



**Account Number:**

**For internal use only**

Adviser:

Branch code:

|                                                       |                                      |
|-------------------------------------------------------|--------------------------------------|
| <b>For intermediary use only</b>                      |                                      |
| Your introducer code                                  |                                      |
| Your name                                             |                                      |
| Name of your business                                 |                                      |
| Your business address                                 |                                      |
| Your telephone number                                 |                                      |
| FCA reference                                         |                                      |
| Level of service given (tick one box)                 |                                      |
| <input type="checkbox"/> Advised                      | <input type="checkbox"/> Non-Advised |
| Broker fee payable at : submission/offer/completion £ |                                      |
| (please circle the option that applies)               |                                      |

**Your Mortgage Requirements**

Which product are you applying for?

**Checklist**

To ensure you send us all the information we need to deal with your application, please see the **SECTION 21 Document checklist and Other Items Required**. Tick the boxes that apply to confirm what you have enclosed. We will accept copies of documents if you get a member of our staff, your financial adviser or other professional person to sign them as being true copies of the originals. Please do not send original copies as we cannot guarantee their safe return.

As proof of identity, we will accept a full UK or EC driving licence or a full UK or EC Passport..

**1. Your Personal Details**

Title  
 First names  
 Surname  
 Previous surname  
 Date of Birth  
 Gender (optional)  
 Marital status (civil partner, married, single, divorced etc.)  
 Any other names(s) you have been known by:  
 Nationality  
 Relationship to other applicant  
 Time with current bank (optional)

| First Applicant | Second Applicant |
|-----------------|------------------|
|                 |                  |
|                 |                  |
|                 |                  |
|                 |                  |
|                 |                  |
|                 |                  |
|                 |                  |
|                 |                  |
|                 |                  |
|                 |                  |
|                 |                  |

**2. Contact Details**

Home telephone number  
 Work telephone number  
 Mobile telephone number  
 Email address  
 Preferred contact method

|  |  |
|--|--|
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |

**3. Customer information**

Do you have an existing account with the Society?  
 If yes please provide account number

| First Applicant | Second Applicant |
|-----------------|------------------|
|                 |                  |
|                 |                  |



## 6. Further Address Details

Previous address

Postcode

Date at this address

Were you

Name and address  
of your lender/ landlord

Postcode

Account number / reference

Monthly mortgage / rental payment

Will this mortgage be repaid  
on completion of our loan?

If no, please explain in the 'Additional  
Information' (section 21).

| First Applicant                                                                                                                                                                           | Second Applicant                                                                                                                                                                          |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                                                                                                                                           |                                                                                                                                                                                           |
|                                                                                                                                                                                           |                                                                                                                                                                                           |
|                                                                                                                                                                                           |                                                                                                                                                                                           |
|                                                                                                                                                                                           |                                                                                                                                                                                           |
| From: To:                                                                                                                                                                                 | From: To:                                                                                                                                                                                 |
| <input type="checkbox"/> Owner with Mortgage<br><input type="checkbox"/> Tenant<br><input type="checkbox"/> Owner without Mortgage<br><input type="checkbox"/> Living with Family/Partner | <input type="checkbox"/> Owner with Mortgage<br><input type="checkbox"/> Tenant<br><input type="checkbox"/> Owner without Mortgage<br><input type="checkbox"/> Living with Family/Partner |
|                                                                                                                                                                                           |                                                                                                                                                                                           |
|                                                                                                                                                                                           |                                                                                                                                                                                           |
|                                                                                                                                                                                           |                                                                                                                                                                                           |
| £                                                                                                                                                                                         | £                                                                                                                                                                                         |
| <input type="checkbox"/> Yes <input type="checkbox"/> No                                                                                                                                  | <input type="checkbox"/> Yes <input type="checkbox"/> No                                                                                                                                  |
|                                                                                                                                                                                           |                                                                                                                                                                                           |

## 6a. Further Address Details

Previous address

Postcode

Date at this address

Were you

Name and address  
of your lender/ landlord

Postcode

Account number / reference

Monthly mortgage / rental payment

Will this mortgage be repaid  
on completion of our loan?

