

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.

Section: 1

Personal Information

		Borrower		Guarantor		Borrower		Guarantor	
1.1	Title and name(s) Please provide your name as it appears on your passport or other identification document.	Title	First name		Title	First name			
		Middle name			Middle name				
		Surname			Surname				
1.2	Previous name(s) If you have had a different surname in the past six years.	Previous surname			Previous surname				
1.3	Date of birth	Date / Month / Year			Date / Month / Year				
1.4	Estimated retirement age	Retirement age			Retirement age				
1.5	Marital status	Married	Single	Divorced	Cohabiting	Married	Single	Divorced	Cohabiting
		Separated	Civil Partnership	Widowed		Separated	Civil Partnership	Widowed	
1.6	Number of dependants Please specify how many and their respective ages.	Number of dependants	Respective ages of dependants		Number of dependants	Respective ages of dependants			

How can we help you best?

Our relationship with you is our focus and, where we can, we want to make sure we can support you in a way that best suits your needs. We would like to understand if there is anything you think it might be helpful for us to know to do that. For example if a client has a particular illness or impairment, we will look at how we can provide a relationship that suits those needs. Rest assured that anything you tell us will only be used by us to support you. Please also be assured that you need only tell us if you're comfortable to do so.

1.7	What is your nationality? Please state all nationalities applicable.	Nationality / Nationalities		Nationality / Nationalities	
1.8	What is your country of birth?	Country of birth		Country of birth	
1.9	Residential / current address House number / name and post code.	Residential Address / Current Address		Residential Address / Current Address	
1.10	Status at current address	Property Owned Outright	Property Owned with Mortgage	Property Owned Outright	Property Owned with Mortgage
		Living with Family	Tenant	Living with Family	Tenant

Section: 1 (continued)

Personal Information

Borrower 1

Borrower 2 or Guarantor

- 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.

From (Month)	From (Year)
<input type="text"/>	<input type="text"/>
Previous address	
<input type="text"/>	

From (Month)	From (Year)
<input type="text"/>	<input type="text"/>
Previous address	
<input type="text"/>	

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

Correspondence address
<input type="text"/>
<input type="text"/>

Correspondence address
<input type="text"/>
<input type="text"/>

- 1.13 Telephone (Mobile)

Mobile number
<input type="text"/>

Mobile number
<input type="text"/>

- 1.14 Telephone (Home)

Home number
<input type="text"/>

Home number
<input type="text"/>

- 1.15 Email address

Email address
<input type="text"/>

Email address
<input type="text"/>

Section: 2

Tax Information

Borrower 1

Borrower 2 or Guarantor

- 2.1 Do you have permanent rights to reside in the UK?

Yes	No
<input type="checkbox"/>	<input type="checkbox"/>

Yes	No
<input type="checkbox"/>	<input type="checkbox"/>

- 2.2 Are you a resident in the UK for tax purposes?

If Yes, please provide your National Insurance number.

Yes	No
<input type="checkbox"/>	<input type="checkbox"/>

Yes	No
<input type="checkbox"/>	<input type="checkbox"/>

National Insurance number
<input type="text"/>

National Insurance number
<input type="text"/>

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.

Country	Tax Identification Numbers
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

Country	Tax Identification Numbers
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

- 2.3 What is your country of domicile?

Country
<input type="text"/>

Country
<input type="text"/>

- 2.4 If you are not domiciled in the U.K, how many years have you been resident in the U.K?

Number of Years
<input type="text"/>

Number of Years
<input type="text"/>

- 2.5 Are you up-to-date with your worldwide tax affairs, with no outstanding tax liabilities to settle? If No, please provide details.

Yes	No
<input type="checkbox"/>	<input type="checkbox"/>

Yes	No
<input type="checkbox"/>	<input type="checkbox"/>

Details
<input type="text"/>

Details
<input type="text"/>

- 2.6 Do you have any open enquiries from any Tax authorities or have you been subject to any tax enquiries in the last 4 years? If Yes, please provide details.

