

# additional borrowing application

**GODIVA**  
mortgages



# Notes to intermediaries

## Key Facts Illustration (KFI) requests – what you need to know

If you would like us to provide a KFI only at this point, please complete all sections of the application listed below and complete the Intermediary declaration on page 3.

Personal details	Future income
Present address/mortgaged address	Existing loans and commitments
Loan details	Other mortgage payments
Current employment	Financial history
Previous employment	Mortgage scheme
Other sources of income	Fees

When collecting this information, you must inform your client that the data is being collected, and will be used, in accordance with the Coventry Building Society Group privacy policy which is available at [thecoventry.co.uk](http://thecoventry.co.uk)

If your client is happy with the KFI and wishes to go ahead, the partially completed application will be returned to you in order to collect the remaining information.

## Mortgage applications - what you need to know

To help you secure the fastest possible service with the mortgage applications that you send to Godiva Mortgage Limited, you must read the Submission Guidelines and Application Guidance notes online, and the information below, to ensure the correct documents and fees are included with this application.

### Application service standards

After we have received all the necessary information and following payment of the applicable fees, we normally issue an offer within **15 days**. Please ensure you visit our website and read our online guidance notes before submitting the application.

### Guidelines

- Processing of this application and instruction of a valuation will not start until all applicable fees have been received.
- Payment of the applicable fees, including a non-refundable Booking Fee, is payable immediately on application. If this non-refundable fee is not paid within **10 days** of submission, the application will be cancelled.
- To ensure we can process the application effectively please forward all supporting documentation as soon as possible once the Booking Fee has been paid.
- Please ensure that copies of the original documents listed below are enclosed, each certified original seen and signed by yourself.

**It is your responsibility to check our lending policy before submitting the application, as fees are not refundable. All applications must meet our standard lending criteria and we reserve the right to request additional information in order to finalise our lending decision.**

## ID confirmation

Please provide two forms of identification (one from each list) for each applicant and indicate (✓) items enclosed. A full list of acceptable ID is available within our Lending Policy online at [coventryintermediaries.co.uk](http://coventryintermediaries.co.uk)

**NB: This requirement may NOT apply if the applicant already holds an account with Coventry Building Society or Godiva Mortgages Limited.**

### List A – Confirming identity, must show name and signature

### List B – Confirming address, must show name and address

App 1	App 2	
<input type="checkbox"/>	<input type="checkbox"/>	Full valid Passport*
<input type="checkbox"/>	<input type="checkbox"/>	Valid UK/EEA Driving Licence - current
<input type="checkbox"/>	<input type="checkbox"/>	EEA member state identity card
<input type="checkbox"/>	<input type="checkbox"/>	Firearms certificate - current, valid

App 1	App 2	
<input type="checkbox"/>	<input type="checkbox"/>	Utility bill (excluding mobile phone) less than 3 months old and not printed from the internet
<input type="checkbox"/>	<input type="checkbox"/>	Valid UK Driving Licence - current
<input type="checkbox"/>	<input type="checkbox"/>	Bank or mortgage statement less than 3 months old and not printed from the internet
<input type="checkbox"/>	<input type="checkbox"/>	Council tax bill - less than 3 months old

\* New customers who are non EEA nationals must provide a passport with a valid visa that gives indefinite leave to live and work in the UK.

All items provided must be certified copies. Documents printed from the internet or scanned on mobile phones are not acceptable.

Unless you use our online Document Upload Facility, each document should be certified independently using the following words - 'I confirm that I have seen the original document'. You as the certifier must sign your name and include the following details - full name, profession, company address, phone number and date.

