



Kensington

ADDITIONAL LENDING, PORTING AND PORTING WITH ADDITIONAL LENDING

APPLICATION FORM

Please use this application form for existing Kensington clients wishing to apply for Additional Lending or to Port their existing Flexi Fixed for Term mortgage to another security property.

- Step 1.** Complete the below PDF application form.
- Step 2.** Ensure you have received signed confirmation from all applicants to submit the application and their personal data for processing.
- Step 3.** Save the completed application form.
- Step 4.** Upload the completed application form via the portal along with any supporting documentation.

Date	
Case Reference	
Eligibility Acceptance Reference Number	
First applicant full name	
Second applicant full name	

Section 1: Intermediary details. Please complete all sections.

Intermediary full name	
Intermediary firm name	
FCA Number	
Level of Service (we only accept advised sales)	<input type="checkbox"/> Advised
Have the applicants accepted the advice? (we only accept advised sales where advice has been accepted)	<input type="checkbox"/> Yes
Name of mortgage club	
Submission Route	<input type="checkbox"/> Directly Authorised broker <input type="checkbox"/> Directly Authorised Broker via a Mortgage club <input type="checkbox"/> Appointed Representative via their Network <input type="checkbox"/> Appointed Representative (with Network) via a Mortgage club
Broker fee amount?	£
When is the broker fee payable?	<input type="checkbox"/> Submission <input type="checkbox"/> Offer <input type="checkbox"/> Completion
Broker fee refund amount?	£

Section 2: Application declaration.

To apply for Additional Lending and/or to Port, the applicant(s) must satisfy these requirements:

Has the applicant(s) failed to keep up repayments on a mortgage or other loan (secured or unsecured) in the last 3 years?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Has the applicant(s) had a mortgage, loan or tenancy refused in the last 5 years?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Has the applicant(s) had a property repossessed?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Has the applicant(s) been declared bankrupt or subject to an individual voluntary arrangement?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Is the applicant(s) unable to provide confirmation of all types of income?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Is the property outside England, Wales and Scotland?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Does the applicant(s) hold assets that will be used to make payments for the proposed product(s) in a currency other than pounds sterling?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Is (are) the applicant(s) paid in any other currency than pound sterling?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Are you aware of any reason why the loan application would be un-acceptable to us? (Our property exclusions, lending and product exclusions can be viewed on our website)	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Could any of the applicants be considered credit impaired?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

If you have answered Yes to any of the above questions, please provide any additional information that you feel is relevant to this enquiry in section 12 below

Section 3: Loan details.

Please complete below and then either 3a, b or c depending on the application type.

What kind of application are you looking for?	<input type="checkbox"/> Additional Lending	<input type="checkbox"/> Port
	<input type="checkbox"/> Port with additional lending	
Is this a Buy to Let?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

3a: For **ADDITIONAL LENDING** only

Additional Lending Amount Required	£
Term of Additional Lending	
Additional Lending Product Code	
Please confirm the Additional Lending is for home improvements only.	<input type="checkbox"/> Yes <input type="checkbox"/> No
If you are borrowing to make improvements to your property, please provide a description of the improvements you intend to make. Also, please confirm if planning permission is required and if it is, please provide a copy of the permission.	

3b: For **PORTING** only

Selling price of existing property	£
Purchase Price of new residential property?	£
Source of deposit (e.g. own personal savings, inheritance, gift, sale of property)	
Deposit amount	£
If you are purchasing this property with an incentive/discount and are intending to borrow more than the agreed purchase price, please tell us by how much and why e.g. for home improvements	

3c: For **PORTING WITH ADDITIONAL LENDING**

Selling price of existing property	£
Purchase Price of new residential property?	£
Source of deposit (e.g. own personal savings, inheritance, gift, sale of property)	
Deposit amount	£
Additional Lending Amount Required	£
If you are purchasing this property with an incentive/discount and are intending to borrow more than the agreed purchase price, please tell us by how much and why e.g. for home improvements	
Term of Additional Lending	
Additional Lending Product Code	
Purpose of Additional Lending (only permitted for home improvements or to assist with the purchase of a property to which the existing mortgage is being ported)	<input type="checkbox"/> Home improvements <input type="checkbox"/> Additional Lending to move home
If the Additional Lending is to fund improvements to your property please provide a description of the improvements you intend to make. Also, please confirm if planning permission is required and if it is, please provide a copy of the permission if already obtained.	