If no, please explain in the 'Additional  
Information' (section 21).

| First Applicant                                                                                                                                                                           | Second Applicant                                                                                                                                                                          |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                                                                                                                                           |                                                                                                                                                                                           |
|                                                                                                                                                                                           |                                                                                                                                                                                           |
|                                                                                                                                                                                           |                                                                                                                                                                                           |
|                                                                                                                                                                                           |                                                                                                                                                                                           |
| From: To:                                                                                                                                                                                 | From: To:                                                                                                                                                                                 |
| <input type="checkbox"/> Owner with Mortgage<br><input type="checkbox"/> Tenant<br><input type="checkbox"/> Owner without Mortgage<br><input type="checkbox"/> Living with Family/Partner | <input type="checkbox"/> Owner with Mortgage<br><input type="checkbox"/> Tenant<br><input type="checkbox"/> Owner without Mortgage<br><input type="checkbox"/> Living with Family/Partner |
|                                                                                                                                                                                           |                                                                                                                                                                                           |
|                                                                                                                                                                                           |                                                                                                                                                                                           |
|                                                                                                                                                                                           |                                                                                                                                                                                           |
| £                                                                                                                                                                                         | £                                                                                                                                                                                         |
| <input type="checkbox"/> Yes <input type="checkbox"/> No                                                                                                                                  | <input type="checkbox"/> Yes <input type="checkbox"/> No                                                                                                                                  |
|                                                                                                                                                                                           |                                                                                                                                                                                           |

## 7. Your Income Details

### Employed Applicants

Employers Name

Occupation

Name and address  
of your employer

Postcode

Contact Telephone Number

Time with current employer

Are you still within a probationary  
period

Planned age of retirement

Is your position

Gross basic salary per annum (before  
tax)

Car, housing or shift allowance per  
annum

Overtime/bonus/commission etc. per  
annum

Total earned income per annum

|                                               | First Applicant                                                                                                       | Second Applicant                                                                                                      |
|-----------------------------------------------|-----------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------|
| Employers Name                                |                                                                                                                       |                                                                                                                       |
| Occupation                                    |                                                                                                                       |                                                                                                                       |
| Name and address<br>of your employer          |                                                                                                                       |                                                                                                                       |
| Postcode                                      |                                                                                                                       |                                                                                                                       |
| Contact Telephone Number                      |                                                                                                                       |                                                                                                                       |
| Time with current employer                    | Years      Months                                                                                                     | Years      Months                                                                                                     |
| Are you still within a probationary<br>period | <input type="checkbox"/> Yes <input type="checkbox"/> No                                                              | <input type="checkbox"/> Yes <input type="checkbox"/> No                                                              |
| Planned age of retirement                     | Years of Age                                                                                                          | Years of Age                                                                                                          |
| Is your position                              | <input type="checkbox"/> Permanent <input type="checkbox"/> Temporary<br><input type="checkbox"/> Fixed Term Contract | <input type="checkbox"/> Permanent <input type="checkbox"/> Temporary<br><input type="checkbox"/> Fixed Term Contract |
| Gross basic salary per annum (before<br>tax)  | £                                                                                                                     | £                                                                                                                     |
| Car, housing or shift allowance per<br>annum  | £                                                                                                                     | £                                                                                                                     |
| Overtime/bonus/commission etc. per<br>annum   | £                                                                                                                     | £                                                                                                                     |
| Total earned income per annum                 | £                                                                                                                     | £                                                                                                                     |

If your present employment has been for less than 12 months please give details of previous employment below.

