

# Personal Term Loan

Application form

# Welcome

With a RBS International account, you will benefit from a wide range of financial services, specially developed to make managing your finances as easy as possible.

We welcome you to RBS International and thank you for choosing us. To help us decide whether we can provide you with the services you have asked for, please answer all the questions on this form.

## What happens when we accept your application?

If your loan application is accepted, we will send you details confirming the exact repayments and the interest rate.

# Loan application

Before completing this application form you must read the 'Personal Loan' and 'Flexible Loanguard' brochures. These contain all the information you need to be aware of before applying for a loan account.

Please complete in BLOCK CAPITALS and black ink.

## Your information

For details of how we and others will use your information, please look for the padlock symbol and in the accompanying Terms and Conditions or contact your branch.

I/We would like to apply for Personal loan

I/We would like to open a Sole account

Joint account





### 1.1. Employment details - main applicant

Occupation

Are you  Employed  Self-employed  Unemployed  Homemaker  Retired

Employer's name

Employer's address line 1

Address line 2

Address line 3

Address line 4

Postcode

Date employment commenced  If self-employed please confirm date established

Gross annual salary £

How are you paid?  Cash  Cheque  Mandated to RBS International  Mandated elsewhere  n/a

If other, please specify

How often are you paid?  Monthly  Fortnightly  Weekly  Other

Net income from employer £  per month

Any other income £  per month

**Total income** £  per month

**Note:** If your salary is not already credited to an account with RBS International please enclose your previous six months' payslips as evidence of income.

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## 1.2. Current banking details - main applicant

Main bank

Account number

Sort code

Type of account

Date of joining  
main bank

Do you have a

ATM card

Debit/ATM card

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## 1.3. Financial status - main applicant

Have you ever been insolvent, bankrupt, sequestrated, involved in any court proceedings for debt or made arrangements with your creditors?

Yes

No

If yes, please provide full details on an attached sheet.

IF YOU ARE OPENING AN ACCOUNT IN YOUR SOLE NAME PLEASE GO TO SECTION 3  
FOR ACCOUNTS TO BE OPENED IN JOINT NAMES PLEASE COMPLETE ALL REMAINING SECTIONS





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## 2.1. Employment details - second applicant

Occupation

Are you  Employed  Self-employed  Unemployed  Homemaker  Retired

Employer's name

Employer's address line 1

Address line 2

Address line 3

Address line 4

Postcode

Date employment commenced  If self-employed please confirm date established

Gross annual salary £

How are you paid?  Cash  Cheque  Mandated to RBS International  Mandated elsewhere  n/a

If other, please specify

How often are you paid?  Monthly  Fortnightly  Weekly  Other

Net income from employer £  per month

Any other income £  per month

**Total income** £  per month

**Note:** If your salary is not already credited to an account with RBS International please enclose your previous six months' payslips as evidence of income.

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## 2.2. Current banking details - second applicant

Main bank

Account number  Sort code

Type of account

Date of joining main bank

Do you have a  ATM card  Debit/ATM card

### 2.3. Financial status - second applicant

Have you ever been insolvent, bankrupt, sequestered, involved in any court proceedings for debt or made arrangements with your creditors?

Yes  No

If yes, please provide full details on an attached sheet.

### 3. Loan details

Purpose of loan

Total cost of item £

Your contribution to purchase £

Amount of loan required £

Type of interest Fixed rate  Base rate tracker

Preferred repayment commencement date

Repayment period Years  Months

If loan is for the purchase of a vehicle state year first registered

When would you like your money to be paid into your account?

Repayment method Capital and interest  Interest only

If repayment is by way of lump sum reductions or end of term loan, please give full details of repayment proposal

In the case of interest only borrowing it is your responsibility to maintain a repayment vehicle to repay your loan. We recommend that you periodically contact your repayment vehicle provider to ensure that the estimated maturity value is sufficient to repay all the borrowing at the end of term. In respect of life cover, it is your responsibility to maintain adequate life cover to repay your loan in the event of death.

## 4. Commitments and liabilities

### Commitments

Mortgage/Rent	£	<input type="text"/>	per month
Local tax	£	<input type="text"/>	per month
Loan repayments to RBS International	£	<input type="text"/>	per month
Other loan repayments	£	<input type="text"/>	per month
Other regular payments	£	<input type="text"/>	per month
<b>Total commitments</b>	£	<input type="text"/>	per month

### Liabilities

Loans outstanding with RBS International	£	<input type="text"/>
Other loans outstanding	£	<input type="text"/>
Guarantee obligations	£	<input type="text"/>
Others Please specify e.g. overdrafts	£	<input type="text"/>
<b>Total liabilities</b>	£	<input type="text"/>

## 5. Assets

### Property details: Main residence

Date purchased	<input type="text"/>
Purchase price	£ <input type="text"/>
Mortgage outstanding	£ <input type="text"/>
Remaining term in years	<input type="text"/>
Estimated present value	£ <input type="text"/>
Property owned	Solely <input checked="" type="checkbox"/> Jointly <input checked="" type="checkbox"/>
Lender(s)	<input type="text"/>

### Other property

Date purchased	<input type="text"/>
Purchase price	£ <input type="text"/>
Mortgage outstanding	£ <input type="text"/>
Remaining term in years	<input type="text"/>
Estimated present value	£ <input type="text"/>
Property owned	Solely <input checked="" type="checkbox"/> Jointly <input checked="" type="checkbox"/>
Lender(s)	<input type="text"/>

