

# owner occupied mortgage application form

1. Is this property going to be occupied by you after completion of this mortgage?

Yes  No

If No, please give details

2. Is all of your income paid in sterling directly into a UK Bank Account?

Yes  No

If No, please give details

3. Is your repayment plan for your interest only mortgage, derived from sterling assets only?

Yes  No

If No, please give details

**If you have answered no to any of the above questions, Please contact the Society before proceeding with this application.**

4. If you are requesting an interest only mortgage, please give full details of the proposed repayment plan

# Application Check List

Please complete all white areas in BLOCK CAPITALS and tick where applicable.

## INTERMEDIARY DETAILS (IF APPLICABLE)

1. Packager name  
2. Mortgage Club/Network Name  
3. Principal name  
4. Introducing Advisor's Name

Are you: (✓)

Appointed Representative

Directly Authorised

Company name

Address

Postcode

FCA No.

FCA No.

FCA No.

FCA No.

Telephone

Mobile

Fax

Email

Procuration fees will be paid to the first names party in the order of 1. 2. 3. 4. They should cascade as appropriate. Please enter details in Fee Information on page iii).

## LOAN DETAILS

Loan amount

£

Purchase

Remortgage

Purchase price / Valuation

£

Loan to value

%

Repayment

£

Term

Years

Interest only

or if split

£

## PRODUCT DETAILS

Name of Product

Type

SVR

Tracker

Discout

Fixed

End date/term of product

Initial interest rate

%

## APPLICATION FEES

Up front fees payable on application

Valuation  
(refundable if valuation has not completed)

£

Application Fee  
(Non-Refundable)

£

Other

£

**Total**

£

I enclose a cheque drawn by the introducer (✓)

I will ring the Society to pay the fees on the date the application is sent (✓)

# Intermediary Declaration

**THE SOCIETYS BINDING OFFER WILL REFLECT THE FEE INFORMATION GIVEN BELOW.**

## FEE INFORMATION

Please provide details of all parties who will be charging a fee. Give full details below.

	Fees payable (as per KFI)	Added to loan		Refundable		App	Fee payable Offer	Comp	
		Yes (✓)	No	Yes (✓)	No				
Introducer fee	£ <input type="text"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	£ <input type="text"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	£ <input type="text"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	£ <input type="text"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Application fee	£ <input type="text"/>	No		Yes <input type="checkbox"/>	No <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Valuation fee	£ <input type="text"/>	No		Yes <input type="checkbox"/>	No <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Product Fee	£ <input type="text"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Legal fees	£ <input type="text"/>	No		Yes <input type="checkbox"/>	No <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Other fees	£ <input type="text"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Total	£ <input type="text"/>								
Procurator fees payable	Name <input type="text"/>						£ <input type="text"/>		
Please provide details of all other fee(s) payable	<input type="text"/>								

## THIRD PARTY INTRODUCER DETAILS

Are you paying any third party for introducing this client to you? (✓)

Yes  No

If yes, name of individual/company

Amount you are paying them from your income earned on this case

£

## INTERMEDIARY DECLARATION

I declare that this sale is (✓)

Advised  Non Advised  (If non-advised, please enclose a statement of 'High Net Worth' and a declaration)

If advised I confirm that I recommended the product stated.

I declare that as The Customer Facing Broker all information given above is true and accurate and that I and the firm hold the appropriate permissions from the Financial Conduct Authority (FCA) for the regulated activities I have undertaken in relation to this application.

I have undertaken a detailed assessment of the applicant(s) income and expenditure, and I believe that the applicant(s) will be able to maintain the mortgage payments, including the increased payments after any benefit has expired.

I confirm that I have supplied a KFI Plus and have provided an Adequate Explanation to the applicant(s) for the mortgage product applied for in this application which I believe to be accurate. If the mortgage term extends into retirement, I confirm that the customer(s) has arrangements in place to enable them to maintain their mortgage repayments in retirement. If the mortgage is to be repaid on an interest only basis I confirm that I have discussed repayment methods with the applicant(s) and they are aware it is their responsibility to ensure they have made arrangements to repay the loan at the end of the term.

Yes  No

Are you or your firm selling any compulsory insurance products to your client(s)? (✓)

If yes, provide details

**X** Signed by Intermediary

Print Name

Date

Name of Firm

Position

# Mortgage Application

**A**

## PERSONAL DETAILS

Is this application for (✓)

A1 Title (Mr/Mrs/Miss/Ms/Other)

A2 Surname

A3 Have you ever changed your first name or surname? (✓)

(if yes, give all former names and dates changed)

A4 Date of birth

A5 Intended retirement age

A6 Nationality

A7 Do you have permanent rights to reside in UK? (✓)

A8 Do you have diplomatic immunity? (✓)

A9 How long have you lived in the UK?