## 8. Previous Employment

### Employed Applicants

Occupation

Name and address  
of your employer

Postcode

Contact Telephone Number

Time with this employer

Time in Role

Was your position

Gross basic salary per annum (before  
tax)

|                                              | First Applicant                                                                                                       | Second Applicant                                                                                                      |
|----------------------------------------------|-----------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------|
| Occupation                                   |                                                                                                                       |                                                                                                                       |
| Name and address<br>of your employer         |                                                                                                                       |                                                                                                                       |
| Postcode                                     |                                                                                                                       |                                                                                                                       |
| Contact Telephone Number                     |                                                                                                                       |                                                                                                                       |
| Time with this employer                      | Years      Months                                                                                                     | Years      Months                                                                                                     |
| Time in Role                                 | Years      Months                                                                                                     | Years      Months                                                                                                     |
| Was your position                            | <input type="checkbox"/> Permanent <input type="checkbox"/> Temporary<br><input type="checkbox"/> Fixed Term Contract | <input type="checkbox"/> Permanent <input type="checkbox"/> Temporary<br><input type="checkbox"/> Fixed Term Contract |
| Gross basic salary per annum (before<br>tax) | £                                                                                                                     | £                                                                                                                     |

If your present and previous employment has been for less than 2 years please give further details of previous employment in the 'Additional information' (section 21).





## 14. Credit Declarations

During the last 2 years have you ever been in arrears with your mortgage payments, rent payments, or any other secured or unsecured loans?

(If yes please confirm the following)

Highest number of missed payments in last 12 months

Highest number of missed payments in last 2 years

Have you ever had a default registered against you?  
(If yes please confirm the following)

Have you ever had a court judgment registered against you?  
(If yes please confirm the following)

Have you ever been subject to an individual voluntary arrangement?  
(If yes please confirm the following)

Have you ever been bankrupt?  
(If yes please confirm the following)

Have you ever had a property repossessed?  
(If yes please confirm the following)

Have you ever been cautioned, convicted or have any prosecution pending for any offence other than motoring?  
(If yes please confirm the following)

Are you a first time buyer?

Do you have any other mortgages on any other properties?

| First Applicant                                                                                                               | Second Applicant                                                                                                              |
|-------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------|
| <input type="checkbox"/> Yes <input type="checkbox"/> No                                                                      | <input type="checkbox"/> Yes <input type="checkbox"/> No                                                                      |
|                                                                                                                               |                                                                                                                               |
|                                                                                                                               |                                                                                                                               |
| <input type="checkbox"/> Yes <input type="checkbox"/> No<br>Date registered:<br>Amount £<br>Satisfied: Y/N<br>Date satisfied: | <input type="checkbox"/> Yes <input type="checkbox"/> No<br>Date registered:<br>Amount £<br>Satisfied: Y/N<br>Date satisfied: |
| <input type="checkbox"/> Yes <input type="checkbox"/> No<br>Date registered:<br>Amount £<br>Satisfied: Y/N<br>Date satisfied: | <input type="checkbox"/> Yes <input type="checkbox"/> No<br>Date registered:<br>Amount £<br>Satisfied: Y/N<br>Date satisfied: |
| <input type="checkbox"/> Yes <input type="checkbox"/> No<br>Date registered:<br>Amount £<br>Satisfied: Y/N<br>Date satisfied: | <input type="checkbox"/> Yes <input type="checkbox"/> No<br>Date registered:<br>Amount £<br>Satisfied: Y/N<br>Date satisfied: |
| <input type="checkbox"/> Yes <input type="checkbox"/> No<br>Bankruptcy<br>Order Date:<br><br>Bankruptcy<br>discharge Date:    | <input type="checkbox"/> Yes <input type="checkbox"/> No<br>Bankruptcy<br>Order Date:<br><br>Bankruptcy<br>discharge Date:    |
| <input type="checkbox"/> Yes <input type="checkbox"/> No<br>Date of<br>possession:                                            | <input type="checkbox"/> Yes <input type="checkbox"/> No<br>Date of<br>possession:                                            |
| <input type="checkbox"/> Yes <input type="checkbox"/> No<br>Conviction Date:<br>Conviction Type:<br>Sentence:                 | <input type="checkbox"/> Yes <input type="checkbox"/> No<br>Conviction Date:<br>Conviction Type:<br>Sentence:                 |
| <input type="checkbox"/> Yes <input type="checkbox"/> No                                                                      | <input type="checkbox"/> Yes <input type="checkbox"/> No                                                                      |
| <input type="checkbox"/> Yes <input type="checkbox"/> No                                                                      | <input type="checkbox"/> Yes <input type="checkbox"/> No                                                                      |

