

Residential mortgage Application form



Account number _____

**Please enclose the documents below to help us deal with your application quickly and efficiently.
PLEASE USE BLACK INK AND CAPITAL LETTERS.**

	Applicant 1	Applicant 2
1. Latest P60 and last 3 months' payslips (employed applicants) or proof of pension (retired applicants).	<input type="checkbox"/>	<input type="checkbox"/>
2. Rent book or proof of payments e.g. bank statements (applicants who are renting or have rented in the last 3 years).	<input type="checkbox"/>	<input type="checkbox"/>
3. Last 3 months' bank statements.	<input type="checkbox"/>	<input type="checkbox"/>
4. For self-employed applicants: Last 3 years' accounts prepared by a Chartered/Certified Accountant. If your accounts are not prepared by a Chartered/Certified Accountant, please also provide: Last 3 years' tax returns, 6 months' business bank statements and proof of tax paid for the last 3 years (SA302).	<input type="checkbox"/>	<input type="checkbox"/>
5. For a home purchase: Proof of the source of your deposit e.g. bank statement, savings book etc.	<input type="checkbox"/>	<input type="checkbox"/>
6. For shared ownership, shared equity and Help to Buy: A copy of the memorandum of sale.	<input type="checkbox"/>	<input type="checkbox"/>

ONLY TO BE COMPLETED IF AN INTERMEDIARY IS ACTING - *Intermediary to complete*
Details of the Mortgage Intermediary giving advice to this customer on this mortgage application:

Level of service given Advised Execution only

Name of adviser _____ Email _____

Telephone _____ Mobile _____

Declaration

I confirm that I have satisfied the verification requirements under the Money Laundering Regulations 2007 and the Financial Services and Markets Act 2000. I have advised the customer on the types of valuations and surveys available and the other costs applicable to the mortgage. I confirm the registration number for the Financial Services Register completed below is correct and that I have complied with the FCAs MCOB rules, including the requirements of the European Mortgage Credit Directive and the Data Protection Act 1998.

Signature of adviser _____ Date _____

Company name and address _____

Email _____ Telephone _____

Are you: Directly Authorised Financial Services Register number _____

Appointed Representative Principal Firm name and address _____

Financial Services Register number _____

If you use a 'trading as' name please give details: _____

Do you wish to submit this application via a Mortgage Club
(please give full details below) Yes No

Is there a fee payable by the customer to you? Yes No

If YES, please give amount £ _____ When is the fee payable? _____

Is any of the fee refundable? Yes No If YES, when and how much? _____

Details of the Mortgage Intermediary introducing this application to Newbury Building Society (if different to above):

Name of advisor _____ Email _____

Telephone _____ Mobile _____

Company name and address _____

Email _____ Telephone _____

Are you: Directly Authorised Financial Services Register number _____

Appointed Representative Principal Firm name and address _____

Financial Services Register number _____

Do you wish to submit this application via a Mortgage Club
(please give full details below) Yes No

Is there a fee payable by the customer to you? Yes No

If YES, please give amount £ _____ When is the fee payable? _____

Is any of the fee refundable? Yes No If YES, when and how much? _____

Personal details

Applicant 1

Applicant 2

Title	<input type="text"/>	<input type="text"/>
Forename(s)	<input type="text"/>	<input type="text"/>
Surname	<input type="text"/>	<input type="text"/>
Maiden/previous surname (if applicable)	<input type="text"/>	<input type="text"/>
Date of birth	<input type="text"/>	<input type="text"/>
Country and town of birth	<input type="text"/>	<input type="text"/>
National Insurance number	<input type="text"/>	<input type="text"/>
Current home address	<input type="text"/>	<input type="text"/>

	Postcode	Postcode
How long have you lived at this address?	<input type="text"/> yrs <input type="text"/> mths	<input type="text"/> yrs <input type="text"/> mths
Home tel	<input type="text"/>	<input type="text"/>
Mobile tel	<input type="text"/>	<input type="text"/>
Work tel	<input type="text"/>	<input type="text"/>
Email	<input type="text"/>	<input type="text"/>

Please provide all previous addresses for the last 3 years (and the time you spent at each one). Use the 'Extra Space' provided on pages 15/16 of this form if required.

