Contact details	16.	number must be provided. Contact details
	Home tel		Home tel
	Work tel		Work tel
	Mobile		Mobile
	Email address		Email address
	Preferred contact method		Preferred contact method
17.	National Insurance number	17.	National Insurance number

EMPLOYMENT STATUS - To be completed if residential mortgage	ge
Employed (employed under 25% shareholder) – please complete Self-employed (employed over 25% shareholder, self-employed so Fixed-term contract – please complete section 4 Not working/retired – please complete section 11	section 2 ole trader, self-employed partnership) – please complete section 3
2 EMPLOYMENT DETAILS – IF EMPLOYED	
Employed applicants/proposed borrowers – Please enclose your last three page	yslips if paid monthly, or 13 payslips if paid weekly.
1st Applicant/Proposed borrower	2nd Applicant/Proposed borrower
Full time? Yes No	Full time? Yes No
18. Occupation 19. Company name 20. Employed since 21. Employment permanent? 22. Still within probationary period? 23. Basic salary 24. Overtime 25. Bonus 26. Commission 27. Allowance 28. Job title 29. Payment frequency 30. Place of work	18. Occupation 19. Company name 20. Employed since 21. Employment permanent? 22. Still within probationary period? 23. Basic salary 24. Overtime 25. Bonus 26. Commission 27. Allowance 28. Job title 29. Payment frequency 30. Place of work
31. HR details HR contact name Telephone number 32. HR department address	31. HR details HR contact name Telephone number 32. HR department address
Postcode 33. Any forseeable changes to income? Yes No	Postcode 33. Any forseeable changes to income? Yes No
If YES, please provide details	If YES, please provide details

	3rd Applicar	nt/Proposed borrower
	Full time? Yes	No 📗
18.	Occupation	
19.	Company name	
20.	Employed since	DD/MM/YYYY
21.	Employment permanen	t? Yes No
22.	Still within probationary	period? Yes No
23.	Basic salary	£ per annum
24.	Overtime	£ per annum
25.	Bonus	£ per annum
26.	Commission	£ per annum
27.	Allowance	£ per annum
28.	Job title	
29.	Payment frequency	
30.	Place of work	
		Postcode
31.	HR details	
	HR contact name	
	Telephone number	
32.	HR department address	S
		Postcode
33.	Any forseeable changes	s to income? Yes No
	If YES , please provide of	details

	4th Applicant/Proposed borrower		
	Full time? Yes	No	
18.	Occupation		
19.	Company name		
20.	Employed since	DD/MM/YYYY	
21.	Employment permaner	nt? Yes No	
22.	Still within probationary	y period? Yes No	
23.	Basic salary	£ per annum	
24.	Overtime	£ per annum	
25.	Bonus	£ per annum	
26.	Commission	£ per annum	
27.	Allowance	£ per annum	
28.	Job title		
29.	Payment frequency		
30.	Place of work		
		Postcode	
31.	HR details		
	HR contact name		
	Telephone number		
32.	HR department addres	s	
		Postcode	
33.	Any forseeable change	es to income? Yes No	
00.	If YES , please provide		
	ii 125, piease provide	uctalis	

3 EMPLOYMENT DETAILS – IF SELF-EMPLOYED

Self-employed applicants/proposed borrowers – Please enclose copies of your last three years' accounts

Sen	employed applicants/proposed borrowers – Please enclose copies of your la	asi inree	e years accounts.
	1st Applicant/Proposed borrower		2nd Applicant/Proposed borrower
	Full time? Yes No		Full time? Yes No
34.	Occupation	34.	Occupation
35.	Name of business	35.	Name of business
36.	Date commenced trading D D / M M / Y Y Y	36.	Date commenced trading D D / M M / Y Y Y Y
	Percentage of business owned %		Percentage of business owned
	Please state the Net profit for each of the last three tax years.		Please state the Net profit for each of the last three tax years.
	Year end / Net profit £		Year end Net profit £
	Year end / Net profit £		Year end / Net profit £
	Year end / Net profit £		Year end / Net profit £
37.	Any forseeable changes to income? Yes No	37.	Any forseeable changes to income? Yes No
	If YES, please provide details		If YES, please provide details
	3rd Applicant/Proposed borrower		4th Applicant/Proposed borrower
	Full time? Yes No		Full time? Yes No
34.	Occupation	34.	Occupation
35.	Name of business	35.	Name of business
36.	Date commenced trading D D / M M / Y Y Y	36.	Date commenced trading D / M / Y Y Y
	Percentage of business owned %		Percentage of business owned %
	Please state the Net profit for each of the last three tax years.		Please state the Net profit for each of the last three tax years.
	Year end / Net profit £		Year end / Net profit £
	Year end / Net profit £		Year end / Net profit £
	Year end / Net profit £		Year end / Net profit £
37.	Any forseeable changes to income? Yes No	37.	Any forseeable changes to income? Yes No
	If YES, please provide details		If YES, please provide details

4	EMPLOYMENT DETAILS – IF FIXED-TERM CONTRACT			
	1st Applicant/Proposed borrower		2nd App	licant/Proposed borrower
	Full time? Yes No	F	Full time? Yes	No 💮
43.44.45.46.47.	Occupation Company name Employed since	38. C 39. C 40. E 41. V 42. H 43. E 44. C 45. E 46. C 47. A 48. A	Occupation Company name Employed since Will the contract be Has the contract be Basic salary Overtime	renewed? Yes No ten renewed previously? Yes No £ per annum
	3rd Applicant/Proposed borrower Full time? Yes No	F	4th App Full time? Yes	licant/Proposed borrower
38.	Occupation	38. 0	Occupation (
39.	Company name	39. C	Company name	
40.	Employed since	40. E	Employed since	
41.			Vill the contract be	
	Has the contract been renewed previously? Yes No			een renewed previously? Yes No
	Basic salary £ per annum		Basic salary	£ per annum
44.	Overtime £ per annum		Overtime	£ per annum
45. 46		45. E	Sonus Commission	£ per annum
46. 47			Allowance	
	Allowance £ per annum Any forseeable changes to income? Yes No		Any forseeable cha	
70.	If YES, please provide details		f YES , please prov	

