

## Statement of Personal Financial Details

**Completing this form:** Please provide as much information as you can upfront, this ensures your application is processed quickly and will reduce the likelihood of holdups in getting an approval.

	Self	Partner (or Guarantor)
Full names:	_____	_____
Date of birth/no. of dependants:	_____ / _____	_____ / _____
Home address:	_____ _____ _____	_____ _____ _____
Telephone:	Office: _____ Mobile: _____ Home: _____	Mobile: _____
Previous address: (if less than 3 years at above)	_____ _____ _____	_____ _____ _____
Occupation/business interests	_____ _____	_____ _____

Are you on the voters roll?  Yes  No

Are you on the voters roll?  Yes  No

Assets (A)	Joint	Self
Private dwelling	£	£
Other property*	£	£
Cash resources	£	£
Stocks & shares	£	£
Other assets (details)	£	£
<b>TOTALS (A)</b>	£	£

Annual Income (I)	Joint	Self
Salary/wages	£	£
Drawings/dividends	£	£
Pension(s)	£	£
Rental income	£	£
Other e.g. unearned income	£	£
<b>TOTALS (I)</b>	£	£

Liabilities (L)	Joint	Self
Mortgage	£	£
Other mortgages	£	£
Other borrowings	£	£
Guarantee(s)**	£	£
Other liabilities (details)	£	£
<b>TOTALS (L)</b>	£	£

Annual Expenditure (E)	Joint	Self
Mortgage	£	£
Other loans	£	£
Credit cards	£	£
Household	£	£
Other	£	£
<b>TOTALS (E)</b>	£	£

A - L =	£	£
---------	---	---

I - E =	£	£
---------	---	---

\* Please show separately on page 2    \*\* Please show separately on page 3



	<b>Self</b>		<b>Partner (or Guarantor)</b>
Have you ever been refused a mortgage on the property to be mortgaged?	<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No
Have any of the directors of the company/guarantors, or personal borrowers ever been declared bankrupt or entered into an Individual Voluntary Agreement?	<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No
Have any of the directors of the company/guarantors, or personal borrowers ever had a court judgement (including a CCJ) entered against them?	<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No
Have any of the directors of the company/guarantors, ever been an officer of a company in which a receiver or liquidator has been appointed?	<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you or any of the directors of the company/guarantors, (or any of the borrowers) ever been convicted of a criminal offence?	<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you or any of the directors of the company/guarantors, (or any of the borrowers) been a party to a development finance loan where the lender has exercised step in rights and/or taken recovery action?	<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No

**If you answered 'Yes' to any of the above, please provide details below:**

---



---



---

### Declaration and signature

**As a responsible lender United Trust Bank will carefully assess the information you have provided either directly or via your broker to support your application when deciding whether or not to make you an offer of a loan.**

It is important you ensure that all information provided in this form and any other documents in connection with your application are full and accurate. Please note that it is a criminal offence to knowingly or recklessly give false, inaccurate or misleading information when applying for a loan. If you provide such information, we may report your details to Credit and Fraud prevention agencies.

By signing this Application Form I/we confirm that the information provided is true, accurate and correct and I/we confirm that the information relating to my/our income and outgoings and assets and liabilities is true and accurate and that I/we am/are financially able to meet all my/our financial commitments including any interest payments I/we will be required to make on my/our Loan.

You acknowledge that in order for us to assess your application, we will perform credit and identity checks on you including directors, beneficial owners, trustees and

Self

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

any controllers with one or more credit reference agencies ("CRAs"). We will supply your personal information to CRAs and they will give us information about you, such as information about your financial history. We do this to access creditworthiness, credit risk, check your identity, manage your account, trace and recover debts and prevent criminal activity.

For further information, please refer to our current Privacy Notice which includes the identities of the CRA's and the ways in which they use and share personal information, can be located on our website ([www.utbank.co.uk/privacy-policy](http://www.utbank.co.uk/privacy-policy)) or please contact us for a copy.

By signing this application form I/we confirm that I/we have read the United Trust Bank Privacy Notice issued to you with this form.

Partner

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**Please return to:**

**United Trust Bank Limited, 1 Ropemaker Street, London EC2Y 9AW [development@utbank.co.uk](mailto:development@utbank.co.uk)**

### Credit Referencing

In order to process and assess the application, we will perform credit and identity checks on any named guarantor with one or more credit reference agencies ("CRAs"). We may also make periodic searches at CRAs to help us manage the account with us. We will also undertake identity searches on Directors named in the application and any shareholders with a holding of at least 25%.