### Other assets

Existing RBS International deposits	£ <input type="text"/>
Other deposits	£ <input type="text"/>
Car(s)	£ <input type="text"/>
Investments	£ <input type="text"/>
Others	£ <input type="text"/>
Please specify	<input type="text"/>
<b>Total assets</b>	£ <input type="text"/>

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## 6. Credit cards/Charge cards

Issuer	<input type="text"/>	Credit limit £	<input type="text"/>
Balance outstanding £	<input type="text"/>	Monthly payment £	<input type="text"/>
Issuer	<input type="text"/>	Credit limit £	<input type="text"/>
Balance outstanding £	<input type="text"/>	Monthly payment £	<input type="text"/>
Issuer	<input type="text"/>	Credit limit £	<input type="text"/>
Balance outstanding £	<input type="text"/>	Monthly payment £	<input type="text"/>
Issuer	<input type="text"/>	Credit limit £	<input type="text"/>
Balance outstanding £	<input type="text"/>	Monthly payment £	<input type="text"/>
Issuer	<input type="text"/>	Credit limit £	<input type="text"/>
Balance outstanding £	<input type="text"/>	Monthly payment £	<input type="text"/>

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## 7. Declaration and signature(s)

To: RBS International ('the Bank')

If the application is in joint names, please read the joint applicant's declaration section below and then both sign the form.

1. I/We wish to open a RBS International loan account that I/we have applied for and accept the Terms and Conditions applying to the account and declare that the information given above is true and accurate.
2. I/We authorise you to make any enquiries you may deem necessary in connection with this application.
3. I/We understand that you may decline this application without being required to state a reason.
4. I/We understand that any approval of this application will not constitute an agreement to make a loan or provide any other credit and will not bind either me/us or the Bank to enter into such an agreement.

### For accounts in joint names only

We request and authorise you:-

1. To withdraw funds from the account in our names with cheques or withdrawals signed by either or the survivor of us.
2. To release items held in security or safe custody on the written instructions of either or the survivor of us.
3. Subject to any right, mortgage, charge, lien or claim you may have on the death of any one of us to hold the balance of the account(s) to the order of the survivor or survivors of us or to the order of the personal representative(s) of the survivor.

### Credit reference agencies

We may obtain information about you from credit reference agencies and Group records to check your credit status and identity. The agencies will record our enquiries which may be seen by other companies who make their own credit enquiries. This may affect your ability to obtain credit elsewhere in the near future. We may use credit scoring.

Your application will be assessed using credit reference agency records relating to anyone with whom you have a joint account or similar financial association. If this is a joint application and such a link does not already exist then one may be created now. These links will remain until you file a 'notice of disassociation' at the credit reference agencies.

However, for this application, you can choose to be treated as financially independent of any person, (except for another party to this application). If you do, by signing this application you declare that you believe your associate's finances will not affect our decision and agree that we may check your declaration. We may decline this application if we find that your declaration is inaccurate. If you want to be treated as financially independent for this application, please place a cross in this box.

#### **Fraud prevention agencies**

If false or inaccurate information is provided and fraud is identified or suspected, details may be passed to fraud prevention agencies. We may also obtain information about you from fraud prevention agencies.

#### **Keeping you informed**

We would like to keep you informed by letter and by phone about products, services and additional benefits that we believe may be of interest to you. If you don't want us to do this, please place a cross in one or both boxes.

Letter  Phone

We would also like to keep you informed via the e-mail address and mobile number you may have provided earlier in this form. May we keep you informed by electronic means, such as e-mail and mobile messaging?

Yes  No

#### **Giving your consent**

By signing this application you are agreeing that we may use your information in the way described in this form (including the 'Keeping you informed' section) and in the associated Terms and Conditions.

All applicants sign here

#### **Main applicant**

Signature

Date \_\_\_\_\_

#### **Second applicant**

Signature

Date \_\_\_\_\_

**For bank use only** Please use black ink

Sort code

Account number

Account short name

**Main applicant**

Surname

First name

**Second applicant**

Surname

First name

Operations by:

Either or survivor

OR both to sign

(Complete joint account mandate together with the authorised signatory sheet and forward with this form. If Third Party Mandate or Power of Attorney, forward copy of mandate with this form).

Verified at branch by

Staff signature

ID no.

Date

**For bank use only**

Application ref. no.

A/C no. allocated

Details of ID obtained

ID number: customer

ID number: joint customer

The Royal Bank of Scotland International Limited (RBS International). Registered Office: PO Box 64, Royal Bank House, 71 Bath Street, St. Helier, Jersey, JE4 8PJ. Regulated by the Jersey Financial Services Commission.

Guernsey business address: PO Box 62, Royal Bank Place, 1 Gategny Esplanade, St. Peter Port, Guernsey, GY1 4BQ. Regulated by the Guernsey Financial Services Commission and licensed under the Banking Supervision (Bailiwick of Guernsey) Law, 1994, as amended, the Insurance Managers and Insurance Intermediaries (Bailiwick of Guernsey) Law, 2002, and the Protection of Investors (Bailiwick of Guernsey) Law, 1987, as amended.

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RBS International places funds with other parts of its Group and thus its financial standing is linked to the Group. Depositors may wish to form their own view on the financial standing of RBS International and the Group based on publicly available information. The latest report and accounts are available at [www.rbsinternational.com/financial-results](http://www.rbsinternational.com/financial-results)

Our services are not offered to any person in any jurisdiction where their advertisement, offer or sale is restricted or prohibited by law or regulation or where we are not appropriately licensed.

Credit facilities: Over 18's only. (Security may be required).

If you are not satisfied with any of our products or services, we have a complaints procedure that you can use. A leaflet, giving details of the procedure, is available from your branch upon request.