# **ABOUT YOU**

# Introduction and guidance

The following questions help us get to know some basic information about you and your circumstances, so that we can appropriately cater for your needs and offer you relevant products and services.

If you are a non-resident or non-domiciled individual, we may request additional information from you in order to assess your circumstances and borrowing needs.

For additional borrowers / guarantors please complete a separate copy of this form. Ask your Banker for a further copy.

etion: 1	Personal Information							
	Borro	wer	Guaranto	or	Borr	ower	Guaranto	or
Title and name(s) Please provide your name as it appears on your passport or other identification	Title	First name			Title	First name		
document.	Middle name				Middle name			
	Surname				Surname			
Previous name(s)  If you have had a different surname in the past six years.	Previous surname	Э			Previous surnar	me		
Date of birth	Date / Month / Ye	ear			Date / Month /	Year		
Estimated retirement age	Retirement age				Retirement age			
Marital status	Married	Single	Divorced	Cohabiting	Married	Single	Divorced	Cohabiting
	Separated	Civil Partnership	Widowed		Separated	Civil Partnership	o Widowed	
Number of dependants Please specify how many and their respective ages.	Number of deper	ndants Resper	ctive ages of depe	ndants	Number of dep	endants Resp	pective ages of depe	ndants
w can we help u best?	your needs. We if a client has a assured that ar	e would like to un particular illness nything you tell us	derstand if ther or impairment,	e is anything you t we will look at ho	think it might be w we can provid	helpful for us to le a relationship the	know to do that. I hat suits those ne	For example eds. Rest
What is your nationality?	Nationality / Natio	onalities			Nationality / Na	tionalities		
	Country of high				Country of hirth			
What is your country of birth?	Country of birth				Country of birth	L		
Residential / current address	Residential Addre	ess / Current Addres	s		Residential Add	lress / Current Addre	ess	
House number / name and post code.								
Status at current address	Property Owned	Outright	Property Owner	l with Mortgage	Property Owner	d Outright	Property Owned	l with Mortgage
	Living with Family	,	Tenant		Living with Fam	ily	Tenant	
	Title and name(s) Please provide your name as it appears on your passport or other identification document.  Previous name(s) If you have had a different surname in the past six years. Date of birth  Estimated retirement age  Marital status  Number of dependants Please specify how many and their respective ages.  W can we help a best?  What is your nationality? Please state all nationalities applicable.  What is your country of birth?  Residential / current address House number / name and post code.	Title and name(s) Please provide your name as it appears on your passport or other identification document.  Previous name(s) If you have had a different surname in the past six years.  Date of birth  Estimated retirement age  Marital status  Married  Separated  Number of dependants Please specify how many and their respective ages.  W can we help J best?  What is your nationality? Please state all nationalities applicable.  What is your country of birth?  Residential / current address House number / name and post code.  Property Owned	Title and name(s) Please provide your name as it appears on your passport or other identification document.  Previous name(s) If you have had a different surname in the past six years.  Date of birth  Date / Month / Year  Estimated retirement age  Married Single  Married Single  Separated Cwil Partnership  Number of dependants Please specify how many and their respective ages.  W can we help J best?  Our relationship with you is our if a client has a particular illness assured that anything you tell us you're comfortable to do so.  What is your nationality? Please state all nationalities applicable.  What is your country of birth?  Residential / current address House number / name and post code.	Title and name(s) Plesse provide your name as it appears on your passport or other identification document.  Title First name  Title First name  Title First name  Surname  Surname  Previous name(s) If you have had a different surname in the past six years.  Date of birth  Date of birth  Date / Month / Year  Estimated retirement age  Marital status  Married Single Divorced  Separated Civil Partnership Widowed  Number of dependants Please specify how many and their respective ages.  W can we help I best?  Our relationship with you is our focus and, when your needs. We would like to understand if then assured that anything you tell us will only be use you're comfortable to do so.  What is your nationality? Please state all nationalities applicable.  What is your country of birth?  Residential / current address House number / name and post code.  Property Owned Outright Property Owned  Property Owned	Borrower  Title and name(s) Please provide your name as it appears on your people you for the identification document.  Middle name  Surname  Previous name(s) It you have had a different surname in the past six years.  Date of birth  Date / Month / Year  Estimated retirement age  Marriad Single Divorced Cohabiting  Separated Civil Partnership Widowed  Number of dependants Please specify how many and their respective ages of dependants  Please specify how many and their respective ages.  W can we help J best?  Our relationship with you is our focus and, where we can, we wayour needs. We would like to understand if there is anything you if a client has a particular lines or imparament, we will look at ho assured that anything you tell us will only be used by us to suppoyou're comfortable to do so.  What is your nationality? Please state all nationalities applicable.  What is your rountry of birth?  Residential / current address House number / name and post code.  Property Owned Outright Property Owned with Mortgage	Borrower   Guarantor   Borromer   Title and name(s)	Borrower   Guarantor   Borrower	Borrower Guarantor Borrower Guarantor Guarantor Guarantor Guarantor Title and name(s) Pease provide your name as it apposes to content definition of a content of or other definition of a content of the definition of the definiti

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# Section: 1 (continued)

# Personal Information

### 1.11 Time at address

If the time at your current address is less than three years, provide details of your previous address including the status using the options available in the preceding question.