58. Allowance

⊏mp	noyment details - continue	J				
	PREVIOUS EMPLOYM	IENT STATUS - Complete if less than	12 months emplo	yment or 36 months self er	mployment for new/propos	ed borrowers
	Employed (employed under 25% shareholder) – please complete section 5					
\mathbb{H}		ed over 25% shareholder, self-em	•		nin) – nlease complete s	action 6
		lease complete section 7	loyed sole trader	, sem-employed partnersi	mp) – picase complete s	collon o
	-	•				
	Student – please comp	hete section 11				
5	PREVIOUS EMPLOY	MENT DETAILS – IF EMPLOYED				
		d borrowers – Please enclose your last the details requested in boxes 49 to 5				re than
	1st Applicar	nt/Proposed borrower		2nd Applica	nt/Proposed borrower	
	Full time? Yes	No		Full time? Yes	No	
49.	Occupation		49.	Occupation		
50.	Company name		50.	Company name		
51.	Employed since		Y 51.	Employed since	DD/MM/Y	YYY
52.	Employment permanent	? Yes No	52.	Employment permanen	t? Yes	No
53.	Still within probationary	period? Yes No	53.	Still within probationary	period? Yes	No
54.	Basic salary	£ per annu	m 54.	Basic salary	£	per annum
55.	Overtime	£ per annu	m 55.	Overtime	£	per annum
56.	Bonus	£ per annu	m 56.	Bonus	£	per annum
57.	Commission	£ per annu	m 57.	Commission	£	per annum
58.	Allowance	£ per annu	m 58.	Allowance	£	per annum
	3rd Applicar	nt/Proposed borrower		4th Applica	nt/Proposed borrower	
	Full time? Yes	No		Full time? Yes	No	
49.	Occupation		49.	Occupation		
50.	Company name		50.	Company name		
51.	Employed since		Y 51.	Employed since	DD/MM/Y	YYY
52.	Employment permanent	? Yes No (52.	Employment permanen	t? Yes	No
53.	Still within probationary	period? Yes No	53.	Still within probationary	period? Yes	No O
54.	Basic salary	£ per annu	m 54.	Basic salary	£	per annum
55.	Overtime	£ per annu	m 55.	Overtime	£	per annum
56.	Bonus	£ per annu	m 56.	Bonus	£	per annum
57	Commission	£ por annu		Commission		nor onni

per annum

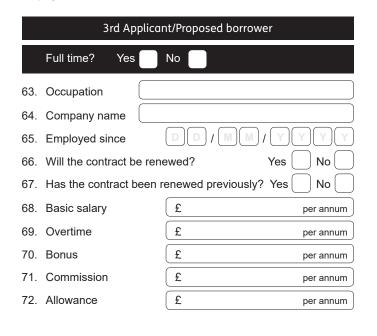
58. Allowance

per annum

PREVIOUS EMPLOYMENT DETAILS – IF SELF-EMPLOYED

Self-employed applicants/proposed borrowers - Please enclose copies of your last three years' accounts.

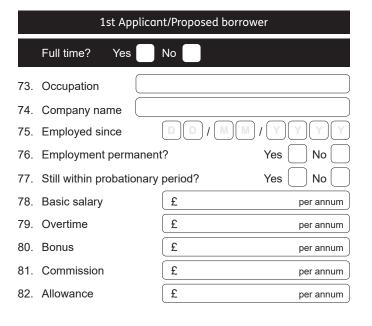
1st Applicant/Proposed borrow	ver er	2nd Applicant/Proposed borrower
Full time? Yes No		Full time? Yes No
59. Occupation		59. Occupation
60. Name of business		60. Name of business
61. Date commenced trading DD / MM	/ Y Y Y Y	61. Date commenced trading D D / M M / Y Y Y
62. Percentage of business owned	%	62. Percentage of business owned %
Please state the Net profit for each of the la		Please state the Net profit for each of the last three tax years
Year end / Net profit	£	Year end / Net profit £
Year end / Net profit	£	Year end / Net profit £
Year end / Net profit	£	Year end / Net profit £
3rd Applicant/Proposed borrov	/er	4th Applicant/Proposed borrower
Full time? Yes No		Full time? Yes No
59. Occupation		59. Occupation
60. Name of business		60. Name of business
61. Date commenced trading DD / MM	/ Y Y Y	61. Date commenced trading DD / MM / YYYY
62. Percentage of business owned	%	62. Percentage of business owned %
Please state the Net profit for each of the la	ast three tax years.	Please state the Net profit for each of the last three tax years
Year end / Net profit	£	Year end / Net profit _£
Year end / Net profit	£	Year end / Net profit _£
Year end / Net profit	£	Year end / Net profit £
7 PREVIOUS EMPLOYMENT DETAILS –	IF FIXED-TERM CONTRAC	СТ
1st Applicant/Proposed borrow	/er	2nd Applicant/Proposed borrower
Full time? Yes No		Full time? Yes No
63. Occupation		63. Occupation
64. Company name		64. Company name
65. Employed since	/ \\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	65. Employed since
66. Will the contract be renewed?	Yes No No	66. Will the contract be renewed? Yes No
67. Has the contract been renewed previously	? Yes No	67. Has the contract been renewed previously? Yes No
68. Basic salary	per annum	68. Basic salary £ per annum
69. Overtime	per annum	69. Overtime £ per annum
70. Bonus £	per annum	70. Bonus £ per annum
71. Commission	per annum	71. Commission £ per annum
72. Allowance £	per annum	72. Allowance £ per annum



