

Obtain an Illustration and apply online through www.standardlifebank.com/adviser or call 0845 845 8451, 8am – 6pm Monday to Friday.

For Quote

This checklist is for reference only and should NOT be sent to Standard Life Bank.

Loan Requirements	
Loan purpose:	House purchase <input type="checkbox"/> Remortgage <input type="checkbox"/>
Property Value	Repayment type – Repayment/Interest-only/Both
Loan Amount	Product
Term of Mortgage	Is customer a professional landlord? Yes <input type="checkbox"/> No <input type="checkbox"/>
Estimated rental income	(If client's primary source of income is through letting or developing property, the maximum LTV available is 65%)
(A rental income required of at least 110% of the monthly mortgage payment on an interest only basis.)	

For Illustration

Agency Details	
Agency code (necessary for all enquiries)	FSA number
If you are not registered you can request an agency code online at www.standardlifebank.com/adviser or by calling 0131 246 0090.	

Level of Service	
Did you recommend Standard Life Bank?	Yes <input type="checkbox"/> No <input type="checkbox"/>

Fees and Commission	
Further details	
Do you charge your client(s) a fee for your services?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes – how much?	
£	
If yes, when is fee payable?	1. On completion <input type="checkbox"/> 2. Prior to completion <input type="checkbox"/>

Fees and Commission (continued)

Is the fee refundable?

Yes

No

Are you giving up any commission to your client?

Yes

No

What amount of commission are you giving up?

£

or

%

Add Fees to Loan

To help with your costs, you can choose to add your fees to your loan. Simply select which fees you would like to add to your loan and we will include these in your Illustration

Valuation fee (House purchase only)

Arrangement fee

Booking fee

Legal fee (House purchase only)

What term would you like to repay your fees over? (min is 1 year, max is your mortgage term)

Years

Months

The maximum amount of fees you can add to the loan is £3000 or 2% of the property value, whichever is lower. Interest is charged on the fee account at the Freestyle Buy to Let standard variable rate. Repayment is on a capital and interest basis and unlimited overpayments are allowed. Adding fees to the loan increases capital outstanding, interest payable and monthly mortgage repayments.

Client Details

APPLICANT 1	APPLICANT 2
Title	Title
First name	First name
Middle name	Middle name
Last name	Last name
Date of birth	Date of birth
Current address	Current address
Postcode	Postcode
Mobile telephone number	Mobile telephone number
Home telephone number	Home telephone number

For Full Mortgage Application

Eligibility		
Have client(s) been resident in the UK for more than 18 months?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Is the property in the UK?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have client(s) ever been involved in legal proceedings to recover debt?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Are the applicant(s) aged 25 or over?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Do(es) the client(s) earn at least £20,000 a year before tax (for single applications) or £30,000 (for joint applications) – this excludes any rental income.	Yes <input type="checkbox"/>	No <input type="checkbox"/>

Applicant Details

APPLICANT 1

Time at current address Years Months

If at current address less than 3 years provide previous addresses up to 3 years or 2 further addresses:

Previous address

Postcode

Time at current address Months

Previous address

Postcode

Time at current address Years Months

Current residential status

Marital status

APPLICANT 2

Time at current address Years Months

If at current address less than 3 years provide previous addresses up to 3 years or 2 further addresses:

Previous address

Postcode

Time at current address Months

Previous address

Postcode

Time at current address Months

Current residential status

Marital status

Affordability Details

Gross annual salary/net profit

£

Other sources of income Yes No

If so enter gross amount – only enter income that can be verified

£

Employment status

Existing total monthly loan or credit payments

If mortgage is interest only: Type of repayment vehicle

Repayment vehicle target amount

Monthly premium

Gross annual salary/net profit

£

Other sources of income Yes No

If so enter gross amount – only enter income that can be verified

£

Employment status

Existing total monthly loan or credit payments

Bank Details

Applicant's Bank Details:

Account holder	Bank name
Sort Code	Time with bank
Account number	Preferred mortgage payment date

Solicitors Details – if known

Contact name	
Solicitor's company name	Solicitor's postcode
Solicitor's address	Solicitor's telephone number
	DX number

Property Details

What is the address of the property?

Address

Postcode

If house purchase what is source of deposit

If remortgage please tell us:

Current outstanding mortgage balance

Current lender

Time with lender

Mortgage reference number

Current lender address

Postcode

Purpose of additional funding if required:

For all cases:

Property type

If a flat:

Number of storeys

Is this flat above a commercial property?

Yes No

If a flat and freehold:

Is a management company in place? Yes No

Will an equal share of the tenure be held?

Yes No

Number of bedrooms

Property tenure

If leasehold what is the remaining term on the lease?

Property restrictions/unusual features (if applicable)

Would you like us to instruct a valuer

If so who should we contact for access to the property?

Contact telephone number

Best time to make contact

What legal system applies

Fee Payment

Payment method e.g VISA debit	Valid from
Name	Valid to
Card number	Issue number

Confirmation your client has given permission for the fraud prevention and credit searches and understands the implication of these searches.

Yes

No

For further information on our products and to place this case quickly and easily online visit:

www.standardlifebank.com/adviser

For telephone applications call 0845 845 8451

For our sales support team call 0131 246 0643

For customers with hearing or speech difficulties – please call our Textphone facility direct on 0845 601 2346.

For a copy of this information in Braille, large print or audio format, please call 0845 845 8450.

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