

Investec Private Banking

Initial Enquiry Form for Mortgages and Loans



 **Investec**

Private Banking

Out of the Ordinary

Please complete this document if you would like to enquire about a loan or mortgage (Loan)

Enquiry form

Loan type

Individual

Joint

About you

First borrower's details

Title (Mr/Mrs/Miss/Ms/Dr, etc)

Surname

Forenames

Current address

Post code

How long have you lived here?

Status (owner/tenant)

Correspondence address (if different)

Post code

If under 3 years, what was your previous residential address(es). Please use the additional information section on Page 7 if necessary.

Post code

Mobile no.

Work no.

Home no.

Email address

Fax no.

Date of birth

Place of birth (town & country)

Expected retirement age

Marital status (single/married/separated/divorced/widowed)

Number of dependent children and their D.O.B

Number of dependent adults

Second borrower's details (if applicable)

Title (Mr/Mrs/Miss/Ms/Dr, etc)

Surname

Forenames

Current address

Post code

How long have you lived here?

Status (owner/tenant)

Correspondence address (if different)

Post code

If under 3 years, what was your previous residential address(es). Please use the additional information section on Page 7 if necessary.

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Mobile no.

Work no.

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Place of birth (town & country)

Expected retirement age

Marital status (single/married/separated/divorced/widowed)

Number of dependent children and their D.O.B

Number of dependent adults

Enquiry form (cont.)

About you (cont.)

First borrower's details

Country of residence

Nationality

Tax status

In this section we ask you about where you are resident for tax purposes. This usually means the country/countries where you have an obligation to pay taxes or file tax returns. This is because Investec Bank plc is obliged by UK tax legislation to identify and report to HM Revenue & Customs personal information and account details relating to clients who are resident for tax purposes in certain countries (e.g. the USA). As part of this we may ask you for additional information and/or documentation from time to time relating to your tax status.

Are you a US Citizen? Yes No

Are you resident for tax purposes in the UK? Yes No

If yes, please complete your National Insurance Number

Are you resident for tax purposes in any other country? Yes No

List the other country/countries where you are resident for tax purposes and provide your Tax Identification Number (TIN). A TIN is the tax reference number issued to you by the tax office in the country where you are resident for tax purposes. Where a country does not issue a TIN, complete an equivalent number for example, a social security, national insurance, personal identification or a resident registration number.

Country

Tax Identification Number

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If you are resident for tax purposes in any country/countries other than those stated above, please include them in the Additional information section at the end of the form.

Second borrower's details (if applicable)

Country of residence

Nationality

Tax status

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Enquiry form (cont.)

About your employment

First borrower's details

Are you: Employed Self employed Retired Other

What is your occupation?

Employer name & address
 Post code

Role description

Time with current employer years months

If under one year, time with previous employer years months

If under one year, details of any probation period

Basic annual income (before tax) £

Discretionary annual bonus/commission £

Guaranteed annual bonus/commission £

Previous two years annual bonus/commission £
£

Other income (please specify)

If you receive any of the income detailed above in a currency other than GBP, please provide details below.

Please provide 3 years worth of P60s and UK personal tax returns.

If self-employed, please also answer the following; complete to the bottom of the page.

Name and nature of business

Type of legal entity

(e.g. company/trust/partnership/sole trader/other)

Date business was established

Net profit (most recent year) £ year ending dd/mm/yy

Net profit (prior year) £ year ending dd/mm/yy

Net profit (two years prior) £ year ending dd/mm/yy

Please provide company financial accounts and UK personal tax returns.

If you receive any of the income detailed above in a currency other than GBP, please provide details below.

About your employment

Second borrower's details

Are you: Employed Self employed Retired Other

What is your occupation?

Employer name & address
 Post code

Role description

Time with current employer years months

If under one year, time with previous employer years months

If under one year, details of any probation period

Basic annual income (before tax) £

Discretionary annual bonus/commission £

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Enquiry form (cont.)

