

Credit application

Case HK-2026-12929 | Application dated 08/10/2026 | Confidential

Advisor: Imogen Castellan | imogen.castellan@harbourgate.example | +44 20 7946 0123

1. Applicant

Dr Oliver James Whitcombe, born on 19/04/1984 in Leeds
Residential address: 27 Riverbank Road, Flat 2, Bristol BS1 4DJ
Mobile: +44 7700 900482 | E-mail: oliver.whitcombe@example.com
Marital status: married | Nationality: British | two dependent children
Passport: TEST-L87F85012 | National Insurance number: QQ 12 34 56 C
Employer: Northwell Engineering Ltd | Position: Head of Procurement
Employed since: 01/04/2016 | Staff number: NW-10709

2. Co-applicant

Amelia Rose Whitcombe, née Thorne, born on 07/12/1987 in York
Address as applicant | Mobile: +44 7700 900941
E-mail: amelia.whitcombe@example.com | Passport: TEST-M32S92161
Employer: Elmridge Consulting Ltd | Position: Controller | Employed since: 01/09/2020

Loan parameters	Agreed application
Purpose	Modernisation of owner-occupied property
Loan amount requested	85,000.00 GBP
Term / fixed-rate period	120 months / 120 months
Fixed borrowing rate / APR	5.20 % p.a. / 5.33 % p.a.
Monthly instalment (calculated)	909.89 GBP
Planned payout date	15/11/2026

3. Payout account

Account holder: Oliver James Whitcombe
Bank: Example Bank North | IBAN: GB29 NWBK 6016 1331 9268 19 | BIC: TESTGB2LXXX
Existing customer reference: HK-KD-29692743

This application is not yet a loan commitment. A payout requires the review of the submitted documents and a separate loan agreement.

Household budget and review

Case HK-2026-12929 | Oliver and Amelia Whitcombe | Status: 09/10/2026

Monthly income and expenses	Amount
Oliver Whitcombe – net salary	4,280.00 GBP
Amelia Whitcombe – net salary	2,460.00 GBP
Child benefit	518.00 GBP
Total income	7,258.00 GBP
Existing mortgage	245.00 GBP
Living costs including utilities	2,350.00 GBP
Insurance and mobility	480.00 GBP
Total expenses	3,075.00 GBP

Property and collateral

Property: 27 Riverbank Road, Bristol BS1 4DJ; estimated market value: 465,000.00 GBP

Owners: Oliver Whitcombe and Amelia Whitcombe, one half each

Land Registry: title number TEST0761; outstanding debt: 218,400.00 GBP

Note on insurance cover

The co-applicant states that her application for income protection insurance was declined because of a type 1 diabetes condition. Payment protection is therefore offered for the applicant only.

Review note

Payslips for July to September are on file. The bank statement of Mr Whitcombe shows a salary credit of 4,280.00 GBP with the reference "Salary NW-10709 Oliver Whitcombe". The stated bank details must be reconciled with the application.

Internal risk class: B2; model score 742/1000. No overdue obligations according to the fictitious credit check. Phone call with O. J. Whitcombe on 09/10/2026 at 09:15 documented under +44 7700 900482.

Mrs Whitcombe (née Thorne) confirmed by phone that the address 27 Riverbank Road has existed since 2019.

Attachments

netsalary_oliver_whitcombe_09_2026.pdf

bankstatement_amelia_whitcombe_09_2026.pdf

passport_TEST-L87F85012.pdf



Processing fee by payment QR code: 250.00 EUR to Harbourgate Finance, reference HK-2026-12929

Signature applicant: Oliver J. Whitcombe

Signature co-applicant: Amelia R. Whitcombe

Reviewed by: Imogen Castellan | Staff ID: HK-MA-6305 | 09/10/2026