To do this, we will supply personal information to CRAs and they will give us information in return. This will include information from your credit application and about your financial situation and financial history. CRAs will 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;
- 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.

As a Guarantor we will not exchange information about you with CRAs during the relationship with us. The performance for the agreement to which you are a guarantor will not impact your credit profile unless a County Court Judgement is obtained against you, for non-payment/breach of contract.

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 providing information on behalf of other applicants, guarantors, directors and shareholders you should make sure you discuss this with them and share with them this information and make them aware of our Privacy Notice, before lodging the application.

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 details with the Credit Reference Agencies Information Document (CRAIN). The CRAIN can be found at:

**TransUnion Limited** (formerly Callcredit Limited)  
[www.transunion.co.uk/crain](http://www.transunion.co.uk/crain)

**Equifax**  
<https://www.equifax.co.uk/privacy-hub/crain>

**Experian**  
[www.experian.co.uk/crain](http://www.experian.co.uk/crain)

If you do not have access to the internet or would prefer a paper copy, please contact us on 0207 190 5555.

You have a right to apply to the CRA's for a copy of your file. The information they hold may not be the same and there is a small fee that you may need to pay to each agency that you apply to.

Their addresses are:

**TransUnion Limited** (formerly Callcredit Limited)  
One Park Lane, Leeds, West Yorkshire LS3 1EP  
Website: [www.transunion.co.uk/contact-us](http://www.transunion.co.uk/contact-us)  
Email: [consumer@transunion.co.uk](mailto:consumer@transunion.co.uk)  
Phone: 0330 024 7574

**Equifax Limited**, Customer Service Centre PO Box  
10036, Leicester LE3 4FS  
Website: [https://www.equifax.co.uk/Contact-us/Contact\\_Us\\_Personal\\_Solutions.html](https://www.equifax.co.uk/Contact-us/Contact_Us_Personal_Solutions.html)  
Email: [www.equifax.co.uk/ask](http://www.equifax.co.uk/ask)  
Phone: 0333 321 4043 or 0800 014 2955

**Experian Limited**, PO Box 9000, Nottingham NG80 7WF  
Website: <https://www.experian.co.uk/contact-us/>  
Email: [consumer.helpservice@uk.experian.com](mailto:consumer.helpservice@uk.experian.com)  
Phone: 0344 481 0800 or 0800 013 8888

We will also use your information in accordance with our Privacy Notice which has been attached to this form. A further copy can be found at [www.utbank.co.uk/privacy-policy](http://www.utbank.co.uk/privacy-policy) or contact the Data Protection Officer on 020 7190 5555.

### Complaints

We aim to provide all our customers with a high level of service. In the event of us failing to achieve your expectations, please contact us on 020 7190 5555. A copy of our complaints procedure is available on our website or you can contact us for a copy. If we are unable to resolve your complaint to your satisfaction, you may refer it to the Financial Ombudsman Service.

United Trust Bank is Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under number 204463. United Trust Bank is a company registered in England and Wales. Company Number 549690. Registered Office One Ropemaker Street, London EC2V 9AW.

### Data Protection & Disclosure Declaration (for borrowers and guarantors in respect of Housing Accelerator Fund applications)

I / we confirm that personal data may be used in the following ways:

(1) being communicated to each of:

- i. Homes England (the trading name adopted by the Homes and Communities Agency); The Ministry of Housing, Communities and Local Government; and the Secretary of State for Business, Energy and Industrial Strategy its agents and auditors;
- ii. processing agents, fund managers, delivery partners and companies providing services to Homes England, the British Business Bank and its affiliates; and
- iii. Government departments and Devolved Administrations (including but not limited to the National Audit Office, Office for National Statistics, HM Treasury and the Department for Business, Energy and Industrial Strategy) and other politicians or government members (i.e. ministers).