## Other important matters

- A Valuation/Booking Fee must be paid (where applicable) before this application can be processed. If the application is cancelled or declined the Booking Fee will not be refunded and the Valuation Fee will only be refunded if the valuation has not been undertaken.
- All correspondence will be sent to the address of the first applicant, unless you require copies to the address of each applicant.
- Ensure that all questions are answered for all applicants. If there are more than two applicants making this application please indicate here and use an extra form.
- Please use ink and write in BLOCK CAPITALS.
- Please note that this product is offered by Godiva Mortgages Limited and not Coventry Building Society. You will not obtain membership rights in Coventry Building Society by taking a loan or mortgage from Godiva Mortgages Limited
- It will be a condition of this mortgage that adequate property insurance is in place at all times.
- Please complete and sign the Direct Debit instruction on page 16.
- **Please read and sign the Declaration on page 17.**

## Intermediary declaration

**(This section is to be completed by Godiva Mortgages Limited Intermediaries only).**

NOTE: The Intermediary named below is NOT an agent of the Company. Any advice provided is given on behalf of the Intermediary and not the Company.

**INTRODUCER CODE**

**FCA number**

**This code is critical to the progress of the application. If you do not know your code, please call our Intermediary Support Team on 0845 757 3612.**

Name of individual

Company name

Address

Telephone

Fax

Email

Intermediary fee

£

Refundable?

Yes

No

Payment route requested

**Illustration only declaration**

I confirm that I have read and agree to the Terms of Business as stated at [coventryintermediaries.co.uk](http://coventryintermediaries.co.uk)

Intermediary signature

Print full name

Position

**Full application declaration**

I confirm that I have read and agree to the Terms of Business as stated at [coventryintermediaries.co.uk](http://coventryintermediaries.co.uk)

I confirm that I have advised my client(s) on the suitability of this mortgage.

Intermediary signature

Print full name

Position

# Personal details

## First applicant

## Second applicant

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



First name(s)



(Please provide ALL names to ensure accurate completion of legal documents)

Surname



Previous surname (if applicable)



Date of birth

 /  / 
 /  / 

Gender

Male

Female

Male

Female

Marital status

Married/Civil Partnership

Single

Married/Civil Partnership

Single

Divorced

Separated

Divorced

Separated

Unmarried Partner

Widowed

Unmarried Partner

Widowed

Engaged

Engaged

Please confirm your relationship to the first applicant

Married/Civil Partnership

Engaged

Friend

Partner/Business Colleague

Parent/Guardian

Other Family Member/Close Relative

Home telephone number



Work telephone number



Mobile telephone number



Email address



Nationality



If not a UK National, do you hold any level of diplomatic immunity? Yes  No

Yes  No

Number of financial dependants living at home (e.g. children/elderly relatives)\*



\* Where applicants have joint responsibility for a dependant, please only enter this dependant once against one of the applicants.

Of these, how many dependants living at home are children (under 18 years of age)?



Is the further advance for your main residence? Yes  No

Yes  No

If no, please give details as to why the property won't be your main residence



Do you want correspondence about this application sent to each applicant separately? Yes  No

Yes  No

## Present address/mortgaged address

	First applicant	Second applicant
House name/number	<input type="text"/>	<input type="text"/>
Flat number	<input type="text"/>	<input type="text"/>
Building name	<input type="text"/>	<input type="text"/>
Street	<input type="text"/>	<input type="text"/>
Town/City	<input type="text"/>	<input type="text"/>
County	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
For British Forces Post Office (BFPO) addresses, please quote service number	<input type="text"/>	<input type="text"/>
Date you moved into your current property	<input type="text" value="dd"/> / <input type="text" value="mm"/> / <input type="text" value="yy"/>	<input type="text" value="dd"/> / <input type="text" value="mm"/> / <input type="text" value="yy"/>