Yes	No
<input type="checkbox"/>	<input type="checkbox"/>

Yes	No
<input type="checkbox"/>	<input type="checkbox"/>

Details
<input type="text"/>

Details
<input type="text"/>

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 <input type="checkbox"/> No <input type="checkbox"/> Details <input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/> Details <input type="text"/>
2.8 Do you have a tax advisor that deals with your tax affairs? If Yes, please provide details.	Yes <input type="checkbox"/> No <input type="checkbox"/> Details <input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/> Details <input type="text"/>
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.	Yes <input type="checkbox"/> No <input type="checkbox"/> Details <input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/> Details <input type="text"/>

Section: 3

Employment Information

	Borrower 1	Borrower 2 or Guarantor
3.1 What is your employment status?	Employed <input type="checkbox"/> Unemployed <input type="checkbox"/> Retired <input type="checkbox"/> Self employment <input type="checkbox"/> Fixed term contract <input type="checkbox"/> Not working <input type="checkbox"/>	Employed <input type="checkbox"/> Unemployed <input type="checkbox"/> Retired <input type="checkbox"/> Self employment <input type="checkbox"/> Fixed term contract <input type="checkbox"/> Not working <input type="checkbox"/>
3.2 What is your occupation and employment sector?	Occupation <input type="text"/> Sector <input type="text"/>	Occupation <input type="text"/> Sector <input type="text"/>
3.3 If you are self-employed, is this your full-time employment?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
3.4 What is your employer's company name and address? <small>If you are self-employed, this will be your company's name and address. Building number / name and post code.</small>	Company name <input type="text"/> Company address <input type="text"/>	Company name <input type="text"/> Company address <input type="text"/>
3.5 Since when have you been employed at this company? <small>If self-employed, this is the date of the company's incorporation.</small>	Month / Year <input type="text"/>	Month / Year <input type="text"/>
3.6 Do you have more than 20% shareholding in the business that employs you?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
3.7 Do you have secondary employment? <small>If yes, please provide your employment status and whether you have more than 20% shareholding in the secondary employer.</small>	Yes <input type="checkbox"/> No <input type="checkbox"/> Employment status <input type="text"/> More than 20% shareholding? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/> Employment status <input type="text"/> More than 20% shareholding? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/>
3.8 What was your previous employment?	Previous employment <input type="text"/>	Previous employment <input type="text"/>
3.9 How long were you with your previous employer?	From: Month / Year <input type="text"/> To: Month / Year <input type="text"/>	From: Month / Year <input type="text"/> To: Month / Year <input type="text"/>

Section: 4

Income

All figures provided must be per annum figures.

	Borrower 1			Borrower 2 or Guarantor		
4.1 Basic salary	Currency	Amount		Currency	Amount	
	Source			Source		
4.2 Cash bonus	Currency	Amount	Year ending	Currency	Amount	Year ending
Provide the individual amounts over 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?	Yes	No		Yes	No	
If yes, please send a schedule of vesting interests to us.						
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?	Yes	No	Details	Yes	No	Details
For example: car allowance, deferred stock, sale of vested stock, carry, or other.						
	Currency	Amount		Currency	Amount	

Section: 5

Outgoings

If you intend to apply for a Mortgage, or a Portfolio Loan where the funds will be used for a property related purpose, please complete this section.

Borrower 1

Borrower 2 or Guarantor

- 5.1 What are your total monthly rental/mortgage commitments?

This is the total of all rental/mortgage commitments you may have.

Amount

Amount

- 5.2 Will some or all of your mortgage commitments cease upon completion of the loan?

If yes, please provide the loan amount to be repaid.

Yes

☐

No

☐

Details

Yes

☐

No

☐

Details

- 5.3 Please provide details of your typical household monthly outgoings. When calculating, please ensure you consider all outgoings (not just those in relation to the property to be mortgaged) and how these figures may change as a result of this mortgage (excluding childcare costs).

* Basic lifestyle includes expenditure such as clothing, basic recreation (e.g. non-essential transport, entertainment and subscriptions), and household goods (e.g. furniture and appliances).

