

# Holiday Home finance application

**Your information** For details of how we and others will use your information, please look for the padlock symbol below in the accompanying Terms and Conditions or contact 01235 438280.

## Personal details

Surname	Mr/Mrs/Miss/Ms		
First names			
Address			
	Postcode		
How long at this address? (years)	Date of birth		
If less than 3 years at above address, state previous address			
	Postcode		
Telephone no: home	work		
mobile	Email:		
Married/Civil Partnership <input type="checkbox"/>	Single <input type="checkbox"/>	Divorced/Dissolved/Separated <input type="checkbox"/>	
Owner <input type="checkbox"/>	Tenant <input type="checkbox"/>	Living with parents <input type="checkbox"/>	Other <input type="text"/>

## Employment details

Employers name and address
Occupation
No of years with employer

## Details of your present home

Date of purchase	
Price of property	£
Current estimated value	£
Current Mortgage Outstanding	£

**Your monthly income and expenditure** please enclose your last three pay slips. For self employed and company directors, enclose your latest audited accounts.

Net income from employers	£	per week / month
Any other income	£	per week / month
Joint applicants income	£	per week / month

## Joint Applicant

Surname	Mr/Mrs/Miss/Ms		
First names			
Address			
	Postcode		
How long at this address? (years)	Date of birth		
If less than 3 years at above address, state previous address			
	Postcode		
Telephone no: home	work		
mobile	Email:		
Married/Civil Partnership <input type="checkbox"/>	Single <input type="checkbox"/>	Divorced/Dissolved/Separated <input type="checkbox"/>	
Owner <input type="checkbox"/>	Tenant <input type="checkbox"/>	Living with parents <input type="checkbox"/>	Other <input type="text"/>

Employers name and address
Occupation
No of years with employer

**Bank details** The account from which the loan payments are to be made.

Bank name and address	
Sort code:	A/C no
A/C holders name	

Mortgage/rent	£	per month
Loans	£	per month*
Other regular payments	£	per month*

\* Please give full details separately

## Holiday Home details

Manufacturer	Model/type
Serial no.	Date of manufacture
Site address	
	Postcode
Site owners name and address	
	Postcode

Site owners tel no.	
Name and address of vendor	
	Postcode
Vendors tel no.	
Details of any outstanding finance on holiday home	Ref no.
Name of finance company	

## Finance required

Purchase price	£
Deposit	£

Finance required	£
Proposed repayment period	

**Credit reference agencies** We may obtain information about you from credit reference agencies and Group records to check your credit status and identity. The agencies will record our enquiries which may be seen by other companies who make their own credit enquiries. We may use credit scoring.

At the credit reference agencies your information may already be linked to anyone with whom you have a joint account or similar financial association. If this is a joint application and such a link does not already exist then one may be created now. These links will remain until you file a "notice of disassociation" at the credit reference agencies. However, for this application you will be treated as financially independent of any person. (except for another

party to this application). By signing this application you declare that you believe your associate's finances will not affect our decision and agree that we may check your declaration. We may decline this application if we find that your declaration is inaccurate.

**Fraud prevention agencies** If false or inaccurate information is provided and fraud is identified or suspected, details may be passed to fraud prevention agencies. We may also obtain information about you from fraud prevention agencies.

**Giving your consent** By proceeding with this agreement you are agreeing that we may use your information in the way described in this form and in the way described in this form.

## Applicants signatures

Signature of applicant
Date

Signature of joint applicant
Date

**RoyScot Larch**

**When complete please return to:**

RoyScot Larch, 4 Bradfield Court, Drayton Mill, Milton Road,  
Drayton, Abingdon, OX14 4EF

## Proving your address and ID

New legislation requires all lenders to not only prove the identity of their clients but also their address.

Listed below are details of those items that we are able to accept in this respect. If you are unable to provide any of these then please contact us for guidance.

### Proof of identification.

To prove the identity of the relevant person a **clear copy** of **one** item from the following should be provided

- 1. Current Signed UK/EU/USA/Canadian Passport.**
- 2. Current Full UK Driving Licence.** (Photo card license holders must send copies of the photo card.)
- 3. Inland Revenue Tax Notification.** (Less than 12 months old.)
- 4. Evidence of entitlement to state or local authority benefits -** housing benefit, council tax benefit, tax credit, pension, education or other grant.

Other acceptable forms of identification include: -

- Inland Revenue Registration card with a photograph (form C155, C156 or SC60.)
- Inland Revenue Subcontractors Tax Certificate with a photograph (form C155, C156, or SC60.)
- Firearms Certificate.

### Proof of Address.

To prove the address of the relevant person an **original** of **one** of the following must be provided

- 1. A Recent Utility Bill** (e.g. gas, electricity but not final demands or bills older than six months). Mobile telephone bills of any description are not acceptable.
- 2. Bank/Building Society/Credit Card Statements** (Must be less than six months old.) Store card statements/bills are not acceptable.
- 3. Council Tax Bill** (must be for the current year.)
- 4. Inland Revenue Tax Notification** (must be less than 12 months old.)
- 5. Current Full UK Driving Licence** (if not used as proof of ID.)
- 6. Motor Insurance Certificate** (must be from a third party.)
- 7. House Insurance Certificate** (must be from a third party.)

### Other information we need.

To enable us to begin processing your application we also need the following: -

- 1. Proof of your income** (your three most recent salary advice slips. For the self employed three years full accounts or copies of your three most recent tax returns. For company directors with a 25% or greater shareholding we require three years annual accounts for the business.)