

# **BANK OF SCOTLAND PLC**

## **Statement of Means**

Failure to fully complete the application can lead to the application being delayed

# Your Personal Details

	Applicant 1	Applicant 2
<b>Full names(s)</b>		
<b>Date of birth</b>		
<b>Address</b> (please provide full address including post code)		
<b>Date moved to current address</b>		
<b>Previous addresses</b> (if less than 3 years at current address)		
<b>Date you moved to this address</b>		
<b>Contact details</b>	Home	
	Mobile	
	Work	
	Email	
<b>Main Bank Account Details</b>	Sort code	
	Account No.	
	Years you have held account	
<b>No. of dependants</b>		
<b>Main country of domicile</b>		
<b>Main country of residence</b>		
<b>Occupation(s)</b>		
<b>Name of employer(s)</b>		
<b>Years in current employment</b>		
<b>Expected retirement age</b>		

# Facility Details

Amount

Purpose

Term

Intended Repayment Method – please select your preferred repayment options below if known

Capital and interest

Interest Only

\* If selected you must complete next section

Part capital and interest and part interest only

\* If selected you must complete next section

\* If repayment method above is either interest only or part interest only then please detail the repayment source at the end of the proposed term:

Security may be required as part of any facility being considered. Please specify below what security you are able to offer.

# Your Financial Information - Income

INCOME	Monthly Net (£)		Annual Gross (£)		Comments i.e. frequency paid/whether this payment is guaranteed. Please use additional information sheet if required
	Applicant 1	Applicant 2	Applicant 1	Applicant 2	
Basic salary					
Cash bonus, commissions (please detail last 3 years) in comments					
State / Private pension or both					
Net rental property income (after agency fees if applicable)					
Interest (e.g. on savings, cash balances, portfolio, investments)					
Dividends (if applicable: self-employed and/or directors)					
Directors loan repayments (if applicable: for self-employed and/or directors)					
Other Income Please specify in additional information sheet					
<b>TOTAL</b>					

# Your Financial Information - Expenditure

EXPENDITURE	Monthly cost (£)			Comments where applicable i.e. when payment due to finish. Please use additional information sheet if required
	Applicant 1	Applicant 2	Joint	
Mortgage/Rent (property 1)				
Mortgage /Rent (property 2)				
*Any other mortgages: please group & then detail within property schedule sheet				
Loan /Hire purchase repayments				
Credit / Store card repayments				
Childcare, school or university fees				
Maintenance payments i.e. child /alimony				
<b>SUB TOTAL</b>	£	£	£	
Council tax				
Utilities/ Household bills i.e. Electricity /Gas / Water				
Travel/ Car including other essential travel costs				
Insurance premiums (buildings and contents)				
Life & critical illness cover (please specify if allocated to clear mortgage)				
Food / Housekeeping				
Clothing / Hobbies / Holidays				
Other i.e. season tickets, subscriptions, TV licence				
<b>TOTAL</b>	£	£	£	

# Your Financial Information – Assets

ASSETS	Value (£)	Date of valuation	Asset in name of	Please detail full property address (Please use additional information sheet if required)
Property 1				
Property 2				
*Any other properties: please group & then detail within property schedule sheet				
<b>SUB TOTAL</b>	<b>£</b>			
<u>OTHER ASSETS</u>	Value (£)	Date of valuation	Asset in name of	Please include Company name, percentage holding (for Private company Investments) & maturity date of asset. Please use additional sheet if required
Shares				
Savings				
Cash ISAs				
Equity ISAs				
Other investments(specify)				
Pension funds				
Private company investments				
Antiques / Cars / Artwork - please advise in description				
Any other assets please use additional information sheet if required				
<b>TOTAL</b>	<b>£</b>			

# Your Financial Information – Liabilities

<b>LIABILITIES</b>	<b>Amount(£)</b>	<b>Name of borrower</b>	<b>Expiry date</b>	<b>Description: Please include lenders details, interest rates, facility limits. Please use additional information sheet if required</b>
Mortgages/Secured loans over property 1				
Mortgages/Secured loans over property 2				
* Any other mortgages: please group & then detail within the property schedule sheet				
<b>SUB TOTAL</b>	<b>£</b>			
<b>OTHER LIABILITIES</b>	<b>Amount(£)</b>	<b>Name of borrower</b>	<b>Expiry date</b>	<b>Description: Please include lenders details, interest rates, facility limits. Please use additional information sheet if required</b>
Unsecured loans				
Secured loans				
Credit card balances				
Hire purchase agreements				
Mail orders				
Guarantee obligations (please include name of guarantor/whether secured)				
Other (please specify)				
<b>TOTAL</b>	<b>£</b>			

## Any Additional Information

Please provide details below of any other additional information or supporting information you feel is relevant. For example is something in your life about to change?

We want to make sure that you can afford to pay back the facility you are applying for. To decide if you can afford the facility you are applying for, we will use information about your finances as they are right now and any future changes you tell us about.

Future changes in your personal circumstances/finances may make it harder to repay the facility you are applying for e.g. as a result of working fewer hours, retirement, redundancy, reduction in income or changes in personal circumstances such as a child or someone else you take care of joining your household



# Property Schedule

Please complete if you own more than 2 properties (i.e. for property 3 upwards)

Property address	Owner	Lender	Maturity Date	Amount o/s (£)	Property Value (£)	Mortgage payment (£)	Annual rental income after agency fees (£)
<b>TOTAL (£)</b>							

## How we process your personal information

### Who looks after your personal information

Your personal information will be held by Bank of Scotland plc which trades as Bank of Scotland Private Banking, part of the Lloyds Banking Group. More information on the Group can be found at [www.lloydsbankinggroup.com](http://www.lloydsbankinggroup.com)

### How we use your personal information

We will use your personal information:

- to provide products and services, manage your relationship with us and to comply with any laws or regulations we are subject to (for example the laws that prevent financial crime or the regulatory requirements governing the products we offer).
- for other purposes including improving our services, exercising our rights in relation to agreements and contracts and identifying products and services that may be of interest.

