

### **Axis Bank**

Axis Bank have a closed panel and only accept business from authorised partners.

To obtain a decision in principle, fully complete and return the attached Individual or Limited company application form to [info@buytoletclub.com](mailto:info@buytoletclub.com)

Before the decision in principle can be submitted the advice giving broker will need to be registered with Axis bank, Buy to Let Club will complete this registration on your behalf which will take no more than 24-48hrs.



**BTL Mortgage Application Form**

**1(a). Company Details**

Company Name	
Company Type	
Registered Company Address	
Company Correspondence Address	
Company Registration Number	
Country of Company Registration	
How Long Has Company Traded	
Are there any outstanding debentures?	
If so, please provide details?	

**1 (b). Personal Information**

	Applicant 1	Applicant 2
Title: <i>Mr, Mrs, Miss, Ms, Dr etc.</i>		
Your First Name(s)		
Your Surname		
Sex	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
Have you ever been known by any other names? (please include maiden name)		
Relationship to Other Applicant		
Date of Birth		
Marital Status eg.		
Number of financial dependents		
Your Current Address		
Date Occupied		
Will this be your correspondence address?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If No, please give details of correspondence address		
If less than 3 years please provide your previous addresses and postcodes along with dates of residency at each address <i>(Indicate if you owned/rented/living with relative/friend)</i>		

## Contact Details

Home telephone number		
Work telephone number		
Mobile telephone number		
E-mail address		
Your Nationality		
Are you an expat?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you a foreign national?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
How long have you been resident in the UK?		

### 1 (b). Personal Information (cont.)

	Applicant 3	Applicant 4
Title: <i>Mr, Mrs, Miss, Ms, Dr etc.</i>		
Your First Name(s)		
Your Surname		
Sex	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
Have you ever been known by any other names? (please include maiden name)		
Relationship to Other Applicant		
Date of Birth		
Marital Status eg.		
Number of financial dependents		
Your Current Address		
Date Occupied		
Will this be your correspondence address?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If No, please give details of correspondence address		
If less than 3 years please provide your previous addresses and postcodes along with dates of residency at each address <i>(Indicate if you owned/trented/living with relative/friend)</i>		

## Contact Details

Home telephone number		
Work telephone number		
Mobile telephone number		
E-mail address		
Your Nationality		
Are you an expat?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you a foreign national?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
How long have you been resident in the UK?		

Reference:

**2. Current Housing Details**

	<b>Applicant 1</b>	<b>Applicant 2</b>
Occupancy type at current address		
If you are an owner occupier please state the full name and address including Postcode of your current Lender.		
Date current mortgage taken out		
Current mortgage outstanding term		
Current monthly mortgage payment	£	£
Current mortgage balance	£	£
If you are a tenant please state the Landlords details. Full Name and Address including Postcode		
Your landlords telephone No.		
Your current monthly rent	£	£

**2. Current Housing Details (cont.)**

	<b>Applicant 3</b>	<b>Applicant 4</b>
Occupancy type at current address		
If you are an owner occupier please state the full name and address including Postcode of your current Lender.		
Date current mortgage taken out		
Current mortgage outstanding term		
Current monthly mortgage payment	£	£
Current mortgage balance	£	£
If you are a tenant please state the Landlords details. Full Name and Address including Postcode		
Your landlords telephone No.		
Your current monthly rent	£	£

If you are Self employed complete the questions in Section 3(b)

**3(a). Employment Details**

	Applicant 1	Applicant 2
Your job title		
Start date of employment		
National insurance number		
Employer's name		
Nature of employer's business		
Employer's address including postcode		
Employer's telephone no		
If still in probationary period, please confirm date probationary period ends		

Previous employment details (3 year history): Please provide full details of your employment if you have been less than 3 years with your current employer or have been self employed for less than 3 years

Detail each employer with the full name and address including postcode, the date from and to and the title of your job.

(Please provide an explanation for any breaks in employment date)

Title: From: To:	Title: From: To:
------------------------	------------------------

**Monthly Income Details**

Please provide all information on a gross basis i.e. before deduction of tax

Employed	£	£
Self-Employed	£	£
Total Income from employment	£	£
Confirm your net monthly income amount		

If you are Self employed complete the questions in Section 3(b)

**3(a). Employment Details (cont.)**

	Applicant 3	Applicant 4
Your job title		
Start date of employment		
National insurance number		
Employer's name		
Nature of employer's business		
Employer's address including postcode		
Employer's telephone no		
If still in probationary period, please confirm date probationary period ends		

Previous employment details (3 year history): Please provide full details of your employment if you have been less than 3 years with your current employer or have been self employed for less than 3 years

Detail each employer with the full name and address including postcode, the date from and to and the title of your job.