	Postcode	Postcode
	<input type="text"/> yrs <input type="text"/> mths	<input type="text"/> yrs <input type="text"/> mths
Marital status	Married <input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Widowed <input type="checkbox"/> Civil Partner <input type="checkbox"/>	Married <input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Widowed <input type="checkbox"/> Civil Partner <input type="checkbox"/>
Sex	Male <input type="checkbox"/> Female <input type="checkbox"/>	Male <input type="checkbox"/> Female <input type="checkbox"/>

How many people reside in your household? Adults Children (under 18)

Dependants (e.g children or elderly) who are financially dependent on you: Please use the 'Extra Space' on page 15/16 if required.	Name	<input type="text"/>	Name	<input type="text"/>
	Date of birth	<input type="text"/>	Date of birth	<input type="text"/>
	Name	<input type="text"/>	Name	<input type="text"/>
	Date of birth	<input type="text"/>	Date of birth	<input type="text"/>

Applicant 1**Applicant 2**

Please give the full names and date of birth of anyone over the age of 17 who will be living with you:

Name _____
Date of birth _____

Name _____
Date of birth _____

Name _____
Date of birth _____

Name _____
Date of birth _____

Are you a UK citizen or do you hold a European Community passport?

Yes No

Yes No

If NO, do you have indefinite leave to remain in the UK?

Yes No

Yes No

What is your nationality?

Are you a UK resident?

Yes No

Yes No

Do you have a current account with a bank or building society?

Yes No

Yes No

If YES, state how long you have had it (if you have more than one, please refer to the one you have had the longest).

_____ yrs _____ mths

_____ yrs _____ mths

If you have an account with Newbury Building Society, what is your account number? (Just state one)

Do you currently:

Own a property Rent a property

Own a property Rent a property

Live with relatives Live with friends

Live with relatives Live with friends

Have you ever had a mortgage or been party to one?

Yes No

Yes No

Have you applied for a mortgage in the last 12 months?

Yes No

Yes No

Following completion of this mortgage, will you be party to any other mortgage(s)?

Yes No

Yes No

If YES, please give full details. If you are in the process of applying for a mortgage with another lender, please provide details on the 'Extra Space' on pages 15/16

Name of Lender _____

Name of Lender _____

Balance outstanding £ _____

Balance outstanding £ _____

Monthly repayment £ _____

Monthly repayment £ _____

Have you ever been insolvent or declared bankrupt, had a county court and/or high court judgement or default registered against you?

Yes No

Yes No

If yes, please give full details on the 'Extra Space' on pages 15/16

Applicant 1

Applicant 2

Are you currently involved in any court proceedings for debt or have you ever entered into any repayment arrangement in connection with debt that you owe to a creditor?

Yes No

Yes No

If yes, please give full details on the 'Extra Space' on pages 15/16

Have you ever been behind with financial commitments (including mortgage arrears)?

Yes No

Yes No

If yes, please give full details on the 'Extra Space' on pages 15/16

Have you owned a property which has been repossessed or voluntarily surrendered?

Yes No

Yes No

If yes, please give full details on the 'Extra Space' on pages 15/16

Employed applicants only

Applicant 1

Applicant 2

Employment status (e.g. permanent employee, fixed term contract, temporary contract, director):

If you are on a fixed term contract, please state the start and end dates.

Job title

Employee number

Employer's name

Employer's address

Postcode

Postcode

Employer's telephone

What is your employer's trade/profession?

How frequently are you paid? (e.g. weekly, monthly)

How are you paid? (e.g. direct into bank, cheque, cash)

What date did you start with your current employer?

If you have been with your current employer less than 3 years, please tell us:

Previous employer

Job title

Dates employed (from and to)

Please use the 'Extra Space' on pages 15/16 of this form, if required.

If you are a company director, what is your % shareholding?

%

%

If your shareholding is 25% or more, please confirm the name and address of the company's accountants.

Please enclose your latest accounts.

Postcode

Postcode

Gross income

Basic annual salary

£

£

Average annual overtime

£

£

Annual bonus

£

£

Annual commission

£

£

Annual car allowance

£

£

Other

£

£

Total annual gross income

£

£

Net monthly income

£

£

Are you due a pay rise in the next 3 months or an increment in the next 12 months?

Yes

No

Yes

No

If yes, please give full details on the 'Extra Space' on pages 15/16

Please enclose your latest P60 and last 3 months' payslips.

Retired applicants only

Applicant 1

Applicant 2

Pension provider

Pension reference

Pension company address

Postcode

Postcode

When did you retire?

Total annual gross income

£

£

Net monthly income

£

£

If you receive income from more than one pension, please use the 'Extra Space' provided on pages 15/16 of this form.