** Discretionary lifestyle includes expenditure such as entertainment (e.g. restaurants and movies), irregular large purchases (e.g. designer clothing, watches and cars) and holidays.

Household expenses

£

Travel expenses (e.g. petrol, train fares)

£

Insurances (e.g. life, health, pet)

£

Basic lifestyle*

£

Discretionary lifestyle**

£

Household expenses

£

Travel expenses (e.g. petrol, train fares)

£

Insurances (e.g. life, health, pet)

£

Basic lifestyle*

£

Discretionary lifestyle**

£

- 5.4 Monthly committed expenditure and financial commitments

Please note, your liabilities over and above the categories listed must be stated in the Assets & Liabilities schedule

School fees including VAT

£

Childcare

£

School fees including VAT

£

Childcare

£

Section: 6

Circumstances

- 6.1 What is your primary source of wealth?

Primary source

Primary source

- 6.2 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?

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.
3. 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
4. Fraud prevention

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.
5. Independent checks

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.
6. Credit assessment

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.

6.	Credit assessment (continued)	<p>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):</p> <p>Call credit: www.callcredit.co.uk/crain Equifax: www.equifax.co.uk/crain Experian: www.experian.co.uk/crain</p>				
7.	Tax status	<p>You agree to, and are solely responsible for, the following in relation to your Residence, Tax Status, Tax Advice and Compliance:</p> <table border="0" style="width: 100%;"> <tr> <td style="vertical-align: top; width: 50%;"> <ul style="list-style-type: none"> • 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 </td> <td style="vertical-align: top; width: 50%;"> <ul style="list-style-type: none"> • 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 </td> </tr> </table> <p>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:</p> <table border="0" style="width: 100%;"> <tr> <td style="vertical-align: top; width: 50%;"> <ul style="list-style-type: none"> • 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; </td> <td style="vertical-align: top; width: 50%;"> <ul style="list-style-type: none"> • To take any action required under the applicable laws which we deem appropriate in our discretion to ensure compliance with applicable laws. </td> </tr> </table>	<ul style="list-style-type: none"> • 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 	<ul style="list-style-type: none"> • 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 	<ul style="list-style-type: none"> • 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; 	<ul style="list-style-type: none"> • To take any action required under the applicable laws which we deem appropriate in our discretion to ensure compliance with applicable laws.
<ul style="list-style-type: none"> • 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 	<ul style="list-style-type: none"> • 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 					
<ul style="list-style-type: none"> • 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; 	<ul style="list-style-type: none"> • To take any action required under the applicable laws which we deem appropriate in our discretion to ensure compliance with applicable laws. 					
8.	Introducers	<p>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.</p>				
9.	Applicants making an application for a portfolio loan	<p>Where you are applying for a portfolio loan we will obtain information from Rathbones Group plc (this includes Investec Wealth and Investment UK, a trading name of Investec 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.</p>				
10.	South African applicants making an application for a Buy to Let Loan	<p>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.</p>				
11.	Your consent to electronic communication	<p>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.</p>				
12.	Marketing consent	<p>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:</p> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <input type="checkbox"/> I consent to receive marketing by email or other electronic means </div>				
13.	Declarations signed by:	<p>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.</p> <table border="0" style="width: 100%; margin-top: 20px;"> <tr> <td style="width: 50%; vertical-align: top;"> <p>Individual one: Signature</p> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <p>Individual one: Print full name</p> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <p>Day / Month / Year</p> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> </td> <td style="width: 50%; vertical-align: top;"> <p>Individual two: Signature</p> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <p>Individual two: Print full name</p> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <p>Day / Month / Year</p> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> </td> </tr> </table>	<p>Individual one: Signature</p> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <p>Individual one: Print full name</p> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <p>Day / Month / Year</p> <div style="border: 1px solid black; height: 20px; width: 100%;"></div>	<p>Individual two: Signature</p> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <p>Individual two: Print full name</p> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <p>Day / Month / Year</p> <div style="border: 1px solid black; height: 20px; width: 100%;"></div>		
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