(Please provide an explanation for any breaks in employment date)

Title: From: To:	Title: From: To:
------------------------	------------------------

**Monthly Income Details**

Please provide all information on a gross basis i.e. before deduction of tax

Employed	£	£
Self-Employed	£	£
Total Income from employment	£	£
Confirm your net monthly income amount		

If you are self-employed or a director of a limited company please complete this section

**3(b). Self-employment Details**

	Applicant 1	Applicant 2
Business name and address including postcode		
Position in the business		
Business telephone number		
Nature of your business		
Business status	<input type="checkbox"/> Sole Trader	<input type="checkbox"/> Sole Trader
	<input type="checkbox"/> Partner	<input type="checkbox"/> Partner
	<input type="checkbox"/> Limited Company	<input type="checkbox"/> Limited Company
	<input type="checkbox"/> LLP	<input type="checkbox"/> LLP
Date Business Established		
Date Owned / Part Owned Business		
Date Incorporated (if applicable)		
Company Registration Number (if Ltd company or LLP)		
Registered office (if different from above)		
Length of time trading under your control (If less than 2 years please give details of previous business/employment)		
Accountant Firm name		
Accountant's Address including postcode		

If you are self-employed or a director of a limited company please complete this section

**3(b). Self-employment Details (cont.)**

	<b>Applicant 3</b>	<b>Applicant 4</b>
Business name and address including postcode		
Position in the business		
Business telephone number		
Nature of your business		
status	<input type="checkbox"/> Sole Trader	<input type="checkbox"/> Sole Trader
	<input type="checkbox"/> Partner	<input type="checkbox"/> Partner
	<input type="checkbox"/> Limited Company	<input type="checkbox"/> Limited Company
	<input type="checkbox"/> LLP	<input type="checkbox"/> LLP
Date Business Established		
Date Owned / Part Owned Business		
Date Incorporated (if applicable)		
Company Registration Number (if Ltd company or LLP)		
Registered office (if different from above)		
Length of time trading under your control (If less than 2 years please give details of previous business/employment)		
Accountant Firm name		
Accountant's Address including postcode		



### Assets (A)

**Main Residence**

Address 


Postcode 

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Value 

£
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**Other Property**

Number of Properties 

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 Value 

£
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**Bank & Building Society Accounts**

Bank/B. Soc	Account Number	Balance
		£
		£
		£
		£
		£
Total		£

**Other Investements (ISA's, OEIC's etc)**

Provider	Account Number	Balance
		£
		£
		£
		£
		£
		£
Total		£

Business / Shareholding	Balance
	£
	£
Total	£

Personal Effects	Balance
	£
	£
	£
	£
	£
Total	£

### Liabilities (B)

**Mortgage(s) - Main Residence**

Balance	£
Lender	
Account Number	

**Further Advance**

Balance	£
Lender	
Account Number	

**Second Charge**

Balance	£
Lender	
Account Number	

**Other Property**

Mortgage Balance ( Total)	£
Monthly Payment	£
Rental Income	£
Total	

Credit Card/Hire Purchase	Balance	
Creditor: <table border="1" style="width: 50px;"><tr><td> </td></tr></table>		£
Creditor: <table border="1" style="width: 50px;"><tr><td> </td></tr></table>		£
Creditor: <table border="1" style="width: 50px;"><tr><td> </td></tr></table>		£
Bank Overdrafts	£	
O/D Limit	£	
Personal Loans	£	
Other Liabilities	£	
Total	£	

<b>Total Assets (A)</b>	£
<b>Total Liabilities (B)</b>	£
<b>(A-B) = Net Worth</b>	£

**4. Personal Expenditures**

**Applicant 1**

Are you aware of any material changes to income?  Yes  No

If so, please provide details.

Type of Outgoing	Lender Name	Balance	Credit Limit	Monthly Payment	Repay on Completion
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**Applicant 2**

Are you aware of any material changes to income?  Yes  No

If so, please provide details.

Type of Outgoing	Lender Name	Balance	Credit Limit	Monthly Payment	Repay on Completion
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**Applicant 3**

Are you aware of any material changes to income?  Yes  No

If so, please provide details.