Self employed applicants only

Applicant 1

Applicant 2

What is the nature of your business?

In what capacity do you carry on your business?
(e.g. partnership, sole trader)

What is the name and address of your business?

Postcode

Postcode

How long has your business been established?

yrs

mths

yrs

mths

How long have you been connected with the
business?

yrs

mths

yrs

mths

What is the name of your accountant?

Company name and address

Postcode

Postcode

What qualifications does your accountant hold?
(e.g. chartered, certified)

Annual salary

£

£

Last 3 years' net profit:

Year ended (mm/yy)

/

£

/

£

Year ended (mm/yy)

/

£

/

£

Year ended (mm/yy)

/

£

/

£

Dividends received

£

£

Year ended (mm/yy)

/

£

/

£

Year ended (mm/yy)

/

£

/

£

Year ended (mm/yy)

/

£

/

£

Net monthly income

£

£

Last 3 years' accounts prepared by a Chartered/Certified Accountant. If your accounts are not prepared by a Chartered/Certified Accountant, please also provide: Last 3 years' tax returns, 6 months' business bank statements and proof of tax paid for the last 3 years (SA302).

Other income

Applicant 1

Applicant 2

Please give details of any other income you may have (e.g. pay you get from a second job, share dividends, maintenance payments received under a court order, rental from investment properties).

Annual gross amount	£ _____	£ _____
Source	_____	_____
Annual gross amount	£ _____	£ _____
Source	_____	_____

Committed expenditure

Do you have any debts outstanding under hire purchase arrangements, bank loans, credit cards etc. (including loans where you are a guarantor)?

Yes

No

Yes

No

If YES, please give details, including the monthly repayments and dates when the debts are due to be fully repaid.

Note: the debt should be the approximate balance **still outstanding**, not the original amount borrowed.

Applicant	Name of lender	Debt outstanding	Monthly repayments	Type of commitment (eg loan, credit card etc)	Loan purpose	Start date (mm/yy)	Final payment due (mm/yy)	Repay prior to completion or consolidate in mortgage?
		£	£					Yes/No
		£	£					Yes/No
		£	£					Yes/No
		£	£					Yes/No
		£	£					Yes/No
		£	£					Yes/No

Travel costs

How do you travel to work? _____

How much does this cost you each month? £ _____

Do you have any other travel costs? _____

Are you making any maintenance payments to a third party?

Yes

No

Yes

No

If yes, please give full details on the 'Extra Space' on pages 15/16

Are you making any payments for childcare/school fees?

Yes

No

Yes

No

If yes, please give full details on the 'Extra Space' on pages 15/16

Are you a member of a company pension or superannuation scheme?

Yes

No

Yes

No

What age do you plan to retire? _____

How much do you invest into your pension each month? £ _____

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

Yes

No

Yes

No

If yes, please give full details on the 'Extra Space' on pages 15/16

Mortgage requirements

How much do you wish to borrow and what length of repayment term would you like?

£ _____ years

What is the purchase price of the property you wish to buy, or if remortgaging, approximate current value? £ _____

If you are buying a property please state the source of your deposit and include evidence with the application:

Please enclose proof of the source of your deposit e.g. bank statement, savings book etc.

If you are borrowing from a third party, please tell us:

From where: _____

Date when you must repay it: _____

How much you will be repaying each month: £ _____

Please only answer these questions if you are switching your mortgage to us without moving home.

Is this loan for the benefit of all applicants? Yes No

Are you borrowing more from us than you have outstanding with your current lender? Yes No

If YES, please tell us the purpose of that extra borrowing: _____

Are there any other charges or registered interests currently secured on the property you wish to remortgage to us? Yes No

If YES, please give full details. _____

What was the original purchase price of your property? £ _____ Date: _____

Product: Which of our products are you applying for?

Note: If you are an existing borrower, wishing to use portability please confirm the amount required on each product.

Product	Initial interest rate	%	Amount	£
Product	Initial interest rate	%	Amount	£

Product	Initial interest rate	%	Amount	£
Product	Initial interest rate	%	Amount	£

Do you wish to add the application fee to the loan? Yes No

How do you intend to repay the mortgage? Capital and interest £ _____

Interest only £ _____

For the amount in the interest only box, please tell us how the mortgage will be repaid: (e.g. Endowment, Pension, ISA, PEP, General Investment, Sale of Property etc.)