## 15. Other Mortgages

Please give details of any other mortgages that will remain upon completion of this mortgage. If you need more space please continue details on 'Additional Information' (section 21).

| Property Address | Property Value | Balance outstanding | Monthly mortgage Payment | To be redeemed |
|------------------|----------------|---------------------|--------------------------|----------------|
|                  |                |                     |                          |                |
|                  |                |                     |                          |                |

### 15a. Buy to Let Mortgages

Please give details of any other Buy to Let mortgages that will remain upon completion of this mortgage. If you need more space please continue details on 'Additional Information' (section 21).

| Total number of properties | Estimated value of portfolio | Balance outstanding | Monthly mortgage payment | Total monthly rental income |
|----------------------------|------------------------------|---------------------|--------------------------|-----------------------------|
|                            |                              |                     |                          |                             |
|                            |                              |                     |                          |                             |

## 16. House Purchase

Complete this section if you are moving house and buying another property, or if you are a first time buyer.

|                                                                                                         |                                                                                                                                                                                       |
|---------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Purchase price                                                                                          | £                                                                                                                                                                                     |
| Discounted price if under Right To Buy Scheme                                                           | £                                                                                                                                                                                     |
| Amount of mortgage required                                                                             | £                                                                                                                                                                                     |
| Please state the source of deposit                                                                      | <input type="checkbox"/> Equity from house sale (answer question below) <input type="checkbox"/> Savings <input type="checkbox"/> Family gift<br><input type="checkbox"/> Other _____ |
| If purchasing under Shared Ownership please confirm the name of Housing Association/Registered provider |                                                                                                                                                                                       |
| Percentage to be purchased under Shared Ownership                                                       | %                                                                                                                                                                                     |
| What is the agreed sale price of your current property?                                                 | £                                                                                                                                                                                     |

## Self-Build Purchase/Remortgage

Complete this section if you are in the process of completing a self-build or buying a property/land to build your own home.

|                                               |   |
|-----------------------------------------------|---|
| Land Value (Estimated /Purchase price of plot | £ |
| Amount required for first drawdown            | £ |
| Estimated build costs                         | £ |
| Estimated final value                         | £ |
| Total loan amount required                    | £ |

## Remortgage

Complete this section if you are re-financing the mortgage arranged on your existing property.

|                                                                  |                                                          |
|------------------------------------------------------------------|----------------------------------------------------------|
| Value of property (estimate)                                     | £                                                        |
| Was this property originally purchased from the local authority? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Total amount required                                            | £                                                        |
| Date Of Purchase                                                 | / /                                                      |

How much of the amount required is for:

|                                                |   |
|------------------------------------------------|---|
| Repayment of existing mortgage                 | £ |
| Home improvement purposes*                     | £ |
| Consolidation of other debt*                   | £ |
| To buy out someone else who owns the property* | £ |
| Capital Raising*                               | £ |

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

\* Please provide details

## Type of Mortgage (Please indicate the repayment method required)

|                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                            |
|---------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <input type="checkbox"/> Repayment (Capital & Interest)             | With a Repayment mortgage, your monthly payments will cover the interest on the loan and also gradually pay off the capital which you have borrowed. By the end of the agreed term, provided you have maintained your payments, you will have repaid the whole loan.                                                                                                                                                       |
| <input type="checkbox"/> Interest Only                              | With an Interest Only mortgage, your monthly payments only cover the interest on the loan. They will not pay off any of the capital which you have borrowed. If you have chosen to arrange all or part of your mortgage on an Interest Only basis, it is your responsibility to ensure that adequate funds are available to repay the mortgage loan at the end of the term, or upon death if prior to the end of the term. |
| <input type="checkbox"/> Combination of Repayment and Interest Only |                                                                                                                                                                                                                                                                                                                                                                                                                            |
| Please state amount of: Repayment                                   | £                                                                                                                                                                                                                                                                                                                                                                                                                          |
| Interest Only                                                       | £                                                                                                                                                                                                                                                                                                                                                                                                                          |