## Loan details

What is your mortgage account number	<input type="text"/>																												
Amount of any additional borrowing	£ <input type="text"/>																												
Reason for additional borrowing	<table border="1"> <tbody> <tr> <td>Home improvements</td> <td>£ <input type="text"/></td> </tr> <tr> <td>Debt consolidation</td> <td>£ <input type="text"/></td> </tr> <tr> <td>Purchase another property (Residential)</td> <td>£ <input type="text"/></td> </tr> <tr> <td>Purchase another property (Buy to Let)</td> <td>£ <input type="text"/></td> </tr> <tr> <td>Buying Freehold or extending lease</td> <td>£ <input type="text"/></td> </tr> <tr> <td>Purchase of equity</td> <td>£ <input type="text"/></td> </tr> <tr> <td>Purchase of land (adjoining current property)</td> <td>£ <input type="text"/></td> </tr> <tr> <td>Purchase of land (not adjoining current property)</td> <td>£ <input type="text"/></td> </tr> <tr> <td>School fees</td> <td>£ <input type="text"/></td> </tr> <tr> <td>Redeem a loan secured on the property</td> <td>£ <input type="text"/></td> </tr> <tr> <td>Purchase additional share of property</td> <td>£ <input type="text"/></td> </tr> <tr> <td>Essential repairs</td> <td>£ <input type="text"/></td> </tr> <tr> <td>Other (please give details)</td> <td><input type="text"/></td> </tr> <tr> <td></td> <td>£ <input type="text"/></td> </tr> </tbody> </table>	Home improvements	£ <input type="text"/>	Debt consolidation	£ <input type="text"/>	Purchase another property (Residential)	£ <input type="text"/>	Purchase another property (Buy to Let)	£ <input type="text"/>	Buying Freehold or extending lease	£ <input type="text"/>	Purchase of equity	£ <input type="text"/>	Purchase of land (adjoining current property)	£ <input type="text"/>	Purchase of land (not adjoining current property)	£ <input type="text"/>	School fees	£ <input type="text"/>	Redeem a loan secured on the property	£ <input type="text"/>	Purchase additional share of property	£ <input type="text"/>	Essential repairs	£ <input type="text"/>	Other (please give details)	<input type="text"/>		£ <input type="text"/>
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Will the additional borrowing benefit all parties to this mortgage?

Yes

No

If this is Right to Buy please complete questions 1-3 below

- What is the open market value of the property
- Discount amount
- Year of purchase

£

£

## Loan details continued

How shall we send the funds for the additional borrowing? (please select your preferred option and complete the relevant details below)

### Electronic payment

Sort code

Account number

Account holders

Reference

### Internal transfer

Coventry Building Society account number

Where a solicitor has been instructed, the funds will normally be released to the solicitor

Will anyone aged 17 and over, who is not named on this mortgage, live at the property?

Yes

No

If yes, please list names (please continue on page 15 if necessary)

Name	Date of birth
	dd / mm / yy
	dd / mm / yy
	dd / mm / yy

Note: An Agreement & Undertaking form will need to be signed by each of the non-owning occupiers aged 17 and over. The necessary form(s) will be issued with the offer and will need to be signed by each of the non-owning occupiers and returned to our Completions Department before we release the funds.

Do/Will you benefit from council tax reduction on property?

Yes

No

## Current employment

Note: If you have held more than one job in the previous two years please enter the details of your current job here, and any previous jobs in the 'Previous employment' section. Also, if you currently have more than one job, please enter the details of the highest paid here, and your other jobs on page 15.

### First applicant

### Second applicant

Are you a Coventry Building Society staff member?

Yes

No

Yes

No

Employment type

Employed

Employed

*(If you have ticked this box please answer questions 1-6, 8-9, 18-20 overleaf)*

Sole Trader/Partnership/Sub-Contracting

Sole Trader/Partnership/Sub-Contracting

*(If you have ticked this box please answer questions 1- 2, 4, 12-14, 16, 18, 20 overleaf)*

LLP - PAYE Registered

LLP - PAYE Registered

*(If you have ticked this box please answer questions 1-6, 8-9, 18-20 overleaf)*

LLP - Not PAYE Registered

LLP - Not PAYE Registered

*(If you have ticked this box please answer questions 1-2, 4, 7, 12-14, 18, 20 overleaf)*

Retired

Retired

Unemployed/House Manager

Unemployed/House Manager

Contract

Contract

*(If you have ticked this box please answer questions 1-6, 8-9, 18-20 overleaf)*

Director >=20% Shareholder

Director >=20% Shareholder

*(If you have ticked this box please answer questions 1-2, 4, 12-15, 17-18, 20 overleaf)*

Director <20% Shareholder

Director <20% Shareholder

*(If you have ticked this box please answer questions 1-6, 8-11, 18-20 overleaf)*



## Current employment continued

	First applicant	Second applicant
17. Your gross share of net profits (before dividends) for the most recent accounting period	£ <input type="text"/>	£ <input type="text"/>
18. Planned retirement age	<input type="text"/> years	<input type="text"/> years
Anticipated gross annual retirement income	£ <input type="text"/>	£ <input type="text"/>
19. Employee/Payroll number	<input type="text"/>	<input type="text"/>
20. Are you employed by your family business?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

## Accountant's details

If your employment type is Sole Trader/Partnership/Sub-Contracting, Director <20% Shareholder, Director >=20% Shareholder or you are employed by the family business please complete the accountant's details below.

