Mortgage
Application Form

Private Banking - UK resident Buy to Let

We will assess affordability based on rental income which will be confirmed by an independent valuer. Actual returns may vary, and you remain responsible for mortgage payments and letting costs. Please note we currently do not offer consumer BTL mortgages from Day 1.

Intermediary details (mortgage brokers only)	
Individual contact name	
Business name	
Business telephone	
Mobile telephone	
Email address	
Business address	
Postcode	

Application details			
Number of applicants			
Application	☐ Purchase	☐ Remortgage	☐ Capital raising
Is this application for more than one property?		☐ Yes	☐ No
If yes, how many properties?			
Application Type	☐ SPV	☐ Individual	

Applicant 1		
Do you own another buy-to-let property?	☐ Yes	☐ No
Did you purchase the property that this application relates to?	☐ Yes	☐ No
At the time of purchase, did you intend to let the property out?	☐ Yes	☐ No
Have you, or a relative, lived in the property since you have owned it?	☐ Yes	☐ No

Applicant 2		
Do you own another buy-to-let property?	☐ Yes	☐ No
Did you purchase the property that this application relates to?	☐ Yes	☐ No
At the time of purchase, did you intend to let the property out?	☐ Yes	☐ No
Have you, or a relative, lived in the property since you have owned it?	☐ Yes	☐ No

Limited company details

Please ensure that the application meets our criteria published in the latest version of our buy-to-let lending guidelines.

Comapny name		**Company number**	
Company Secretary name			
Telephone number		**Email address**	
Address (Including postcode)			
Accountant name			
Accountant address (Including postcode)			
Name of person acting		**Qualification**	
Telephone number		**Email address**	

Name	Director / Shareholder	% Shareholding

Personal details

Applicant 1			
Title	☐ Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other:		
First names (in full)		**Surname**	
Gender	☐ Male ☐ Female ☐ Other:		
Nationality		**Date of birth**	
Residential status		**Marital status**	
Current residential address* (Including postcode)			
Home telephone		**Mobile**	
Email			
Length of time at this address	☐ Years ☐ Months		
Previous residential address If less than 3 years at current address (Including postcode)			
Length of time at this address	☐ Years ☐ Months		
Gross employed income			
Self-employed net profit income (Sole trader or partnership excluding buy-to-let income)			
Limited company / LLP income (Dividend / director's remuneration / member's profit)			
Gross rental income (As of today's date, including all existing properties and current purchase applications)			
Self-employed pre-tax profit income (Buy-to-let income)			
All other taxable income (eg. pension, investments, savings etc)			
Employment status		**Contract type**	
Time employed / time trading if self-employed	☐ Years ☐ Months		

Applicant 2

Title	☐ Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other:
First names (in full)	
Surname	
Gender	☐ Male ☐ Female ☐ Other:
Nationality	
Date of birth	
Residential status	
Marital status	
Current residential address* (Including postcode)	
Home telephone	
Mobile	
Email	
Length of time at this address	Years Months
Previous residential address If less than 3 years at current address (Including postcode)	
Length of time at this address	Years Months
Gross employed income	
Self-employed net profit income (Sole trader or partnership excluding buy-to-let income)	
Limited company / LLP income (Dividend / director's remuneration / member's profit)	
Gross rental income (As of today's date, including all existing properties and current purchase applications)	
Self-employed pre-tax profit income (Buy-to-let income)	
All other taxable income (eg. pension, investments, savings etc)	
Employment status	
Contract type	
Time employed / time trading if self-employed	Years Months

*We require a full two-year address history, if the applicants have resided at their current address for less than two years, please provide previous address(es) overleaf.

Additional information (must be completed in all circumstances)

As a responsible lender and prior to issuing a mortgage offer, we must review every material issue that could impact the application. You're responsible for disclosing any information that could affect our decision. Please answer the following questions on behalf of all applicants so we can assess the application accurately.

1. Have you ever been convicted of any offence (other than driving offences)?	Yes	No
2. Are you aware of any future changes to your income or expenditure that would affect your ability to repay the mortgage?	Yes	No
3. Have you ever incurred mortgage or unsecured credit arrears, been declared bankrupt, entered into arrangement with creditors or been partly to a mortgage where the property has been taken into possession?	Yes	No
4. Have you ever been declared bankrupt whilst being a director of a company that went into liquidation, receivership or administration or been disqualified from being a director of a company?	Yes	No
5. Has any company of which you have been a director ever been declared insolvent?	Yes	No
6. If yes, was this an Involuntary insolvency?	Yes	No
7. Have you had a county court judgement, or default in the last 6 years?	Yes	No
8. Have you been refused a mortgage in the last 12 months?	Yes	No

If you have answered yes to any of the above questions, or if you are in doubt as to whether any fact is material, you should provide full details below including dates of insolvency.