## 19. Your Valuation / Survey Requirements

### Assessment of the Security

**Notes – Assessment of the security is how we will determine if the property is suitable security to secure the loan. There are a number of approaches we may utilise for this assessment, including:**

**Mortgage valuation, Automated Valuation Model, Desktop valuation** – these are all simply for us to decide if the property is suitable to secure the loan and if it is worth the amount we are lending to you. It is important to understand that these are very limited valuations and will not potentially raise any hidden problems. For purchase applications, we will normally give you a copy of our assessment. This assessment does not cover everything about the property's condition. There could be faults that would only be found on a more detailed inspection. The valuer may notice something wrong but may decide not to put it in the report. This is because the report will only contain information which is important in deciding whether the value of the property will cover the amount we are lending you. Please do not think the property has no faults just because there are none in the report. If any faults are mentioned, these may not be the only ones in the property.

**RICS Condition Report** - this report focuses purely on the condition of the property. It will not include any advice on what needs to be done to repair any defects found or a surveyors assessment of the property's value - If you ask for a Condition report to be carried out an additional mortgage valuation will be necessary. There could be faults that would only be found on a more detailed inspection. Please do not think the property has no faults just because there are none in the report. If any faults are mentioned, these may not be the only ones in the property.

**RICS Homebuyer Survey and Valuation** – a Homebuyer Survey and Valuation is a survey on the condition of the property and covers all parts of the property which are easily accessible. The surveyor will be able to give you a general opinion of the property. It will detail any future problems that can be foreseen and will tell you if any areas need further investigation. If you ask your own surveyor to do a Homebuyer Survey and Valuation or detailed building survey, rather than arranging this through us, an additional mortgage valuation by a valuer approved by us may be necessary.

**Detailed building survey** – a detailed building survey covers the same points as the Homebuyer Survey and Valuation but in much more detail. If there are any problems or faults with the property the surveyor will explain what may have caused them and how to put them right.

#### Please indicate the type of valuation you require (house purchase only)

|                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|-----------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <input type="checkbox"/> VALUATION REPORT FOR MORTGAGE PURPOSES                         | <p>The Society is required by law to obtain an independent mortgage valuation report. This is a limited report and is not a survey of the property. This report will provide basic details of the property for the Society which are sufficient to enable us to decide whether to make a loan on the particular property. You would not be able to rely on this report as it is addressed to us for Mortgage purposes. For your own interest we strongly recommend that you have a detailed survey carried out by a suitably qualified independent Surveyor.</p>                                                                                                                                                                                                |
| <input type="checkbox"/> RICS CONDITION REPORT                                          | <p>This report is specifically designed for people who are seeking a professional opinion, at that point in time, on the condition of your potential purchase. The report is prepared independently for you and not for us as the lender, and as an 'entry level' survey report will provide you with a condition rating for various elements in the property and help identify possible problems, it WILL NOT provide a market valuation or estimated cost of any potential works required. The report will be subject to terms of engagement which must be agreed directly with the surveyor who will act independently on your behalf. The Society may be able to arrange this type of report for you in conjunction with the mortgage valuation report.</p> |
| <input type="checkbox"/> RICS HOME BUYER SURVEY AND VALUATION REPORT                    | <p>This report is specifically designed for people who are seeking a professional opinion at an economic price. It is completed on a standard format by a chartered surveyor and is aimed at helping the client make a reasoned and informed decision on whether to purchase the property, gives an opinion on what is a reasonable price to pay, takes account of repairs or replacements the property needs and outlines what further advice may be needed before proceeding. The report will be subject to terms of engagement which must be agreed directly with the surveyor who will act independently on your behalf. The Society may be able to arrange this type of report for you in conjunction with the mortgage valuation report.</p>              |
| <input type="checkbox"/> DETAILED BUILDING SURVEY (Formerly known as Structural Survey) | <p>A detailed building survey covers the same points as the Homebuyer Survey and Valuation but in much more detail. If there are any problems or faults with the property the surveyor will explain what may have caused them and how to put them right. The Society will still require a mortgage valuation report for mortgage purposes.</p>                                                                                                                                                                                                                                                                                                                                                                                                                  |



