



中國銀行
BANK OF CHINA

Mortgage Application Form

Bank of China (UK) Limited

Bank of China (UK) Limited is registered in England, Number 6193060
Registered Office 1 Lothbury, London EC2R 7DB

Ref:012RBF082E20110301

EMPLOYMENT/ SELF EMPLOYMENT DETAILS

Employed: Permanent / Probationary / Part Time / Contract /
Temporary /

Title:

Job nature:

Length of time with current employer: _____

Employer name and address:

Current Gross Income per annum: £ _____

Other Income before tax:(e.g Rental, Bonus) £ _____

How are you paid? Direct to bank / Cash / Cheque

Please give, if any, further information to assist us in assessing your application:
.....
.....

Self-Employed: Nature of Business _____

Year of establishment _____

Are you a Director / Partner / Sole Trader

Current Personal Gross Income per annum: £ _____

Other Income before tax: (e.g Rental, Bonus) £ _____

Please give, if any, further information to assist us in assessing your application:
.....
.....

Bank Details: Bank Name

Length of time you have had the account? _____

Credit History

During the last 3 years, have you ever been in arrears with your mortgage/rent payments? Yes No

Any past, present, adverse credit history, county court judgments, bankruptcy or had a property repossessed before?
Yes No

PERSONAL DETAILS (Second Applicant)

Title Mr / Mrs / Miss / Ms Other:

Surname

Forenames

Date of Birth

Intended retirement age If mortgage term past your retirement age, please answer question on page 7

Nationality Country of Residence

Residency status Indefinite / Work Permit / Post study / Other:

Home Address
(For joint applications, correspondence will be sent to first applicant's address) Postcode

Years/Months at this address

Home Tel number**

Other contact number**

E-mail Address* @

Preferred contact method Home Tel / Other contact number / E-mail / No preference

Previous Addresses
(If less than 3 years at current address) Postcode

Years/Months at this Address

Marital Status Single / Married / Civil Partnership / Widowed / Divorced / Other:

Dependants
(Name and age)

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

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

Residential Status:

Home Owner Is this property to be sold? Yes / No
What is the expected selling price of your property? £
Is the property mortgaged? Yes / No
Mortgage outstanding amount? £

Tenant Rent Payable per month £

Living with Parents

Others

Relationship with First Applicant: _____ Ref:012RBF082E20110301

*Please only supply this if you wish to contact us, and/or wish us to contact you, by email.
 **To ensure we carry out your instructions correctly, to help us continually improve our service and in the interest of security, we may monitor and/or record your telephone calls, e-messages, emails and other communications with us.

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Yes No

MORTGAGE REQUIREMENTS AND PROPERTY DETAILS

Loan Purpose Main Residence / Buy-to-Let / Commercial — Purchase / Re-Mortgage

Amount required £

Repayment Period required Years

Address of the property to be mortgaged:

Postcode

Purchase Price (If applicable) £ Valuation £

Is the property a new build Yes / No If yes, any incentives offered? _____

Is the Property Freehold / Leasehold / Feudal / Share of Freehold

Lease remaining (If applicable) _____

Person (s) intending to live in the property (Not applicable for Buy-to-Let):

Name: _____ Age: _____

Name: _____ Age: _____

Name: _____ Age: _____

Name: _____ Age: _____

Is the property being purchased with sitting tenants (BTL only)? Yes No

Are you borrowing or being given any other money to assist with the purchase of this property, in addition to this Mortgage? Yes No

Please state the amount and source(s) of deposit: _____

Who should the valuer contact to gain access to the property:

Name: _____

Contact number: _____

Vendor or Estate Agent selling the property:

Name: _____

Address: _____ Post code: _____

Contact number: _____

MORTGAGE REQUIREMENTS AND PROPERTY DETAILS (Continue)

Solicitor or Licensed Conveyancers who will act for you:
(Min. 2 principals in the firm are required)

Firm name: _____

Firm Address: _____

Contact Person: _____

Contact number: _____

Additional Information: (If applicable)

If the term of the mortgage takes you past your retirement age, how do you intend to meet the repayments?

Applicant 1

Applicant 2

Please use this section to note any additional information or requirements (if any) for your application:

Statement of Income and Expenditure

Name of Applicant 1:

Name of Applicant 2:

Annual Income:

	Applicant 1 £	Applicant 2 £
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Gross Salary/Pre-tax net profit		
Previous year Discretionary Net Bonus/Commission		
Dividends		
Rental income		
Benefits		
Other income (give details)		

Annual Expenses:

Proposed Bank of China Mortgage

Loan Repayments per annum		
Current Outstanding balance		
Maturity Date		

Existing Loan, Lender Name:

Loan Repayments per annum		
Current Outstanding balance		
Maturity Date		

Credit Card

Annual Payment		
Current Outstanding balance		

Hire Purchase

Annual Payment		
Current Outstanding balance		
Maturity Date		

Other existing loans

Annual Payment		
Current Outstanding balance		

Tax		
National Insurance		
Other tax		
Life Assurance/Pension Contribution		
Council Tax		
Ground Rent/Service Charge		
Water, Electricity, Gas, Telephone, television/broadband		
Building/Contents Insurance		
Food and Clothing		
House Maintenance and repairs		
Expenses relating to cars (Insurance, maintenance, fuel, tax etc)		
Other Transport costs		
Household goods		
School fees		
Other expenses (holidays, entertainments, leisure etc)		