Section 4: Applicant details

	First applicant	Joint applicant
Does the applicant have any unspent criminal convictions or cautions?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, provide further details of any unspent criminal convictions or cautions:		
Details of any relationship between customer and vendor (not applicable for Additional Lending only)		
Number of Dependants (please also list dependant age)		
Mobile Phone Number		
Home Phone Number		
Work Phone Number		
Preferred contact method	<input type="checkbox"/> Mobile telephone <input type="checkbox"/> Home telephone <input type="checkbox"/> Work telephone	<input type="checkbox"/> Mobile telephone <input type="checkbox"/> Home telephone <input type="checkbox"/> Work telephone

Section 5: Applicant employment details

Please complete below and then either 5a, b or c depending on the employment type.

	First applicant	Second applicant
Employment type	<input type="checkbox"/> Employed <input type="checkbox"/> Self-Employed <input type="checkbox"/> Retired <input type="checkbox"/> Not Working	<input type="checkbox"/> Employed <input type="checkbox"/> Self-Employed <input type="checkbox"/> Retired <input type="checkbox"/> Not Working

Section 5a: Employed applicants

If you are employed by your own company please also complete section 5b.

	First applicant	Second applicant
Employer's Name		
Employer's Address		
Employer's Phone Number		
Employer's Email Address		
Employee Reference		
Occupation		
Basis of Employment	<input type="checkbox"/> Permanent full time <input type="checkbox"/> Permanent part time <input type="checkbox"/> Temporary part time <input type="checkbox"/> Temporary full time <input type="checkbox"/> Contract	<input type="checkbox"/> Permanent full time <input type="checkbox"/> Permanent part time <input type="checkbox"/> Temporary part time <input type="checkbox"/> Temporary full time <input type="checkbox"/> Contract
Employed by Family Member	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Still within probationary period	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Start Date of employment		
Estimated Retirement Date		
Does the applicant anticipate any future changes in income which may impact their ability to maintain their mortgage? (If YES please provide an explanation of known changes in section 12 of this form)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Annual Gross Basic Salary	£	£
Annual Gross Overtime	£	£
Annual Gross Bonus	£	£
Annual Gross Commission	£	£
Annual Gross Travel / car allowance	£	£
Annual Gross Shift allowance	£	£

Annual Gross Pension	£	£
Annual Other Income (please provide a breakdown in section 12)	£	£

Section 5b: Applicant self-employed/employed by own company income

	First applicant	Second applicant
Status	<input type="checkbox"/> Director of own company <input type="checkbox"/> Partnership <input type="checkbox"/> Contractor <input type="checkbox"/> Sole trader	<input type="checkbox"/> Director of own company <input type="checkbox"/> Partnership <input type="checkbox"/> Contractor <input type="checkbox"/> Sole trader
Nature of business		
Registered Company Name		
Registered Company Address		
Job Title		
Percentage shareholding	%	%
Date Business Started		
Contractor contract start date		
Contractor contract end date		
Salary	£	£
Dividend – Year 1	£	£
Dividend – Year 2	£	£
Dividend – Year 3	£	£
Net Company Profits – Year 1	£	£
Net Company Profits – Year 2	£	£
Net Company Profits – Year 3	£	£
Other Income	£	£
Accountant's Name		
Accountant's Professional Qualification		
Accountant Contact		
Accountant's Address		
Estimated Retirement Date		
Does the applicant anticipate any future changes in income which may impact their ability to maintain the proposed lending? (If YES please provide an explanation of known changes in section 12 of this form)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Section 5c: Applicant's previous employment

Only complete if current employment is less than 12 months.

