



VARIABLE INTEREST RATE MORTGAGE SCHEME

APPLICATION FORM

Name of Applicant(s): _____

Address of property to be purchased or improved (delete as appropriate):

**REARRANGEMENT
NEW BUILD
EXISTING PROPERTY
RENOVATION
EXTENSION**

Current Owner if existing property: _____

Reference No. _____ [Bank use]

ABOUT YOU:

Principal Borrower	Spouse/Partner.
Full Name:	Full Name:
Previous names (e.g. maiden name) & date changed:	Previous names (e.g. maiden name) & date changed:
Date of Birth:	Date of Birth:
Marital Status (delete which do NOT apply): Single/Married/Widowed/Divorced/Separated/Cohabiting	Marital Status (delete which do NOT apply): Single/Married/Widowed/Divorced/Separated/Cohabiting
Nationality:	Nationality:
Country of Birth:	Country of Birth:
Basis of Falkland Island Residency (delete as appropriate): Status/Permanent Residency Permit/Other (please state):	Basis of Falkland Island Residency (delete as appropriate): Status/Permanent Residency Permit/Other (please state):
If "OTHER" have you obtained EXCO approval to own land/property in the Falkland Islands? <p style="text-align: center;">YES/NO</p> (Evidence of approval required prior to drawdown).	If "OTHER" have you obtained EXCO approval to own land/property in the Falkland Islands? <p style="text-align: center;">YES/NO</p> (Evidence of approval required prior to drawdown).

WHERE YOU LIVE:

Principal Borrower	Spouse/Partner.
Current Residence Address (include PO Box No):	Current Residence Address (include PO Box No):
Is this: (delete as necessary) Provided/ Rented/ Owned/ Parents home/Other?	Is this: (delete as necessary) Provided/ Rented/ Owned/ Parents home/Other?
If you have lived at this address for less than 3 years please list previous addresses (with dates). Please annotate against each whether rented/owned etc. (Use 'Other Information on page 4 if necessary)	If you have lived at this address for less than 3 years please list previous addresses (with dates). Please annotate against each whether rented/owned etc. (Use 'Other Information on page 4 if necessary)
Do you own property elsewhere? YES/NO If yes please give details on Page 4 – 'Details of property'.	Do you own property elsewhere? YES/NO If yes please give details on Page 4 – 'Details of property'.

WHERE YOU WORK:

Principal Borrower	Spouse/Partner.
Occupation: Position Held:	Occupation: Position Held:
Employers name & address:	Employers name & address:
Tel:	Tel:
How long with this employer?	How long with this employer?
If less than 3 years in current job: Previous Employer(s) name & address (with dates):	If less than 3 years in current job: Previous Employer(s) name & address (with dates):

YOUR BANKING DETAILS:

Principal Borrower	Spouse/Partner
SCB Bank Account Nos.	SCB Bank Account Nos.
Other Bank Accounts, if so where and type? (Evidence of bank statements may be required)	Other Bank Accounts, if so where and type? (Evidence of bank statements may be required)

MONTHLY HOUSEHOLD EXPENDITURE AND INCOME:

Current Mortgage Repayments: £	Gross Monthly Income: £
Rent & Rates: £ (Is this deducted from salary? YES/NO)	Less tax (POAT): £
Tax Provision (other than POAT) £ (Monthly average)	Less RPC and OPC: £
Insurance Premiums: £	Net Monthly Salary: £
Instalment Credit/Loan Repay: £ List:	Spouse/Partner's Gross Monthly Income: £
Other contractual commitments: £ List:	Less tax (POAT): £
	Less RPC and OPC: £
	Net Monthly Salary: £
	Other Income to be Considered: £ List:
TOTAL Committed Outgoings: £ (G)	TOTAL Income £ (F)
NET ELIGIBLE INCOME (F) less (G): £	

PERSONAL ASSETS AND LIABILITIES (PLEASE INCLUDE JOINT IF APPLICABLE):

LIABILITIES:		ASSETS (Evidence may be required):	
Existing Mortgage:	£	Land and Buildings:	£
Outstanding Loans(s)/Overdraft:	£	Vehicle(s):	£
Outstanding Credit Card limit: (more than 30 days)	£	Personal Items (insured value):	£
Tax Bill Due Over POAT:	£	Cash/Other (e.g. shares):	£
Creditors (including family): (i.e. people you owe money to)	£	Other Assets:	£
Other (e.g. Hire Purchase):	£		
TOTAL (X):	£	TOTAL (Y):	£
Personal/Joint Net Worth (X) less (Y):		£	

PROPERTY TO BE FINANCED:

Purchase Price of property or estimates of building costs for new builds, extensions or renovations, including cost of the land:	£	(M)
Amount being provided by borrower	£	(N)
TOTAL FUNDING REQUIRED (M) - (N)	£	
Repayment Period (maximum 25 years or until 70th birthday of elder borrower)		

DETAILS OF PROPERTY CURRENTLY OWNED:

If more than one property is owned please list below in 'other information'.

Principal Borrower	Spouse/Partner.
Address	Address
Freehold/Leasehold?	Freehold/Leasehold?
Mortgage outstanding £	Mortgage outstanding £
Approx. value of property £	Approx. value of property £
Lender/Mortgagee:	Lender/Mortgagee:

LEGAL REPRESENTATION YOU INTEND TO USE: _____

OTHER INFORMATION:

(Please use additional sheets if required)

DECLARATION:

I/we confirm that all information contained in this application is true to the best of my/our knowledge and belief and I/we agree that the Bank may from time to time after receipt of this application make such enquiries about my/our affairs as it thinks fit.

Signed Signed

Date Date