Type of Outgoing	Lender Name	Balance	Credit Limit	Monthly Payment	Repay on Completion
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**Applicant 4**

Are you aware of any material changes to income?  Yes  No

If so, please provide details.

Type of Outgoing	Lender Name	Balance	Credit Limit	Monthly Payment	Repay on Completion
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**5. Existing Buy to Let Properties**

If you have four or more mortgaged BTL's or three and purchasing a 4th property please complete the Property Portfolio Spreadsheet on page 11 or attach your own s/sheet if all relevant columns as per our spreadsheet are covered.

**Property 1**

Property address	
Date of purchase	
Property value	£
Outstanding mortgage amount	£
Monthly repayment	£
Is property currently tenanted & term of AST?	
Monthly rental	£
Current mortgage rate	
Property type ( <i>flat/house/HMO</i> )	
Existing lender name and account number	

**Property 2**

Property address	
Date of purchase	
Property value	£
Outstanding mortgage amount	£
Monthly repayment	£
Is property currently tenanted & term of AST?	£
Monthly rental	
Current mortgage rate	£
Property type ( <i>flat/house/HMO</i> )	
Existing lender name and account number	

**Property 3**

Property address	
Date of purchase	
Property value	£
Outstanding mortgage amount	£
Monthly repayment	£
Is property currently tenanted?	
Monthly rental	£
Current mortgage rate	
Property type ( <i>flat/house/HMO</i> )	
Existing lender name and account number	

No	Owner (i.e. sole/joint/ Limited Co.)	Purchase date	Address (including postcode)	Type of tenancy in place	Property Type	Value	Mortgage Balance	Monthly Payment	Rent pcm	Lender	A/c number	Current Interest Rate payable

## Property Portfolio Overview

If you own 4 or more properties or are purchasing your 4<sup>th</sup> property, please answer the questions below to provide Axis with an understanding of your property business:

- 1) What / who is your target Market?
  - a) Area –
  - b) Property Type –
  - c) Tenant –
  
- 2) How do you source / find your properties?
  
- 3) Do you undertake the letting of the property or do you use a qualified letting agent?
  
- 4) Currently how is the upkeep / maintenance / repairs of your property portfolio managed? **Highlight the correct option.**
  - a) Yourself
  - b) Employed Staff
  - c) Management Agent
  - d) Local Contractors
  
- 5) Do you have any improvements planned for any the properties, if so on how many of the properties and what are the expected timescales of the work?
  
  
  
  
  
  
  
  
  
  
- 6) Are you planning to expand the portfolio if so;
  - a) How many more properties do you anticipate purchasing?
  - b) Over what period of time do you see this happening?
  - c) How will their deposits be funded?

- 7) Is your portfolio built / being built for income provision, equity growth or both?
- 8) Are the following up to date on each property (please answer yes / no alongside).
- a) Buildings Insurance
  - b) EPC certificates
  - c) Gas safety certificates
- 9) If you hold a property in sole / joint names, have you sought professional advice in line with the new tax changes, if so what changes if any do you plan to implement?

Should you wish to provide any further information you may feel relevant, please add to the additional information page at the back of the application form or attach separately?

**6. Credit Information**

	<b>Applicant 1</b>	<b>Applicant 2</b>
Have you personally or as a company director ever been declared bankrupt, insolvent or made an arrangement with creditors (IVA)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, when?		
If discharged, when?		
Have you ever had a default or County or High Court judgement for debt registered against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please provide details		
Have you ever missed any payment or been in arrears on any mortgage, credit card or other financial commitment?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please provide details		
Have you ever been refused a mortgage on this or any other property or had an application for credit refused?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please provide details		
Have you ever had a property repossessed due to arrears or surrender?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please provide details		
Have you received a formal police caution in the last 5 years, ever been convicted of, or have any prosecutions pending, for any offence other than for parking or speeding, excluding any which are spent under the Rehabilitation of Offenders Act 1974?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please provide details		

**6. Credit Information (cont.)**

	<b>Applicant 3</b>	<b>Applicant 4</b>
Have you personally or as a company director ever been declared bankrupt, insolvent or made an arrangement with creditors (IVA)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, when?		
If discharged, when?		
Have you ever had a default or County or High Court judgement for debt registered against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please provide details		
Have you ever missed any payment or been in arrears on any mortgage, credit card or other financial commitment?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please provide details		
Have you ever been refused a mortgage on this or any other property or had an application for credit refused?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please provide details		
Have you ever had a property repossessed due to arrears or surrender?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please provide details		
Have you received a formal police caution in the last 5 years, ever been convicted of, or have any prosecutions pending, for any offence other than for parking or speeding, excluding any which are spent under the Rehabilitation of Offenders Act 1974?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please provide details		