About your assets

Property

	Value	Purchase price	Mortgage amount	Rate	Gross monthly	Monthly mortgage rental income	Interest only/ payment	Remaining term capital and interest
1.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
4.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Investment assets

Cash deposits £ Shares/equities/equity ISAs £

Cash ISA £ Pension £

Interest in trusts £ Other investments £

Please provide a brief overview of 'Other investments' including type and amount

Liabilities

Overdrafts – monthly amount £ Paid off in full? Yes No

Credit Cards – monthly spend amount £ Paid off in full? Yes No

Personal Loans (inc student loans) – monthly amount £ Car Loans (inc student loans) – monthly amount £

Other liabilities £ Personal guarantees £

Please provide a brief overview of 'Other liabilities'

Please provide a brief statement as to the principal source of your wealth

Do you have any adverse credit history? (e.g. CCJs, IVAs) Yes No

If yes, please provide details

Outgoings

Please provide details of your 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.

Household expenses £ Insurance £

(These include electricity, water, gas, telephone, internet, council tax and housekeeping costs)

Travel expenses £ Spousal/civil partner maintenance/child support £

(These include vehicle maintenance, parking, public transport and car insurance)

Childcare and education £ Other £

(These include school, college, university fees and childcare)

Lifestyle spending £ Please specify

(Please consider the average monthly spend towards holidays, entertainment, restaurants, furniture and white goods)

Other £ Please specify

Enquiry form (cont.)

About your borrowing requirements

Loan amount required Currency Amount

Purpose of Loan? Property purchase Remortgage Other

If Other, please provide details

Will the property be owner occupied or a buy to let? Owner occupied Buy to let

If this is a remortgage and extra money is being raised, what is the money being used for (e.g. purchase of a 2nd property, home improvements etc.)

If this is buy to let property please answer the following:

- Do you currently own other buy to let properties? Yes No

- Have you ever lived in the property to be mortgaged? Yes No

Preferred Loan term Years Months

Which type of Loan do you require? Repayment Interest only Combination of these two

Please provide any further details on the Loan required if the "Combination of these two" tick box is selected.

Rate type? Tracker Fixed rate Combination of the two

Revolving Facility? Yes No

Preferred payment frequency? Monthly Quarterly

If interest only or a combination of interest only and repayment, how do you intend to repay the capital at the end of the term of borrowing?

If your intended repayment method is from assets in a currency other than GBP, please provide details below

Source of deposit (if applicable)

Expected exchange date (if applicable) dd / mm / yy Expected completion date (if applicable) dd / mm / yy

Change in circumstances

Are you aware of any future changes to your circumstances that would materially impact your ability to repay the Loan, for example, redundancy, early retirement or a significant financial commitment that is due during the term of the mortgage?

First borrower: Yes No Second borrower: Yes No

If yes, please provide details

Enquiry form (cont.)

About the security for your Loan

Security: UK property Overseas property Shares Cash Other

For assets other than property, please provide details including the value of the assets

If property, address of property (if more than one property, please provide details in Additional information on page 8 or attach a detailed schedule)

In whose name(s) will the property be registered?

Do you currently own this property? Yes No

Will the property be your principal residence? Yes No

Will any part of the property be let or used for any purpose other than your private residence? Yes No

Rental income £

Value of property £

Age of property Years

Freehold/Leasehold

Unexpired term lease Years

Purchase price/development cost £

If remortgage, amount of current borrowing £

Existing lender(s)

Current rate/terms

Please provide details of existing protection plans which may be used to repay mortgage capital in exceptional circumstances:

Policy type

Provider

Plan number

Sum assured £

Term

Cost £

You do not have to have taken out any insurance through Investec Bank plc but you should consider how your mortgage will be paid in exceptional circumstances.

If you would like to be contacted by an Investec Wealth & Investment representative to discuss your protection needs please tick this box

Enquiry form (cont.)

About your solicitors

Name and address of firm

Contact name

Telephone number

Email address

The Bank will need a solicitor to act on its behalf in connection with the borrowing. You will be responsible for these costs.

Other key information

IFA/agent/broker

Have you been introduced to the Bank by an IFA/agent/broker?

Yes

No

If yes, please complete the details below:

Name of company

Name of person

Address

If you are paying a fee to your IFA/agent/broker, please provide the amount or the fee including VAT

£

By signing this form you agree that we can correspond with your IFA/agent/broker in order to progress your enquiry and any subsequent application.

Existing client and referral details

Are you an existing Account Holder of the Bank?

Yes

No

If yes, please provide your Account number(s)

Were you referred by an existing client of the Bank?

Yes

No

If yes, please provide the details of the client who referred you

Name

Additional information

Enquiry form (cont.)