	4th Applicant/Proposed borrower				
	Full time? Yes	No 💮			
63.	Occupation				
64.	Company name				
65.	Employed since	DD/MM/YYYY			
66.	Will the contract be rene	ewed? Yes No			
67.	Has the contract been re	enewed previously? Yes No			
68.	Basic salary	£ per annum			
69.	Overtime	£ per annum			
70.	Bonus	£ per annum			
71.	Commission	£ per annum			
72.	Allowance	£ per annum			

	SECOND INCOME (only if applicable)
	Employed (employed under 25% shareholder) – please complete section 8
	Self-employed (employed over 25% shareholder, self-employed sole trader, self-employed partnership) – please complete section 9
	Fixed-term contract – please complete section 10
0	SECOND INCOME. IT EMPLOYED

Employed applicants/proposed borrowers – Please enclose your last three payslips if paid monthly, or 13 payslips if paid weekly. If you have more than one employment, please provide the details requested in boxes 73 to 82 for each other employment on a separate sheet.



	2nd Applicant/Proposed borrower						
	Full time? Yes	No 💮					
73.	Occupation						
74.	Company name)				
75.	Employed since)				
76.	Employment permanent	? Yes No)				
77.	Still within probationary	period? Yes No					
78.	Basic salary	£ per annum)				
79.	Overtime	£ per annum)				
80.	Bonus	£ per annum)				
81.	Commission	£ per annum)				
82.	Allowance	£ per annum)				

	3rd Applicant/Proposed borrower		4th Applicant/Proposed borrower
	Full time? Yes No		Full time? Yes No
73.	Occupation	73.	Occupation
74.	Company name	74.	Company name
75.	Employed since	75.	Employed since
76.	Employment permanent? Yes No	76.	Employment permanent? Yes No
77.	Still within probationary period?	77.	Still within probationary period? Yes No
78.	Basic salary £ per annum	78.	Basic salary £ per annum
79.	Overtime £ per annum	79.	Overtime £ per annum
80.	Bonus £ per annum	80.	Bonus £ per annum
81.	Commission £ per annum	81.	Commission £ per annum
82.	Allowance £ per annum	82.	Allowance £ per annum
Self	-employed applicants/proposed borrowers – Please enclose copies of your las 1st Applicant/Proposed borrower Full time? Yes No	t three	e years' accounts. 2nd Applicant/Proposed borrower Full time? Yes No
83.	Occupation	83.	Occupation
84.	Name of business	84.	
85.	Date commenced trading DD / MM / YYYYY	85.	Date commenced trading D D / M M / Y Y Y
	Percentage of business owned %		Percentage of business owned %
	Please state the Net profit for each of the last three tax years.		Please state the Net profit for each of the last three tax years.
	Year end / Net profit £		Year end / Net profit £
	Year end Net profit £		Year end / Net profit £
	Year end / Net profit £		Year end / Net profit £
	3rd Applicant/Proposed borrower		4th Applicant/Proposed borrower
	Full time? Yes No		Full time? Yes No
83.	Occupation	83.	Occupation
84.	Name of business	84.	Name of business
85.	Date commenced trading DD / MM / YYYY	85.	Date commenced trading DD / MM / YYYY
86.	Percentage of business owned \(\) \%	86.	Percentage of business owned \(\text{\tinit}\\ \text{\tin}\\\ \ti}\\\ \tittt{\text{\text{\text{\text{\text{\text{\texi}\text{\text{\text{\texi{\texi{\texi{\texi{\texi}\text{\texi}\tint{\text{\text{\texi{\texi{\texi{\texi{\texi{\texi}\texit{\tex{
	Please state the Net profit for each of the last three tax years.		Please state the Net profit for each of the last three tax years.
	Year end Net profit £		Year end Net profit £
	Year end Net profit £		Year end Net profit £
	Year end / Net profit £		Year end / Net profit £

10	SECOND INCOME - 3	IF FIXED-TERM CONTRACT							
	1st Applicant/Proposed borrower 2nd Applicant/Proposed borrower								
	Full time? Yes	No 💮		Full time? Yes	No 💮				
92.	Has the contract been re Basic salary Overtime	ewed? Yes No enewed previously? Yes No £ per annum £ per annum £ per annum	88. 89. 90. 91. 92.	Occupation Company name Employed since Will the contract be rend Has the contract been r Basic salary Overtime Bonus	ewed? Yes No enewed previously? Yes No per annum £ per annum £ per annum				
95.	Commission	£ per annum	95.	Commission	£ per annum				
96.	Allowance	£ per annum	96.	Allowance	£ per annum				
87. 88. 89.		No No No Yes No	88. 89.	4th Applicant Full time? Yes Occupation Company name Employed since Will the contract be rene	No No Yes No				
91.	Has the contract been re	enewed previously? Yes No	91.	Has the contract been r	enewed previously? Yes No				
92.	Basic salary	£ per annum	92.	Basic salary	£ per annum				
93.	Overtime	£ per annum	93.	Overtime	£ per annum				
94.	Bonus	£ per annum	94.	Bonus	£ per annum				
95.	Commission	£ per annum	95.	Commission	£ per annum				
96.	Allowance	£ per annum	96.	Allowance	£ per annum				
97.	1st Applican	E OF INCOME (only if applicable) at/Proposed borrower £ per annum	97.	Maintenance income	nt/Proposed borrower £ per annum				
	Private pension income	£ per annum		Private pension income					
99.	Working tax credit income	£ per annum	99.	Working tax credit income	£ per annum				
100	. Other	£ per annum	100	. Other	£ per annum				
	Source 3rd Applican	nt/Proposed borrower		Source 4th Applicar	nt/Proposed borrower				
97.	Maintenance income	£ per annum	97.	Maintenance income	£ per annum				
98.	Private pension income	£ per annum	98.	Private pension income	£ per annum				
99.	Working tax credit income	£ per annum	99.	Working tax credit income	£ per annum				
100	. Other	£ per annum	100	. Other	£ per annum				
	Source			Source					