A10 Marital status (✓)

A11 State relationship between applicants

A12 Do you have any dependents? (✓)

(if yes, complete names and dates of birth in section V)

A13 Current address

(if you have a different correspondence address please complete in section V)

A14 Current residential status (✓)

(if other, please give details in section V)

If you are the owner is this property being sold? (✓)

A15 Are you on the voter's roll? (✓)

(If No, please give details in section V)

A16 Home telephone number

A17 Work telephone number

A18 Mobile telephone number

A19 Is it OK to call you at work? (✓)

A20 Time at current address

A21 If less than three years give previous address(es)

(if more than two previous addresses, please complete in Section V)

A22 Residential status at the address in A21 (✓)

A23 Time at previous address

A24 Previous address

A25 Residential status at the address in A25 (✓)

A26 Time at previous address

A27 National Insurance number

Please complete all white areas in BLOCK CAPITALS and tick where applicable. If more than two applicants, please complete a further form.

## FIRST APPLICANT (with highest income)

First time Buyer  Homemover

(have owned a property previously)

Tenant  Shared Ownership Purchase

(exercising your right to buy) Other

Remortgagor  (lifetime or bridging finance)

First names

Surname

Yes  No

Day/Month/Year

Day/Month/Year

Retirement age

Nationality

Yes  No

Yes  No

Years  Months  Since birth

Single  Married/Civil Partnership  Separated

Divorced/ Dissolved Civil Partnership  Widowed

Relationship between applicants

Yes  No  How many?

Current address

Postcode

Owner  Local Authority renting  Private renting

Living with parents  Living with relatives/friends  Other

Yes  No

Yes  No

Code

Code

Email address

Yes  No

Years  Months

Previous address

Postcode

Owner  Local Authority renting  Private renting

Living with parents  Living with relatives/friends  Other

Years  Months

Previous address

Postcode

Owner  Local Authority renting  Private renting

Living with parents  Living with relatives/friends  Other

Years  Months

National Insurance number

## SECOND APPLICANT

First time Buyer  Homemover

(have owned a property previously)

Tenant  Shared Ownership Purchase

(exercising your right to buy) Other

Remortgagor  (lifetime or bridging finance)

First names

Surname

Yes  No

Day/Month/Year

Day/Month/Year

Retirement age

Nationality

Yes  No

Yes  No

Years  Months  Since birth

Single  Married/Civil Partnership  Separated

Divorced/ Dissolved Civil Partnership  Widowed

Relationship between applicants

Yes  No  How many?

Current address

Postcode

Owner  Local Authority renting  Private renting

Living with parents  Living with relatives/friends  Other

Yes  No

Yes  No

Code

Code

Email address

Yes  No

Years  Months

Previous address

Postcode

Owner  Local Authority renting  Private renting

Living with parents  Living with relatives/friends  Other

Years  Months

Previous address

Postcode

Owner  Local Authority renting  Private renting

Living with parents  Living with relatives/friends  Other

Years  Months

National Insurance number

**B****INCOME DETAILS**

B1 (✓)  
(Please complete all relevant sections)

**C****FOR EMPLOYEES ONLY**

- C1 Payroll number
- C2 Employer's name  
(Nature of business)
- C3 Employer's full address
- C4 Employer's telephone number
- C5 Employer's fax number
- C6 Employer's email address
- C7 Person to contact for reference
- C8 Is the position permanent? (✓)
- C9 If director or (part) owner  
please indicate share
- C10 Basic annual gross salary/wage
- C11 Regular annual gross bonus/commission
- C12 Regular annual gross overtime
- C13 Other (give details)
- C14 TOTAL ANNUAL GROSS INCOME
- C15 Date employment commenced
- C16 Are you under notice of redundancy or  
job termination? (✓)
- C17 If 'Yes' please give details
- C18 Previous employer's name
- C19 Address
- C20 Time with previous employer

**D****FOR SELF-EMPLOYED**

- D1 Name of business  
Stating whether Limited, Sole Trader or Partnership
- D2 Full address
- D3 Business telephone number
- D4 Business fax number
- D5 Nature of business
- D6 Business email address
- D7 Your position in business
- D8 If director or (part) owner  
please indicate share
- D9 On what basis do you trade?
- D10 How long have you been trading?
- D11 If less than three years trading,  
please give details of previous employment

**FIRST APPLICANT**

- Employed (Complete section C)
- Self Employed (Complete section D)
- Retired (Complete section E)
- BTL (Complete section F)