	First applicant	Second applicant
Name of accountant	<input type="text"/>	<input type="text"/>
Accountant's telephone number	<input type="text"/>	<input type="text"/>
Accountant's address		
House name/number	<input type="text"/>	<input type="text"/>
Flat number	<input type="text"/>	<input type="text"/>
Building name	<input type="text"/>	<input type="text"/>
Street	<input type="text"/>	<input type="text"/>
Town/City	<input type="text"/>	<input type="text"/>
County	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
Which tax office is the applicant registered at?	<input type="text"/>	<input type="text"/>
Applicant's tax reference	<input type="text"/>	<input type="text"/>
Applicant's National Insurance number	<input type="text"/>	<input type="text"/>

## Previous employment

Note: If you have held more than one job in the previous two years please enter the details of the last job here, and any previous jobs on page 15. If there is a gap in your employment history please provide further details.

	First applicant	Second applicant
Employment type	Employed <input type="checkbox"/>	Employed <input type="checkbox"/>
	<i>(If you have ticked this box please answer questions 1-4 overleaf)</i>	
	Sole Trader/Partnership/Sub-Contracting <input type="checkbox"/>	Sole Trader/Partnership/Sub-Contracting <input type="checkbox"/>
	<i>(If you have ticked this box please answer questions 3-5 overleaf)</i>	
	LLP - PAYE Registered <input type="checkbox"/>	LLP - PAYE Registered <input type="checkbox"/>
	<i>(If you have ticked this box please answer questions 1-4 overleaf)</i>	
	LLP - Not PAYE Registered <input type="checkbox"/>	LLP - Not PAYE Registered <input type="checkbox"/>
	<i>(If you have ticked this box please answer questions 3-5 overleaf)</i>	
	Retired <input type="checkbox"/>	Retired <input type="checkbox"/>



## Previous employment continued

### First applicant

Unemployed/House Manager

Contract

*(If you have ticked this box please answer questions 1-4 below)*

Director >=20% Shareholder

*(If you have ticked this box please answer questions 3-5 below)*

Director <20% Shareholder

*(If you have ticked this box please answer questions 1-4 below)*

### Second applicant

Unemployed/House Manager

Contract

Director >=20% Shareholder

Director <20% Shareholder

1. Date employed from

dd / mm / yy

dd / mm / yy

2. Date employed to

dd / mm / yy

dd / mm / yy

3. Employer/Business name

4. Occupation

5. Date business established

dd / mm / yy

dd / mm / yy

## Accountant's details

If your previous employment type was Sole Trader/Partnership/Sub-Contracting, Director <20% Shareholder, Director >=20% Shareholder or you were employed by the family business please complete the accountant's details below.

### First applicant

### Second applicant

Name of accountant

Accountant's telephone number

Accountant's address

House name/number

Flat number

Building name

Street

Town/City

County

Postcode

## Other sources of income

### First applicant

### Second applicant

Do you have any other sources of income?

Yes

No

Yes

No

Please state

State/Company/Occupational pension

£

£

Private pension

£

£

Drawdown on pension fund

£

£

Interest from investments

£

£

Dividend income

£

£

Company owner income

£

£

## Other sources of income continued

	First applicant	Second applicant
Rental income	£ <input type="text"/>	£ <input type="text"/>
Widow's pension	£ <input type="text"/>	£ <input type="text"/>

## Future income

Are you aware of any future changes to your income or expenditure that are likely to affect your ability to meet your mortgage payments?

Yes  No

Yes  No

If yes, please provide details



## Existing loans and commitments

Please complete total monthly amounts for both applicants.