12 FIN

FINANCIAL DETAILS

If the commitment is joint, please only enter against one applicant/proposed borrower.

1st App	olicant/Proposed bor	rower			2nd App	licant/Proposed b	orrower		
01. Current residential Mortgage/rent	property			101. Current res		property			
	onthly residential mortgage repayment £			Monthly res	sidential	mortgage repaym	ent £		
Residential mortga	ge balance outstandi	ng £		Residential	mortgag	je balance outstan	nding £		
Estimated value of	current residential			Estimated	value of	current residential			
property		£		property			£		
Lender/landlord de	tails			Lender/land	dlord det	ails			
Name of lender				Name of le	nder				
Account number				Account nu	ımber				
Start date		M / Y Y	YY	Start date		DD/M)M/Y) Y Y Y	
	ails of all outstanding nd indicate (✓) if any w nortgage.		tments		f £50 and	ills of all outstandir d indicate (✓) if any ortgage.			
	ll amount lssue standing no	Total monthly payment	To be repaid			amount Issue tanding no	Total mo		
Credit/ store cards £	£) (Credit/ store cards	£		£	Jin Topai	
Mail order/				Mail order/					
catalogue £ accounts	£			catalogue accounts	£		£		
Bank loans (not secured)		•		Bank loans (not secured)	£		£		
Lender		End date			Lender		End date		
Bank overdrafts £	£			Bank overdrafts	£		£		
Hire purchase/ other loans	£	•		Hire purchase/ other loans	£		£		
Lender		End date			Lender		End date		
Maintenance payments £				Maintenance payments	£		£		
02. Does the applicant	own any investment	/buy to let prop	erties?	102. Does the a	pplicant	own any investme	ent/buy to le	et properties?	
Yes No	Total number of prop	perties		Yes N	lo 🗍 ·	Total number of p	roperties		
Estimated value of	portfolio			Estimated	value of p	portfolio	£		
Total outstanding to f mortgages	palance			Total outsta		alance	£		
Total monthly portf				of mortgag		lio			
rental income	£			Total monthly portfolio rental income			£		
Total monthly portf mortgage paymen				Total month mortgage p			£		
03. Arrears				103. Arrears		`			
	en in arrears with any ent, or voluntarily giv	en up possessi			age or re	n in arrears with a ent, or voluntarily ເ			
If YES , please pro	vide details			If YES , plea	ase provi	ide details			
Highest number of in the last three ye				Highest nu in the last t		missed payments ars	!		
04. Defaults				104. Defaults					
Have you ever had	l a default registered	? Yes 1	No O	Have you e	ever had	a default registere	ed? Yes	No 🗌	
Date registered		M/YY	YY	Date regist	ered	DD/M	M/Y) Y Y Y	
Amount	£			Amount			£		
Date of satisfaction		M/YY	Y	Date of sat	isfaction	D D M	M Y	YYY	

1st Applicant/Proposed borrower	2nd Applicant/Proposed borrower		
105. County court judgements	105. County court judgements		
Have you ever had a county court judgement registered?	Have you ever had a county court judgement registered?		
Yes No	Yes No		
Date registered DD / MM / YYYY	Date registered DD/MM/YYYY		
Amount £	Amount £		
Date of satisfaction	Date of satisfaction		
106. Individual voluntary arrangements (IVA)	106. Individual voluntary arrangements (IVA)		
Have you ever been subject to an IVA? Yes No	Have you ever been subject to an IVA? Yes No		
Date of IVA DD / MM / YYYY	Date of IVA		
Date IVA satisfied DD / MM / YYYY	Date IVA satisfied DD / MM / YYYY		
107. Bankruptcies	107. Bankruptcies		
Have you ever been made bankrupt? Yes No	Have you ever been made bankrupt? Yes No		
Date of bankruptcy order DD / MM / YYYY	Date of bankruptcy order DD / MM / YYYY		
Date of bankruptcy discharge DD / MM / YYYY	Date of bankruptcy discharge DD / MM / YYYY		
108. Repossession	108. Repossession		
Have you ever had a property repossessed? Yes No	Have you ever had a property repossessed? Yes No		
Date of repossession DD / MM / YYYY	Date of repossession DD / MM / YYYY		
109. Criminal convictions	109. Criminal convictions		
Have you ever had a criminal conviction? Yes No	Have you ever had a criminal conviction? Yes No		
Date of conviction	Date of conviction DD / MM / YYYY		
Is the conviction spent? Yes No	Is the conviction spent?		
110. Has any company of which you are or were a director gone into insolvent liquidation or administration, had a receiver appointed of its assets, undertaking or made any arrangements with creditors, or suffered any act indicative of insolvency or anything equivalent in any other country?	110. Has any company of which you are or were a director gone into insolvent liquidation or administration, had a receiver appointed of its assets, undertaking or made any arrangements with creditors, or suffered any act indicative of insolvency or anything equivalent in any other country?		
Yes No No	Yes No No		