## 20. Your Insurance Needs

It is a condition of all mortgage loans issued by the Society that suitable buildings insurance is arranged. We can arrange for you to speak to someone regarding your insurance requirements. The policy is underwritten and administered by Royal & Sun Alliance Insurance Plc. registered in England & Wales at St Marks Court, Chart Way, Horsham, West Sussex, RH12 1XL. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

I would like to speak to someone about my current/required protection

## 21. Additional Information - Use this space to provide any additional information we require to assess your application

## Application Check-Lists

### Document Check-List

To help us work quickly and efficiently on your behalf you will need to enclose the following items with your application. **Please note that there may be delays in processing your application if all of the required documents and fees are not enclosed.**

PLEASE USE THE TABLE BELOW TO LIST WHICH ITEMS YOU ARE ENCLOSING WITH YOUR APPLICATION

|                                                                                                                                                                      | First Applicant                     |                   | Second Applicant                    |                  |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------|-------------------|-------------------------------------|------------------|
|                                                                                                                                                                      | Type of document & reference number | Original or Copy? | Type of document & reference number | Original or Copy |
| Proof of Identity e.g. Passport, Driving Licence.                                                                                                                    |                                     |                   |                                     |                  |
| Last 3 months bank statements, these must show your salary credits (if employed) and mortgage or rent payments                                                       |                                     |                   |                                     |                  |
| Proof of Current Address e.g. utility bill dated within 3 months, or current years council tax statement                                                             |                                     |                   |                                     |                  |
| Evidence of Income (Employed Applicants) i.e. your last 3 months wage slips & latest P60                                                                             |                                     |                   |                                     |                  |
| Evidence of Income (Self Employed Applicants) i.e. your latest Annual Accounts , Inland Revenue final assessment of tax liability or your Self-Assessment Tax Return |                                     |                   |                                     |                  |



## Declarations

This is our standard mortgage application upon which we intend to rely. For your own benefit and protection each applicant should read these declarations carefully before signing them. If any point is unclear please ask for further information.

### Important Information

1. I am/We are over 18 years of age and declare that the information contained in this application form, and provided in connection with this application, is true, complete and contains all material facts relating to my/our application and will be used as the basis of any lending decision by the Society and for arrangement of any insurance cover through the Society. I/We are aware that the Society may decide to decline my application.
2. I/We agree to be bound by and abide by the Society's Rules and Mortgage Conditions, which may change from time to time.
3. The Mortgage Valuation Report is for the Society's use only to assess the adequacy of the security for any loan made and does not imply that the condition of the property or the price paid is reasonable. I/We confirm and are aware that the valuation report is not a structural survey and I am/we are advised to make my/our own arrangements to have the property surveyed. I/We are aware that the Society does not accept any liability for the accuracy or contents of the valuation report.
4. I/We accept that the Society requires me/us to keep the property fully insured until the mortgage is repaid.
5. I/We accept that the Society may withdraw, revise or cancel any offer made at any time before the mortgage is granted.
6. I/We may have to provide you with evidence of where I/we have obtained the deposit on the property (if applicable).
7. I/We undertake to notify the Society immediately of any change of circumstances or any proposed changes to the occupants of the property.
8. Where the loan is interest only: it is my/our responsibility to have a suitable means of repaying the mortgage at the end of the term.

### 9. Credit Reference and other mortgage checks:

Our Privacy Notice outlines the checks we may complete in connection with this application including Credit Reference Agencies. A copy of this Notice can be found at [www.theloughborough.co.uk](http://www.theloughborough.co.uk).

### 10. Your Personal Data:

I/We acknowledge that I/we have been provided with a copy of the Society's Privacy Notice which outlines how the Society will deal with my/our personal information. A copy of this Notice can be found at [www.theloughborough.co.uk](http://www.theloughborough.co.uk)

I/We acknowledge that my/our personal data will be used and retained in the manner set out in the Privacy Notice.