Intermediary Use Only (To be completed by Brokers only)

Name of Intermediary (company)

FSA number

Tel number

Fax number

Address

Postcode

Name of contact

Will this party be receiving commission? Yes No

Was this mortgage sale advised Yes No

For mortgage arranging are you? Directly Authorised / Appointed Representative (AR)

Full name of principal (AR only)

FSA no. of principal (AR only)

Will the principal above be receiving commission? (AR only) Yes No

Fees Payable	Amount	When is it payable?	Refundable? Yes / No
Brokerage fee			
Others: Please state			

Declaration

I confirm that I am acting on behalf of the applicant (s) and have their permission to process, disclose and receive their information.
I confirm that, to the best of my knowledge and belief, the information contained in this application is true.
I confirm that the applicant (s) have received and been given time to consider a Key Facts Illustration for the mortgage applied for.

Signature

Print Name Date:

AUTHORITY AND DECLARATIONS

AUTHORITY TO COLLECT ARRANGEMENT FEE UPON ACCEPTANCE OF LOAN OFFER FROM THE BANK

I / We hereby authorise Bank of China (UK) Limited to debit my/our account number: _____ for the Arrangement Fee of £ _____ and the Telegraphic Transfer Fee of £35.00 in relation to my/our mortgage application.

Important Information

The Arrangement Fee is charged upon acceptance of the Offer Letter and is **NON-REFUNDABLE**. The Telegraphic Transfer fee is in relation to the transfer of loan funds to your solicitors client account

AUTHORITY TO CARRY OUT A VALUATION FOR MORTGAGE PURPOSES AND PAYMENT OF FEES

I / We hereby authorise Bank of China (UK) Limited to arrange a valuation to be carried out for the purposes of assessing my/our mortgage application. Please debit my / our account numbered: _____ with Bank of China (UK) Limited for the cost of this.

Alternatively, I enclose a cheque made payable to Bank of China (UK) Limited for the cost of this. (Please note that we will be required to wait for the cheque to clear before we can instruct the valuer. This can take up to 5 working days.)

Important Information

Once the valuer has been instructed, the fee is non-refundable, unless I / we give at least 24 hours notice before the actual inspection date.

AUTHORITY TO COLLECT MORTGAGE PAYMENTS FROM CURRENT ACCOUNT

I / We hereby authorise Bank of China (UK) Limited to debit my / our account numbered: _____ with the amount required to make the monthly repayment to my loan account number: _____

Important Information

Please note that the monthly repayment amount is subject to variation each time the Bank of England Base Rate changes

SIGNATURES– PLEASE READ THE AUTHORITY AND DECLARATIONS PAGE BEFORE SIGNING**Important Information**

Please note Bank of China (UK) Limited does not give advice on regulated mortgage contracts. It has not been authorised to do so by the Financial Services Authority. We have not provided you with any advice or recommendations which might influence your choice of Mortgage. We strongly advise you to seek Independent Financial Advice if you have any queries or doubts about mortgages.

Please also note that this Mortgage application is for us to assess the suitability of offering you a loan. We may require additional information from you from time to time. It does not guarantee or in any way imply your application is going to be successful. This Mortgage is not legally binding until an Offer is issued and you accept the terms and conditions of the Offer. The Bank will not accept responsibility or any loss if the Mortgage is declined.

Declaration:

- I / We declare the information which I / we have given on this application form is true and correct
- I / We authorise the Bank to instruct valuers to carry out a valuation of the property and enclose payment to cover the valuation cost, which will not be refundable unless at least 24 hours notice is given before the actual inspection date
- I / We understand that you recommend that a detailed inspection of the property is carried out for my /our purposes
- I / We understand that it may be necessary to show details of where the deposit came from for the property I / we are applying for a mortgage to buy
- I / We confirm that an Initial Disclosure Document and a Key Facts Illustration have been provided in relation to this mortgage
- I / We authorise you to make any credit reference and other enquiries including, but not limited to, contacting previous or current employers in accordance with your normal procedures in connection with this application
- I / We authorise you to disclose information provided in this application form to third parties in order to prevent fraud
- I / We agree that you may hold and process, by computer or otherwise, any information obtained about me / us as a consequence of this application and use it within the Bank of China Group computer systems for statistical analysis (including behaviour and credit scoring)
- I / We understand that the Bank may pass my / our details to other companies within the Bank of China Group, who may contact me / us and provide me / us with information on additional products and services that they think may be of interest to me / us, and that if I / we do not want the Bank to do this, I / we can tick this box
- I / We shall notify the Bank if, before any loan is drawn down, the information contained in this Application is found to be incorrect or the information contained in this Application changes

**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP
REPAYMENTS ON YOUR MORTGAGE**

Signature

Print Name

Date

Signature

Print Name

Date

For Bank Use Only

Branch Ref:

Interest Rate:

Loan Officer:

Date:

Ref:012RBF082E20110301