3rd Applicant/Proposed borrower 4th Applicant/Proposed borrower 101. Current residential property 101. Current residential property Mortgage/rent Mortgage/rent £ £ Monthly residential mortgage repayment Monthly residential mortgage repayment £ Residential mortgage balance outstanding Residential mortgage balance outstanding | £ Estimated value of current residential Estimated value of current residential £ £ property property Lender/landlord details Lender/landlord details Name of lender Name of lender Account number Account number Start date Start date Please provide details of all outstanding monthly commitments Please provide details of all outstanding monthly commitments in excess of £50 and indicate (✓) if any will be repaid on in excess of £50 and indicate (✓) if any will be repaid on completion of your mortgage. completion of your mortgage. Total amount Issue Total monthly Total amount Issue Total monthly To be To be outstanding outstanding repaid repaid no payment payment no Credit/ Credit/ £ £ £ store cards store cards Mail order/ Mail order/ catalogue catalogue £ £ £ accounts accounts Bank loans Bank loans £ £ £ £ (not secured) (not secured) Lender End date Lender End date Bank overdrafts £ Bank overdrafts £ Hire purchase/ Hire purchase/ £ £ £ £ other loans other loans Lender End date Lender End date Maintenance Maintenance £ £ £ £ payments payments 102. Does the applicant own any investment/buy to let properties? 102. Does the applicant own any investment/buy to let properties? Yes Total number of properties Total number of properties No Nο Estimated value of portfolio £ Estimated value of portfolio £ Total outstanding balance Total outstanding balance £ £ of mortgages of mortgages Total monthly portfolio Total monthly portfolio £ £ rental income rental income Total monthly portfolio Total monthly portfolio £ £ mortgage payments mortgage payments 103. Arrears 103. Arrears Have you ever been in arrears with any borrowing including Have you ever been in arrears with any borrowing including your mortgage or rent, or voluntarily given up possession of your mortgage or rent, or voluntarily given up possession of your property? Yes your property? No If YES, please provide details If YES, please provide details Highest number of missed payments Highest number of missed payments in the last three years in the last three years Have you ever had a default registered? No Have you ever had a default registered? Yes Date registered Date registered Amount £ Amount £ Date of satisfaction Date of satisfaction

3rd Applicant/Propos	ed borrower	4th App	licant/Proposed borrow	er		
105. County court judgements		105. County court judg	ements			
Have you ever had a county could	rt judgement registered?	Have you ever had a county court judgement registered?				
	Yes No		,	Yes No		
Date registered	/ M M / Y Y Y	Date registered	DD/MM,	/ Y Y Y Y		
Amount £		Amount	£			
Date of satisfaction	/ M M / Y Y Y Y	Date of satisfaction		/ YYYY		
106. Individual voluntary arrangeme	ents (IVA)	106. Individual volunta i	ry arrangements (IVA)			
Have you ever been subject to ar	n IVA? Yes No	Have you ever beer	subject to an IVA?	Yes No		
Date of IVA		Date of IVA		/		
Date IVA satisfied		Date IVA satisfied		Y Y Y Y Y		
107. Bankruptcies		107. Bankruptcies				
Have you ever been made bankr	rupt? Yes No	Have you ever beer	n made bankrupt?	Yes No		
Date of bankruptcy order	/ M M / Y Y Y Y	Date of bankruptcy order		,		
Date of bankruptcy discharge		Date of bankruptcy discharge		 'YYYY		
108. Repossession		108. Repossession				
Have you ever had a property repo	ossessed? Yes No	Have you ever had a	a property repossessed?	Yes No		
Date of repossession	/ MM / Y Y Y Y	Date of repossession	on DD/MM	/		
109. Criminal convictions		109. Criminal convictions				
Have you ever had a criminal cor	nviction? Yes No	Have you ever had	a criminal conviction?	Yes No		
Date of conviction	/ MM / YYYY	Date of conviction		Y Y Y Y		
Is the conviction spent?	Yes No	Is the conviction spe	ent?	Yes No		
110. Has any company of which you a gone into insolvent liquidation or receiver appointed of its assets, a arrangements with creditors, or s insolvency or anything equivalen	administration, had a undertaking or made any suffered any act indicative of	110. Has any company of which you are or were a director gone into insolvent liquidation or administration, had a receiver appointed of its assets, undertaking or made any arrangements with creditors, or suffered any act indicative of insolvency or anything equivalent in any other country?				
	Yes No			Yes No		
Sections 13 – 24 refer to all applicant						
13 TOTAL MONTHLY HOUSEHO	LD EXPENDITURE					
111. Housekeeping	£	117. Personal goods	£			
112. Council tax	£	118. Basic recreation	£			
113. Ground rent and service charge	£	119. Telephone	£			
114. Household goods	£	120. Child care	£			
115. Essential travel	£	121. Child maintenance	and alimony £			
116. Clothing	£					
14 DEPENDANTS AND ADULT O	OCCUPIERS					
122. Number of child dependants		123. Number of adult dep	endants			
124. Age of dependants						

