

Professional Trainee Loan for existing customers (including BPP and College of Law students)

Application Form

How to apply for an increase to your existing Professional Trainee Loan

Please fill in this form and post to:

NatWest
Private Banking Direct
5th Floor
Abbey House
282 Farnborough Road
Farnborough
Hants GU14 7NA

Please remember to provide the following with your application:

- Course confirmation, e.g. course offer letter/email
- An up-to-date Curriculum Vitae
- If you are a trainee Solicitor or Barrister, your proof of graduation
- If you are a trainee Solicitor, confirmation that you are enrolled with the Solicitors Regulation Authority and if applicable details of any Training Contract offered

OR


- If you are a trainee Barrister, proof that you are a member of one of the Inns and if applicable details of any Pupillage offered
- If you do not provide the necessary information your application may be delayed. **You may take this application and supporting documentation to any NatWest branch who will verify the documentation and forward copies with your application accordingly**

If you have a current account with another bank or building society, please provide the last 3 months statements.

Other Important Information
Over 18s only.

Your information

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

 Please complete this form in BLOCK CAPITALS and in black ink, mark the box with a cross where applicable and *delete as appropriate. Please do not write or mark this form outside the boxes and lines.

1. Customer details

Existing Current Account Number	<input type="text"/>	Sort code	<input type="text"/>
Title	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other <input type="checkbox"/>	<input type="text"/>	
First name	<input type="text"/>	(please specify)	
Middle name(s)	<input type="text"/>	<input type="text"/>	
Surname	<input type="text"/>		
Address line 1	<input type="text"/>		
Address line 2	<input type="text"/>		
Address line 3	<input type="text"/>		
Address line 4 OR overseas country	<input type="text"/>		
Postcode	<input type="text"/>	<input type="text"/>	
Is this property a flat?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Date of entry to this address (e.g. 01JUN2005)	<input type="text"/>		
If less than 3 years please provide previous address			
Previous address line 1	<input type="text"/>		
Previous address line 2	<input type="text"/>		
Previous address line 3	<input type="text"/>		
Previous address line 4 OR overseas country	<input type="text"/>		
Postcode	<input type="text"/>	<input type="text"/>	
Is this property a flat?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	

Date of entry to this address

Correspondence address (if different to your current address, e.g. Term address)

Term address line 1

Term address line 2

Term address line 3

Term address line 4 OR
overseas country

Postcode

Is this property a flat?

Yes No

Nationality

Country of residence

Great Britain OR Other

If 'Other', please also provide

Country of birth

Place of birth (town)

Residential status

Home owner Renting Living with parents Other

Home telephone number

Preferred daytime
contact number

Mobile number

Relationship status

Single Living with partner Married/In a civil partnership
Widowed/Surviving civil partner Divorced/Separated/Dissolved

Date of birth

Number of dependants

2. Your current course details

Name of University/College

Faculty/Degree/Subject

Duration of course

years months

Course start date

Graduation year

Present year of study

2nd 3rd 4th 5th 6th Postgraduate

If you are a postgraduate,
month and year of graduation

If you are training to become a Solicitor or Barrister – have you obtained a Training Contract?

Yes No

3. Current banking details

Please give details of your main bank (where you hold your current or savings account) if not NatWest

Main bank

Account number

Sort code

Approximate date
account opened

Type of account

Current

Savings

Loans

Mortgage

Do you have a

Cheque card?

Payment/Debit card?

Building Society

Account number

Sort code

Approximate date
account opened

Type of account

Current

Savings

Loans

Mortgage

Do you have a

Cheque card?

Payment/Debit card?

If you are not an existing customer, please enclose your previous 3 months' account statements. These will be returned. It is a condition of the account that NatWest is your main bank and all existing student/graduate banking be transferred to us.

How many credit cards
do you have?

Total outstanding balance of all credit cards £

Please give details of your main credit card. This is the one you use most frequently or the one with the greatest balance.

