



FIDBANK UK LIMITED

APPLICATION FOR BUY-TO-LET MORTGAGE

PERSONAL CUSTOMERS

Version 1.3
Feb 2024

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority
and Prudential Regulation Authority

Your property could be at risk and repossessed if you do not keep up with mortgage repayments.

Applying For A Buy-To-Let Mortgage

Our buy-to-let mortgage is designed, primarily, for residents of the UK and Nigeria. We will consider applications from other applicants on a case by case basis, and dependent on the applicants' personal status and country of residence.

We require our mortgage customers to also hold a current account with us.

To apply for a buy-to-let mortgage you will need to complete this form and send it to us, along with the documentation required to the address below.

If you would like to discuss your application with us before completing the form, or need any assistance, please call us on +44 (0) 2079206100, asking for the Retail Banking Department.

FidBank UK Limited
1 King's Arms Yard
London
EC2R 7AF
United Kingdom

Application Checklist

Following the checklist below will help make sure that you provide all the information that we need to be able to quickly process your application.

Page	Content	Do I Need To Complete This?	Completed?
Page 3	About You & Your Contact Details	Yes	<input type="checkbox"/> Yes <input type="checkbox"/> No
Page 4	Your Work and Income	Yes	<input type="checkbox"/> Yes <input type="checkbox"/> No
Page 5	Financial Commitments Note: remember to include the supporting documents.	Yes	<input type="checkbox"/> Yes <input type="checkbox"/> No
Page 6	Statement of Wealth - Assets	Yes	<input type="checkbox"/> Yes <input type="checkbox"/> No
Page 7	Statement of Wealth - Liabilities	Yes	<input type="checkbox"/> Yes <input type="checkbox"/> No
Page 8	About the Property	Yes	<input type="checkbox"/> Yes <input type="checkbox"/> No
Page 9	Declaration	Yes	<input type="checkbox"/> Yes <input type="checkbox"/> No

IMPORTANT:

To apply for a mortgage from FidBank UK you must also hold a £GBP current account with us. If you do not have an account, you will need to complete an application in addition to this mortgage application. You can download a paper application form from our website www.fidbank.co.uk. Alternatively, call us on +44 (0) 2 7920 6100 and we will send an application to you by post.

About You - Applicant 1

Title

First Name

Last Name

Date of Birth

Nationality

In which country are you resident?

About You - Applicant 2

Title

First Name

Last Name

Date of Birth

Nationality

In which country are you resident?

Contact Details - Applicant 1

Current Residential Address

Home Telephone Number

Mobile Telephone Number

E-mail Address

Contact Details - Applicant 2

Current Residential Address

Home Telephone Number

Mobile Telephone Number

E-mail Address

Your Employment - Applicant 1

Employment Status (*Employed, retired, self employed, student etc*)

Occupation & Job Title or nature of business if self employed

Employed Applicants Only - Applicant 1

Employer

Annual Salary

Guaranteed Bonus / Commissions

Your Employment - Applicant 2

Employment Status (*Employed, retired, self employed, student etc*)

Occupation & Job Title or nature of business if self employed

Employed Applicants Only - Applicant 2

Employer

Annual Salary

Guaranteed Bonus / Commissions

IMPORTANT: WE NEED TO SEE DOCUMENTARY EVIDENCE OF YOUR INCOME. PLEASE PROVIDE THE FOLLOWING:-

- 1) YOUR LAST 3 PAYSLEIPS OR OTHER EVIDENCE OF YOUR INCOME**
- 2) YOUR LAST 6 MONTHS BANK STATEMENTS FOR THE ACCOUNT INTO WHICH YOUR SALARY IS PAID**

Self-employed Applicants Only - Applicant 1

Nature of your business

Net profit (last 3 years)

Self-employed Applicants Only - Applicant 2

Nature of your business

Net profit (last 3 years)

IMPORTANT: WE NEED TO SEE DOCUMENTARY EVIDENCE OF YOUR INCOME. PLEASE PROVIDE THE FOLLOWING:-

- 1) YOUR LAST 3 YEARS ACCOUNTS OR OTHER EVIDENCE OF INCOME**
- 2) YOUR LAST 6 MONTHS BUSINESS BANK STATEMENTS**

All Applicants - Applicant 1

Annual Investment Income

Annual Pension Income

Annual Rental Income

All Applicants - Applicant 2

Annual Investment Income

Annual Pension Income

Annual Rental Income

IMPORTANT: IF YOU RELY SOLELY ON PENSION, RENTAL OR INVESTMENT INCOME WE WILL NEED TO SEE SOME DOCUMENTARY EVIDENCE CONFIRMING THE AMOUNT OF THAT INCOME. THIS COULD BE A PENSION STATEMENT, BROKER PORTFOLIO STATEMENTS OR BANK STATEMENTS.

Financial Commitments - Applicant 1

	Balance	Monthly Repayments
Credit cards	<input type="text"/>	<input type="text"/>
Mortgages	<input type="text"/>	<input type="text"/>
Loans	<input type="text"/>	<input type="text"/>
Expenses	<input type="text"/>	<input type="text"/>

Credit History - Applicant 1

In the last 3 years, have you had any court judgements against you?