**7. Property to be mortgaged**

Full postal address and postcode of the property to be mortgaged	
Purchase price	£
Estimated value	£
Is the property to be used as anything other than a Buy to Let?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you buying under any purchase scheme?	<input type="checkbox"/> Yes <input type="checkbox"/> No
What is the expected annual rental?Is the property currently tenanted?If Yes, under what tenancy type	£
End of current tenancy period?	
Number of current/anticipated tenants	
Is the property a House in Multiple Occupation (HMO) which is subject to licensing or otherwise?	
If yes, please give details	
Is the property a Multi Unit Freehold Block (MUFB)?	
If yes, please give details	
Description of property, House/Detached/Semi/Terraced/Bungalow or Flat/Studio flat/Maisonette etc.	
No of floors.	
No of reception rooms.	
No of bedrooms.	
No of kitchens.	
No of bathrooms.	
No of WCs.	
No of garages.	
No of basements.	

**If property is a flat:**

On what floor is the flat	
Total number of storeys and housing units in the building?	
Is there balcony access to the flat?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is the flat above or adjacent to commercial premises?	<input type="checkbox"/> Yes <input type="checkbox"/> No

Reference:

If yes, please give details of the commercial use of the premises

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### Type of property

Tenure	<input type="checkbox"/> Freehold <input type="checkbox"/> Leasehold
<i>Please Note: We will not lend on Commonhold or Feuhold property</i>	
If the tenure is Leasehold state the unexpired term of the lease	_____ years
Annual ground rent	£ _____
Annual service or management charge	£ _____

### Other property details

Is the property of standard construction?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If not of standard construction please detail the materials used for the walls and roof e.g. brick and tile etc	_____
Year of construction	_____
Is the property in course of construction?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If less than 10 years old, is NHBC or equivalent available?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Please specify warranty type?	_____
Is the property being used for any business purposes?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please give details	_____
Are there any land, agricultural or occupancy restrictions that apply to the property?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Will full vacant possession be obtained on completion?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If no, please give details	_____

**8. Details of the Mortgage you require. Also see section 9 if you are remortgaging**

Mortgage Term	Years	Months
Total Mortgage amount	£	
Mortgage amount on a Repayment basis	£	
Mortgage amount on an Interest Only basis	£	
If part or all of your mortgage is on an interest only basis, how do you intend to repay the mortgage at the end of the mortgage term?		
Product: Insert the name of the product you have chosen		
Please indicate the deposit amount being used to purchase the property		
Please state the source of the deposit you are going to use to purchase the property		
Will you obtain another loan or assistance towards the purchase price you have agreed?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
If yes, please state the source		
If yes, how much?	£	

**9. Remortgage Details**

Date of purchase	
Original purchase price	£
Estimated current value	£
How much did you originally borrow to purchase the property	£
Current balance outstanding	£
Is the mortgage for the joint benefit of both Customers?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If No please specify	
If you are raising additional funds, please confirm what these will be used for	

**10. Arrangements for Inspection of the property and Solicitor details**

**Inspection**

Name, Address and Telephone number of contact	
Provide the name and address of the Estate Agent handling the sale if different from above	
Is this a private sale?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please provide details of the relationship between the vendor and the purchaser, together with full details of the transaction	

**Solicitor**

Name and address of solicitor	
Name of person acting for you	
Telephone Number	
Facsimile Number	
DX Address	

How many partners does the firm have registered? (If less than 3 then not suited for Axis)	
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**11. Your Bank Account**

Name and address of your bank	
Sort code	
Account number	
How long have you held this account?	
Do you have a facility to set up a direct debit on this account?	<input type="checkbox"/> Yes <input type="checkbox"/> No

**12. Additional Information**

Please use this page to detail any additional information that you want to provide or have been unable to detail fully in the boxes provided.