### 11. Keeping You Informed:

There is certain information we're required to send you without asking for your consent. Examples of this include information that may affect the operation of your account and statutory notices, including notice of Annual General Meeting

#### General Communications

To help us improve our environmentally friendly credentials we'd like to send you Society statutory notices and member communications via email rather than post.

If you consent please tick the box/boxes below.

I consent to receive Loughborough Building Society statutory notices via email

Applicant 1  Applicant 2

I consent to receive Loughborough Building Society member communications via email

Applicant 1  Applicant 2

### Informing you of other products

From time to time we'd like to contact you with details of other mortgage or savings products we provide which may be of interest to you. We'll never share your personal information with third parties for sales or marketing purposes.

If you consent to us contacting you for this purpose please tick below to say how you would like us to contact you.

I consent to receive communications about the Loughborough Building Society's mortgage and savings products by:

Applicant 1 Email  Post  Telephone  Applicant 2 Email  Post  Telephone

### Changing your preferences

You can change your preference or withdraw your consent at any time by writing to us at Loughborough Building Society, 6 High Street, Loughborough LE11 2QB or emailing us at [enquiries@theloughborough.co.uk](mailto:enquiries@theloughborough.co.uk)

**It is important that you read these declarations. By signing this application you agree that the Society can use your information in this way.**

**I/We confirm that I/We have received and read the Loughborough Building Society Privacy Notice**

Signed (First Applicant)

Signed (Second Applicant)

\_\_\_\_\_

\_\_\_\_\_

Date \_\_\_\_/\_\_\_\_/\_\_\_\_

Date \_\_\_\_/\_\_\_\_/\_\_\_\_

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

## Charitable Assignment

The Loughborough Building Society is a local building society catering particularly for the needs of members and potential members in its operating area. We are determined to continue to bring the benefits of such membership to increasing numbers of people. We aim to achieve this objective by offering competitive rates on savings, investment and mortgage products, together with high standards of service.

The Society has found that such service to existing members has at times been severely disrupted by the actions of speculators. To avoid continued disruption from speculators the Society would require new members to agree to assign to charity any future windfall benefits they receive, in the unlikely event of a transfer of the Society's business to a bank or other company.

Existing shareholding members as at 31 January 2000 who continuously maintain a shareholding account are not affected by this change, i.e. they may open new accounts without being required to assign any benefits to charity.

We have chosen the well-known Charities Aid Foundation as the charity to benefit from any potential windfall.

There are certain categories of member who will be exempt from assigning any future windfall rights. A list of these categories is available from the Society.

The above is only a summary of the charitable assignment arrangements, the complete terms of which are set out below. If you need any further information please ask at any of our branches.

### AGREEMENT TO ASSIGN WINDFALLS TO CHARITY

1. Paragraphs 2 to 6, below, will apply to me unless I am an exempt customer at the time when the account is opened.
2. I agree with the Society that, if the right to any windfall benefits is granted to me after the account is opened, I will assign those windfall benefits to the selected charity.
3. I authorise the Society and the successor to pass any windfall benefits direct to the selected charity (or to any other charity which the selected charity may nominate to receive those benefits), without notice to me.
4. I understand that:
  - the Society has promised to transfer to the selected charity the benefit of the agreement, which I have given under paragraph 2, above;
  - neither the Society nor the selected charity will release me from that agreement; and
  - any power of the Society to change the terms of its contract with me will not apply to any of the terms set out in this section of the application form.
5. I authorise the Society to give the selected charity any information about me or any account, which I have with the Society (now or in the future) - but only if the selected charity reasonably needs it regarding the agreement I have given under paragraph 2, above.
6. I understand that the Society will require anyone who opens an account (who is not then an exempt customer) to agree to assign to charity the right to any windfall benefits to which that person may become entitled. The terms of the agreement will be decided by the Society and may be different from the current terms. This paragraph will no longer apply if the Society publishes a termination notice.