School fees (If above £50 per month)	£ <input type="text"/>	Nursery/Childminding (If above £50 per month)	£ <input type="text"/>
Buildings/Contents insurance	£ <input type="text"/>	Life insurance	£ <input type="text"/>
Monthly ground rent/service charge	£ <input type="text"/>		

Please complete all relevant sections below and continue on page 15 if you need to.

Credit card  Secured personal loan  Unsecured personal loan  Credit agreement  Hire purchase

Provider

Current balance owing

£

If credit card - credit limit

£

Regular monthly payment

£

How much of the outstanding balance will be repaid prior to completion of this mortgage?

£

What will your regular monthly payment be after you have paid off part of the outstanding balance?

£

Which applicants are named on this loan or commitment?

App 1  App 2

Credit card  Secured personal loan  Unsecured personal loan  Credit agreement  Hire purchase

Provider

Current balance owing

£

If credit card - credit limit

£

Regular monthly payment

£

How much of the outstanding balance will be repaid prior to completion of this mortgage?

£

What will your regular monthly payment be after you have paid off part of the outstanding balance?

£

Which applicants are named on this loan or commitment?

App 1  App 2

## Existing loans and commitments continued

Pension contributions   
(including those deducted from salary)

Student loan

Child maintenance

Regular monthly payment

£

Which applicants are named on this loan or commitment?

App 1  App 2

Pension contributions   
(including those deducted from salary)

Student loan

Child maintenance

Regular monthly payment

£

Which applicants are named on this loan or commitment?

App 1  App 2

If additional loans and/or commitments have been listed on page 16, please tick this box

## Other mortgage payments

### Buy to Let (BTL) mortgage(s)

Please only complete this if you have an existing BTL mortgage. If you have more than one BTL mortgage, please enter the details of your additional BTL mortgages on page 15.

How many existing BTL mortgages do you have?

How many of these are held with the Coventry Building Society Group (CBS)?

Lender name (if not CBS)

Current mortgage account number

Will this mortgage be paid upon completion?

Yes  No

Current mortgage balance

£

Current monthly mortgage payment

£

Which applicants are responsible for paying the current mortgage?

App 1  App 2

What is the total outstanding mortgage balance on **all** your BTL borrowing?

£

What is the total gross monthly rental income from **all** your BTL properties?

£

### Residential (owner-occupied) mortgage(s)

Have you held a residential mortgage that has been redeemed in the last 12 months?

Yes  No

Please only complete the remainder of this section if you have any existing residential mortgages

Do you have any current residential mortgages?

Yes  No

Lender name (if not CBS)

Current mortgage account number

Will this mortgage be repaid upon completion?

Yes  No

Current mortgage balance

£

Current monthly mortgage payment

£

Which applicants are responsible for paying the current mortgage?

App 1  App 2

## Financial history

Have you been refused a mortgage by any other organisation in the last 12 months? Yes  No

If yes, please give details

Lender

Date

dd / mm / yy

Reason

Have you had a property repossessed by a lender, given voluntary possession, or sold a property under mortgage through an assisted voluntary scheme with your lender? Yes  No

If yes, please give details

Lender

Date

dd / mm / yy

Have you ever been made bankrupt or made arrangements such as Individual Voluntary Arrangements (IVAs) with creditors? Yes  No

If yes, has the bankruptcy/IVA been discharged? Yes  No

Latest registered

dd / mm / yy

Discharge date

dd / mm / yy

Have you had a County Court Judgement (CCJ) or court order made against you within the last six years? Yes  No

If yes, please give details

Total value in last six years

£

Total value in last three years

£

Date of most recent

dd / mm / yy

Have you ever been convicted of fraud? Yes  No

If yes, please give details

Do you have any unspent convictions? Yes  No

If yes, please give details

I/We understand what a credit check is and by ticking the box I/we agree to you carrying this out.

## Mortgage scheme

Please note that new lending on residential mortgages is only permitted on a capital repayment basis.