### 13. Important Information

#### Consent and Declaration

1. By signing this application form you are confirming that you have read this declaration in full and give your explicit confirmation of the points detailed below. Where more than one applicant is party to the application, the declaration and authorities provided are done so on a joint and several basis. This applies to personal borrowers as well as corporate borrowers.
  - o I/We declare that all the information provided is fully accurate and complete and there are no additional matters which have not been disclosed that Axis Bank UK Limited ("**Axis Bank**") should take into consideration when assessing this loan application.
  - o I/We declare that if any information provided within this application changes prior to the mortgage loan being completed, I/we will notify Axis Bank immediately
  - o I/We confirm to being 18 years of age or over and that the loan(s) being applied for is/are to be secured on the property detailed within section 7 of this application (the "**Security Property**")
  - o I/We agree that if any information provided by me/us is incorrect as a result of me/us knowingly providing such incorrect information or where information given on my/our behalf has not been checked by me/us and is subsequently shown to be incorrect, I/we will be liable for all reasonable fees, expenses and costs incurred by Axis Bank in connection with processing this application and any resultant loan.
  - o I/We authorise Axis Bank to obtain a surveyor's report and valuation on the Security Property detailed within this application on which a mortgage loan is requested at my/our expense. This report is undertaken on Axis Bank's behalf and solely for Axis Bank to use in assessing the quality of the property for lending purposes. If I/we are in any way concerned about the condition of the Security Property detailed within this application then I/we understand I/we should arrange for a more thorough valuation to be undertaken on my/our behalf by an appropriate valuer or surveyor.
  - o I/We authorise Axis Bank to undertake any necessary enquiries or searches with credit reference or other agencies using my/our personal information. I/We are aware that credit reference agencies record details of all enquiries or searches whether the application proceeds or not and therefore these may be used by other lenders in assessing credit decisions.
  - o I/We agree to pay all relevant fees and charges in connection with this application as outlined in Axis Bank fee and tariff documents (as amended from time to time) and/or specified within the mortgage offer.
  - o I/We accept sole/joint and several liability for all legal, survey and other costs and disbursements incurred by Axis Bank, or my/our advisers, whilst processing this application if it does not subsequently progress to completion, for whatever reason.
  - o I/We permit Axis Bank to collect mortgage payments and interest by direct debit from my/our UK bank account
  - o I/We confirm, that unless fully disclosed as part of this application, I/we have never been declared bankrupt or entered into any scheme of arrangement with any creditors. I/We have never been a director or shareholder of any company that has gone into liquidation administration, made arrangements with creditors or had a receiver or administrative receiver appointed. This applies to any equivalent in any other country as well as within the England, Scotland, Wales or Northern Ireland.

Reference:

- o I/We confirm that I/we have never been convicted or cautioned for any criminal offence (other than a motoring offence) and that I/we am/are not subject to any ongoing investigation in this regard. I/we undertake to notify Axis Bank immediately should this position change prior to the Mortgage advance being disbursed.
- o I/We confirm full understanding that Axis Bank is required to comply with Anti Money Laundering and counter terrorist financing legislation and regulation. This will require verification of my/our identity and I/we undertake to provide Axis Bank with any documentation and assistance required to allow compliance with any such regulation. Any information provided will be complete and accurate.
- o I/We understand that the Security Property detailed within this application is at risk if I/we do not maintain payments on, or otherwise comply with, the terms and conditions of any such borrowing. I/We confirm Axis Bank have advised me/us to obtain legal advice in this regard.
- o I/We authorise Axis Bank to liaise with my/our financial adviser to progress my/our application
- o I/We authorise Axis Bank to make enquires, for credit assessment purposes, from any party it deems appropriate (for example, but not limited to, employer, accountant, banker, financial adviser or HMRC to confirm information provided within this application, or where necessary to obtain additional information required. I/we authorise any such parties to provide this information to Axis Bank.
- o I and each of us (if more than one is applying):
  - declare that this agreement is entered into by me/us wholly or predominantly for the purposes of a business carried on, or intended to be carried on, by me/us;
  - understand that I/we will not have the benefit of the protection and remedies that would be available to me/us under the Financial Services and Markets Act 2000 ("The Act") if the agreement were a regulated mortgage contract under the Act;
  - understand that if I/we are in any doubt as to the consequences of the agreement not being regulated by the Act, then I/we will seek independent legal advice.
- o I/we acknowledge that to assist you in improving your service, you may record or monitor telephone calls.

## **DATA PROTECTION**

### **Using your personal information:**

You agree that Axis Bank will hold and process any personal information you or your financial adviser supplies to the Bank on computer as well as other records in connection with your mortgage application, even where the application does not proceed to completion.