Job title/  
position held

Postcode

Code

Code

Yes  No *If no, please give details in Section V.  
eg. contract worker, length of contract,  
has it been renewed? etc.*

%

£ pa

£ pa

£ pa

£ pa

£ pa

*If less than 3 years, please give previous employer(s).  
If more than 1 employer, complete in Section V*

Yes  No

Postcode

Years Months

**SECOND APPLICANT**

- Employed (Complete section C)
- Self Employed (Complete section D)
- Retired (Complete section E)
- BTL (Complete section F)

Job title/  
position held

Postcode

Code

Code

Yes  No *If no, please give details in Section V.  
eg. contract worker, length of contract,  
has it been renewed? etc.*

%

£ pa

£ pa

£ pa

£ pa

*If less than 3 years, please give previous employer(s).  
If more than 1 employer, complete in Section V*

Yes  No

Postcode

Years Months

## D FOR SELF-EMPLOYED *continued*

- D12 VAT registration number
- D13 Company registration number
- D14 Name of accountant
- D15 Accountant's full practice name and address
- D16 Accountant's qualification
- D17 Telephone number
- D18 Fax number
- D19 Accountant's email address
- D20 How long has your accountant acted for you?
- D21 Do you have 3 years accounts available? (✓)
- D22 Are your tax affairs up to date with no overdue liabilities in relation to all your activities? (✓)
- D23 Your income for last three trading years
- D24 Other gross income (eg pension, investments, maintenance, rent, dividends etc)

### FIRST APPLICANT

Postcode					
Code					
Code					
	Years		Months		
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No		
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No		
Mth/Year		£			
Mth/Year		£			
Mth/Year		£			
Amount	£		per		
Source					
Amount	£		per		
Source					
Amount	£		per		
Source					

### SECOND APPLICANT

Postcode					
Code					
Code					
	Yes	<input type="checkbox"/>	No		
	Yes	<input type="checkbox"/>	No		
Mth/Year		£			
Mth/Year		£			
Mth/Year		£			
Amount	£		per		
Source					
Amount	£		per		
Source					
Amount	£		per		
Source					

## E RETIREMENT INCOME

E1 Provider including state

	Gross Annual Pension £	P60 or pension letter attached Yes (✓) No		Gross Annual Pension £	P60 or pension letter attached Yes (✓) No
1		<input type="checkbox"/> <input type="checkbox"/>	1		<input type="checkbox"/> <input type="checkbox"/>
2		<input type="checkbox"/> <input type="checkbox"/>	2		<input type="checkbox"/> <input type="checkbox"/>
3		<input type="checkbox"/> <input type="checkbox"/>	3		<input type="checkbox"/> <input type="checkbox"/>
4		<input type="checkbox"/> <input type="checkbox"/>	4		<input type="checkbox"/> <input type="checkbox"/>
5		<input type="checkbox"/> <input type="checkbox"/>	5		<input type="checkbox"/> <input type="checkbox"/>

## F DETAILS OF OTHER PROPERTY OWNED

Please complete this section if you already, or are about to, own properties, other than your main residence, i.e. buy to lets/holiday homes. If necessary please provide further details in Section V.

Property address	Estimated value (£)	Current loan (£)	Monthly mortgage payment (£)	Monthly rental income (£)	Lender's name	✓ if to be repaid at completion
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						

# G

## DETAILS OF EXISTING/ PREVIOUS MORTGAGES

G1 Are you a first time buyer? (✓)

G2 Name of existing residential mortgage lender

G3 Lender's full address

G4 Telephone number

G5 Existing mortgage account number

G6 Original mortgage amount

G7 Mortgage outstanding  
*(including Early Redemption Charge)*

G8 Monthly payment

G9 Expected sale price

G10 Date mortgage commenced

G11 Will this loan be redeemed on completion of the new mortgage? (✓)

G12 Please give details of any previous mortgages held within the last three years

G13 Mortgage account number

G14 Do you have any other mortgages? (✓) *(if yes please give details in Section F)*

### FIRST APPLICANT

Yes  No *(if yes please go to Section H)*

Code

Postcode

Code

Code

£

£

£

£

Code

Yes  No *If no, please give details in Section V*

Postcode

Code

Yes  No How many?

### SECOND APPLICANT

Yes  No *(if yes please go to Section H)*

Code

Postcode

Code

Code

£

£

£

£

Code

Yes  No *If no, please give details in Section V*

Postcode

Code

Yes  No How many?