1!	15 LOAN DETAILS					
12	125. If all or part of your mortgage is on an interest-only basis, then details of how you intend to repay the loan at the end of the required for consideration. Please provide details.	5. If all or part of your mortgage is on an interest-only basis, then details of how you intend to repay the loan at the end of the term are required for consideration. Please provide details.				
	NB: If all or part of your mortgage is taken on an interest-only basis, it will be your responsibility to ensure that suf available to repay the capital sum outstanding at the end of the mortgage term.	ficient funds are				
120	126. If shared ownership/shared equity, please provide the following:					
	Shared ownership Shared equity					
	Indicate proportion owned % State amount being purchased £					
	Monthly rent £ Monthly service charge £					
12	127. Housing association/equity holder					
10	16 THE VALUATION					
	We may require an updated valuation of the property, which is solely for our benefit in assessing your application.					
17	17 PROPERTY ACCESS DETAILS					
128	128. Who should the valuer contact to gain access to the property?					
	Name Telephone number					
18	18 SOLICITOR'S/CONVEYANCER'S DETAILS					
129	129. Firm name and address					
	Solicitor's name					
	Telephone number					
	Postcode Fax number					
	NB: We operate a Panel of Solicitors. Should the firm you wish to instruct not be on the panel, then a separate fi to be instructed to act on our behalf. You will be responsible for any additional costs incurred.	rm WIII neea				
19	19 BANK ACCOUNT DETAILS					
130	130. Bank details are mandatory					
	Sort code Account number					
	Bank name Account holder name					
13	131. Which bank account is the Direct Debit to come from? Applicant 1 Applicant 2 Applicant 3	Applicant 4				
	What is the preferred payment date (between 10th and 28th)?					
20	20 INSURANCE OF THE PROPERTY					
and	It is a condition of your mortgage that the property is adequately insured at all times. You must accept responsibility for the choic and the extent of the cover, and you must maintain insurance for the full reinstatement cost of your building, as recommended by calculated by your insurers. This insurance must remain in force for the life of the mortgage loan.					
I/W	DECLARATION I/We confirm that I/we will arrange buildings insurance as required by the terms of my/our mortgage for the full reinstatement cos acknowledge that this insurance must remain in force for the life of the mortgage loan.	et and I/we				
	1st APPLICANT/PROPOSED BORROWER Signed Date / / Signed Date / / 3rd APPLICANT/PROPOSED BORROWER Signed Date	e / /				
	2nd APPLICANT/PROPOSED BORROWER Signed Date / / Signed Date	e / /				

HOW WE USE YOUR PERSONAL INFORMATION

We collect and use your personal data in accordance with our privacy policy, which can be found at kentreliance.co.uk/legal/privacy-policy, or can be obtained by contacting our Head Office.

In summary:

- We may collect various types of information about you.
 This includes information you give us, information we collect automatically when you use our banking services online, and information that we receive from third parties such as credit reference agencies and fraud prevention agencies.
- We use information held about you in order to provide our services to you, to improve and market our services, and to comply with legal and regulatory requirements (for example, anti-money laundering obligations).
- Under applicable data protection law, we may not process information about you unless we have a legal basis to do so. The legal bases on which we rely to process your personal data are:
 - Processing of your data is necessary for the performance of a contract to which you are party to or to take steps at your request prior to entering into a contract
 - Processing of your data is necessary for compliance with a legal obligation that we are subject to
 - c) We have obtained your consent
 - d) Processing your data is necessary to protect your vital interests or the vital interests of another person
 - e) Processing of your data is necessary for the purposes of the legitimate interests pursued by us or by a third party, except where such interests are outweighed by your interests, fundamental rights and freedoms
- We may share information about you with other members of the OneSavings Bank group of companies. We may also disclose your information to certain third parties such as suppliers, subcontractors, actual or potential business partners, credit reference agencies and fraud prevention agencies and other third parties we are legally required to share it with (e.g., our regulators).

- Fraud prevention agencies are used to prevent fraud and money laundering and verify your identity. If fraud is detected certain services, finance or employment may be refused. More information on how fraud prevention agencies use your data and for your data protection rights can be found in privacy policy.
- We typically store your information in the UK. In certain instances, however, your information may be transferred to jurisdictions outside of UK. Where it is, we will take all steps reasonably necessary to ensure that your information is treated securely and in accordance with our privacy policy.
- We will retain your information for the period necessary to fulfil
 the purposes for which the information was collected. After that,
 we will delete it. The period will vary depending on the purposes
 for which the information was collected and if the information is
 subject to any specific legal or regulatory requirements.
- You may have some or all of the following rights in respect of information that we hold about you: (i) request us to give you access to it; (ii) request us to rectify it, update it, or erase it; (iii) request us to restrict our using it, in certain circumstances; (iv) object to our using it, in certain circumstances; (v) withdraw your consent to our using it; (vi) data portability, in certain circumstances; (vii) opt out from our using it for direct marketing; and (viii) lodge a complaint with the Information Commissioner's Office. You may contact us using the details on our website or by contacting our Data Protection Officer directly to exercise any of these rights.
- We use appropriate technical and organisational measures to protect your information and our online banking services are provided using secure servers.

We may update our privacy policy from time to time. Any changes we may make in the future will be posted on our website and we recommend that you revisit kentreliance.co.uk/legal/privacy-policy from time to time to stay informed about how we use your information.

22	MARKETING PREFERENCES
44	MAKKETING PREFERENCES

The Kent Reliance Group* would like to contact you by post, telephone, email and/or text message with information about offers, products and services that it believes may interest you. If you are happy to receive this information, please select 'Yes' below.