Lettings experience

Lettings experience – Applicant 1	
Years lettings experience	
Number of residential investment properties currently owned (which are not mortgaged to FirstBank UK)	

Lettings experience – Applicant 2	
Years lettings experience	
Number of residential investment properties currently owned (which are not mortgaged to FirstBank UK)	

Property

Property details					
Address (Including postcode)					
Property value		**Number of units / bedrooms**			
Tenure	Freehold	Leasehold	Unexpired lease		
Year built					
House in multiple occupation?	Yes	No			
Multi-Unit Freehold Block?	Yes	No			
Ex local authority?	Yes	No			
Attached to / above commercial premises?	Yes	No			
EPC Rating					

*If there are multiple properties, please complete our portfolio declaration noting which properties are to be included

Mortgage

Mortgage details					
Loan required (Please exclude any fees that you have chosen to add to the loan,as we will include these as part of our affordability and maximum LTV calculations)					
Loan to value					
Repayment method		Interest only		Capital and interest	Term in years
If Interest only, please specify an exit strategy			**Purchase price**		
Rental income per month					
If the property is not let, specify how the loan will be serviced (Personal / portfolio income)					
Loan purpose					
Source of deposit All deposit funds must originate from the UK					
Additional savings (Not part of the deposit)					
Product required (Select the product required from our current product range)					

Existing property portfolio

This schedule must include all residential investment properties owned by every applicant in both personal and corporate name. **For portfolio landlords please complete the separate portfolio schedule.**

Property 1			
Owner			
Address (including postcode)			
Property value		**Current mortgage / loan balance**	
Lender's name and address (Including postcode)			
Loan to value		**ICR**	
Monthly mortgage payment		**Monthly rental income**	
How long have you owned the property?	Years Months	**Is the property currently let?**	Yes No
House in multiple occupation?	Yes No	**Multi-unit block?**	Yes No

Property 2			
Owner			
Address (including postcode)			
Property value		**Current mortgage / loan balance**	
Lender's name and address (Including postcode)			
Loan to value		**ICR**	
Monthly mortgage payment		**Monthly rental income**	
How long have you owned the property?	Years Months	**Is the property currently let?**	Yes No
House in multiple occupation?	Yes No	**Multi-unit block?**	Yes No

Property 3

Owner			
Address (including postcode)			
Property value		**Current mortgage / loan balance**	
Lender's name and address (Including postcode)			
Loan to value		**ICR**	
Monthly mortgage payment		**Monthly rental income**	
How long have you owned the property?	☐ Years ☐ Months	**Is the property currently let?**	☐ Yes ☐ No
House in multiple occupation?	☐ Yes ☐ No	**Multi-unit block?**	☐ Yes ☐ No

Employment details

Employment / business details – Applicant 1			
Name			
Address (Including postcode)			
Telephone number		**Occupation**	

Employment / business details – Applicant 2			
Name			
Address (Including postcode)			
Telephone number		**Occupation**	

If self-employed / accountant details			
Accountant name			
Accountant address (Including postcode)			
Name of person acting			
Qualification			
Telephone number		**Email address**	

Other details

Property access details			
Contact name			
Address (Including postcode)			
Telephone number		**Email address**	

Solicitor details			
Solicitor firm name			
Name of person acting			
Address (Including postcode)			
Telephone number		**Email address**	

Managing agent details			
Name of firm			
Name of agent			
Address (Including postcode)			
Telephone number		**Email address**	

When we deal with your application form, we reserve the right to consult the Claims and Underwriting Exchange register which is run by Insurance Database Services Ltd. This register is used by insurers and agents to prevent dishonest claims and to decide whether to accept applications and, if so, on what terms. If you make a claim, we will put all the information you have given us and details of your claim on this register. You can get a list of insurers who use the register if you ask us for one.

Personal Data

The information which you provide to FirstBank UK Limited ('we' or 'us') on this form or which we obtain from other sources (including any sensitive personal data) will be used by us for the purposes of assessing your application for a mortgage and, if successful, for administering your mortgage and repayments. This may include, without limitation, the following:

We may use credit scoring when considering your application and when operating the account or marking lending decisions. In the same circumstances, we may search the files of credit reference agencies. They may keep a record of the search. We may also carry out identity and anti-fraud checks, which may include the disclosure of your information to anti-fraud agencies. Further checks and searches may be carried out from time to time for the purposes of fraud prevention and control.

We may give credit reference agencies information about you and the conduct of your account on a regular basis, together with details of any non-payment when we make demand but receive no satisfactory proposals for

repayments. We may also give this information to other lenders and third parties to assist them in making lending decisions about you and members of your household, for occasional fraud prevention and for tracing debtors.

We may also share information relating to this application with other lenders via the National Hunter System for the purpose of detecting and preventing mortgage fraud.

Information about you and the conduct of your account may be put onto our database and used by us and other members of the First Bank Nigeria Group* of companies in making lending decisions and servicing your relationships with them. We may also disclose this information to the members of the First Bank Nigeria and other third parties to enable them to administer your mortgage, for the purposes of fraud prevention, audit and debt collection.