# H

## DETAILS OF EXISTING/ PREVIOUS TENANCIES

H1 Name of landlord or letting agent

H2 Landlord's full address

H3 Monthly rent payment

H4 How often do you pay your rent?  
*(eg weekly, monthly)*

H5 Date of tenancy

Please provide details of any previous tenancies held within the last year.  
If more than one, please give details in Section V.

Code

Postcode

£

Code

From  To

Code

Postcode

£

Code

From  To

# I

## PRESENT CURRENT ACCOUNT DETAILS

I1 Bank/Building Society name

I2 Full address

I3 Sort code / Account number

I4 Time with bank

I5 Credit card details  
*Please give amounts owed in Section J*

Code

Postcode

Code

Years  Months

Master  Amex  VISA  Other

Code

Postcode

Code

Years  Months

Master  Amex  VISA  Other



# J

## OUTGOINGS

Please list any commitments you currently have and provide details of any additional committed outgoing in Section V.

Type of commitment <small>(eg. credit card, mail order, bank loan, secured loan, hire purchase, student loan, maintenance, CSA, or childcare payments)</small>	*Whose name is the commitment in?		End date of loan	Name of lender / company	Monthly repayment	Balance outstanding	** if to be repaid at completion	Account number	✓ if secured
	1st	2nd							
					£	£			
					£	£			
					£	£			
					£	£			
					£	£			
					£	£			
					£	£			
					£	£			

\* If in joint names please circle 1st and 2nd. \*\* If commitments are only being partially repaid at completion, state how much is being repaid

### FIRST APPLICANT

### SECOND APPLICANT

J1 Do you make any maintenance/child support payments?

Yes  No Voluntary £

Yes  No Voluntary £

J2 Are you responsible in law for any of the above payments?

Child Support Act payments £ Court order £

Child Support Act payments £ Court order £

J3 When will these payments end?

Yes  No

Yes  No

J4 Do you have any other liabilities? (if 'Yes', please give details in section V)

Yes  No

Yes  No

# K

## PAYMENT/CREDIT HISTORY

### FIRST APPLICANT

### SECOND APPLICANT

K1	Have you ever been refused a mortgage on the property to be mortgaged, or on any other property?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
K2	Have you ever been convicted of or charged with any offence other than a driving offence?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
K3	Have you ever had a judgement for debt recorded against you (County Court Judgement)? Or if self employed/controlling director, against your company?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
K4	Have you ever been party to insolvency proceedings, bankruptcy or made a formal agreement with your creditors (IVA)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
K5	Have you had a cumulative total of 3 months or more arrears, whether cleared or not, on any secured or unsecured loan at any time in the last 2 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
K6	Have you failed to keep up payments on another loan	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
K7	Have you had a property repossessed voluntarily or otherwise	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
K8	Are there any court proceedings in relation to your existing mortgage?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
K9	If you have answered 'Yes' to any of the above questions in section K Please complete the box below	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

**WARNING: Think carefully before securing other debts against your home, your home may be repossessed if you do not keep up repayments on your mortgage.**

## L NEW MORTGAGE DETAILS

- L1 Purpose of loan (✓)
- L2 Repayment method (✓)
- L3 Amount of loan requested
- L4 Term of loan required
- L5 Will this mortgage be for the equal benefit of all named applicants (✓)

Purchase  Remortgage

Repayment  Interest only

Repayment £  Interest only £

Yes  No *If No, provide details in Section V*

## M PROPERTY PURCHASE

- M1 Purchase price of property
- M2 Funds provided from your own resources
- M3 Funds provided from any other source
- M4 Is it a private sale? (✓)
- M5 Is the property being purchased from a relative? (✓)
- M6 Is the relative giving you a discount? (✓)
- M7 Are you purchasing as a sitting tenant? (✓)
- M8 Are you receiving a discount on the purchase price? (✓)
- M9 Is there any relationship between you and the vendor? (✓)

£  Current estimated value £

£  Source

£  Source

Yes  No *If yes give details in Section V*

Yes  No *If yes give details in Section V*

Yes  No *If yes give details in Section V*

Yes  No *If yes give details in Section V*

Is the property being purchased under the RTB scheme?  Yes  No *(If Yes, send in RTB papers)*

Is the property being purchased under the Shared Ownership scheme?  Yes  No

If yes, what % are you purchasing?  %

Yes  No If yes, amount of discount received £

Yes  No If yes, please give details

## N REMORTGAGE

- N1 If you are remortgaging an existing property, date of original purchase
- N2 Original amount borrowed for house purchase
- N3 Original purchase price
- N4 Current estimated value
- N5 Was original purchase under RTB or Shared Ownership scheme (✓)?