I want the Kent Reliance Group to contact me with information about offers, products and services:

1st Borrower	Yes	No 📗	2nd Borrower	Yes	No
3rd Borrower	Yes	No 📗	4th Borrower	Yes	No 🗌

The Kent Reliance Group would like to share your details with other carefully selected third party partners so that they may contact you by post, telephone, email and/or text message with information about offers, products and services that they believe may interest you. If you are happy to receive this information, please select 'Yes' below.

I want the carefully selected third party partners to contact me with information about offers, products and services:

1st Borrower	Yes	No 📗	2nd Borrower	Yes	No [
3rd Borrower	Yes	No	4th Borrower	Yes	No

You can change your preference at anytime by contacting Kent Reliance at your nearest branch, by calling us on 0345 122 0033 or emailing us at mail@krbs.com

^{*}The Kent Reliance Group includes: krbs, krbs.com, Kent Reliance Banking Services and Kent Reliance

FURTHER SUPPORT WITH MANAGING YOUR ACCOUNT
Do you require literature or information about your account in one of these alternative formats?
1st Borrower Large Font Braille Audio N/A 2nd Borrower Large Font Braille Audio N/A
3rd Borrower Large Font Braille Audio N/A 4th Borrower Large Font Braille Audio N/A
Do you require any additional support with managing your account or have your circumstances or needs changed? If you've already made us aware, there is no need to tell us again.
Please describe how we can help you and which account holder this relates to.
Would you like us to contact you to see what further support we can offer you?
1st Borrower Yes No 2nd Borrower Yes No
3rd Borrower Yes No 4th Borrower Yes No
Please be aware, it may be necessary for us to contact you to clarify the support you've told us you need.
How would you like us to contact you?
1st Borrower Post Phone 2nd Borrower Post Phone
3rd Borrower Post Phone Post Phone
Alternatively, if you'd like to contact us please call us on 0345 122 0033.
Please note, by providing the above information and ticking this box, you consent to us using this information to assist you with the operation of your account. You can withdraw this consent at any time.
24 FOR BROKERS ONLY
Please note, by ticking this box, you confirm you have read and understood our Broker terms of business which can be found here: kentrelianceforintermediaries.co.uk/group-introducer-agreement

GENERAL CONSENT AND DECLARATION

By signing this application form you are:

- Confirming that you have read the section entitled "How we use your personal information".
- Jointly and severally making the declaration below and giving the authorities set out within:
 - I am/We are aged 18 or over and I/we apply for the mortgage with Kent Reliance Banking Services referred to in this application form to be transferred into my/our name(s);
 - b) I/We declare that to the best of my/our knowledge and belief all the particulars I/we have given are true, accurate and complete and I/we declare that there are no other matters which Kent Reliance Banking Services should take into account when considering this application;
 - I/We agree to notify Kent Reliance Banking Services immediately if any of the information given in this application form ceases to be correct before completion of the mortgage;
 - d) I/We agree that, if I/we have given any information (or if any information has been given on my/our behalf) which I/ we know to be incorrect or which I/we have not checked and which is subsequently shown to be incorrect, I/we will pay all reasonable fees, expenses and costs incurred by Kent Reliance Banking Services in connection with processing this application and any resulting loan;
 - e) I/We authorise Kent Reliance Banking Services to obtain a valuation on the property named in of this application form which is offered as security at my/our expense;
 - f) I/We understand that it is for me/us to satisfy myself/ ourselves as to the value and condition of the property and that it would be sensible for me/us to arrange for a surveyor to carry out either a homebuyers report or building survey;
 - I/We agree to pay all relevant application and other fees as set out in the document entitled "Mortgage Fees and Charges" (as amended from time to time);
 - h) In the event of Kent Reliance Banking Services agreeing to transfer the mortgage referred to in this application form into my/our names, I/we waive any right to claim lawyer/ client confidentiality or legal privilege in respect of all information which is or may be relevant to Kent Reliance Banking Services' decision to transfer such mortgage and/ or lend and authorise Kent Reliance Banking Services and its advisers to liaise with my professional advisers to progress my/our application;
 - I/We accept that in the event of the transfer, for whatever reason, not proceeding to completion, I/we will be solely responsible for all legal and other costs and disbursements of whatever nature incurred by Kent Reliance Banking Services or its advisers in connection with this application;
 - j) I/We certify that I/we have never been declared bankrupt or made any arrangements with creditors or suffered any act indicative of insolvency or anything equivalent in any other country or been a director or material shareholder of a company which has gone into insolvent liquidation or administration, or had a receiver appointed of its assets or undertaking, or made arrangements with creditors, or suffered any act indicative of insolvency or anything equivalent in any other country, in each case unless as advised in section 12 of this application form;