### 1.12 Correspondence address

House number / name and post code. Only complete if different from your current residential address.

- 1.13 Telephone (Mobile)
- 1.14 Telephone (Home)
- 1.15 Email address

### Borrower 1 Borrower 2 or Guarantor

From (Month)	From (Year)	From (Month)	From (Year)
Previous address		Previous address	
Correspondence address		Correspondence address	
Mobile number		Mobile number	
Home number		Home number	
Email address		Email address	

# Section: 2

### Do you have permanent rights to reside in the UK?

### Are you a resident in the UK for tax purposes?

If Yes, please provide your National Insurance number.

If no, or you are a resident of additional countries as well as the UK for tax purposes. Please list said countries and the relating Tax Identification Numbers for each.

If you do not have a Tax Identification Number for one of the countries, please use the space to state why.

- 2.3 What is your country of domicile?
- If you are not domiciled in the 2.4 U.K, how many years have you been resident in the U.K?
- Are you up-to-date with your worldwide tax affairs, with no outstanding tax liabilities to settle? If No, please provide details.
- 2.6 Do you ha enquiries authorities subject to the last 4 provide details.

# Tax Information

# Borrower 1

Yes	No		
Yes	No		
Nation	al Insurance number		

# Country

Tax Identification Numbers

Country

es	No	

Number of Years

Details

Details

ave any open
from any Tax
s or have you been
any tax enquiries in
years? If Yes, please
late:la

Borrower 2 or Guarantor

Yes	No
Yes	No

National Insurance number

Country	Tax Identification Numbers
Country	

Number of Years

Yes	No

Details

Yes	No	
Details		

# Section: 2 (continued)

## Tax Information

### Borrower 1

### Borrower 2 or Guarantor

2.7 Have you ever entered into any tax planning schemes or transactions requiring disclosure to tax authorities. If Yes, please provide details. Yes No Yes No

Do you have a tax advisor that deals with your tax affairs?

Details

Yes

If Yes, please provide details.

Details

Details

Details

2.9 Have you received any tax advice and tax clearances in respect of the transaction which this loan application relates to? If Yes, please provide copies of these when you return this form to us.

# Section: 3

# **Employment Information**

### Borrower 1

### Borrower 2 or Guarantor

What is your employment status?















3.2 What is your occupation and employment sector?



Self employment







Employed





If you are self-employed, is this 3.3 your full-time employment?



Company name

Company address

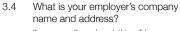




No	

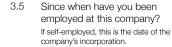






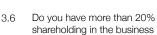
If you are self-employed, this will be your company's name and address.
Building number / name and post code. Company name

Company address



Month / Year

Month / Voor



IVIOTILITI /	rear

that employs you?









3.7 Do you have secondary employment?

If yes, please provide your employment status and whether you have more than 20% shareholding in the secondary employer.

Employment status

No





3.8 What was your previous employment?

Previous employment

From: Month / Year

shareholding?

Previous employment

shareholding?



How long were you with your previous employer?

To: Month / Year





Section: 4		Income All figures provided must be per annum figures.						
		Borrower 1			Borrower 2 c	r Guarantor		
4.1	Basic salary	Currency	Amount		Currency	Amount		
		Source			Source			
4.2	Cash bonus Provide the individual amounts over	Currency	Amount	Year ending	Currency	Amount		Year ending
	the last 3 years, and year received.	Currency	Amount	Year ending	Currency	Amount		Year ending
		Currency	Amount	Year ending	Currency	Amount		Year ending
4.3	Do you earn deferred income? If yes, please send a schedule of vesting interests to us.	Yes No			Yes No			
4.4	Private/state and/or company pension	Currency	Amount	Source	Currency	Amount	Source	
4.5	Dividends from employment / investment portfolios or individual shareholdings	Currency	Amount	Year ending	Currency	Amount		Year ending
	If you are applying for a Portfolio loan, only include dividends from portfolios which are not to be pledged as security for the proposed loan.	Currency	Amount	Year ending	Currency	Amount		Year ending
		Currency	Amount	Year ending	Currency	Amount		Year ending
4.6	Do you receive any other form of income? For example: car allowance, deferred stock, sale of vested stock, carry, or other.	Yes No	Details		Yes No	Details		
		Currency	Amount		Currency	Amount		