/  /

Existing balance £

Additional funds\* £

Total new loan required £

\* Please explain what the additional funds will be used for

Yes  No *(If Yes, please supply original RTB or Shared Ownership papers)*

## O PROPERTY DETAILS

- O1 Will the property be your main residence? (✓)
- O2 Address of property to be mortgaged (full postcode required)
- O3 Type of property (please tick one box only) (✓)
- O4 If flat / maisonette
- O5 Is, or was, the property built or owned by the local authority or a housing association or Ministry of Defence? (✓)
- O6 Age of property

Yes  No

Postcode

Detached  House  Bungalow

Semi Detached  House  Bungalow

Terraced  Mid  End

Flat  Studio  Maisonette

Floor no. of flat  Is it serviced by a lift?  Yes  No Balcony access

No. of floors  No. of units  Purpose built  Converted

Yes  No If yes what % is owner/occupied?  %

Years  If property is less than 10 years old what warranty is in place

O

PROPERTY DETAILS *continued*

O7 Property tenure (✓)

Freehold  Leasehold  Commonhold

O8 If leasehold, please give:

No. of years remaining on lease  yrs Annual maintenance charge £  Lease start date  Annual ground rent or rent charge £

O9 Construction of the property (✓)

Brick walls  Stone walls  Tiled roof  Slate roof  Flat roof  Pitched roof

O10 If none of the above, what materials have been used?

O11 Is the property a single dwelling unit? (✓)

Yes  No

O12 Are there any agricultural or other restrictions? (✓)

Yes  No

O13 Is the property a self-build? (✓)

Yes  No

O14 If property is in the course of construction, will the loan be required in instalments? (✓)

Yes  No If yes, what?

O15 Is the property connected to or situated above commercial premises? (✓)

Yes  No If yes, what?

O16 Is any part of the property to be used for business purposes? (✓)

Yes  No If yes, what?

O17 Has the property been extended or altered in the last 10 years? (✓)

Yes  No

O18 Is the property in a sound state of repair? (✓)

Yes  No Detail if 'No'

O19 Accommodation: number of:

Living rooms  Bedrooms  Kitchens  Bathrooms  
 Serarate WCs  Garages  Basements  Floors (*excluding basement*)  
 Parking Spaces

P

OCCUPANTS OF PROPERTY

P1 Give full names of anyone aged 17 or over (who is not a mortgage applicant) who will reside in the property

Full Name	Date of birth	Relationship to applicants
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

P2 Will all named applicants occupy the property in 30 days of completion of a purchase, or continue to occupy the property in remortgage situations? (✓)

Yes  No

(Please give details)

Q

VALUATION

Q1 Name, telephone number and address of contact with whom the valuer should arrange call

Name  Telephone   
 Address   
 Postcode

P4 What valuation Survey Report do you require? (✓)

Mortgage Valuation  Homebuyer's Report  Building Survey

**(i) Valuation Report** The Society is required by law to obtain a valuation report on the property on which you require a loan. A copy of the report will be given to you, purely for your own information. This report is solely to enable the Society to decide how much to lend on the security of the property and on what terms and is not to be used for third party purposes without the express permission of the Valuer and the Society. The Society strongly recommends that a more detailed report is made on the condition, value and suitability of the property.

**(ii) Home Buyer Report** I/we authorise the Society to request a qualified surveyor to undertake a RICS Home Buyers Report. The inspection will cover all readily accessible or visible parts of the property but is not as thorough as a Building Survey but more comprehensive than the Valuation Report.

**(iii) Building Survey** This report is the most thorough and will go into more detail to identify defects but the scope of the report will vary dependent upon the property itself. The cost of this report can be obtained on application. You may discuss the limitations and/or your requirements of the report with the surveyor.

**(iv) External Appraisal** If the Society seeks an external appraisal, this will involve the valuer assessing the property from the roadside. Not all properties are suitable for this type of assessment and if this is the case you will be advised and the Society will need payment of a basic valuation fee before the application can proceed further. The external appraisal is for lending purposes only so no report will be issued to you and you should place no reliance on the valuation figure or that the property is free from any defects.

**R** INTEREST ONLY MORTGAGE  
REPAYMENT PLAN

R1 How you propose to maintain mortgage  
payments

**S** LENDING INTO RETIREMENT

If the mortgage term extends beyond retirement age, details must be provided below of how the applicant proposes to maintain mortgage payments or any other intended arrangement in retirement.

**T** SOLICITORS

T1 Name of contact

T2 Solicitor firm

T3 Address

Postcode

T4 Telephone number

T5 Fax number

T6 Solicitors email address

Please note that the Society will not usually  
instruct a Solicitor who is a sole practitioner.