To support us with the above we analyse information we know about you and how you use our products and services, including some automated decision making. You can find out more about this and in what circumstances you can ask us to stop, in our full privacy notice.

### Who we share your personal information with

Your personal information will be shared within Lloyds Banking Group and other companies that provide services to you or us, so that we and any other companies in our Group can look after your relationship with us. By sharing this information it enables us to better understand our customers' needs, run accounts and policies, and provide products and services efficiently. This processing may include activities which take place outside of the European Economic Area. If this is the case we will ensure appropriate safeguards are in place to protect your personal information. You can find out more about how we share your personal information with credit reference agencies below and can access more information about how else we share your information in our full privacy notice.

### Where we collect your personal information from

We will collect personal information about you from a number of sources including:

- Information given to us on application forms, when you talk to us in branch, over the phone or through the device you use and when new services are requested.
- from analysis of how you operate our products and services, including the frequency, nature, location, origin and recipients of any payments.
- from or through other organisations (for example card associations, credit reference agencies, insurance companies, retailers, comparison websites, social media and fraud prevention agencies).
- in certain circumstances we may also use information about health or criminal convictions but we will only do this where allowed by law or if you give us your consent.

You can find out more about where we collect personal information about you from in our full privacy notice.

### Do you have to give us your personal information

We may be required by law, or as a consequence of any contractual relationship we have, to collect certain personal information. Failure to provide this information may prevent or delay us fulfilling these obligations or performing services.

### What rights you have over your personal information

The law gives you a number of rights in relation to your personal information including:

- the right to access the personal information we have about you. This includes information from application forms, statements, correspondence and call recordings.

- the right to get us to correct personal information that is wrong or incomplete.
- in certain circumstances, the right to ask us to stop using or delete your personal information.
- from 25 May 2018 you will have the right to receive any personal information we have collected from you in an easily re-usable format when it's processed on certain grounds, such as consent or for contractual reasons. You can also ask us to pass this information on to another organisation.

You can find out more about these rights and how you can exercise them in our full privacy notice.

### **Other Individuals you have financial links with**

We may also collect personal information about other individuals who you have a financial link with. This may include people who you have joint accounts or policies with such as your partner/spouse, dependents, beneficiaries or people you have commercial links to, for example other directors or officers of your company.

We will collect this information to assess any applications, provide the services requested and to carry out credit reference and fraud prevention checks. You can find out more about how we process personal information about individuals with whom you have a financial link in our full privacy notice.

### **How we use credit reference agencies**

In order to process your application we may supply your personal information to credit reference agencies (CRAs) including how you use our products and services and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity.

We may also continue to exchange information about you with CRAs on an ongoing basis, including about your settled accounts and any debts not fully repaid on time, information on funds going into the account, the balance on the account and, if you borrow, details of your repayments or whether you repay in full and on time. CRAs will share your information with other organisations, for example other organisations you ask to provide you with products and services. Your data will also be linked to the data of any joint applicants or other financial associates as explained above.

You can find out more about the identities of the CRAs, and the ways in which they use and share personal information, in our full privacy notice.

### **How we use fraud prevention agencies**

The personal information we have collected from you and anyone you have a financial link with may be shared with fraud prevention agencies who will use it to prevent fraud and money laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment. Further details of how your information will be used by us and these fraud prevention agencies, and your data protection rights, can be found in our full privacy notice.

### **Our full privacy notice**

It is important that you understand how the personal information you give us will be used. Therefore, we strongly advise that you read our full privacy notice, which you can find at [bankofscotland.co.uk/privacy](https://www.bankofscotland.co.uk/privacy) or you can ask us for a copy.

### **How you can contact us**

If you have any questions or require more information about how we use your personal information please contact us at <https://www.bankofscotland.co.uk/contactus/how-to-complain/complain-online/>. You can also call us on 0345 721 3141.

If you feel we have not answered your question Lloyds Banking Group has a Group Data Privacy Officer, who you can contact on 0345 721 3141 and tell us you want to speak to our Data Privacy Officer.

### **Version control**

This notice was last updated in February 2018.

**DECLARATION & SIGNATURE**

Please read this form and the information that you have included in it carefully before signing. References to this form include any attached appendix, Wealth statement or other statement of means provided by you or on your behalf showing your assets, liabilities, income and expenditure as appropriate.

To Bank of Scotland plc:

In the case of joint signatories "I" and "my" shall be construed (where the context so admits) as referring to both or either one of the signatories.

I hereby declare that:

- 1. To the best of my knowledge, the information contained in this form is true, accurate and complete;
- 2. I own the assets stated in this form and no other person has any rights in them other than as stated;
- 3. I have no other liabilities which exceed, in total, £1,000;
- 4. In particular I have no other loans or advances either from you or any other financial institution;
- 5. I understand that in deciding to offer or enter into any loan or other credit facility in my favour, now or in the future, you will be relying on the information contained in this form.

Please ensure you have signed this form before returning it.

Signature(s) .....

Date .....