(2) being used by the above named parties:

- i for analytical and administrative purposes (including to keep a record of the types of borrowers and/or applicants);
- ii. for assessing and underwriting new loan applications under the Homes England Fund Framework.
- iii. to take up references about the borrower(s), guarantor(s) and the business;
- iv. to give information about me and the business to any other party referred to in paragraph (1) above or to any official as required under the Homes England Framework; and

(3) if a facility is made available to the borrower by the Lender) being retained by the relevant recipient for a minimum of ten years after the initial drawdown date of such scheme facility; and otherwise being used in accordance with the Homes England Privacy Notice found at: [Homes England Privacy Notice](#)

I acknowledge that I have the right to request that any personal data held by or on behalf of any of the parties referred to in paragraph (1) above, be verified, amended, deleted or otherwise modified. I acknowledge whilst I have the right to make such requests, the personal data may continue to be used as necessary to administer the Homes England Fund. I acknowledge that any such requests made by me should be addressed to Homes England or such other address as may be notified to me by the Lender from time to time:

**By post:** For the attention of the Data Protection Officer, Homes England, Windsor House, 50 Victoria Street, London , SW1H 0TL

**By email:** [DPO@homesengland.gov.uk](mailto:DPO@homesengland.gov.uk)

**By phone:** 0300 1234 500

By signing the declaration on the previous page I confirm that I have authority to enter into this declaration on behalf of the borrower(s) and guarantor(s) and have provided notice of data processing details to relevant individuals.

I acknowledge that I may lodge a complaint with the Information Commissioner if I consider that my rights under (i) the Data Protection Act 2018, (ii) the Privacy and Electronic Communications (EC Directive) Regulations 2003 (SI 2003/2426), (iii) any other United Kingdom or European Union laws (with direct effect) relating to processing of personal data and privacy or (iv) any laws or guidance that replaces them (including the European Union's General Data Protection Regulation (Regulation (EU) 2016/679)) have been infringed as a result of the processing of Personal Data by the parties referred to in paragraph (1) above.



# Privacy Notice

# Privacy Short Notice

The United Trust Bank Privacy Notice details how we will use your data and your rights under Data Protection Law.

The Privacy Notice can be found at [www.utbank.co.uk/privacy-notice/](http://www.utbank.co.uk/privacy-notice/).

Please ensure that you have read and understood the Privacy Notice in full. We have summarised some of the key points of the Notice below:

## 1 We use the following legal reasons for processing your data

United Trust Bank will process your data using one or more of the following legal reasons under Data Protection Legislation:

- Performance of Contract – We will process your data in order to assess your application and administer your account if your application is successful.
- Legal Obligations – United Trust Bank have various legal obligations which require us to process the data of loan applicants (for example, regulatory reporting and fraud prevention).
- Legitimate Interests – We will process data where we have a legitimate interest to do so and where this processing is necessary and will cause no detriment to you (for example, internal reporting).
- Consent – United Trust Bank uses biometric information to confirm our customer’s identity for loan applications. You will be informed when this data is to be collected and an alternative system of verifying your identity will be available.

## 2 We will not hold your data for longer than necessary

Your information will be held securely by United Trust Bank for the following time periods:

- Six years after your relationship with the Bank has ended if your loan application is successful.
- For one year if the loan does not proceed for any reason, unless we have a legal requirement to keep the data.

## 3 We take your data protection rights seriously

You have the right to obtain a copy of your personal data, to ask for incorrect information to be corrected and to request that we consider your personal information for erasure. To exercise any of these rights, or the other rights listed in the full Privacy Notice, or if you have any questions in relation to the Privacy Notice please contact us on 020 7190 5555 or at [info@utbank.co.uk](mailto:info@utbank.co.uk).

## 4 We will share your data in order to prevent fraud, money-laundering and other financial crimes

The personal information we have collected from you will be shared with fraud prevention agencies who will use it to prevent fraud, money-laundering and other financial crimes, and to verify your identity. If fraud, money laundering or any other financial crime is detected, you could be refused certain services, finance, or employment. Further details of how your information will be used by us and these fraud prevention agencies, and your data protection rights, can be found by accessing our Fraud Awareness webpage here <https://www.utbank.co.uk/about-utb/fraud-awareness/> or alternatively by asking our DPO for a copy of the full privacy notice of the fraud prevention agency that we use.

United Trust Bank Limited  
1 Ropemaker Street, London EC2Y 9AW  
Telephone: 020 7190 5555  
Email: [info@utbank.co.uk](mailto:info@utbank.co.uk)  
[www.utbank.co.uk](http://www.utbank.co.uk)

United Trust Bank Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Member of UK Finance. Registered in England and Wales 549690. 1 Ropemaker Street, London EC2Y 9AW.