If you wish to use a sole practitioner, the  
Society will instruct its own Solicitors and you  
will be responsible for costs. The solicitor must  
be listed on the Law Society website with a  
minimum of 2 principles.

**U****BUILDINGS & CONTENTS  
INSURANCE**

We strongly recommend that you should have adequate buildings insurance on the property mortgaged with us.

**V****ADDITIONAL INFORMATION**

Please use the space below to detail any additional information, ensure it is clear to which section of the form it is related.

# BUDGET PLANNER

NAME/S		OUTGOINGS	INCOME
<b>INCOME</b>	Salary		
	Benefits		
	Pension		
	Other		
	<b>TOTAL</b>		£
<b>OUTGOINGS</b>	Mortgage		
	Other loans		
	Credit Cards		
	School Fees		
	Life assurance Premiums		
	Pension Contributions		
	Maintenance/Child Support		
	Pet Care		
	Food and Household Expenses		
	Landline Phone		
	Council Tax		
	Gas/Other Heating		
	Electricity/Other Heating		
	Water Rates		
	Buildings Insurance		
	Contents Insurance		
	Rent inc Shared Ownership		
	Ground Rent and Service Charge		
	Clothing		
	Childcare		
	Mobile Phone		
	TV Licence Fee/Satellite/Digital Costs		
	Internet		
	Road Tax		
	Petrol		
	MOT Service and Repairs		
	Car Insurance		
	Medical Expenses (dentist, etc)		
	Holidays		
	Hobbies		
	Books and Papers		
	Alcohol		
Birthdays/Other Gifts			
<b>TOTAL</b>		£	
	<b>TOTAL INCOME</b>		£
	<b>LESS TOTAL EXPENSES</b>		£
	<b>EXCESS INCOME OVER EXPENDITURE</b>		£

Always allow yourself an emergency fund for unexpected expenses such as property repairs

I am/ We are applying for a mortgage on the property described in this mortgage application and I/we declare, consent, and fully understand that:

1. All applicants are 18 years of age or over.
2. To the best of my/our knowledge and belief the answers given are true and all material information as required has been disclosed. Additional interest will be charged if it comes to the Society's attention that the property is used for commercial purposes.
3. This application can be cancelled by the Society at any time without giving any reason or revealing any information received if it appears to the Society that there is a change in my/our circumstances or the security to be provided.
4. The Valuer is independently instructed by the Society to assess the adequacy of the security for the purpose of the Building Society only. I/we accept that this does not impose any duty on the Valuer or the Society to indicate to me/us the value or the condition of the property. I/we confirm and understand that I am/we are advised to make our own arrangements to have the property surveyed. I/we further understand that the Society does not accept any liability for the accuracy or contents of the Valuer's Report.
5. Any application and valuation fees must be enclosed with this application and the application fee is not refundable.
6. When you apply to us to open an account, this organisation will check the following records about you and others (see 2 below)
  - (a) Our own;
  - (b) those at credit reference agencies (CRAs). When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders. They supply to us both public (including the electoral register) and shared credit and fraud prevention information.
  - (c) those at fraud prevention agencies (FPAs).
7. Credit Reference and Other Mortgage Checks.  
A condensed guide to the use of your personal information by ourselves and at Credit Reference and Fraud Prevention Agencies
  - a. When you apply to us to open an account, this organisation will check the following records about you and others (see 2 below)
    - (a) Our own;
    - (b) those at credit reference agencies (CRAs). When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders. They supply to us both public (including the electoral register) and shared credit and fraud prevention information.
    - (c) those at fraud prevention agencies (FPAs).  
We will make checks such as; assessing this application for credit and verifying identities to prevent and detect crime and money laundering. We may also make periodic searches at CRAs and FPAs to manage your account with us.
  - b. If you are making a joint application or tell us that you have a spouse or financial associate, we will link your records together so you must be sure that you have their agreement to disclose information about them. CRAs also link your records together and these links will remain on your and their files until such time as you or your partner successfully files for a disassociation with the CRAs to break that link.
  - c. Information on applications will be sent to CRAs and will be recorded by them. Where you borrow from us, we will give details of your accounts and how you manage it/them to CRAs. If you borrow and do not repay in full and on time, CRAs will record the outstanding debt. This information may be supplied to other organisations by CRAs and FPAs to perform similar checks and to trace your whereabouts and recover debts that you owe. Records remain on file for 6 years after they are closed, whether settled by you or defaulted.
  - d. If you give us false or inaccurate information and we suspect or identify fraud we will record this and may also pass this information to FPAs and other organisations involved in crime and fraud prevention.
  - e. If you have borrowed from us and do not make payments that you owe us, we will trace your whereabouts and recover debts.
  - f. We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.
  - g. Your data may also be used for other purposes for which you give your specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the Data Protection Act 1998.
  - h. The information held and processed by us may be shared with the introducing broker / intermediary at any time during the life of the mortgage.
8. Data Protection Act
  - (a) Any information provided by you may be held and processed by Buckinghamshire Building Society and may be shared with third parties to protect both ourselves and our customers against fraud, to satisfy Codes of Practice and compliance related issues that may arise from time to time. Under the Data Protection Act 1998 you are entitled to know what information is held about you and to ask for any inaccurate details to be amended. You also have the right of access to your personal records. If you have any questions about either of these matters, please write to the Compliance manager, Buckinghamshire Building Society, High Street, Chalfont St Giles, Bucks. HP8 4QB.
  - (b) The Society will make such enquiries and take up such references as it considers necessary in relation to your mortgage application. This information may be obtained from the Land Registry, previous and existing employers. Information may also be obtained from HMRC, the Department for Work and Pensions (DWP) and may be disclosed during the life of the account.
  - (c) The Society may use and disclose details of this application and any resulting offer of advance to you and/or our solicitor(s) and intended adult occupiers of the property, to any intended guarantor, their legal advisers, and to provide any additional mortgagees with information during the life of this mortgage subject to payment of the appropriate charge. Further, to use and disclose information to the Financial Conduct Authority, Financial Ombudsman Service for the purpose of compliance with regulation and codes of practice. Additional information will be disclosed to our processing agents with whom we hold agreements to process your data. Legal Advisers may disclose confidential or privileged information to the Society that may determine whether the Society lends to you.
  - (d) Information on the application form will be disclosed to any insurance partner the Society has for the purpose of administering, including claims settlement, any insurance product you choose to take. The insurance company will hold the information about you as data controller. Further, in order to assess the terms of any insurance contract or administer claims which arise, the insurer may need to collect sensitive data (such as details relating to your medical history or in respect of any criminal convictions). By proceeding with this application you confirm your consent to such information being processed by the insurer concerned or its agent.
  - (e) The Society can use and disclose information on the application and on any claim to Insurance Database Services Limited (IDS Ltd). Insurers and their agents share information with each other to prevent dishonest claims and to decide whether to accept your application and if so on what terms. They do this by using the Claims and Underwriting Exchange Register which is run by IDS Ltd. In dealing with this application form this register may be used. If you make a claim, all the information you supply on this form and about your claim will be put on the register so that other participants may use it. A list of participants who use the register is available if you ask for one. In response to any searches made in connection with your application or any claim you may make, IDS Ltd. may supply information it holds about other claims you have made from other participants.
  - (f) I/we consent to be contacted by telephone or in writing by the Society to be told about new products and services that may be of interest to me/us. We do not share your information with third parties. Tick if you would like to receive information about our products and any special offers by
    - (a)  By writing
    - (b)  By telephone
    - (c)  By email
  - (g) I/we consent to information on the application form being disclosed now or at any time during the life of the account to a general insurance partner the Society has for the purposes of effecting and administering any insurance product I/we choose to take. The insurance company will hold the information as a Data Controller and process the data for arranging and administering purposes to include any claims. Additionally, information may be disclosed, the Society's Internal Auditors and any other firms used by the Society in future in a similar capacity.
  - (h) I/We consent to our names being placed on the CML's Possession Register in the event of the mortgage property being taken into possession.
    - (i) It is assumed that all third parties are aware that their personal data is being supplied to the Society.

- (j) In accordance with Data Protection Act 1998, you are advised that information provided by you may be held by the Society in its computer and paper records and retained for a period of six years after your mortgage is redeemed.
- 9. Information on applications will be sent to CRAs and will be recorded by them. Where you borrow from us, we will give details of your accounts and how you manage it/them to CRAs. If you borrow and do not repay in full and on time, CRAs will record the outstanding debt. This information may be supplied to other organisations by CRAs and FPAs to perform similar checks and to trace your whereabouts and recover debts that you owe. Records remain on file for 6 years after they are closed, whether settled by you or defaulted.
- 10. If you give us false or inaccurate information and we suspect or identify fraud we will record this and may also pass this information to FPAs and other organisations involved in crime and fraud prevention.
- 11. Your data may also be used for other purposes for which you give your specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the Data Protection Act 1998.
- 12. The information held and processed by us may be shared with the introducing broker / intermediary at any time during the life of the mortgage. We will ensure that anyone with whom we share your data will deal with it in an appropriate way.
- 13. In the event of repossession of your property we may insure the property with an insurer of our choice. We will charge any premiums we incur in doing so to your mortgage account where they will become part of the Principle sum and attract interest.introducing broker / intermediary at any time during the life of the mortgage. We will ensure that anyone with whom we share your data will deal with it in an appropriate way.