Yes No If yes, please provide details below.

In the last year, have you been in arrears on any credit agreement?

Yes No If yes, please provide details below.

Have you ever been declared bankrupt?

Yes No If yes, please provide details below.

If yes, have you been discharged?

Yes No

Financial Commitments - Applicant 2

	Balance	Monthly Repayments
Credit cards	<input type="text"/>	<input type="text"/>
Mortgages	<input type="text"/>	<input type="text"/>
Loans	<input type="text"/>	<input type="text"/>
Expenses	<input type="text"/>	<input type="text"/>

Credit History - Applicant 2

In the last 3 years, have you had any court judgements against you?

Yes No If yes, please provide details below.

In the last year, have you been in arrears on any credit agreement?

Yes No If yes, please provide details below.

Have you ever been declared bankrupt?

Yes No If yes, please provide details below.

If yes, have you been discharged?

Yes N

Statement Of Personal Wealth - Assets

BANK ACCOUNTS, INVESTMENTS AND DEBTORS

Bank or Debtor	Investment Type	Balance / Value (a)	Amount Charged to Another Lender (b)	Unencumbered Bal/ Value (a - b)

PROPERTY

Address	Property Type	Estimated Value (a)	Outstanding Mortgage (b)	Equity (a - b)

EQUITIES

Company & Exchange	Number of Shares held	Current Market Value (a)	Amount Charged To Another Lender (b)	Value After Charges (a - b)

HIGH VALUE ITEMS (cars, jewellery, furniture etc)

Asset Type	Where Held?	Current Market	Amount Charged To	Value After Charges
		Value (a)	Another Lender (b)	(a - b)
TOTAL ASSETS				

Statement Of Personal Wealth – Liabilities

CREDIT CARDS, OVERDRAFTS AND LOANS UNDER 3 YEARS (if not noted on previous page)

Bank or Debtor	Loan Purpose	Balance / Value

LOANS OVER 3 YEARS (if not noted on previous page)

Bank or Debtor	Loan Purpose	Balance / Value

TOTAL LIABILITIES

Is there any other information about your assets and liabilities you would like to tell us?

Property & Mortgage Details

Please let us have as much detail as possible about the property you intend to purchase. If you do not have all or any of the details at the time you complete the form, you can still submit the application to us and provide them later. However, we will not be able to conclude your application until we receive this information.

What is the address of the property?

Please describe the property - (3 Bed House, Bungalow, Flat etc)

Year property was built _____ If less than 10 years old does it benefit from a guarantee?(i.e. NHBC) YES/NO _____

Property tenure - Freehold YES / NO _____ Leasehold YES/ NO _____ If leasehold outstanding term _____ years

What is the agreed purchase price or your estimated value of the property?

Note: if we agree to provide a mortgage we will ask an independent Chartered Surveyor to provide a valuation of the property and we will base our mortgage offer on this valuation.

How much do you intend to contribute towards the purchase of the property?

Note: we require you to provide at least 35% of the purchase price or our valuation, whichever is lower.

What monthly rental income do you expect to earn from the property?

How many years do you wish the mortgage to be repaid over?
(please note maximum tenor of 20 years)

If an agent is acting on your behalf, please provide contact details below.

Note: by submitting this application you are authorising us to deal with the agent on your behalf.

Please provide contact details of the sellers estate agent.

Please provide contact details of your solicitor.

Your Declaration And Signature

By applying to FidBank UK Limited, 1 Kings Arms Yard, London, EC2R 7AF, I confirm that the details given are true and complete and I shall keep you advised of any changes to these details when they occur. I authorise you to make credit reference, identity (including searching the Electoral Register), fraud and other enquiries.

I confirm that I understand that any mortgage offered to me as a result of this application is on a buy-to-let basis only*. I understand that neither I nor any member of my immediate family may take up residence in the mortgaged property.

I confirm that I authorise the Bank to contact and deal with my agent, if I have indicated in this application that I have one.

* Holiday home, mixed use property, HMO (with more than 3 units), share ownership is not acceptable by the Bank

Your Signature - applicant 1

Date

Your Signature - applicant 2

Date

Your property could be at risk and repossessed if you do not keep up with mortgage repayments.

It is our policy to conduct all business in an honest and ethical manner. It is important to have in place appropriate processes, training, and policies to protect customer, the policy will cover the considerations to be made when dealing with each category of vulnerable customer.

This Policy applies to the supply of products or services to retail customers who are individuals but may also include some businesses or charities which are not incorporated even if the Bank does not have direct customer relationship with the customer (e.g., fixed deposit depositors through the aggregate platform).

The Bank has the responsibility and duty to manage the risk of incorrectly treating a vulnerable customer through the development and maintenance of effective systems and controls.

THANK YOU FOR APPLYING FOR A MORTGAGE FROM FIDBANK UK LIMITED