Product name	Interest rate	Amount	Term	
	%	£	Yr	Mth

Note: when completing product name please quote both product code and name e.g. FXX11 — 2.50% Fixed rate to 31.12.19

## Fees

Booking Fee\*

Arrangement Fee

Add to mortgage

Deduct from advance

Valuation Fee\*

Money Transfer Fee

Add to mortgage

Deduct from advance

\* Until this fee is received by us the application will not be processed. The fee can be paid by credit/debit card or cheque.

## KFI requests only

Once all sections have been completed (including the fees section) please return the form to us using our Document Upload Facility. Alternatively, you can send this form to: New Lending Department, Coventry Intermediaries, PO Box 139, Coventry CV1 5ZT.

The remaining questions on this form are only required if your client wishes to proceed with the application. **Please note, you will need to complete the Full application declaration on page 3.**

## Valuation

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

Applicant

Builder

Other

Name of contact

Contact number

Any other information (contact evenings only etc)

Alternative contact number

Address

House name/number

Flat number

Building name

Street

Town/City

County

Postcode

A valuation will be required when an application is submitted. There are a number of ways the Company can determine the value of your property and when you apply we will select the valuation type most appropriate to your application.

## Bank details

On which day of the month would you like us to collect your mortgage payment?

Do you wish to pay by Direct Debit (DD)?

Yes

No

If yes, please complete the Direct Debit form in this application, keeping the Direct Debit Guarantee for your reference.

If no, you must set up a standing order, and ensure it is always up to date.

If you have selected a mortgage scheme that has a cash back incentive, how should the payment be made?

Electronic transfer to the DD account above

Cheque made payable to the applicant(s)

## Legal representatives

Have you arranged your own legal representative?

Yes

No

If yes, please complete the section below.

Name of contact

Company name

House name/number

Flat number

Building name

Street

Town/City

County

Postcode

If the person/company named above is not currently on our panel of approved legal representatives we will contact you with the options available to you at that time.

## Additional information

Use this space to give any additional information requested in any of the questions and any information which you feel will help the Company in assessing your application.

### Office use only

Name of first applicant

Name of second applicant


Account number

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**DO NOT WRITE IN THIS AREA**

Please complete this form fully and return to: PO Box 600, Oakfield House, Binley, Coventry CV3 9YR.  
Please complete a separate form for each mortgage application.

Borrower(s) name(s)	<input type="text"/>						
Property address	<input type="text"/>						Postcode
Telephone number	<input type="text"/>						
Please enter the Godiva Mortgages Limited mortgage account number (if known)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Preferred payment day							DD <input type="text"/>

<b>GODIVA</b> mortgages	<b>INSTRUCTION TO YOUR BANK OR BUILDING SOCIETY TO PAY BY DIRECT DEBIT</b>		Service User Number								
			<table border="1"><tr><td>2</td><td>4</td><td>2</td><td>1</td><td>1</td><td>9</td></tr></table>	2	4	2	1	1	9		
2	4	2	1	1	9						
1. Name and full postal address of your bank or building society.											
To the Manager	<input type="text"/>		Bank/Building Society								
Address	<input type="text"/>		Postcode								
2. Account name (including initials) <input type="text"/>											
3. Branch sort code <table border="1"><tr><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td></tr></table>				<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"/>						
4. Bank/building society account number <table border="1"><tr><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td></tr></table>				<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"/>				
5. Instruction to your bank/building society; Please pay Godiva Mortgages Limited 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 Godiva Mortgages Limited and, if so, details will be passed electronically to my bank/building society.											
Signature(s)	<input type="text"/>	<input type="text"/>	Date <table border="1"><tr><td>dd</td><td>/</td><td>mm</td><td>/</td><td>yy</td></tr></table>	dd	/	mm	/	yy			
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Signature(s)	<input type="text"/>	<input type="text"/>	Date <table border="1"><tr><td>dd</td><td>/</td><td>mm</td><td>/</td><td>yy</td></tr></table>	dd	/	mm	/	yy			
dd	/	mm	/	yy							
Reference (Office Use only)	<input type="text"/>										
Banks and building societies may not accept Direct Debit instructions for some types of accounts.											