	First applicant	Second applicant
Employer Name		
Occupation		
Position		
Start Date		
Duration		

Section 6: Financial Commitments

Please provide details of your monthly outgoings

Loans / Hire Purchase Agreements

Name of Company	Outstanding Balance	Monthly Repayment	Term remaining	To be repaid on or before completion?	Applicant(s)
	£	£		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> First Applicant <input type="checkbox"/> Second applicant <input type="checkbox"/> Both
	£	£		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> First Applicant <input type="checkbox"/> Second applicant <input type="checkbox"/> Both
	£	£		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> First Applicant <input type="checkbox"/> Second applicant <input type="checkbox"/> Both
	£	£		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> First Applicant <input type="checkbox"/> Second applicant <input type="checkbox"/> Both
	£	£		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> First Applicant <input type="checkbox"/> Second applicant <input type="checkbox"/> Both

Credit Cards / Mail Order / Store Cards

Name of Company	Outstanding Balance	Monthly Repayment	To be repaid on or before completion?	Applicant(s)
	£	£	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> First Applicant <input type="checkbox"/> Second applicant <input type="checkbox"/> Both
	£	£	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> First Applicant <input type="checkbox"/> Second applicant <input type="checkbox"/> Both
	£	£	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> First Applicant <input type="checkbox"/> Second applicant <input type="checkbox"/> Both
	£	£	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> First Applicant <input type="checkbox"/> Second applicant <input type="checkbox"/> Both
	£	£	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> First Applicant <input type="checkbox"/> Second applicant <input type="checkbox"/> Both

Section 6: Financial Commitments (continued)

Bank Overdraft

Name of Company	Outstanding Balance	Current Overdraft Limit	To be repaid on or before completion?	Applicant(s)
	£	£	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> First Applicant <input type="checkbox"/> Second applicant <input type="checkbox"/> Both
	£	£	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> First Applicant <input type="checkbox"/> Second applicant <input type="checkbox"/> Both
	£	£	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> First Applicant <input type="checkbox"/> Second applicant <input type="checkbox"/> Both
	£	£	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> First Applicant <input type="checkbox"/> Second applicant <input type="checkbox"/> Both
	£	£	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> First Applicant <input type="checkbox"/> Second applicant <input type="checkbox"/> Both

Property Portfolio

Does the applicant have any investment/BTL properties, owned in their own name (not via a limited company and excluding the security property)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does the applicant expect any material changes to their portfolio which may adversely impact their ability to support any of their existing BTL loans or the loan being applied for?	<input type="checkbox"/> Yes <input type="checkbox"/> No

Total number of properties	Total number of mortgaged properties	Estimated value of total portfolio	Total outstanding balance of mortgaged properties	Total monthly portfolio rental income	Total monthly mortgage payments

Other outgoings/commitments

Outgoings	Details	£
Utility and communications	These include electricity, water, gas, telephone and internet.	£
Car and travel	These include fuel, insurance, tax, MOT, vehicle maintenance, parking and public transport.	£
Lifestyle spending	Please consider the average monthly spend towards holidays, entertainment, restaurants, furniture and white goods.	£
Housekeeping costs	Please consider food, clothing, personal grooming, cleaning materials, medical, pets, glasses and dental care.	£
Insurance / pension & investments	This includes buildings and contents insurance, life assurance, endowment policies, private pensions, household insurance (gas fire, boiler, pets etc.) You do not need to include the associated cost of the mortgage repayment vehicle within this box.	£
Childcare	These include childcare / nursery fees.	£
Ground Rent / Service Charges		£
Maintenance	As detailed in any divorce, separation agreement or any informal arrangement.	£

Child Maintenance Service payments		£
Rental Agreements		£
School / further education fees		£
Other	(Please specify)	£

Section 7: Property details

For **PORTING** or **PORTING WITH ADDITIONAL LENDING** only

Please confirm the new security address	
Property Type	<input type="checkbox"/> Terraced House <input type="checkbox"/> Detached <input type="checkbox"/> Semi-detached <input type="checkbox"/> Bungalow <input type="checkbox"/> Flat/ apartment <input type="checkbox"/> Other (Please provide details in section 12)
Is the property a new build?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Year Built	
Type of Warranty	
Number of floors?	
Tenure of Property?	<input type="checkbox"/> Leasehold <input type="checkbox"/> Freehold <input type="checkbox"/> Commonhold <input type="checkbox"/> Heritable (Scotland only)
Ground Rent payable?	<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please state amount £
Service Charge payable?	<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please state amount £
If Leasehold, how long is remaining on the lease?	
County in which the property is located	
Is the property an ex local authority property?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Located above or adjacent to commercial property	<input type="checkbox"/> Yes <input type="checkbox"/> No
Construction Type	
EPC Rating	<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/> D <input type="checkbox"/> E <input type="checkbox"/> F <input type="checkbox"/> G
Type of Roof	
Type of Wall	
Number of bedrooms	
Number of bathrooms	

Number of kitchens		
Type of garage		
Number of off-site garages		
Allocated parking space	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are there solar panels on the property?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Section 7: Property details

For **PORTING** or **PORTING WITH ADDITIONAL LENDING** only (continued)

Main usage of the property		
Is the property being purchased from a relative?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Has the property previously been occupied for residential purposes?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Is the property being purchased from a limited company in which the customer owns shares?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Is there anyone else over the age of 17 who will be living in the mortgaged property?	<input type="checkbox"/> Yes, complete section 7a	<input type="checkbox"/> No, move on to section 8

7a: Non-owning occupiers over 17 years of age

For **PORTING** or **PORTING WITH ADDITIONAL LENDING** only

	Occupier's Name	Date of Birth	Relationship
1st			
2nd			
3rd			
4th			

Section 8: Valuation and access details – arrangements to access the property

Contact name	
Contact telephone number	
Contact address	

Section 9: Solicitor's details

For **PORTING** or **PORTING WITH ADDITIONAL LENDING** only (continued)

In England and Wales, all solicitor firms must have a minimum of three SRA approved managers and be a registered member of the Law Society's Conveyancing Quality Scheme (CQS). In Scotland, all solicitor firms must have a minimum of three managers and registered with the Law Society of Scotland.

Solicitor contact name	
Firm name and address	
Telephone number	
Email address	

Section 10: Repayment information

Additional Lending

If your existing mortgage is paid by direct debit, the Additional Lending payments will automatically be collected by the same direct debit, you do not need to complete the direct debit instructions in this section.

Please note, the Additional Lending monies will be released to the account which the direct debit is currently collected from.

Direct Debit - For PORTING or PORTING WITH ADDITIONAL LENDING only

The applicant(s) has/have confirmed to me directly or via an intermediary (as applicable) that they are the holder(s) of the UK bank/building society account named below, and that they are the only person(s) required to authorise debits from this account. (NB: Kensington cannot accept payments from a company/business account or from a party not named on the mortgage account).

Bank Sort Code	
Account Number	
Name on Account	

Section 11: Additional support

There may be reasons the applicant might need us to work with them differently today, in the future, or on an ongoing basis. Is there anything that you would like to make us aware of that will help us to improve the service we can give them?	<input type="checkbox"/> Yes, complete all of section 11 <input type="checkbox"/> No, move on to section 12
Please provide details of these needs	
Please tell us if the applicant(s) require information to be provided in one of the following formats	<input type="checkbox"/> Braille <input type="checkbox"/> Audio <input type="checkbox"/> Large print <input type="checkbox"/> Coloured paper

Section 12: Additional information

Please continue with a separate sheet if required and include account number

Section 13: Customer Declarations and Consents

When you obtained your current mortgage with us you signed a declaration and/or consent document. The following declaration is supplemental to that document and if there is any discrepancy between the two, this declaration overrides that discrepancy.

Please read this document section carefully before going ahead with your application. If there is anything you do not understand, you may wish to discuss this with a mortgage intermediary or financial advisor before signing below.

1. OUR DETAILS

In this document “we”, “us” and “our” means Kensington Mortgage Company Limited (the mortgage lender) and our successors and anyone who takes over our legal rights and/or responsibilities under our agreement with you. We are authorised and regulated by the Financial Conduct Authority and our registered office is 2nd Floor, Marlow International, Parkway, Marlow, SL7 1YL.

2. CONTACTING EACH OTHER

2.1 How to give instructions and get information

You must give us written instructions unless we say you can give us instructions by phone. You can ask for information about your mortgage by calling or writing to us. If you call us, you must go through our security procedures before we give you confidential information or follow your instructions. If you appoint someone to act for you, you will need to provide written authority before we can provide information to them or follow their instructions and they will also have to go through our security procedures. We may monitor and record calls so we can check instructions you give us, train our staff and for quality monitoring purposes.

2.2 You can contact us by writing to us, by email or by calling us

We may contact you by writing to you, by email, by calling you, by SMS or by any other reasonable method of communication. We will contact you using the latest contact details you have given us. You must tell us if they change.

3. IF TWO OR MORE OF YOU ARE APPLYING

(If more than two of you are applying, when we say “both” of you, we mean all of you).

Each of you will make the declarations and give the consents below. You are jointly and severally liable for the mortgage which means you are each responsible for following your obligations in this document and in the mortgage conditions and special conditions we send you and if one of you breaks an obligation we can take action against one or both of you.

Any of you can give us instructions to do with our agreement with you independently of the other borrower(s) and we do not need to check with the other borrower(s) before acting on those instructions but we may choose to do so.

Where reasonable, we may give information about your mortgage to one of you, rather than both. Where you share the same address we may send only one copy of any required communication addressed to both of you.

4. APPLYING FOR YOUR Additional Lending OR TO PORT YOUR MORTGAGE (WITH OR WITHOUT ADDITIONAL LENDING)

4.1 We need complete information

When completing your application, you will be providing information to help us decide about whether to agree your request for a Additional Lending or to port your mortgage (with or without Additional Lending). You must give us true, complete, accurate and up-to-date information with your application and whenever you contact us afterwards. This means you must mention everything you think may be relevant. For example, in your application you must tell us about all other money you owe, and whether you have been cautioned, convicted or charged with any crime (other than minor driving offences or relating to spent convictions). If you have to give us information about someone else, you must have their permission first. We will rely on the information you give us to decide whether to agree to Additional Lending or porting your mortgage. Where we give the information to others, they will also rely on it for their purposes. If any of the Further Information you give us changes you must tell us. This may affect our decision about your Additional Lending or porting (with or without Additional Lending) application.

4.2 Further Information

We (or others for us) may gather information we think is reasonably needed to decide whether to agree Additional Lending or to port your mortgage (with or without Additional Lending). As part of this, we can seek information and references about you from, for example, your past and current employers, solicitors, debt counsellors, lenders, landlords, accountants, banks, tax offices and insurers. We may also refresh this information in the future whilst you have a mortgage with us, by checking your details with credit reference agencies and fraud prevention agencies and by asking you for details of your income and expenditure. This may be necessary where we need up-to-date information to make a further lending decision, for example where we need to decide whether to make Additional Lending to you, or where we are checking to see whether the mortgage remains affordable for you. Any enquiries made to credit reference agencies during the life of your mortgage will not be visible to others when they view your credit record and will not affect your credit rating. We may record telephone calls between you and us which will be monitored for security, quality or training purposes.

4.3 Fees

We will tell you about any fees and expenses you have to pay in relation to your application in your offer letter and/or tariff of fees and charges. A fee may be payable upfront for your application. This is non-refundable. Any early repayment charges applicable will be referred to in the Offer. There may be additional fees that you have to pay to your mortgage intermediary. These fee arrangements are between you and your intermediary.

4.4 Declined application

We may decline your application or withdraw or revise an offer at any time before the change is made. Where we do so on the basis of an automated decision, we will let you know, and you have the right to ask us to review that decision.

5. VALUATIONS

5.1 Property Valuation

We may arrange a property valuation to help us in considering your application. This may be an automated valuation or involve a physical inspection. We may charge you a fee for this valuation. This fee is non-refundable even if the requested Additional Lending or porting (with or without Additional Lending) does not proceed or your application is declined.

Where we do arrange a valuation, this valuation is not a detailed structural report and is for our benefit, not yours, and so you should not rely on it. The valuer is not an agent of ours and we are not responsible for any representations or opinions they express. If we decide to proceed with the Additional Lending or porting (with or without Additional Lending), this doesn't mean we are guaranteeing the value or condition of your property in any way. Please arrange your own survey if you wish to rely on it as to the value or condition of your property.

5.2 Revaluation

At any time in the future before you redeem your mortgage, we can have your property re-valued. If we ask you must pay us the reasonable cost of each revaluation if we had it carried out because:

- you've borrowed money from someone else, secured by a mortgage on your property;
- you've asked to borrow more money from us;
- we reasonably needed the revaluation before deciding to release more money to you;
- you are intending to make a change to the property which may affect the value of the property provided as security for the mortgage (for example home improvements, a part sale of land or grant of a lease or granting someone else a right that affects your property known as an “easement”); or
- it was otherwise reasonable in the circumstances due to a need for us to be able to re-assess the value or condition of our security.

6. MAKING YOUR REPAYMENTS

You must make all your mortgage repayments on time. You may consider taking out your own payment protection insurance or making other arrangements to make sure you can keep up your repayments if you have an accident, fall ill or become unemployed. You may also wish to consider taking out appropriate life insurance to repay the mortgage in the event of your death. If you do choose to make such arrangements, you may wish to speak to an authorised insurance adviser or a consumer advice service about your insurance needs.

7. WE MAY TRANSFER OUR RELATIONSHIP WITH YOU

We can transfer any (or all) of our rights and responsibilities under our agreement with you to someone else at any time. For example, we may sell or assign your loan (and any mortgage or other security we have for your repayments) to another business. We, or others we sell or assign your mortgage to, may raise finance on your mortgage. If we transfer our responsibilities under our agreement with you, we will make sure the person we transfer them to takes on the same responsibilities towards you. Your rights and responsibilities will be the same as under our agreement with you.

8. USING INFORMATION ABOUT YOU

For the purposes of the General Data Protection Regulation 2016 and the Data Protection Act 2018 (together "the Data Protection Legislation"), we are the data controller of the information we collect and use about you. We will adhere to all legislation concerning Data Protection and uphold your rights as to the control and processing of your data. Please read the Fair Processing Notice ("FPN"), available on our website, for further details on how we collect and use your data.

YOUR CONSENT

By signing below you confirm and declare that:

- a) you agree to the above terms both now and for the duration of your mortgage agreement with us;
- b) you have received and read any illustration provided to you;
- c) you have read and understood the Fair Processing Notice relating to our collection, use and processing of your data, and your rights relating to that processing;
- d) you have given true, complete, and up-to-date information in your application, including mentioning everything you think may be relevant and to the extent we and/or third parties do not have a legitimate interest in processing your personal data, you give your explicit consent to;
- e) you agree to the processing of your personal data, including carrying out searches with the parties illustrated in the Fair Processing Notice, in particular with credit reference agencies and fraud prevention agencies;
- f) you agree to our transfer of your personal data outside of the EEA where necessary for the administration of our agreement with you or for the purposes of running our business; and
- g) you agree to our collection and use of your special category data, and criminal records and offences data, for the purposes set out in the Fair Processing Notice.

All applicants must sign below

By signing and dating this application, I confirm that I have read the information contained in the application and make/give the declarations/consents herein. If there is anything that I do not understand or do not agree with, I will contact you without unreasonable delay to discuss this further before signing this document. Kensington can rely upon the truth and accuracy of the information contained within my application, the documentation provided in support of my application and the declarations and consents above. Kensington can use my information for all the purposes referred to within the declarations and consents above.

I understand that my home may be repossessed if I do not keep up repayments on my mortgage.

First applicant name		Date	
Signature			
Joint applicant name		Date	
Signature			