

# Mortgage application form for Intermediaries

For Intermediary use only	Service provided:
Name of Advisor: <input type="text"/>	Advice <input type="checkbox"/>
Name of Intermediary: <input type="text"/>	Will you be charging a broker fee?: Yes <input type="checkbox"/> No <input type="checkbox"/>
Firm's FCA ref. no. (FRN): <input type="text"/>	If yes, how much? £: <input type="text"/>
Date of application: <input type="text"/>	Are fees refundable?: Yes <input type="checkbox"/> No <input type="checkbox"/>
Mortgage scheme inc. interest rate: <input type="text"/>	Amount refundable: £: <input type="text"/>
Panel firm: <input type="text"/>	Does the customer have to purchase any conditional insurance products through your firm? Yes <input type="checkbox"/> No <input type="checkbox"/>
	If 'yes', please provide details: <input type="text"/>

**(Tick the box most applicable)**

First Time Buyer

Home Mover

Remortgage

Other

Right To Buy

## Important note to applicants

- This form should only be used if your application is made through an Intermediary to the West Bromwich Building Society ("the Society").
- Please complete this form fully in ink using block capitals and ignore sections labelled **"For office use only"**.
- If there is insufficient space for some of your answers, please use the additional information sheet.
- Where there is a choice of answer, please ✓ the appropriate box.
- Please answer all questions. However, where a question is not applicable, state 'no', 'none', or 'n/a'.
- Please check that you have enough time to check all the details on your Illustration before completing an application.
- Please ensure that all applicants sign the declaration.

## Please send to the West Brom's Intermediary Sales and Support team:

Intermediary Sales and Support team, Head Office: 2 Providence Place, West Bromwich B70 8AF

Telephone: 0345 241 3597

Email: [ist@westbrom.co.uk](mailto:ist@westbrom.co.uk)

Personal details	Applicant 1	Applicant 2
Customer number (if known):	_____	_____
If you have a mortgage, or an investment account, with the Society, please enter your account number:	_____	_____
Title: (Mr/Mrs/Miss/Ms/Dr/Other – please specify)	_____	_____
Surname:	_____	_____
Forename(s) in full:	_____	_____
Date of birth: (DD/MM/YYYY)	_____ / _____ / _____	_____ / _____ / _____
Address:	_____ _____ _____	_____ _____ _____
	Postcode: _____	Postcode: _____
Contact details: (include STD code)	Tel. Home: _____ Tel. Work/Mobile: _____ Email: _____ Preferred contact method: _____	Tel. Home: _____ Tel. Work/Mobile: _____ Email: _____ Preferred contact method: _____
Marital status: (civil partner/single/married/divorced/widowed/separated)	_____	_____
Please state relationship to other applicant:	_____	_____
Sex:	Male <input type="checkbox"/> Female <input type="checkbox"/>	Male <input type="checkbox"/> Female <input type="checkbox"/>
Current accommodation:	Mortgaged <input type="checkbox"/> With friends <input type="checkbox"/> With parents <input type="checkbox"/> Owner <input type="checkbox"/> Rented Private <input type="checkbox"/> Rented Local Authority <input type="checkbox"/> Other (specify): _____	Mortgaged <input type="checkbox"/> With friends <input type="checkbox"/> With parents <input type="checkbox"/> Owner <input type="checkbox"/> Rented Private <input type="checkbox"/> Rented Local Authority <input type="checkbox"/> Other (specify): _____
Please indicate the number of dependant adults in the household: (adult is 17 years of age or over)	_____	_____
Please indicate the number of dependant children in the household: (child is 16 years of age or younger)	_____	_____
Are you a permanent resident in the UK? <small>If "No" please provide details on the 'Additional information sheet' at the end of this application form.</small>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you lived in the UK for at least 3 years prior to this application being received?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Previous surname(s) (if changed within last 3 years):	_____	_____
Nationality:	_____	_____
Time at current address: <small>Note: if "owned outright" and a mortgage has been redeemed in the last 12 months, please give details on the 'Additional information sheet' at the end of this application form.</small>	From: _____ To: _____	From: _____ To: _____
Previous address(es) (if changed within last 3 years):	_____ _____ _____	_____ _____ _____
	Postcode: _____	Postcode: _____
How long did you live at your previous address(es)? <small>If you have lived at more than one address in the last 3 years, please provide details on the 'Additional information sheet' at the end of this application form.</small>	From: _____ To: _____	From: _____ To: _____
Previous accommodation (if changed within last 3 years):	Mortgaged <input type="checkbox"/> With friends <input type="checkbox"/> With parents <input type="checkbox"/> Owner <input type="checkbox"/> Rented Private <input type="checkbox"/> Rented Local Authority <input type="checkbox"/> Other (specify): _____	Mortgaged <input type="checkbox"/> With friends <input type="checkbox"/> With parents <input type="checkbox"/> Owner <input type="checkbox"/> Rented Private <input type="checkbox"/> Rented Local Authority <input type="checkbox"/> Other (specify): _____

If you do not appear on the voters' roll at any address stated over the last three years, please provide a copy of your council tax bill and a bank statement.  
If your current mortgage is not with the Society, please enclose your most recent mortgage statement covering the last twelve months' payments and, if you rent, your bank statements for the last six months.

## Mortgage loan requirements

Purchase price (if purchasing):	£
Estimated value (Remortgage):	£
Original purchase price (Remortgage):	£
Date of original purchase (Remortgage): (DD/MM/YYYY)	
Please state the mortgage loan amount required on Capital Repayment Method:	(A) £
Please state the mortgage loan amount required on Interest Only Method:	(B) £
How much do you wish to borrow?	(A & B) £
What term do you require?	_____ years
<b>For remortgages:</b> Are there any early repayment charges connected to your current mortgage?	Yes <input type="checkbox"/> No <input type="checkbox"/> If "Yes" please specify amount: _____
Is the property being purchased as a result of a Right to Buy option? If so please state the district valuer's figure and provide 'Right to Buy' agreements on the 'Additional information sheet' at the end of this application form.	Yes <input type="checkbox"/> No <input type="checkbox"/>
Was this property originally purchased by using a Home Buy Option, Right to Buy, Tenants Incentive or Shared Ownership Scheme (Remortgage)?	Yes <input type="checkbox"/> No <input type="checkbox"/>

## Capital raising purpose (re-mortgage)

Has the applicant included any additional borrowing over and above their current mortgage?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If yes, please provide details:	Purpose of additional borrowing:	Amount:
	_____	£
	_____	£
	_____	£

## Buy to let (BTL)

Do you own any BTL properties?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If yes, how many do you own?	_____	

Details of these properties are shown in the 'Additional information sheet' at the end of this application form.

Employment details	Applicant 1	Applicant 2
Are you a UK tax payer?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Employment type:	Employed <input type="checkbox"/> Self-Employed <input type="checkbox"/> Retired <input type="checkbox"/> Homemaker <input type="checkbox"/> Fixed term contract <input type="checkbox"/> Other <input type="checkbox"/>	Employed <input type="checkbox"/> Self-Employed <input type="checkbox"/> Retired <input type="checkbox"/> Homemaker <input type="checkbox"/> Fixed term contract <input type="checkbox"/> Other <input type="checkbox"/>
Your job title:	_____	_____
Business sector:	_____	_____
National Insurance Number:	<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"/> <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"/>
Employer's name, address and telephone number:	_____ _____ _____ Postcode: _____ Telephone: _____	_____ _____ _____ Postcode: _____ Telephone: _____
Start date:	____ / ____ / ____	____ / ____ / ____
Has the contract been renewed previously?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Has the fixed term contract replaced an employed position in the same profession?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Are you employed by the family business?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Gross basic annual salary:	£ _____	£ _____
Permanent annual shift allowance:	£ _____	£ _____
Commission:	£ _____ Paid monthly <input type="checkbox"/>	£ _____ Paid monthly <input type="checkbox"/>
Overtime:	£ _____ Paid monthly <input type="checkbox"/>	£ _____ Paid monthly <input type="checkbox"/>
Bonus:	£ _____ Paid monthly <input type="checkbox"/>	£ _____ Paid monthly <input type="checkbox"/>
Car/large town allowances:	£ _____	£ _____
Do you foresee a reduction in the level of your income within the next 3 months? If so, these details have been included on the 'Additional information sheet' at the end of this application form.	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
More than 25% ownership:	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Employment permanent:	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Still within probationary period:	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
End date of probationary period:	____ / ____ / ____	____ / ____ / ____
Has the contract been renewed previously?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
What is your tax code?	_____	_____
Any deductions from salary?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Source:	_____	_____
Gross monthly amount:	£ _____	£ _____
Please indicate your expected retirement age: If this mortgage extends beyond your retirement age please provide details of your income in retirement on the 'Additional information sheet' at the end of this application form.	_____	_____

**Note:** if you have more than one employment please provide the same details (as above) in the 'Additional information sheet' at the end of this application form.

Self-employed or Directors with more than 25% shareholding			
Applicant 1		Applicant 2	
National Insurance Number:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Company type?	Partnership <input type="checkbox"/> Ltd company <input type="checkbox"/> Sole trader <input type="checkbox"/> Contractor <input type="checkbox"/> LLP <input type="checkbox"/>	Partnership <input type="checkbox"/> Ltd company <input type="checkbox"/> Sole trader <input type="checkbox"/> Contractor <input type="checkbox"/> LLP <input type="checkbox"/>	
Name of business:	<input type="text"/>	<input type="text"/>	
Nature of business:	<input type="text"/>	<input type="text"/>	
Net monthly income:	£ <input type="text"/> For office use only <input type="text"/>	£ <input type="text"/> For office use only <input type="text"/>	
Latest return:	£ <input type="text"/> Projected <input type="checkbox"/>	£ <input type="text"/> Projected <input type="checkbox"/>	
Previous return:	£ <input type="text"/>	£ <input type="text"/>	
% shareholding:	<input type="text"/>	<input type="text"/>	%
When was the business established?	Month: <input type="text"/> Year: <input type="text"/>	Month: <input type="text"/> Year: <input type="text"/>	
Do you foresee a reduction in the level of your income within the next 3 months? If "Yes" please state monetary value.	Yes <input type="checkbox"/> £: <input type="text"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> £: <input type="text"/> No <input type="checkbox"/>	
Accountant's company name:	<input type="text"/>	<input type="text"/>	
Accountant's name:	<input type="text"/>	<input type="text"/>	
Address:	<input type="text"/>	<input type="text"/>	
	<input type="text"/>	<input type="text"/>	
	Postcode: <input type="text"/>	Postcode: <input type="text"/>	
Telephone:	<input type="text"/>	<input type="text"/>	

If you have worked for your current company for less than three years, please provide details on the 'Additional information sheet' at the end of this application form.

Other income			
Applicant 1		Applicant 2	
Description and source of other income: (e.g. Investment Income or secondary employment)	<input type="text"/>	<input type="text"/>	
Gross amount of other income:	£ <input type="text"/> Per annum	£ <input type="text"/> Per annum	
Net monthly income:	£ <input type="text"/>	£ <input type="text"/>	

**Note:** only complete the above if you have been receiving this income for over 12 months. If you have please provide details of the source (i.e. name, address and contact number) in the additional information sheet at the end of the application form.

Financial profile			
Applicant 1		Applicant 2	
Have you ever had a property repossessed?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Have you ever been in arrears?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Have you ever been subject to an individual voluntary arrangement?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Has a county court judgement been registered against you?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Have you ever had a default registered against you?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Have you ever been made bankrupt?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Have you been subject to a Debt Relief Order in the last 3 years?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Time with current bank:	Years: <input type="text"/> Months: <input type="text"/>	Years: <input type="text"/> Months: <input type="text"/>	

## Financial commitments

### Please detail below all current financial agreements

Applicant	Lender's name	Remaining term	Amount outstanding	Monthly repayment	Secured on property?	Will this be cleared before mortgage starts?
1 / 2 / Joint		Yrs: <input type="text"/> Mths: <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
1 / 2 / Joint		Yrs: <input type="text"/> Mths: <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
1 / 2 / Joint		Yrs: <input type="text"/> Mths: <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

### Please detail below any credit / storecards

Applicant	Card type (please specify)	Amount outstanding	Will this be cleared before mortgage starts?
1 / 2 / Joint		£ <input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
1 / 2 / Joint		£ <input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
1 / 2 / Joint		£ <input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

### Please give details of any further commitments, including maintenance payments and/or guarantor liabilities

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## Budget planner

Net income	£ <input type="text"/>
Monthly amount you spend on CSA/Child maintenance/School/Nursery/College/University fees	£ <input type="text"/>
Monthly Council Tax payment	£ <input type="text"/>
Monthly payment for all insurances and pensions relevant to this application i.e. building and contents insurance, life policies	£ <input type="text"/>
Monthly amount you spend on food and non alcoholic drink	£ <input type="text"/>
Monthly amount you spend on travel/transport	£ <input type="text"/>
Monthly amount you spend on housing, fuel, power and communication	£ <input type="text"/>
Other expenditure – please enter the monthly amount you spend on clothing / footwear and health etc	£ <input type="text"/>
Do you foresee any changes in your personal circumstances? Yes <input type="checkbox"/> No <input type="checkbox"/> If "Yes" please provide details: <input type="text"/>	

## Repayment plan details

Please complete the repayment plan costs, where the loan type includes any element of interest only. Please also state the repayment plan frequency, whether annually, monthly, quarterly, half yearly or weekly.

Repayment plan type	Repayment plan cost	Repayment plan frequency	Amount to be repaid projected value
ISA(s)	_____	_____	£ _____
Endowment(s)	_____	_____	£ _____
Pension(s)	_____	_____	£ _____
Other saving plans/investments	Please specify _____	_____	£ _____
<b>Interest only balance £</b> *Please note this must match the interest only balance stated in the 'Please state the mortgage loan amount required on Interest Only Method' question in the 'Mortgage loan requirements' section			*Total £ _____

## Deposit details

What is the source of the deposit?	_____
Amount of deposit?	£ _____
Are there any sales incentives (cashback/gifted deposits/ rental guarantees) related to this purchase?	Yes <input type="checkbox"/> No <input type="checkbox"/> If so, what are they? _____
Is this a discounted or subsidised purchase or a purchase from a family member?	Yes <input type="checkbox"/> No <input type="checkbox"/> Please specify _____

## Property details

Address of property:	_____			Postcode	_____
Type of property:	House <input type="checkbox"/>	Ex-Local Authority <input type="checkbox"/>	Bungalow <input type="checkbox"/>	Studio flat <input type="checkbox"/>	Coach house flat <input type="checkbox"/>
	Detached <input type="checkbox"/>	Semi-Detached <input type="checkbox"/>	Terraced <input type="checkbox"/>	Converted flat <input type="checkbox"/>	Purpose-built Flat/Maisonette <input type="checkbox"/>
	Other, please specify: _____				
If the property is a flat or maisonette	Number of flats in block: _____	Number of storeys: _____	Storey of flat: _____		
Year property built (if under construction, write "new"):	_____				
Construction type:	<b>Walls</b>	Brick <input type="checkbox"/>	Stone <input type="checkbox"/>	Concrete <input type="checkbox"/>	Timber <input type="checkbox"/>
	<b>Roof</b>	Slate <input type="checkbox"/>	Tile <input type="checkbox"/>	Thatch <input type="checkbox"/>	Other, please specify: _____
Number of	Bedrooms: _____	Kitchens: _____	Bathrooms: _____		
Is the property?	Freehold <input type="checkbox"/>	Leasehold <input type="checkbox"/>	Former Feuhold <input type="checkbox"/>	Common Hold <input type="checkbox"/>	
If leasehold, please state leasehold details:	Full lease term _____ years	Unexpired term of lease _____ years	Ground Rent	£ _____	p.a. _____
If ground rent is escalating, state period and amount escalating:	_____				
Is the property connected to or above a commercial property? If "Yes" please provide details on the 'Additional information sheet' at the end of this application form.	Yes <input type="checkbox"/>	No <input type="checkbox"/>			
Will the property be used for trade purposes? If "Yes" please provide details on the 'Additional information sheet' at the end of this application form.	Yes <input type="checkbox"/>	No <input type="checkbox"/>			
Will you or any dependants use the property wholly for residential purposes? If "No", please provide details of the use on the 'Additional information sheet' at the end of this application form.	Yes <input type="checkbox"/>	No <input type="checkbox"/>			
Do you intend to occupy the property within one month of purchase? If "No" please provide details on the 'Additional information sheet' at the end of this application form.	Yes <input type="checkbox"/>	No <input type="checkbox"/>			
Is this mortgage for a second/holiday home?	Yes <input type="checkbox"/>	No <input type="checkbox"/>			
Is the mortgage for a repossessed ex local authority built property?	Yes <input type="checkbox"/>	No <input type="checkbox"/>			

## Property insurance

It is a condition of the mortgage that the property be adequately insured against fire and associated perils. The property must be insured for its full reinstatement value.

Are you looking to arrange your insurance through the Society?

Yes  No

If you are not arranging your insurance through the Society, we will have to make sure your own policy meets our minimum requirements. We may charge a fee for the work this involves, and this will be shown on your Illustration.

**Please note** that it is your responsibility to ensure that all necessary forms of insurance relating to the property and the mortgage are in place.

## Current residency/occupancy details

Name and address of current mortgage lender and/or landlord:	    	    
	Postcode:	Postcode:
Account holder(s) name (if you currently hold a mortgage):	  	  
Mortgage/Rent account number:	  	  
Current rent/mortgage monthly repayment:	£  	Balance outstanding £  
Repay on completion: <small>If "No" please provide details on the 'Additional information sheet' at the end of this application form.</small>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Anticipated monthly rental income	£  	£  

## Viewing arrangements

Is there a business or financial relationship between you and the vendor or are you related to the vendor in anyway?

Yes  No  If so, what is the nature of this relationship?

Who should the valuer contact to gain access to the property?

Selling Agent  Vendor  Applicant

Name in full: Mr/Mrs/Ms/Miss/Dr or Company

Please state the contact's telephone number (include STD code):

Please provide any additional information which will help the valuer to gain access

### Valuation

The Society will obtain a valuation of the property in order to assess its suitability as security for a mortgage loan. The Society may use alternative valuation methods, which include the use of limited external appraisals, automated valuations or computer-based data to establish the value of the property. While this is sufficient for the Society's purposes in deciding whether to make the loan and how much it is prepared to lend, the information provided is, in our view, not sufficient for you as the purchaser.

The Society's Mortgage Valuation is a basic one. It is not a survey and there may be faults in the property which will not be discovered. You should not place any reliance on it as indicating the condition of the structure or that the purchase price is reasonable or otherwise. It is on the basis that the Society and its valuer (if instructed) do not accept any responsibility to you if you proceed with your purchase relying on the Mortgage Valuation alone. **The Society recommends that you obtain a more detailed report on the condition and value of the property, based on a full inspection, to enable you to decide whether the property is suitable for your purposes both as an investment and a residence. Our staff can help you with finding a valuer to undertake such an inspection for you.**

Please indicate the type of valuation you require:

Basic  Homebuyers  Full Structural

**A basic assessment of the property may or may not involve an inspection of the property**



## Other occupants

Please provide details of anyone 17 years or over (who is not a mortgage applicant) who will be living at the property. This also includes persons who will be aged 17 or over by completion of this mortgage: if you need more space please use the 'Additional information sheet' at the end of this application form.

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

## Solicitor's details

**Please note applicants will incur additional solicitors fees (separate representation charges) if they choose to proceed with a non-approved solicitor.**

Please contact the Intermediary Sales and Support team on 0345 241 3597 or email [ist@westbrom.co.uk](mailto:ist@westbrom.co.uk) to obtain details of approved solicitors and current separate representation charges.

**If you are applying for a remortgage and the product chosen includes 'Fees Assisted Legals', the Society will appoint its own solicitor or licensed conveyancer, therefore do not complete this section.**

We will send instructions to the Society's Solicitor or licensed conveyancer by telephone, letter, fax, email or any other reasonable form of communication. The instructions may include a copy of the mortgage offer and any related documents.

Name of solicitors acting on your behalf:  
(inc. Appointed solicitor)

Postcode:  
Email:  
Telephone:  
Fax:  DX:

**For Office use only**

Solicitors code

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## Direct Debit Instruction Form

Please complete the Direct Debit Form overleaf  
and leave attached to the Mortgage Form

### Direct Debit Guarantee

Please tear off and retain the  
Direct Debit Guarantee overleaf

## Direct Debit Instruction Form

### Instruction to your bank or building society to pay by Direct Debit

Please fill in the whole form and send it to:  
**Direct Debit applications, West Bromwich Building Society, 2 Providence Place, West Bromwich B70 8AF**

Name and full postal address of your bank or building society branch

To: The Manager
Address:
Postcode:

Direct debit reference number. Please enter your mortgage account no.

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Instruction to your bank or building society  
 Please pay West Bromwich 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 at the West Bromwich Building Society and, if so, details will be passed electronically to my bank/building society.**

Name of account holder(s)

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Signature	Date
Signature	Date

Branch sort code

Bank/Building society account number

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**Banks and building societies may not accept Direct Debit instructions for some types of account**

## Direct Debit Guarantee

The Direct Debit service is designed to make paying your mortgage easier. That's because, when you pay by Direct Debit, your mortgage repayments are paid automatically on the same day each month. You don't have to send a cheque every month or visit your local branch, and you don't need to change your payment instructions every time your monthly repayment changes. The Society will write to you 5 days before the date of any change, so you are aware of where you stand. Then we will automatically collect the new amount on the next due date. When you pay by Direct Debit, you are covered by the Direct Debit Guarantee (see below for full details). Please ensure that your policy form is signed and dated.

**We are unable to deal with your request unless the form is signed.**

### 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 West Bromwich Building Society will notify you five working days in advance of your account being debited or as otherwise agreed. If you request West Bromwich 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 West Bromwich 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 West Bromwich 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.



## The West Brom 'Fees Assisted Legals' mortgage

Under the 'Fees Assisted Legals' service, the solicitors or licensed conveyancers instructed by the Society will act only for the Society and are unable to give you legal, financial or tax advice on your mortgage and have no liability or responsibility to you for the service provided.

If you apply to the Society for a 'Fees Assisted Legals' mortgage, you are reminded that the Society will normally pay the legal costs involved in a straightforward re-mortgage of registered land. This means that in most cases there will be no legal cost to you but you are likely to be charged a fee by the solicitors or licensed conveyancers when redeeming your current mortgage. For leasehold cases, any fees payable to the freeholder or management company, or any fees incurred carrying out company searches or obtaining documentation in respect of the management company, must be paid by you.

You will, however, have to pay for any non-standard work that the Society's solicitors or licensed conveyancers carry out. Please refer to the list below. The Society recommends that you should take independent legal advice before you enter into the mortgage contract. The solicitor or licensed conveyancer we choose will act for the Society but if you choose not to rely on this solicitor or licensed conveyancer and/or take independent legal advice, you will not be permitted to select this fees assisted product and must select an alternative product.

Please note, if you have a mortgage with another lender, you are responsible for any charges they impose. They may make a charge for the following:

- Releasing the title deeds
- Issuing a redemption statement
- Redeeming your mortgage before the end of the agreed mortgage term.

### Additional charges payable by you

You will be required to pay additional charges in the following circumstances:

- Transfers of equity (single to joint or joint to single borrowers) (the fee includes completion of the Stamp Duty Land Tax Form)
- Deed of Postponement(s)
- Landlord's notice fee
- Transfer of share
- Licence to Assign
- Search fees > £500k
- HMLR fees > £500k
- Searches/special reports
- Telegraphic transfer of any surplus funds in accordance with your instructions
- Telegraphic transfer of funds to any first or subsequent mortgage lender on repayment of the mortgage debt redemption
- Extra work involved in dealing with unregistered titles including the cost of the first registration fee
- Plus VAT and disbursements, where applicable. Please refer to the Society for a full list/scale of fees.

The Society only permits the 'Fees Assisted' remortgage product where one of our law firms is allocated. No alternative is permitted, for example, where you retain the product but select an alternative law firm of your choice.

## Mortgage transfers by the Society (securitisation)

Securitisation is one way in which West Bromwich Building Society can raise large scale funds to provide mortgage finance at competitive rates. This may involve transferring mortgages to third parties, possibly another lender. This enables funds to be raised in the capital markets using residential property as security. The Society is under no obligation to inform you of any actual or proposed securitisation of your mortgage. However, if you would like to know if your mortgage has been subject to a securitisation, you can write to West Bromwich Building Society, 2 Providence Place, West Bromwich B70 8AF.

## How we use your personal information

In order to process your application and manage your account, any information provided by you may be held by West Bromwich Building Society (as Data Controller) in our records and may be shared within West Bromwich Building Society Group of companies, as well as with Fraud Prevention Agencies and Credit Reference Agencies. For further information about how we will use your personal information and your rights under Data Protection legislation, please read the Privacy Notice that has been provided to you which is also available at [www.westbrom.co.uk/privacy-notice](http://www.westbrom.co.uk/privacy-notice).

If you have any questions about the information provided, please write to the Data Protection Officer at West Bromwich Building Society, 2 Providence Place, West Bromwich B70 8AF.

## Joint borrowers

If your mortgage is taken out in joint names, the responsibility for repayment of the loan is joint and several. This means that you are each liable for the whole loan. This is important if either of you experience financial difficulty maintaining your monthly repayments. If your circumstances do change in the future or you experience financial difficulties, it is important that you contact the Society as soon as possible.

## Additional statement for applications submitted via a broker or introducer

Applicable where a mortgage application has been introduced to the Society through a broker or other person or company, whether or not in conjunction with an insurance policy or some other investment scheme: Your contract with the Society will be based solely on the terms of this mortgage application form and any mortgage offer or other literature provided to you by the Society. The making of a mortgage advance to you does not imply that the Society accepts any responsibility to you in relation to the suitability or effect of any policy or scheme as referred to above, or any act omission neglect representation or statement made by a third party.

## Declaration to support a formal application – to be completed by all applicants – please read carefully

It is important that the whole of this document, and especially this declaration, is read and understood fully before it is completed, signed and returned to West Bromwich Building Society ("the Society"). If you are unsure or confused on any point, please consult your solicitor.

This declaration is to be read and signed by each applicant.

### Important Notices

Your contract with the Society will be based solely on the terms of this mortgage application form and any mortgage offer or other literature provided to you by the Society.

The Society will release the mortgage money to you when instructed to do so by your solicitor. The mortgage money will normally be released via your solicitor. By signing the mortgage deed, you accept all the terms of the mortgage included in the standard conditions of offer, any special conditions of offer applicable to the mortgage offer, the relevant mortgage conditions and the Society's rules. The Society may withdraw the offer of loan at any time without notice in the event that any information in this application is or becomes inaccurate or any question arises or event occurs which in the Society's reasonable opinion renders it undesirable for the loan to be made.

### Fees

I make an application for a mortgage advance from the Society and enclose £..... in respect of the booking fee and the valuation fee if applicable. I understand that the valuation fee will be refunded if this application is withdrawn or declined prior to the valuation having been instructed, but that the booking fee is not refundable if this application is withdrawn or declined. I understand that I will be charged a completion fee of £..... at completion. I understand that this payment does not constitute completion of the mortgage and that the completion fee shall be refunded if this application is withdrawn or declined prior to completion of the mortgage. Please indicate how you wish to pay the completion fee, by ticking the appropriate box below:

- I hereby instruct the Society to deduct the completion fee from the mortgage funds released to us or the solicitor at completion.
- I hereby instruct the Society to add the amount of this completion fee to the balance of the mortgage at completion.

I have received and read the Illustration which provides details of the mortgage selected.

### Interest

I understand that:

- (a) the first month's interest payment is due on the date of completion in respect of interest from the date of the advance cheque up to the end of the month in which the loan is made, and if it remains unpaid it may cause the term of the mortgage to be extended and such unpaid interest will be included in the calculation of arrears; and
- (b) (unless otherwise stated in the product leaflet) interest is charged up to the end of the month in which the loan is repaid together with any further interest payments and/or charges as set out in the mortgage offer; and
- (c) the Society has the right to vary the rates of interest and monthly payments in accordance with the terms of the Mortgage Conditions.

### Valuation

I have read the section headed "Valuation", concerning the Standard Mortgage Valuation for mortgage purposes, and I understand that the Society recommends that I obtain a detailed report for my own purposes. Where a Standard Mortgage Valuation for mortgage purposes is provided, I understand that I run the risk that the Property might suffer from serious defects.

In making the mortgage, I acknowledge that neither the Society nor any valuer (if a valuer has been instructed) are responsible for the physical condition of the Property or for completion of the construction of the Property. I further acknowledge that in the event that the Society instructs a valuer and obtains a valuers report, if the report mentions any defects or repairs it is not taken as a guarantee that no others exist. I accept that it may be in my interest to commission my own structural survey and that by making the mortgage the Society does not imply any guarantee or warranty with regard to the Property.

### Buildings Insurance

I acknowledge that the Society may insure the Property on a reinstatement basis through the Society's agency with such company and for such amounts and for such risks as the Society decides and that the Society may debit the premiums due under the insurance policy to the mortgage account. I undertake to advise the Society if the Property is ever left unoccupied and not fully furnished for more than sixty days. I accept that the sum insured may exceed the market value of the Property.

### General

I have not arranged any other loan or further mortgage or any financial assistance by way of Local Authority or other Grants.

