



BANK OF CEYLON (UK) LTD., 1 DEVONSHIRE SQUARE, LONDON, EC2M 4WD

APPLICATION FOR A CREDIT FACILITY

If you are a sole applicant please complete your details against (1). A joint applicant should complete their details against (2).

PERSONAL DETAILS

Title 1)

2)

Full Name 1)

2)

Private Address 1)

.....

..... Post code

2).....

.....

..... Post code

Telephone number 1) Home

Mobile

Work

2) Home

Mobile

Work

Email address 1).....

2)

How long have you lived at current address? 1).....years.....months

2).....years.....months

Date of Birth 1)...../...../..... 2)...../...../.....

Marital status Married/single/divorced/separated/widowed*
*Delete as appropriate

Nationality 1)..... 2).....

Residential status in the UK

1)..... 2).....

TELL US ABOUT THE LOAN/OVERDRAFT THAT YOU NEED

Purpose of Loan/Overdraft (please be specific – do not just say ‘personal purposes’)

.....
.....

How much would you like to borrow? £..... **OR**

How much can you afford to repay each month? £.....

Over how many months would you like to repay the loan?

DETAILS OF ANY SECURITY OFFERED

.....
.....

EMPLOYMENT DETAILS

Name of employer 1).....

2).....

Address of employer 1).....

.....

..... Post code

2).....

.....

..... Post code

Your occupation 1).....

2)

Type of business, if self employed 1)

2)

How long have you worked for current employer? 1).....years.....months

2).....years.....months

FINANCIAL DETAILS

We need to collect some details about your income and outgoings in order to assess your affordability to repay the borrowing. Please complete the following sections that are relevant to you.

Monthly income

Your earnings after tax/NI (please provide original pay slips for the past 3 months and your last P60) 1)..... 2).....

Child benefit 1)..... 2).....

Working tax family benefit 1)..... 2).....

Other benefits 1)..... 2).....

Investment income 1)..... 2).....

Rental income 1)..... 2).....

Other guaranteed income **1)..... 2).....**

Total net monthly income (a) 1)..... 2).....

Monthly outgoings 1)..... 2).....

Mortgage/rent 1)..... 2).....

Council tax 1)..... 2).....

Water/gas/electricity 1)..... 2).....

Telephone 1)..... 2).....

House insurance 1)..... 2).....

Life insurance 1)..... 2).....

<u>School fees/childcare</u>	1).....	2).....
<u>Car expenses (tax, insurance, petrol etc)</u>	1).....	2).....
<u>Food/clothing</u>	1).....	2).....
<u>Travel expenses</u>	1).....	2).....
<u>Other loans/credit cards</u> <i>(please provide additional details on next page)</i>	1).....	2).....
<u>Other regular expenses (eg Sky TV Payments/gym subscriptions)</u>	1).....	2).....
Total monthly outgoings (b)	1).....	2).....
Net disposable monthly income (a) – (b)	1).....	2)

Assets (as at today)

<u>Cash</u>	1).....	2).....
<u>Shares</u>	1).....	2).....
<u>Personal dwelling</u>	1).....	2).....
<u>Investment properties</u>	1).....	2).....
<u>Pension / SIP</u>	1).....	2).....
<u>Other</u>	1).....	2).....
Total assets (c)	1).....	2).....

Liabilities (as at today)

<u>Personal loans</u>	1).....	2).....
<u>Mortgages</u>	1).....	2).....
<u>Credit Cards</u>	1).....	2).....
<u>Other</u>	1).....	2).....
Total liabilities (d)	1).....	2).....
Net assets (c) - (d)	1).....	2).....

OTHER BANK ACCOUNTS *(Please forward to us original bank statements for the past three months)*

Name of bank

1).....

2).....

Address of bank branch

1).....

.....

..... Post code

2).....

.....

..... Post code

Type of Account held 1).....

2).....

OTHER LOANS/CREDIT/STORE CARD COMMITMENTS

(Please provide details of all loans/credit/store card commitments). Continue on a separate page if necessary.

Name of Institution 1).....

2).....

Original amount borrowed 1) £

2) £

Current Amount outstanding 1) £

2) £

Monthly payment 1) £

2) £

I/We hereby confirm that the particulars given above are correct.

You will make searches about me/us at credit reference agencies who will supply you with credit information, for use in the assessment of credit products and other information as well as information from the Electoral Register, for the purpose of verifying my/our identity. The agencies will record details of the search type (credit or identification) and any previous and subsequent names, whether or not my/our application proceeds. I/we acknowledge that multiple credit searches may affect my/our ability to obtain credit elsewhere. You may use credit scoring methods to assess my/our application and to verify my/our identity. Credit searches and other information, including any previous and subsequent names, which are provided to you and/or the credit reference agencies, about me/us and those with whom I/we am/are linked financially may be used by Bank of Ceylon (UK) Limited and other companies if credit decisions are made about me/us. Any of this information may also be used for identification purposes, debt tracing and the prevention of money laundering as well as the management of my/our account;

Where I/we borrow or may borrow from you, you may give details of my/our account and how I/we manage it to credit reference agencies. If I/we borrow and do not repay in full and on time, you may tell credit reference agencies who will record the outstanding debt.

SIGNATURE OF APPLICANT (S)

DATE

1.

...../...../.....

2.....

...../...../.....