- To assess and process this and future applications;
- To verify your identity;
- To prevent fraud and money laundering;
- To manage your account(s);
- For management of arrears and debt collection;
- For audit purposes, research and statistical analysis; and
- To identify other Axis Bank products and services that might be suitable for you (with your consent).

## **SHARING YOUR PERSONAL INFORMATION**

Axis Bank may share and/or obtain information with/from other parties from time to time including but not limited to:

- The Council of Mortgage Lenders Possession Register, credit reference agencies and fraud prevention agencies. This may include details of any previous or subsequent names.
- The valuer instructed to assess the Security Property
- Any person giving a guarantee in respect of the loan being applied for
- Any appropriate person or organisation from which we seek a reference about you
- Our professional advisers, third party mortgage administration service providers, property insurers and any individual or organisation that we contract to provide goods and services to us
- Anyone to whom we transfer, or may transfer, our rights and duties under our agreement with you.
- Any other organisation that the law requires or allows us to do so

You have the right under the Data Protection Act 1998 to see certain records we hold about you upon payment of a fee. This is known as a subject access request. However, subject access requests are not designed to deal with general queries that you may have about your account. For general queries please contact us directly

If you have any questions about the Data Protection Act 1998 (the "**Act**") (or any successor legislation which amends or supercedes the Act) or your rights under it, please write to the Head of Compliance at Axis Bank UK Limited, PO Box 1043, Ipswich, IP1 9XZ

If at any time you wish to make a complaint, you may do so by calling (0333 063 680) or write to us at Axis Bank UK Limited, Complaints Department, PO Box 1043, Ipswich, Suffolk, IP1 9XZ

**INFORMATION ON OTHER PRODUCTS AND OFFERINGS:** From time to time Axis Bank communicates various new products/special features of existing products/promotional offers which are of significant benefit to its customers. If you do not wish to receive such communications, please tick here

I/We confirm I/we wish to apply for loan on the relevant security property as detailed within this application. The applicable application and valuation fees are set out in your **Key Facts Illustration** and I/we have either enclosed a cheque for this amount or agree that you may debit my/our debit/credit card with this amount.

To the best of my/our knowledge and belief, I/we confirm that the information given above is complete and accurate as at the date hereof.

Signed _____	Date: _____
Signed _____	Date: _____
Signed _____	Date: _____
Signed _____	Date: _____



## A condensed guide to the use of your personal information by ourselves and at Credit Reference and Fraud Prevention Agencies

1. When you apply to us for BTL Mortgage, we will check the following records about you and others (see 2 below)

a) Our own;

b) those at credit reference agencies (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. They supply to us both public (including the electoral register) and shared credit and fraud prevention information.

c) those at fraud prevention agencies (FPAs).

We will make checks such as; assessing this application for credit and verifying identities to prevent and detect crime and money laundering. We may also make periodic searches at CRAs and FPAs to manage your account with us.

- o If you are making a joint application or tell us that you have a spouse or official associate, we will link your records together so you must be sure that you have their agreement to disclose information about them. CRAs 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.
- o Information on applications will be sent to CRAs and will be recorded by them. Where you borrow from us, we will give details of your accounts and how you manage it/them to CRAs. 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 settled by you or defaulted.
- o If you give us false or inaccurate information and we suspect or identify fraud we will record this and may also pass this information to FPAs and other organisations involved in crime and fraud prevention.
- o If you have borrowed from us and do not make payments that you owe us, we will trace your whereabouts and recover debts.
- o We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.
- o Your data may also be used for other purposes for which you give your specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the Data Protection Act 1998.

### How to find out more

This is a condensed version and if you would like to read the full details of how your data may be used please visit our website at [www.axisbankuk.co.uk](http://www.axisbankuk.co.uk) or phone [ ] or ask one of our staff.

You can contact the CRAs currently operating in the UK; the information they hold may not be the same so it is worth contacting them all. They will charge you a small statutory fee.

- **CallCredit**, Consumer Services Team, PO Box 491, Leeds, LS3 1WZ or call 0870 0601414
- **Equifax PLC**, Credit File Advice Centre, PO Box 3001, Bradford, BD1 5US or call 0870 010 0583 or log on to [www.myequifax.co.uk](http://www.myequifax.co.uk)
- Experian, Consumer Help Service, PO Box 8000, Nottingham NG80 7WF or call 0844 4818000 or log on to [www.experian.co.uk](http://www.experian.co.uk).

Reference: