

# owner occupied further advance mortgage application form

# Application Check List

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

## INTERMEDIARY DETAILS (IF APPLICABLE)

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

Are you:

Appointed Representative  Directly Authorised

Company name  
Address

Postcode

FCA No.

FCA No.

FCA No.

FCA No.

Telephone

Mobile

Fax

Email

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

## LOAN DETAILS

Loan amount  
Purchase price / Valuation  
Loan to value  
Term

£

£

%

Years

Purpose of Further Advance

Repayment

or if split

£

Interest only

£

## PRODUCT DETAILS

Name of Product  
Type  
End date/term of product  
Initial interest rate

SVR

Tracker

Discount

Fixed

%

## APPLICATION FEES

Up front fees payable on application

Valuation  
(refundable if valuation has not completed)

£

Application Fee  
(Non-Refundable)

£

Other

£

**Total**

£

I enclose a cheque drawn by the introducer

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

# Intermediary Declaration

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

## FEE INFORMATION

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

	Fees payable (as per KFI)	Added to loan		Refundable		App	Fee payable Offer	Comp
		Yes (✓)	No	Yes (✓)	No			
Introducer fee	£ <input type="text"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	£ <input type="text"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	£ <input type="text"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	£ <input type="text"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Application fee	£ <input type="text"/>		No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Valuation fee	£ <input type="text"/>		No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Product Fee	£ <input type="text"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Legal fees	£ <input type="text"/>		No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Funds transfer fee		Yes <input type="checkbox"/>	No <input type="checkbox"/>		No <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other fees	£ <input type="text"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Total	£ <input type="text"/>							

Procuration fees payable

Name  £

Please provide details of all other fee(s) payable

## THIRD PARTY INTRODUCER DETAILS

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

Yes  No

If yes, name of individual/company

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

£

## INTERMEDIARY DECLARATION

I declare that this sale is (✓)

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

If advised I confirm that I recommended the product stated.

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

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

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

I confirm that I am complying with GDPR from 25th May 2018.

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

Yes  No

If yes, provide details

**X** Signed by Intermediary

Print Name

Date

Name of Firm

Position

**1.** Are you currently occupying the mortgaged property and will you continue to occupy the property after completion of the further advance

Yes  No

If No, please give details

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

Yes  No

If No, please give details

**3.** Repaying your mortgage. Will any foreign asset or foreign currency income or investments be used to service the monthly mortgage payments or as a vehicle to repay the mortgage capital?

Yes  No

If Yes, please give details

If you answered 'No' to any of the above questions, please contact the Society before proceeding with this application.

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

# Mortgage Application

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

## A PERSONAL DETAILS

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

A2 Surname \_\_\_\_\_

A3 Date of birth \_\_\_\_\_ (Day/Month/Year)

A4 Nationality \_\_\_\_\_

A5 Marital status (✓)  Single  Married/Civil Partnership  Separated  Divorced/ Dissolved Civil Partnership  Widowed

A6 State relationship between applicants \_\_\_\_\_

A7 Do you have any dependents? (✓) (If yes, complete names and dates of birth in section N)  Yes  No How many? \_\_\_\_\_

A8 Current address (if you have a different correspondence address please complete in section N) \_\_\_\_\_  
Postcode \_\_\_\_\_

A9 Is this property currently let? (✓)  Yes  No

A10 Have you lived at this address more than 3 years? (✓)  Yes  No

A11 If 'No' to above please state all previous address(es) for this period. Please use 'Additional Information' section at the end of this form if necessary. \_\_\_\_\_  
Postcode \_\_\_\_\_

A12 Home telephone number Code \_\_\_\_\_

A13 Work telephone number Code \_\_\_\_\_

A14 Mobile telephone number Code \_\_\_\_\_

A15 Email address (please use block capitals) \_\_\_\_\_

A16 Existing mortgage account number \_\_\_\_\_

A17 What is the outstanding mortgage amount on this property £ \_\_\_\_\_

A18 Current account details How long have you held this account \_\_\_\_\_ Years \_\_\_\_\_ Months

A19 Sort code \_\_\_\_\_

A20 Account number \_\_\_\_\_

A21 Credit card details (please give details in Section I)  Master  Amex  Visa  Other

## FIRST APPLICANT (with highest income)

First names \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_ (Day/Month/Year)

\_\_\_\_\_

Single  Married/Civil Partnership  Separated  Divorced/ Dissolved Civil Partnership  Widowed

\_\_\_\_\_

Yes  No How many? \_\_\_\_\_

\_\_\_\_\_

Postcode \_\_\_\_\_

Yes  No

Yes  No

\_\_\_\_\_

Postcode \_\_\_\_\_

Code \_\_\_\_\_

Code \_\_\_\_\_

Code \_\_\_\_\_

\_\_\_\_\_

£ \_\_\_\_\_

\_\_\_\_\_ Years \_\_\_\_\_ Months

\_\_\_\_\_

\_\_\_\_\_

Master  Amex  Visa  Other

## SECOND APPLICANT

First names \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_ (Day/Month/Year)

\_\_\_\_\_

Single  Married/Civil Partnership  Separated  Divorced/ Dissolved Civil Partnership  Widowed

\_\_\_\_\_

Yes  No How many? \_\_\_\_\_

\_\_\_\_\_

Postcode \_\_\_\_\_

Yes  No

Yes  No

\_\_\_\_\_

Postcode \_\_\_\_\_

Code \_\_\_\_\_

Code \_\_\_\_\_

Code \_\_\_\_\_

\_\_\_\_\_

£ \_\_\_\_\_

\_\_\_\_\_ Years \_\_\_\_\_ Months

\_\_\_\_\_

\_\_\_\_\_

Master  Amex  Visa  Other

## B EMPLOYMENT DETAILS

B1 (✓)  Employed (Complete section C)  Self Employed (Complete section D)  Retired (Complete section E)  Other (Complete section N)

## FIRST APPLICANT

Employed (Complete section C)  Self Employed (Complete section D)  Retired (Complete section E)  Other (Complete section N)

## SECOND APPLICANT

Employed (Complete section C)  Self Employed (Complete section D)  Retired (Complete section E)  Other (Complete section N)

## C FOR EMPLOYEES ONLY

C1 Payroll number \_\_\_\_\_

C2 Employer's name (Nature of business) \_\_\_\_\_

C3 Employer's full address \_\_\_\_\_  
Postcode \_\_\_\_\_

C4 Employer's telephone number Code \_\_\_\_\_

C5 Employer's fax number Code \_\_\_\_\_

Job title/ position held \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Postcode \_\_\_\_\_

Code \_\_\_\_\_

Code \_\_\_\_\_

Job title/ position held \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Postcode \_\_\_\_\_

Code \_\_\_\_\_

Code \_\_\_\_\_

## C FOR EMPLOYEES ONLY (CONT)

- C6 Employer's email address
- C7 Person to contact for reference
- C8 Is the position permanent? (✓)  Yes  No *If no, please give details in Section N. eg. contract worker, length of contract, has it been renewed? etc.*
- C9 Length of service  Years  Months
- C10 Are you under notice of redundancy or job termination? (✓)  Yes  No  
*If 'Yes' please give details*
- C11 Basic annual gross salary/wage £  pa
- C12 Regular annual gross bonus/commission £  pa
- C13 Regular annual gross overtime £  pa
- C14 Commission £  pa
- C15 Other £  pa  
*Please state source*
- C16 Do you pay into a pension (✓)  Company  Personal  Both  None
- C17 At what age do you plan to retire
- C18 Rental income from an unencumbered property £  pa

### FIRST APPLICANT

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

Years  Months

Yes  No  
*If 'Yes' please give details*

£  pa

£  pa

£  pa

£  pa

£  pa

*Please state source*

Company  Personal  Both  None

£  pa

### SECOND APPLICANT

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

Years  Months

Yes  No

£  pa

£  pa

£  pa

£  pa

£  pa

*Please state source*

Company  Personal  Both  None

£  pa

## D FOR SELF-EMPLOYED

- D1 Name of business
- D2 State whether (✓)  Limited  Sole Trader  Partnership
- D3 How long trading  Years  Months
- D4 Trading name if different from above
- D5 Company registration number, state NONE if none
- D6 Business address  
Postcode
- D7 Business telephone number Code
- D8 Business email
- D9 Your position in business
- D10 If director or (part) owner please indicate shares  % Date business established
- D11 On what basis do you trade (✓)  Sole Trader  Limited Company  Partnership  % Shareholder
- D12 How long have you been trading  Years  Months
- D13 If less than three years trading, please give details of previous employment
- D14 VAT registration number
- D15 Company registration number
- D16 Name of accountant
- D17 Accountant's full practice name and address  
Postcode
- D18 Accountant's qualification
- D19 Telephone number Code
- D20 Fax number Code
- D21 Accountant's email address

### FIRST APPLICANT

Limited  Sole Trader  Partnership

Years  Months

Code

% Date business established

Sole Trader  Limited Company  Partnership  % Shareholder

Years  Months

Code

Code

### SECOND APPLICANT

Limited  Sole Trader  Partnership

Years  Months

Code

% Date business established

Sole Trader  Limited Company  Partnership  % Shareholder

Years  Months

Code

Code

## D FOR SELF-EMPLOYED (CONT)

D22 How long has your accountant acted for you?

Years  Months

D23 Do you have 3 years accounts available? (✓)

Yes  No

Yes  No

D24 Are your tax affairs up to date with no overdue liabilities in relation to all your activities? (✓)

Yes  No

Yes  No

D25 Your income for last three trading years

Mth/Year  £

Mth/Year  £

Mth/Year  £

Mth/Year  £

Mth/Year  £

Mth/Year  £

Amount £  per

Amount £  per

Source

Source

Amount £  per

Amount £  per

Source

Source

Amount £  per

Amount £  per

Source

Source

D27 Other gross income (eg pension, investments, maintenance, rent, dividends etc)

## E RETIREMENT INCOME

E1 Provider including state

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

## F DETAILS OF OTHER PROPERTY OWNED

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

Property address	Estimated value (£)	Current loan Outstanding (£)	Lender's name	Monthly mortgage payment (£)	Monthly rental income (£)	✓ if to be repaid at completion
1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
3	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
4	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
5	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
6	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
7	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
8	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
9	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
10	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
11	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
12	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>

# G

## ADDITIONAL BORROWING REQUIREMENTS

G1 Amount and repayment period

Repayment period

G2 Reason additional borrowing required

*Please give full breakdown of exactly how the funds requested will be used and estimates if available*

# H

## OTHER DETAILS

H1 Please give the names of anyone who is (or will be) 17 or over, who is living in the property but not on the mortgage

Title	Forename	Surname
<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"/>

*In England and Wales, all adults who occupy the property at the time of the advance other than the borrowers will be required to sign the Society's Form of Consent to Mortgage.*

If NONE please tick (✓)

If there are more than four, please write name(s) of any other(s) in the 'Additional Information' section at the end of this document



# I OUTGOINGS

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

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

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

## FIRST APPLICANT

## SECOND APPLICANT

I1 Do you make any maintenance/child support payments?  Yes  No Voluntary £

Child Support Act payments £  Court order £

I2 Are you responsible by law for any of the above payments?  Yes  No

I3 When will these payments end?

I4 Do you have any other liabilities? (if 'Yes', please give details in section N)  Yes  No

# J PAYMENT/CREDIT HISTORY

## FIRST APPLICANT

## SECOND APPLICANT

J1	Have you ever been refused a mortgage on the property to be mortgaged, or on any other property?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
J2	Have you ever been convicted of or charged with fraud?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
J3	Have you got any unspent convictions?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
J4	Have you ever had a judgement for debt recorded against you (County Court Judgement)? Or if self employed/controlling director, against your company?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
J5	Have you ever been party to insolvency proceedings, bankruptcy or made a formal agreement with your creditors (IVA)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
J6	Have you had a cumulative total of 3 months or more arrears, whether cleared or not, on any secured or unsecured loan at any time in the last 2 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
J7	Have you failed to keep up payments on another loan	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
J8	Have you had a property repossessed voluntarily or otherwise	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
J9	Are there any court proceedings in relation to any mortgages	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
J10	If you have answered 'Yes' to any of the above questions in section J Please complete the box below	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

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

# K

## PROPERTY DETAILS

K1 Address of property to be mortgaged (full postcode required)

Postcode

K2 Type of property (please tick one box only) (✓)

Detached	<input type="checkbox"/>	House	<input type="checkbox"/>	Bungalow	<input type="checkbox"/>
Semi Detached	<input type="checkbox"/>	House	<input type="checkbox"/>	Bungalow	<input type="checkbox"/>
Terraced	<input type="checkbox"/>	Mid	<input type="checkbox"/>	End	<input type="checkbox"/>
Flat	<input type="checkbox"/>	Studio	<input type="checkbox"/>	Maisonette	<input type="checkbox"/>

K3 If flat / maisonette

Floor no. of flat	<input type="text"/>	Is it serviced by a lift?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Balcony access	<input type="checkbox"/>	
No. of floors	<input type="text"/>	No. of units	<input type="text"/>	Purpose built	<input type="checkbox"/>	Converted	<input type="checkbox"/>

K4 Was the property built or owned by the local authority or a housing association or Ministry of Defence? (✓)

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

K5 Age of property

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

K6 Property tenure (✓)

Freehold  Leasehold  Commonhold

K7 If leasehold, please give:

No. of years remaining on lease	<input type="text"/> yrs	Annual maintenance charge	£ <input type="text"/>	Lease start date	<input type="text"/>	Annual ground rent or rent charge	£ <input type="text"/>
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K8 Construction of the property (✓)

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

K9 If none of the above, what materials have been used?

K10 Name, telephone number and address of contact with whom the valuer should arrange call

Name  Telephone

Address

Postcode

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

# L

## INTEREST ONLY MORTGAGE REPAYMENT PLAN

L1 How will you repay your mortgage debt at the end of the mortgage term

**M****LENDING INTO RETIREMENT**

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

**N****ADDITIONAL INFORMATION**

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



# BUDGET PLANNER

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

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



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

- 1. All applicants are 18 years of age or over.
2. To the best of my/our knowledge and belief the answers given are true and all material information as required has been disclosed.
3. This application can be cancelled by the Society at any time without giving any reason or revealing any information received if it appears to the Society that there is a change in my/our circumstances or the security to be provided.
4. The Valuer is independently instructed by the Society to assess the adequacy of the security for the purpose of the Building Society only.
5. Any application and valuation fees must be enclosed with this application and the application fee is not refundable.
6. Credit Reference and Other Mortgage Checks.

A condensed guide to the use of your personal information by ourselves and at Credit Reference and Fraud Prevention Agencies

- (a) When you apply to us to open an account, this organisation will check the following records about you and others (see ii below)
(i) Our own;
(ii) those at credit reference agencies (CRAs).
(iii) those at fraud prevention agencies (FPAs).

We will make checks such as; assessing this application for credit and verifying identities to prevent and detect crime and money laundering. We may also make periodic searches at CRAs and FPAs to manage your account with us.

- (b) If you are making a joint application or tell us that you have a spouse or financial associate, we will link your records together so you must be sure that you have their agreement to disclose information about them.
(c) Information on applications will be sent to CRAs and will be recorded by them.
(d) Full identities of the CRAs, and the ways in which they use and share personal information, as data controllers is explained in more detail in their separate leaflet "Credit Reference Agency Information Notice" (CRAIN)
(e) If you give us false or inaccurate information and we suspect or identify fraud we will record this and may also pass this information to FPAs and other organisations involved in crime and fraud prevention.
(f) If you have borrowed from us and do not make payments that you owe us, we will trace your whereabouts and recover debts.
(g) We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

- (h) Your data may also be used for other purposes for which you give your specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the General Data Protection Regulation this may include any third parties the Society may use in any arrears process.
(i) The information held and processed by us may be shared with the introducing broker/ intermediary at any time during the life of the mortgage. We will ensure that anyone with whom we share your data will deal with it in an appropriate way.

7. General Data Protection Regulation (GDPR)

- (a) Any information provided by you may be held and processed by Buckinghamshire Building Society and may be shared with third parties to protect both ourselves and our customers against fraud, to satisfy Codes of Practice and compliance related issues that may arise from time to time.

In signing the declaration you give your permission for Buckinghamshire Building Society to share your application data with our panel management company, Legal Marketing Services (LMS) and give permission for them to hold data pertaining to the status of your mortgage application and may disclose this information to your broker or third party intermediary.

Under GDPR you are entitled to know what information is held about you and to ask for any inaccurate details to be amended. You also have the right of access to your personal records and may be entitled to ask for your data to be deleted or restrict processing of your data. If you require further information about your Data rights please ask for a copy of our leaflet entitled "Your Data Protection Rights" or contact the Data Protection Officer (DPO) at Buckinghamshire Building Society, High Street, Chalfont St. Giles, Bucks. HPB 4QB or dpo@bucksbs.co.uk

- (b) The Society will make such enquiries and take up such references as it considers necessary in relation to your mortgage application. This information may be obtained from the Land Registry, previous and existing employers. Information may also be obtained from HMRC, the Department for Work and Pensions (DWP) and may be disclosed during the life of the account.
(c) The Society may use and disclose details of this application and any resulting offer of advance to you and/or our solicitor(s) and intended adult occupiers of the property, to any intended guarantor, their legal advisers, and to provide any additional mortgagees with information during the life of this mortgage subject to payment of the appropriate charge. Further, to use and disclose information to the Financial Conduct Authority, Financial Ombudsman Service for the purpose of compliance with regulation and codes of practice.
(d) The Society may share Information on the application form with any insurance partner the Society has for the purpose of administering your mortgage application and account.
(e) The Society is committed to protecting your privacy and keeping your personal information secure. When you register an enquiry, or complete an application form you are authorising the Society to collect your personal information to process and operate your account(s). The Society does not share your data with any other organisation for marketing or promotional purposes.

Our privacy notice is available on our website www.bucksbs.co.uk or from our Head Office.

- (f) In order to provide you with the service you require the Society will use your contact details to provide you with information about your account and the Society. We will not share your data with any other organisation for marketing or promotional purposes.

Please indicate your preferred method of contact

- By email
By telephone/SMS
By post

(g) The Society would like to provide you with information on our products and services relating to mortgages and savings that may be of interest to you. If you would like us to send you marketing communications, please tick at least one box below (you can tick all three)

- By email
- By telephone/SMS
- By post

(h) Information may be disclosed to, the Society's Internal or External Auditors and any other firms used by the Society in future in a similar capacity.

- (i) By supplying any third party information on this application you confirm that these parties are aware that their personal data is being held by the Society.
- (j) In accordance with the General Data Protection Regulation, you are advised that information provided by you may be held by the Society in its computer and paper records and retained for a period of twelve years after your mortgage is redeemed.

9. In the event of repossession of your property we may insure the property with an insurer of our choice. We will charge any premiums we incur in doing so to your mortgage account where they will become part of the Principle sum and attract interest.

The Society accepts no responsibility for any loss suffered by me/us in connection with the insurance of the property, however caused.

## MORTGAGE DECLARATION

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

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

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

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

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

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

I/We confirm that I/we understand the way an interest only mortgage works and that the balance of my/our mortgage will not reduce over the term of the mortgage and it will be my/our responsibility to repay the loan.

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

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

X

Signature(s)

FIRST APPLICANT	SECOND APPLICANT
<input type="text"/>	<input type="text"/>
Date	Date

# P RELEASE OF ADDITIONAL BORROWING FUNDS

To enable us to pay funds directly into your bank account, please complete and return this form

P1 Name of applicant(s)

FIRST APPLICANT

SECOND APPLICANT

P2 Sort code and account number

P3 Bank/Building Society name

P4 Bank/Building Society address

P5 Account in the name of



Signature(s)

I authorise you to release our offer of additional funds to:

I authorise you to release our offer of additional funds to:

Postcode

Postcode

Date

Date





www.bucksbs.co.uk

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

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

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

Service User Number

4 3 0 0 3 8

Name(s) of Account Holders

[Empty text boxes for account holder names]

Reference

[Empty boxes for reference number]

Instruction to your Bank or Building Society

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

Bank/Building Society account number

[Empty boxes for account number]

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

Branch Sort Code

[Empty boxes for branch sort code]

Please tick preferred payment date

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

Name and full postal address of your Bank or Building Society

To the Manager Bank/Building Society
Address
Postcode

Signature(s)
Print name(s)
Date

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



This guarantee should be detached and retained by the payee

The Direct Debit Guarantee

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
If there are any changes to the amount, date or frequency of your Direct Debit, Buckinghamshire Building Society will notify you ten working days in advance...
If an error is made in the payment of your Direct Debit by Buckinghamshire Building Society or your bank or building society you are entitled to a full and immediate refund...
You can cancel a Direct Debit at any time by simply contacting your bank or building society.



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

## Submission Checklist

- HAVE ALL THE SECTIONS BEEN COMPLETED?
- HAVE ALL APPLICANTS SIGNED?
- ARE ALL THE APPLICABLE FEES ENCLOSED?
- HAS THE CORRECT PRODUCT BEEN CLEARLY IDENTIFIED?
- ARE ALL SUPPORTING DOCUMENTS ATTACHED? 
  - Completed budget planner
  - Completed Direct Debit Instruction
  - P60's and 3 months payslips (where applicable) or last 2 years' accounts or SA302's for self-employed applicants or HMRC submissions
  - Photographic Proof of Identity (certified)

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

- Proof of residence (certified)
- Latest 3 months' bank statements
- Latest month's credit / store cards statements
- Any other loan statements