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### If you intend to apply for a Mortgage, or a Portfolio Loan where the funds Section: 5 Outgoings will be used for a property related purpose, please complete this section. Borrower 1 Borrower 2 or Guarantor 5.1 Amount Amount What are your total monthly rental/mortgage commitments? This is the total of all rental/mortgage commitments you may have. No Details No Details Will some or all of your Yes Yes mortgage commitments cease upon completion of the loan? If yes, please provide the loan amount to be repaid. Household expenses 5.3 Please provide details of your Household expenses typical household monthly outgoings. £ £ When calculating, please ensure you consider all outgoings (not just those Travel expenses (e.g. petrol, train fares) Travel expenses (e.g. petrol, train fares) in relation to the property to be mortgaged) and how these figures may change as a result of this mortgage excluding childcare costs). Insurances (e.g. life, health, pet) Insurances (e.g. life, health, pet) \* Basic lifestyle includes expenditure such as £ clothing, basic recreation (e.g. non-essential transport, entertainment and subscriptions), and household goods (e.g. furniture and Basic lifestyle\* Basic lifestyle\* appliances). £ £ \*\* Discretionary lifestyle includes expenditure such as entertainment (e.g. restaurants and movies), irregular large purchases Discretionary lifestyle\*\* Discretionary lifestyle\*\* (e.g. designer clothing, watches and cars) and holidays. School fees including VAT School fees including VAT Monthly committed expenditure and financial £ £ commitments Please note, your liabilities over and above the categories listed must be stated in the Childcare Childcare Assets & Liabilities schedule £ £

## Section: 6

# 6.1 What is your primary source of wealth?

### Are you aware of any future changes to your circumstances that would materially impact your ability to repay a loan that you may apply for (e.g. redundancy, early retirement or a significant financial commitment) that would fall due during the term of the loan?

# Circumstances

Primary source				Primary source			
Yes	No	If yes, please provide details	Yes		No	If yes, please provide details	

# DECLARATIONS AND EXECUTION

1. No obligation

I/We understand that although we have or will set out our requirements for a loan, Investec Bank plc is not obliged to provide us with a loan on these terms and may offer to provide me/us with a Loan on different terms from those I/we have or will request from Investec.

2. Provision of information

I/We declare that the information provided in this About You form, any subsequent forms and any other supporting documents provided by me/us or on my/our behalf is true and complete. I/we understand that in making its decision whether to grant a loan, Investec Bank plc will rely on that information.

I/We undertake that if I/we discover that any information is untrue, incomplete or misleading, I/we will inform Investec Bank plc without delay.

Data protection

Investec Bank plc may collect and use your personal data for the reasons set out below:

- to provide you with the requested products and services;
- to fulfil any contract with you;
- · to manage your accounts;
- to make decisions;

- · to detect and prevent fraud;
- to comply with laws, regulations and/or codes of practice; and/or
- for other purposes where it is in our legitimate interests.

You must make sure that if you give us personal data about someone else, you have their consent and they are happy for you to share their personal data with us. You should make sure they read our Data Protection Notice and understand how we will use and disclose their information, in the ways described in the Data Protection Notice.

For further details as to how Investec uses personal data, please refer to our Data Protection Notice online at: www.investec.com/en\_gb/legal/UK/data-protection-notice/private-bank.html

Investec Bank plc may share the personal information we have collected from you with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment. For further details on how your information will be used by Investec Bank plc and these fraud prevention agencies, and your data protection rights, please refer to our Fraud Prevention Notice. https://www.investec.com/en\_gb/legal/UK/fraud-prevention-notice.html

As part of our onboarding process we will use information that has been provided about your company to identify any ultimate beneficial owners. You must make sure that these individuals are aware of the notice above so that they know how their data will be used for fraud prevention purposes. You should make sure they read this data processing notice and understand how we will use and disclose their information.

I/We agree that the Bank may at its discretion perform independent checks to verify my/our identity and/or address and/or to validate certified documents that I/we have provided to the Bank. I/We further agree that these recognised independent checks may include documented checks of the electoral register and/or credit bureau records, and/or confirmation from a solicitor or accountant.

In order to process your application, we may perform credit checks (where applicable) and identity checks on you with one or more credit reference agencies ("CRAs"). Where you take banking services from us we may also make periodic searches at CRAs to manage your account with us.