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 Godiva Mortgages Limited will notify you five working days in advance of your account being debited or as otherwise agreed. If you request Godiva Mortgages Limited to collect a payment, confirmation of the amount and date will be given to you at the time of request
- If an error is made in the payment of your Direct Debit, by Godiva Mortgages Limited 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 Godiva Mortgages Limited 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.





# Declaration - must be signed by all applicants

All applicants should read this Declaration carefully and sign where indicated.

I/We declare and understand that:

1. The information given in this application and supporting sheets (if any) is true and correct and shall form the basis of any contract between me/us and Godiva Mortgages Limited ('the Company').
2. (a) The Company may:
  - (i) make such enquiries as it considers necessary whether of a Credit Reference Agency, which will supply it with credit information as well as information from the Electoral Register, my/our employers or otherwise,
  - (ii) search the files of a Credit Reference Agency, which will keep a record of that search and my/our application, whether or not the application proceeds. This will be seen by other organisations carrying out later searches. Details about me/us and of how I/we conduct the account may also be disclosed to the agency, including recording the outstanding debt if I/we do not repay on time. The Company may use automated methods to credit score this application and to verify my/our identity.  
 Note: An 'association' between joint applicants and/or any individual identified as your financial partner, will be created at credit reference agencies, which will link your financial records. You and anyone else with whom you have a financial link understand that each other's information may be taken into account in all future applications by either or both of you. This linking will continue until one of you successfully files a 'disassociation' at the credit reference agencies.
  - (iii) share the information provided in my/our account application with fraud prevention agencies and HM Revenue and Customs (HMRC). If false or inaccurate information is provided and suspected fraud is identified, we will notify fraud prevention agencies accordingly, and law enforcement agencies in the UK and in other countries may access and use this information. The Company and other organisations (including HMRC) may also access and use any of this information to prevent fraud and money laundering, for example when: checking details on applications for savings accounts and products or for credit and credit-related or other facilities; managing savings, credit and credit-related accounts or facilities; recovering debt; checking details on proposals and claims for all types of insurance; and checking details of job applicants and employees. The Company and other organisations in the UK or other countries may access and use the information recorded by fraud prevention agencies.