## MORTGAGE DECLARATION

I/we refer to the mortgage application and do hereby acknowledge and declare that:

I/We confirm that the income amounts disclosed within this application are true and accurate and are sufficient to pay the monthly mortgage payments and future estimated payments stated within the Key Facts Illustration. I/We understand that a false declaration of income will have a serious effect on our ability to regularly meet mortgage payments.

I/We confirm that I/we have discussed, with my/our mortgage advisor, the impact of increases in interest rates and their significance on my/our mortgage payments.

I/We are aware that taking on new/additional financial commitments of any kind, during the period of the mortgage

where I/we have not received any corresponding increase in income, could affect the ability to meet the mortgage payments as they fall due, and that my/our home will be at risk if I/we fail to maintain the mortgage payments.

In the event that the mortgage repayment date falls after my/our normal retirement date(s), I/we confirm that I/we will have sufficient financial resources, either through pension or other income to meet the mortgage payments as they fall due.

I/We confirm that I/we understand the way an interest only mortgage works and that the balance of my/our mortgage will not reduce over the term of the mortgage and it will be my/our responsibility to repay the loan from other sources at maturity of the loan (This applies only to applicants who are applying for an interest only mortgage).

Make sure that you can afford your mortgage if your income falls.

### YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

FIRST APPLICANT

SECOND APPLICANT

X

Signature(s)



Date

Date

Buckinghamshire   
Building Society

doing the right thing

[www.bucksbs.co.uk](http://www.bucksbs.co.uk)





doing the right thing

www.bucksbs.co.uk

**Instruction to your Bank or Building Society to pay by Direct Debit**

Please fill in the whole form using a ball pen and send it to:

Buckinghamshire Building Society  
 High Street,  
 Chalfont St Giles,  
 Buckinghamshire  
 HP8 4QB

Service User Number

4 3 0 0 3 8

Name(s) of Account Holders

[Empty text box for Name(s) of Account Holders]

Reference

[Empty boxes for Reference]

**Instruction to your Bank or Building Society**

Please pay Buckinghamshire Building Society Direct Debits from the account detailed in the instruction subject to the safeguards assured by the Direct Debit Guarantee.

Bank/Building Society account number

[Empty boxes for Bank/Building Society account number]

I understand that this instruction may remain with the Buckinghamshire Building Society and, if so, details will be passed electronically to my Bank/Building Society

Branch Sort Code

[Empty boxes for Branch Sort Code]

Please tick preferred payment date

6th of month  
 26th of month  
 Last working day of month

Name and full postal address of your Bank or Building Society

To the Manager Bank/Building Society

Address

Postcode

Signature(s)

Print name(s)

Date

Banks and Building Societies may not accept Direct Debit Instructions for some types of account



This guarantee should be detached and retained by the payee

**The Direct Debit Guarantee**

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit, Buckinghamshire Building Society will notify you ten working days in advance of your account being debited or as otherwise agreed. If you request Buckinghamshire Building Society to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit by Buckinghamshire Building Society or your bank or building society you are entitled to a full and immediate refund of the amount paid from you bank or building society – if you receive a refund you are not entitled to, you must pay it back when Buckinghamshire Building Society asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

Buckinghamshire Building Society  
High Street,  
Chalfont St Giles,  
Buckinghamshire HP8 4QB

## Submission Checklist

- HAVE ALL THE SECTIONS BEEN COMPLETED?
- HAVE ALL APPLICANTS SIGNED?
- ARE ALL THE APPLICABLE FEES ENCLOSED?
- HAS THE CORRECT PRODUCT BEEN CLEARLY IDENTIFIED?
- ARE ALL SUPPORTING DOCUMENTS ATTACHED? 
  - Latest 3 months bank statements
  - Completed Budget Planner
  - Completed Direct Debit Instruction
  - P60's and 3 months payslips (where applicable) or last 3 years' accounts or SA302's for self-employed applicants or HMRC submissions
  - Photographic proof of identity (certified)

If the Society cannot verify your identity, address or credit history electronically we may request some or all of the following:-

- Proof of residency (certified)
- Latest mortgage statement
- Latest month's credit / store card statements
- Any other loan statements

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registration number 206022.

[15283] 03/2016

Buckinghamshire   
Building Society  
doing the right thing

www.bucksbs.co.uk