I am able to afford the mortgage repayments under the terms of the Society's mortgage.

I have not been convicted of a criminal offence other than motoring offences (convictions spent under the terms of the Rehabilitation of Offenders Act 1974 do not need to be disclosed).

I have read and accept the notes contained on this form.

I, being over 18 years of age, declare that the information supplied on this application for a mortgage advance, and provided in connection with this application for a mortgage advance is true and complete, that nothing materially affecting the application has been concealed by me and that the same shall form a basis of any arrangement for a quotation.

I confirm that the income and assets from which the mortgage is to be repaid is denominated in sterling.

I hereby further declare that all the information that I have supplied in connection with this application for a mortgage loan is true and correct.

### Mortgage transfers by the Society

I agree that, unless I have told you otherwise in writing at the time of making this declaration, the Society may assign, transfer or deal in any other manner with its rights, benefits and obligations in respect of the loan I apply for, to or with any other person, body or third party of any kind.

### Appointment of solicitors

I acknowledge that I will be responsible for paying my solicitor's costs whether or not the transaction proceeds.

I authorise my solicitors to disclose to the Society all information relevant to the Society's decision to lend and waive any rights to confidentiality or privilege in respect of such information.

I authorise the Society to send to my solicitors the net amount of the loan (less any higher lending charge, completion fee, inspection fee or other costs associated with the loan and not paid in advance and any retention specified in the Special Conditions of the offer).

### Marketing Consent

The Society would occasionally like to keep you up to date with details of products and services by email, telephone or post. The Society will not sell your details to any company for their own use, but may pass on your details to i) its subsidiary companies and ii) mailing houses (who enable us to send our direct marketing communications to you).

If you **would like** to receive such direct marketing communications, please indicate by marking the box.

First applicant

Second applicant

You may withdraw your consent or change your preferences at any time by writing to: Data Protection Officer, West Bromwich Building Society, 2 Providence Place, West Bromwich B70 8AF. Alternatively, you can speak to our Customer Service team on 0345 241 3784 (we are open Monday to Friday 8.30am to 7.00pm; Saturday 8.30am to 12.30pm).

**Please note that these instructions will supersede any existing consents currently held by the Society. These will also continue as your current marketing preferences unless you contact us and tell us otherwise.**

I have read the section entitled Marketing Consent and by signing this form I consent to the uses and disclosures of information listed. By signing this declaration I agree that the Society may disclose to the relevant broker or other person or company any information the Society possesses in relation to my application, including but not limited to updates in the event that I breach the terms of any mortgage account subsequently made available to me.

## Declaration continued

### All applicants must sign below

First Applicant's Signature: \_\_\_\_\_

Second Applicant's Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Date: \_\_\_\_\_

**Note:** There may be a booking fee / valuation / completion fee linked to the mortgage product you are applying for. Some of these fees are payable upon application. Please refer to your Illustration.

If you are paying fees upon application, please indicate how you intend to pay these by ticking the appropriate box below.

Cash  Card

**Additional guarantor declaration** – *By giving a guarantee I understand that I may become liable instead of or as well as the Applicant(s). I further understand that my liability will be limited to the amount of the loan the Society makes to the Applicant(s) in accordance with the terms of the Offer of Loan together with interest and costs. Before signing the Mortgage Deed I understand that I must take independent legal advice on the nature and extent of my obligations and the potential consequences of acting as guarantor.*

Guarantor's Signature: \_\_\_\_\_

Date: \_\_\_\_\_

The Society's Loan Protection product is underwritten by Pinnacle Insurance plc., Registered 1007798 England. Registered Office: Pinnacle House, A1 Barnet Way, Borehamwood, Hertfordshire WD6 2XX. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Buildings and Contents insurance offered by the Society is underwritten by Royal & Sun Alliance Insurance Plc. (No. 93792). Registered in England and Wales at St. Mark's 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.

Tel: 0345 241 3597

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

Head Office: 2 Providence Place, West Bromwich, B70 8AF

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

Calls and electronic communications may be monitored and/or recorded for your security and may be used for training purposes. Your confidentiality will be maintained. The West Brom is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Register No. 104877. 'the West Brom' is a trading name of West Bromwich Building Society.



## Additional information sheet

Please make sure you check **all** the additional information sheets and that **all** the information is correct. If you need to make any amendments please do so in black ink, initialling all changes.



## Additional information sheet continued

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