Please telephone us on 0845 1212567 if you want details of those credit reference and relevant fraud prevention agencies from whom we obtain and with whom we record information about you. You have a legal right to these details.
- (b) The Company may also:
  - (i) Disclose information to the Company's insurers or their authorised agents for the purpose of risk assessment.
  - (ii) Use the information provided for the purpose of statistical analysis about credit, insurance and fraud, and to offer you pre-approved credit facilities (though you have no obligation to take up any of those facilities).
  - (iii) Record or monitor any telephone calls you make to the Company, to increase your security and for staff training purposes.
3. (a) To enable the Company also to administer and service the account, and for other related purposes, including assessing my/our acceptability and that of the security offered, arrangement and administration of any type of insurance, and products regulated under the Financial Services and Markets Act 2000 (or any alteration to, replacement for or re-enactment of it) provided by third parties, updating or enhancing existing customer records, analysis for management purposes and statutory returns, crime prevention and legal and regulatory compliance, and those described in any other paragraph of this Declaration, or notified to the Information Commissioner under the Data Protection Act 1998, the Company may also obtain, use, process and disclose personal data about me/us (including any sensitive personal data, as defined by the Data Protection Act 1998 - for example, details about my/our health). The Company may also transfer the personal data to any country, including countries outside the European Economic Area, for any of the purposes described in this Declaration.
- (b) I/We have a right of access, under data protection legislation, to the personal data the Company holds about me/us on payment of a fee.
- (c) For the purposes of the Data Protection Act 1998, the Data Controller in relation to any personal data supplied by me/us is the Company.
4. I/We have read and understand the 'Valuation Details' section. I/We further understand that the payment of a booking fee shall neither bind the Company to grant an advance nor release the mortgage valuation summary to me/us.
5. Neither the Company, nor any person in its employment warrants that the purchase price of the property is reasonable, or accepts responsibility for the workmanship, construction or condition of the property.
6. I/We irrevocably authorise my/our conveyancer to send their entire file(s) relating to the purchase of the property intended to be secured by this loan and relating to the mortgage or remortgage transaction to you/your agent at your/your agent's request. I/We expressly waive any right to assert legal privilege in relation to any part of the file(s). I/We also acknowledge that this waiver and right for the lender to receive the file(s) continues until the loan balance from time to time is repaid in full and remains in force in all other circumstances.
7. I/We declare that to the best of my/our knowledge and belief the information given on this form is true in every respect and that any insurance cover will be based on this information. I/We also declare that if anything on this form was written by another person he or she acted as my/our agent for this purpose. I/We declare that I/we shall notify Godiva Mortgages Limited of any changes to the information given in support of this application prior to the completion of the mortgage applied for. If I/we build any extension or carry out improvements to my/our house, I/we will advise that cost to you for insurance purposes.
8. I/We declare that the advance is for the benefit of all the borrowers or should the advance not be for the benefit of all the borrowers then we agree and confirm that the non-benefiting borrower(s) will obtain independent legal advice before completion as to the nature and extent of their continued liability.
9. I/We understand that the order in which the borrowers are named on this advance will be the same as on the original Mortgage Deed (if applicable).
10. The Company reserves the right to decline to proceed with the application at any time.
11. (a) I/We have applied for the mortgage scheme indicated in the 'Mortgage Scheme' section of this application form. The special terms of this mortgage scheme have been explained to me/us. I/We understand that these terms, amongst others, will be confirmed with the offer of advance (if any) made to me/us and will apply to the mortgage on completion.  
For intermediary introduced applications only:
  - (b) I/We have been provided with information on the mortgage scheme indicated in the 'Mortgage Scheme' section of this application form by the Intermediary. I/We understand that the Intermediary is not an agent of the Company. I/We have not been given any advice by Godiva Mortgages Limited.
  - (c) I/We authorise the Company to disclose any personal data about me/us (including any sensitive personal data as defined by the Data Protection Act 1998) which is relevant to this application, to my/our appointed mortgage intermediary.
12. The application and any resulting offer of a mortgage will be cancelled if the mortgage is not completed within four months (for purchases) and four months (for remortgages and further advances) of the date of receipt of application.
13. I/We consent to the disclosure by the Company of my/our confidential information (whether financial or otherwise) to any person who may be asked to act as guarantor for the mortgage or their legal advisor. It is important that you read and understand this Declaration. By signing this application you agree that we can use your information in the ways described.
14. (Where applicable) I/We consent to the debiting of my/our Visa/Mastercard/Maestro/Solo credit/debit card for the amount shown in the 'Fees Enclosed' section of this application.

For full details on how the Group use your information please read our Privacy Policy. This will be available to you and your adviser at the time you make your application, can be found at [thecoventry.co.uk](http://thecoventry.co.uk) and updated versions will be provided to you from time to time.

This is the Company's standard declaration upon which the Company will rely. For your own benefit and protection you should read this declaration carefully before signing it. If you do not understand any part then please ask for further information.

### Marketing consent

Unless I/we have objected, by ticking the applicable box(es) below, I/we confirm that the Coventry Building Society Group ('the Group'), comprising Coventry Building Society, ITL Mortgages Limited and Godiva Mortgages Limited, may contact me by post, telephone or email for marketing purposes about new products and services which they believe may be of interest to me. The Group will never pass your details onto a third party for marketing purposes.

I do not want to receive marketing messages

Signed: First Applicant:

Date:



Second Applicant:

Date:

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

Godiva Mortgages Limited is a limited company registered in England and Wales (with company number 5830727) and is authorised and regulated by the Financial Conduct Authority (firm reference number 457622).

Our telephone advisors are available Monday to Friday 8am-8pm, Saturday 9am-5pm, Sunday 10am-4pm. Contact your service provider for details of call charges, as costs may vary. We may monitor, record, store and use any telephone, email or other communication with you for training, crime prevention purposes and to check and improve the quality of our customer service. Information correct at time of going to print (August 2014) and may be updated and amended at any time.

For further details, call our Customer Service Centre on

**0845 1212567**

**GODIVA**  
mortgages

Godiva Mortgages Limited. Registered Office: Oakfield House, Binley Business Park, Harry Weston Road, Coventry CV3 2TQ.

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