To do this, we may supply your personal information to CRAs and they may give us information about you. This may include information from your credit application and about your financial situation and financial history (where applicable). CRAs may supply to us both public (including the electoral register) and shared credit, financial situation and financial history information and fraud prevention information.

We will use this information to:

- Assess your creditworthiness and whether you can afford to take the product (where applicable);
- Verify the accuracy of the data you have provided to us:
- Prevent criminal activity, fraud and money laundering;
- Manage your account(s);
- Trace and recover debts; and
- Ensure any offers provided to you are appropriate to your circumstances.

We will continue to exchange information about you with CRAs while you have a relationship with us. We will also inform the CRAs about your settled accounts. If you borrow and do not repay in full and on time, CRAs will record the outstanding debt. This information may be supplied to other organisations by CRAs. When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders.

If you are making a joint application, or tell us that you have a spouse or financial associate, we will link your records together, so you should make sure you discuss this with them, and share with them this information, before lodging the application. CRAs will also link your records together and these links will remain on your and their files until such time as you or your partner successfully files for a disassociation with the CRAs to break that link.

Fraud prevention

5. Independent checks

6. Credit assessment

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6. Credit assessment (continued)

The identities of the CRAs, their role also as fraud prevention agencies, the data they hold, the ways in which they use and share personal information, data retention periods and your data protection rights with the CRAs are explained in more detail at each of the three CRAs websites. You can find out more information along with how to make an enquiry by visiting the CRA website. By clicking on any of these three links will take you to the Credit Reference Agency Information Notice (CRAIN document):

Call credit: www.callcredit.co.uk/crain Equifax: www.equifax.co.uk/crain Experian: www.experian.co.uk/crain

7. Tax status

You agree to, and are solely responsible for, the following in relation to your Residence, Tax Status, Tax Advice and Compliance:

- Notifying us of your residence and tax status at the outset, and any changes to either within 30 days:
- Providing additional information or documentation in relation to your residence and tax status within 30 days of requested by us;
- Obtaining your own tax and professional advice in relation to your tax affairs
- Understanding the tax consequences of any products or services taken from us, which may vary depending on your personal circumstances
- Complying with your tax obligations in any jurisdiction, all dealings with the relevant authorities in respect of your tax liabilities, including the submission of returns and settlement of your liabilities

If requested by us, you will promptly provide us with a copy of your tax advice or any other relevant documents. Without prejudice to other provisions of this Section, you authorise us to:

- Make all necessary disclosures in connection with your account, your assets, your banking relationship with us and any other information required under applicable laws;
- To withhold and pay over any monies to any tax authority, other government body or quasi-governmental body as required under applicable laws;
- To take any action required under the applicable laws which we deem appropriate in our discretion to ensure compliance with applicable laws.

Introducers

Where you have been introduced to us by an introducer such as an intermediary or an independent financial advisor, we will inform the introducer about the outcome of your application and whether we have agreed to provide you with the product or service which you have applied for or an alternative product or service which we have offered to you.

9. Applicants making an application for a portfolio loan

Where you are applying for a portfolio loan we will obtain information from Rathbones Group plc (this includes Invested Wealth and Investment UK, a trading name of Invested Wealth & Investment Limited and Rathbones Investment Management Limited) about your portfolio, including its value, composition and risk profile. We will keep Rathbones Group plc informed of the progress of your application. If we provide you with a loan, we will obtain information from Rathbones Group plc for the duration of the loan on your portfolio, including its value, composition and risk profile. We will also keep them informed about the performance of your loan.

 South African applicants making an application for a Buy to Let Loan Where you have been introduced by us by Investec Bank Limited, we will keep Investec Bank Limited informed of the progress of your application. If we provide you with a Loan, we will keep Investec Bank Limited informed about the performance of your Loan.

11. Your consent to electronic communication

Investec Bank plc may communicate with you electronically (which includes via email and SMS messaging) in relation to your products and services, where such communication is in writing. Where we do, we will use the most recent email address(es) that we have for you to send you information about your products and services. You are responsible for updating us should your contact details change.

12. Marketing consent

Investec Bank plc would like to keep in touch to send you exclusive event invites, market update information, news relevant to you and information about our products and services. Please confirm if you are happy to receive these communications from us by ticking the box below:

I consent to receive marketing by email or other electronic means

13. Declarations signed by:

At any time you can change your mind and opt-out of these communications via the unsubscribe link in any of our emails or by contacting us at unsubscribe@investec.com.

Individual one: Signature	Individual two: Signature
Individual one: Print full name	Individual two: Print full name
Day / Month / Year	Day / Month / Year