Declarations

1 I/We understand that although we have set out our specific requirements for a Loan, Investec Bank plc is not obliged to provide us with a Loan on these terms and may offer to provide us with a Loan on different terms from those we have requested in this enquiry form.

2 I/We declare that the information provided in this enquiry form and in any 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 – Uses of Your Data

Investec Bank plc is committed to processing your data in accordance with the Data Protection Act 1998. We may use your personal data to provide you with services you request from us, manage your accounts, make decisions, detect and prevent fraud, for analysis and assessment, and to ensure that we comply with legal and regulatory requirements.

In particular and as explained in our Data Protection Statement:

Where you have been introduced to us by an introducer such as an independent financial advisor, we will inform the introducer about the outcome of your enquiry or any subsequent application and whether we have agreed to provide you with the product or service about which you have enquired, or for which you have applied. We may also disclose information about you and your relationship with us (including details of any related investment) throughout the term of that relationship. If you do not wish us to disclose this information, please inform us in writing.

For further details of how Investec Bank plc uses your information, please read our Data Protection Statement on our website www.investec.co.uk/dataprotection or ask for a printed copy.

I/We do not wish to receive marketing information by post and telephone.

I/We would like to receive marketing information by e-mail, SMS or other electronic means.

By signing this form you agree that we can use and disclose your information in the ways described in Investec Bank plc's Data Protection Statement, as amended or updated from time to time.

4 Fraud Prevention

If you give us false or inaccurate information and fraud is identified, we will pass details to fraud prevention agencies (FPAs). Law enforcement agencies can also access and use this information.

We and other organisations can access and use information to prevent fraud and money laundering, for example, when:

- checking details on applications for credit and credit-related or other facilities
- managing credit and credit-related accounts or facilities
- recovering debt
- checking details on proposals and claims for all types of insurance
- checking details of job applicants and employees

We and other organisations can access and use information recorded by FPAs in other countries.

Please contact us at Investec Bank plc, The Banking Team, 2 Gresham Street, London EC2V 7QP if you want to receive details of the relevant fraud prevention agencies.

Enquiry form (cont.)

Declarations (cont.)

5 Credit Assessment

We will look at records held with credit reference agencies (CRAs). CRAs can give us both public information (e.g. electoral register) and shared credit and fraud prevention information.

If you are self-employed, we will ask CRAs to give us information they hold concerning your business, company or business partners. This information may include details of applications by your business, company or business partners for credit, and how they run their business or any personal accounts. Because of this, you must make sure that you have the agreement of your company or business partners to disclose information about them.

When CRAs receive a search from us, they will place a search footprint on your credit file and this can be seen by other lenders.

To help us manage our business responsibly, we may periodically ask you for updated information concerning your financial circumstances, and we will also obtain periodic information from CRAs. If you ask to increase your borrowing, we may carry out a new search with CRAs which will leave a footprint on your credit file.

If you are joint applicants, or if you tell us that you have a spouse, partner or other person you are financially associated with (an associate), we will link your records with your associate's records. This means that you must be sure that you have your associate's agreement to disclose their information to us. CRAs also link records together and these links will remain on your and your associate's files until one of you successfully files a "notice of disassociation" with the CRAs, ending your link.

We will send information about applications to CRAs and they will record this, even if your application does not proceed or is unsuccessful. If your application is successful, we will share information with CRAs about your account and how you are managing it. 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 and FPAs to perform similar checks and to trace your whereabouts and recover debts that you owe. Records remain on file for 6 years after they are closed, whether you have settled the debt or have defaulted on paying it. These records may affect your ability to obtain further credit.

6 Tax Status

6.1 I/We agree to comply at all times with any request from Investec Bank plc to provide additional information and/or documentation related to my/our tax status within the timescale specified by Investec Bank plc in its request.

6.2 I/We agree to notify Investec Bank plc within 30 days of a change to my/our:

- (a) Residential and/or mailing address;
- (b) The country/ies where I am/we are resident for tax purposes;
- (c) Tax Identification Number(s);
- (d) If I/we become or cease to be US citizens;
- (e) Country of residence;
- (f) Mobile number;
- (g) Work and/or home number

I/We agree to provide evidence of the change if I am/we are asked to.

7 Enquiry and Declaration signed by:

First borrower

Print name

Place and date

Second borrower

Print name

Place and date

Investec Private Banking
www.investec.co.uk

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