- k) I/We acknowledge that I/we will arrange buildings insurance on the property named in of this application form at the full reinstatement cost as recommended by the valuer or as calculated by my/our insurers. I/we acknowledge that such insurance will remain in force for the life of the Kent Reliance Banking Services loan(s) and that OneSavings Bank plc's interest will be noted on such insurance policy;
- I) I/We confirm and understand that Kent Reliance Banking Services is subject to anti-money laundering and counterterrorist financing legislation and regulation, and as such is required to verify my/our identity. I/We undertake to provide Kent Reliance Banking Services with all documentation and assistance (on an ongoing basis) as may be required to enable it to comply with such regulations, and in so doing warrant that such information is true, accurate and complete in all respects;
- m) I/We confirm that I/we have not been convicted of or cautioned for (or charged but not yet tried for) fraud, theft, arson, robbery or any other criminal offence (other than a motoring offence). I/We also declare that, upon becoming aware that any other person who will live in or use the property after completion of the transfer of the mortgage and/or the additional borrowing has been convicted of or cautioned for (or charged but not yet tried for) any such offence, I/we will notify Kent Reliance Banking Services immediately;
- n) I/We confirm that if I/we proceed with the transfer of the mortgage named in Part A of this application form and/ or an offer of additional borrowing from Kent Reliance Banking Services, I/we understand that the property named in Part A of this application form is at risk if I/we do not keep up with the payments on (or otherwise comply with) any borrowing in relation to the same and I/we further confirm that Kent Reliance Banking Services has advised me/us to obtain and rely on legal advice;
- o) I/We authorise Kent Reliance Banking Services, for credit assessment purposes, to make enquiries of such parties as it deems appropriate, including, but not limited to, my/ our current or previous employer, banker, accountant, landlord, financial adviser, HM Revenue & Customs, the DWP or any other Government body or any other person or entity in order to check the information that I/ we have given or which has been given on my/our behalf or to obtain further information about me/us which Kent Reliance Banking Services considers relevant to this application. I/We authorise such parties to supply any information so requested by Kent Reliance Banking Services; and
- I/We authorise Kent Reliance Banking Services to collect mortgage payments by direct debit.

The confirmation and declaration set out above is made to OneSavings Bank plc, which trades as krbs, Kent Reliance Banking Services and Kent Reliance, and references to those trading names are to OneSavings Bank plc.

1ST APPLICANT/PROPOSED Signed	1	1	
2ND APPLICANT/PROPOSEI Signed	D BORROWER Date	/	1

3RD APPLICANT/PROPOSED BOR Signed	ROWER Date	1	1	
4TH APPLICANT/PROPOSED BOR Signed	ROWER Date	/	/	_

26 HELP US TO HELP YOU

Kent Reliance prides itself on combining a personal approach with an efficient service and quick decisions. To help us do this it is important that ALL appropriate documentation is enclosed at the time of application. Please tick the relevant items in the checklist below when enclosing such information. All items will be returned to you when we acknowledge safe receipt of your application.

			1st Applicant/ Proposed borrower	2nd Applicant/ Proposed borrower	3rd Applicant/ Proposed borrower	4th Applicant/ Proposed borrower
a)	Signed copy of declaration form					
b)	Signed and dated Transfer of Equity	Application Form				
c)	Completed Direct Debit instruction (if applicable)				
d)	Last three payslips if paid monthly, of (if employed) and/or last three years - Residential customers only					
e)	Last three months' personal bank st	atements - Residential customers only	′			
f)	One document as proof of your iden of your address (new borrowers only	ntity and two additional documents as py)	proof			
g)	Administration fee					
h)	Most recent Housing Association sta (if applicable) - Residential custome	0 , ,				
i)	Confirmation from your Housing Ass transfer to be completed (if applicab					
j)	Existing Tenancy Agreement (Buy to	o let customers only)				
k)	Proof rental income for last 3 month Bank Statements/Letting Agents Sta	, ,				
Pleas	se return this application to:	OneSavings Bank,				
		Sunderland,				
		SR43 4AB				

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

(Your property will be security for the mortgage.)

We can provide literature in large print, Braille and audio. Please let us know if you require an alternative format or any additional support with managing your account. You can contact us either by phone, in writing or visit **kentreliance.co.uk/additional-help** for more information.



KentReliance

Declaration form

You should be aware that Kent Reliance are providing this service on an execution-only basis and are not required to assess the suitability of the mortgage you choose as your preference. We do not provide advice and by agreeing to proceed with this mortgage choice you will not benefit from protection of the Financial Conduct Authority rules on assessing suitability.

You should carefully consider all the information in this offer pack and if you have any questions regarding the suitability of this mortgage choice you should speak to your mortgage adviser for more information.

The Money Advice Service also publishes useful guides on choosing a mortgage. These are available free through its website: www.moneyadviceservice.org.uk, or by calling 0300 500 5000. The website also provides Comparison Tables to help you shop around.

We would be grateful if you could carefully read and sign the Declaration below. Please note that we are unable to proceed with the mortgage choice on an execution-only basis until we have received a signed copy of the Declaration and the Offer Acceptance form.

DECLARATION

I am/We are aware that Kent Reliance is providing this service on an execution-only basis and of the consequences of losing the protections of the Financial Conduct Authority rules on assessing the suitability of this mortgage choice. I/We agree to proceed on that basis.

1st Customer	2nd Customer
Name	Name
Signature	Signature
Date / / /	Date / / /
3rd Customer	4th Customer
Name	Name
Signature	Signature
Date / / /	Date / / /



For customer service and training purposes, calls with Kent Reliance may be monitored and/or recorded.



KentReliance



Instruction to your bank or building society to pay by Direct Debit

Please fill in the whole form using a ball poi	nt pen and send it to:											
OneSavings Bank plc Reliance House Sun Pier Chatham Kent ME4 4ET		Service 7	e user ni	number	2		2]				
			6	0		9						
Name(s) of account holder(s)		Referer	nce num	nber				<u> </u>				
Bank/building society account number Branch sort code Name and full postal address of your bank of the control of the contro		in this ir Guarant OneSav	nstruction tee. I vings Bar	eSavings on subjec understa ank plc ar og society	ct to the and tha and, if so	safegua it this	ards assu instruction	ured by ion ma	the I	Direct emain	t Del	ebit vith
To: The Manager	Bank/building society											
Address		Signature	e(s)									
Postcode		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 accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit, OneSavings Bank plc will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request OneSavings Bank plc to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by OneSavings Bank plc or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society.
 - If you receive a refund you are not entitled to, you must pay it back when OneSavings Bank plc asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.