Where necessary for the above purposes we may transfer your information to other institutions within the FBN plc group. We may use information held about you and your account (including the nature of your transactions) to provide you with information about our other products and services, those of the other members of the FBN Group, and those of selected third parties which we think may interest you by phone, post, fax, email or other means. We may also pass your details to other members of the First Bank Nigeria so that they may do the same.

☐ **Please tick here if you DO NOT WISH to receive this information by post or telephone**

☐ **Please tick here if you DO WISH to receive this information by email or SMS**.

Please note that you can ask us to stop sending you direct marketing materials at any time by contacting Customer Services Section at FirstBank UK.

To help improve our service and in the interests of security we may monitor and/or record your telephone calls with us.

Claims & underwriting Exchange

When we deal with your application form, we reserve the right to consult the Claims and Underwriting Exchange register which is run by Insurance Database Services Ltd. This register is used by insurers and agents to prevent dishonest claims and to decide whether to accept applications and, if so, on what terms. If you make a claim, we will put all the information you have given us and details of your claim on this register. You can get a list of insurers who use the register if you ask us for one.

Early repayment charges

There may be early repayment fees should you choose to repay your mortgage before the final repayment date or increase your monthly repayments so that the final repayment date is earlier than originally agreed. Further details are available upon request.

*The First Bank Nigeria Group means First Bank of Nigeria Plc, its subsidiaries and associated companies

1 I/We confirm that the information given to your representative will be put onto a computer database. I/We have checked this application and confirm that the information which will be stored on the database is correct. The statements made by me/us or on my/our behalf in relation to this loan application are true and complete to the best of my/our knowledge and belief. They shall form the basis on which any mortgage loan is granted. I am/We are at least 18 years of age.

2 If any of the information changes before the loan is made I/We will notify you in writing and will not take up the mortgage loan unless you have previously agreed in writing to such as change.

3 I/We will provide you with any information regarding my/our financial position or the property as you may reasonably require at any time.

4 I am/We are responsible for your legal and other expenses arising out of this application, whether of not the loan is granted or the mortgage loan completed. I/We authorise you to debit my/our current account with the expenses.

5 The security for the mortgage loan will be a first legal charge over the property to be purchased/ given as security.

6 I/We irrevocably authorise any solicitor/licensed conveyancer instructed to act for me/us, to forward to you their entire file of papers relating to this transaction at your request.

7 I/We confirm that the property will be let. I/We also confirm our understanding that I/we are prohibited from allowing the property to be or to become occupied by myself or any member of my immediate family at any time for any period without your written consent and that any breach of such prohibition may constitute an event of default under any mortgage loan entered into

8 I/We accept that any surveyor's and/or valuer's report will be made available to me/us, and that the offer of a mortgage loan will not in any way render you liable or imply any warranty, guarantee or otherwise in respect of the purchase price or condition of the property offered as security.

9 All references in this application to the 'bank', and corresponding references to 'we', and 'our' and, in this Declaration, 'you' shall be read and understood by me/us as references to the First Bank Nigeria and any person or body which has had the First Bank Nigeria rights transferred to them or has succeeded to those rights (whether directly or indirectly) to the extent of your or their respective rights and benefits.

10 I/We fully understand that this loan application will be stored on a computer database and that a copy of the loan application would not normally be given to me/us, but if I/We want a copy of it you will provide me/us with one if I/We ask for it.

11 I/We agree that me/our account shall be subject to your personal customer terms and conditions and any terms and conditions set out in this application.

12 I/We have read and understood the contents of the Personal Data section on the previous page. I/We authorise you to use and disclose personal data (including any sensitive personal data and including the transfers of such data outside of the UK) relating to me/us for the purposes and in the manner set out in that section.

13 I/We authorise you to debit my/our current account in respect of the monthly mortgage payments.

Your Property Will Be At Risk If You Do Not Keep Up Payments On The Mortgage Secured Against It.

Applicant 1 signature	
Print name	
Date (dd/mm/yyyy)	

Applicant 2 signature	
Print name	
Date (dd/mm/yyyy)	

PLEASE ENSURE THAT THIS LOAN DECLARATION IS SIGNED.

TERMS & CONDITIONS

- [ ] I confirm that I have read through and agree with the Privacy statement as published here: **https://www.fbnbank.co.uk/privacy-statement**
- [ ] I confirm that I have read through and agree with the Terms and Conditions as published here: **https://www.fbnbank.co.uk/wp-content/uploads/2024/11/Terms-and-Conditions-V2-2023.pdf**
- [ ] I confirm that I understand an application fee of £250 is payable by the Applicant upon submission of this mortgage application. This fee is non-refundable and covers the administrative costs associated with the assessment

FOR INTERMEDIARY USE ONLY

Application Form – Version 14.0 – Last updated: [26/06/2026]