### Notes

These notes apply to paragraphs 1 to 6, above:

- (a) The "account" is the mortgage account, which you are applying for by completing this form.
- (b) The "current terms" means terms, which are the same as, or similar to, the terms set out in paragraphs 2 to 5, above.
- (c) You are an "exempt customer" when you open the account if:
  - you have held shares in the Society on, and at all times since, 31 January 2000; or
  - you belong to one of the groups of other people who, in the Society's opinion, do not need to be asked to agree to the current terms. A list of these groups is available from the Society at any time. The Society may alter the number and composition of the groups from time to time, but no alteration will apply retrospectively.
- (d) A "fixed-term scheme notice" means a notice in the press publicising a decision by the Society that, though it will require new shareholding members to enter into agreements as described in paragraph 6 above, the member's agreement will only require him or her to assign any windfall benefits to charity if an event relating to a transfer of the Society's business to a successor occurs during a fixed term specified in the agreement.
- (e) A person "opens" an account either by opening a new account or by having an existing account transferred into his or her name (whether as sole or joint holder).
- (f) A "public announcement" is a public announcement by the Society of a proposal to transfer its business to a successor.
- (g) The "selected charity" means the Charities Aid Foundation or, if it is at any time no longer a registered charity, any other charity or charities selected by it to receive assignments of windfall benefits.
- (h) The "successor" is any company or other corporate body to which the Society transfers its business under Section 97 of the Building Societies Act 1986 (or under any provision which amends or replaces it).
- (i) A "termination notice" means a notice in the press publicising a decision by the Society that it will no longer require new borrowing members to enter into agreements as described in paragraph 6, above.
- (j) A "windfall benefit" is a benefit which a person has the right to receive as a borrowing member of the Society, under the terms of any future transfer of the Society's business to a successor (i.e. on a conversion or take-over), other than:
  - the replacement of a mortgage account with the Society with a mortgage with the successor; or
  - any benefit conferred under the terms of a transfer which is the subject of a public announcement made more than five years after the Society has published a termination notice or a fixed-term scheme notice; or
  - any benefit, which the Society has decided, may be kept by a person who has a number of accounts and was an exempt customer when opening one or more (but not all) of them. A list setting out the conditions, which determine whether, and to what extent, such a person may keep a benefit, is available from the Society at any time. These conditions may be altered by the Society from time to time, but no alteration will apply retrospectively.
- (k) Where more than one of you is signing this form, paragraph 1 and (if applicable) paragraphs 2 to 6, above, apply to each of you separately.
- (l) If the Society no longer exists following a merger with another building society, paragraphs 2 to 6, above, will still apply between you and the other society.

Please fill in the whole form including official use box using a ball point pen

The Loughborough Building Society  
6 High Street  
Loughborough  
Leicestershire, LE11 2QB

Name(s) of Account Holder(s)

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Bank/Building Society Account Number

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Branch Sort Code

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Name and full address of your Bank or Building Society

|                |                       |
|----------------|-----------------------|
| To the Manager | Bank/Building Society |
|                |                       |
|                |                       |
|                |                       |
| Postcode       |                       |

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

Originators Identification Number

|   |   |   |   |   |   |
|---|---|---|---|---|---|
| 9 | 3 | 0 | 8 | 1 | 0 |
|---|---|---|---|---|---|

Reference Number

|   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
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This is not part of the instruction to your Bank or Building Society  
There is a choice of dates available to you for collection.  
Please state the date you require:  **of the month**  
NB. The latest collection date is 28<sup>th</sup> of the month

Instruction to your Bank or Building Society  
Please pay the Loughborough Building Society Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Loughborough Building Society and, if so, details will be passed electronically to my Bank/Building Society.

|               |
|---------------|
| Signatures(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 Payer

**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 Loughborough Building Society will notify you ten working days in advance of your account being debited or as otherwise agreed. If you request Loughborough 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, Loughborough Building Society or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society
- If you receive a refund you are not entitled to, you must pay it back when Loughborough 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.