Type of card (e.g. MasterCard/
Visa/Storecard)

Issuer

Name of account/cardholder

Credit limit

£

Balance

£

Approximate date
account opened

3.1 Other credit cards/charge cards

Type of card (e.g. MasterCard/ Visa/Storecard)

Issuer

Name of account/cardholder

Credit limit £ Balance £

Approximate date account opened

Type of card (e.g. MasterCard/ Visa/Storecard)

Issuer

Name of account/cardholder

Credit limit £ Balance £

Approximate date account opened

Type of card (e.g. MasterCard/ Visa/Storecard)

Issuer

Name of account/cardholder

Credit limit £ Balance £

Approximate date account opened

3.2 Financial status

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 details on an attached sheet.

5.2 Other assets and liabilities

Assets		Liabilities	
NatWest savings	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="0"/> <input type="text" value="0"/>	NatWest loan(s)	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="0"/> <input type="text" value="0"/>
Non NatWest savings	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="0"/> <input type="text" value="0"/>	Non NatWest loan(s) (e.g. student loans)	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="0"/> <input type="text" value="0"/>
Investments	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="0"/> <input type="text" value="0"/>	Guarantee obligations	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="0"/> <input type="text" value="0"/>
Car(s)	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="0"/> <input type="text" value="0"/>	Other (please specify in box below)	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="0"/> <input type="text" value="0"/>
Other (please specify in box below)	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="0"/> <input type="text" value="0"/>	Total liabilities	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="0"/> <input type="text" value="0"/>
Total assets	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="0"/> <input type="text" value="0"/>		

Details of other assets and liabilities

6. Loan details

Current agreed loan £ Additional loan required £

Do you want the interest rate to be? Fixed Variable

Would you like your loan amount in one lump sum or in instalments? Lump sum Instalments

Instalments will help you budget your money while paying less interest as you are not taking the full loan in one go, and we will send you a quotation based on this.

Please state the preferred dates (must be a working day) and amounts you require (e.g. 08FEB2006, 08MAY2006, 08SEP2006). Do not include the current loan we have agreed with you.

1st date	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>	Amount	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="0"/> <input type="text" value="0"/>
2nd date	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>	Amount	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="0"/> <input type="text" value="0"/>
3rd date	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>	Amount	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="0"/> <input type="text" value="0"/>
4th date	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>	Amount	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="0"/> <input type="text" value="0"/>

6.1 Further details

Tuition fees £

Living expenses £

(a period of study or a remaining period of study plus an extra repayment holiday (up to six months or nine months if studying at the College of Law)[†])

(1) Length of your capital and interest repayment holiday[†] months

(2) Length of your capital holiday (for Barristers only) months

(3) Repayment term months

The total period of (1), (2) and (3) must not be more than 120 months.

7. 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.

8. 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.

9. 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 this box.

We would also like to keep you informed via the mobile number you may have provided earlier in this form.

May we keep you informed by mobile messaging? Yes No

10. 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.

11. Changes to interest rates

Where the interest rate in a loan agreement is stated as being a percentage above the Bank's base rate, the interest rate of the Professional Trainee Loan is linked to National Westminster Bank base rate. Details of our current base rate can be found at natwest.com or by asking at any branch. Any future changes to base rate will be made available via the national press, natwest.com or in any branch.

12. Declaration and signature(s)

1. I submit this application for a Professional Trainee Loan and declare that information herein is true and accurate.
2. I also authorise you to make any enquiries you deem necessary for confirmation of the information contained in this application and for the purpose of credit assessment.
3. I understand that you may decline this application.
4. I 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 or the Bank to enter into any such agreement. Any agreement to provide the loan to which this application relates will be constituted only by a credit agreement being signed by me and the Bank in accordance with the Consumer Credit Act 1974.

Customer signature

Date _____

Birmingham PBC use only

Account number allocated

Existing CIN