Repayment strategy _____ £

Repayment strategy _____ £

If there is a monthly cost for your repayment strategy how much is it? _____ £

For interest only loans please, complete a 'Declaration of Repayment Strategy' form.

Applicants who are renting or have rented in the last 3 years

	Applicant 1	Applicant 2
If you are currently renting the property that you are living in, please tell us: The name and address of your landlord:		
	Postcode	
The date your tenancy began:	_____	_____
Your monthly rental payment:	£ _____	£ _____
If you have been with your current landlord for less than 3 years, or ever rented during the last 3 years, please tell us: The name and address of your previous landlord:		
	Postcode	Postcode
The address of the property that you previously rented:		
	Postcode	Postcode
The date your previous tenancy began:	_____	_____
The date your previous tenancy ended:	_____	_____
Have all your rent payments always been paid on time?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If NO, please give details:	_____	_____

Applicants who have a mortgage

	Applicant 1	Applicant 2
Please tell us the name and address of your current lender:		
	Postcode	Postcode
What is the mortgage account number?	_____	_____
Date started:	_____	_____
What is the balance owing on your mortgage?	£ _____	£ _____
If you are selling, what is the sale price?	£ _____	£ _____
What term is remaining on your mortgage?	_____ years _____ mths	_____ years _____ mths

Are there any Early Repayment Charges on your mortgage?

Yes

No

Yes

No

If YES, how much and when do they expire?

£

Expire

£

Expire

Property information

Full address of property to be mortgaged (if it is a new property, and yet to be numbered, please tell us the plot number):

Postcode

Approximate year the property was built: _____

If the property is under construction do you wish the mortgage to be released in instalments?

Yes

No

N/A

Tenure of the property:

Freehold

Leasehold

Unexpired term of lease _____ years

Ground rent per year £ _____

Maintenance charge per year £ _____

Type of property:
(more than one answer may apply)

House

Bungalow

Flat/Maisonette

Chalet

Terraced

Detached

Semi-detached

Other _____

Is the property ex-local authority?

Yes

No

If it is a flat/maisonette please tell us:

Purpose built

Converted house

Above/below commercial premises (e.g. shop/offices)

Which floor in the block _____

No. of floors in block _____

Construction method:

Walls _____

Roof _____

Floor area if known:

_____ sqm

Please tell us the number of:

Reception rooms _____

Bedrooms _____

Bathrooms _____

Inside WCs _____

Kitchens _____

Does the property have central heating? Yes No

Does the property have a garage or parking space? None Single Double Triple Parking space

Do you already live in and rent the property that you wish to buy? Yes No

Are you purchasing under the Right to Buy scheme? Yes No

If YES, please provide a copy of Right to Buy Offer.

Do you live in a property that is part owned/part rented? Yes No

If YES, what percentage share do you own? _____ %

Are you using a shared equity scheme to help purchase the property? Yes No Is there a monthly charge? £ _____

If YES, who is the scheme provider? _____

Are you purchasing under a shared ownership scheme? Yes No

If YES, what percentage share are you buying? _____ % Rent per annum £ _____

Service charge per annum £ _____

Housing Association _____

Does the lease allow you to buy the remaining shares in the property to 100% of the property's value? Yes No

Is the lease the current Homes & Communities Agency model lease? Yes No

Are there any restrictions within the lease relating to who can buy/live in the property? Yes No

If YES, please give details:

Do you intend to let or run a business from any part of the property? Yes No

If YES, please give details:

Note: The value of the home you wish to buy (or if you are remortgaging, the property you already own) is very important. A mortgage application can only proceed when an appointed valuer has assessed the value of your property on behalf of Newbury Building Society. The valuer will carry out a visual inspection of the property, but is not required to inspect covered, unexposed or inaccessible parts. The resulting report will put a value on the property as a mortgage security and will include any factors likely to significantly affect its value. We will send you a copy of this valuation report, but please remember that this is NOT a survey. A valuation will not report any defect, however serious, which is not yet apparent on a reasonably careful visual inspection, nor will it include any defects which the valuer does not feel will materially affect the suitability of the property as security.

We recommend that you consider the need for your own independent full building survey or homebuyer report.

If a final inspection is required, a further fee will be payable. Please refer to our Mortgages explained booklet for full information about valuations.

What type of valuation do you require? Mortgage Valuation

Homebuyer Report and Valuation

Full Building Survey **Note:** If you require a full building survey, contact us for further information.

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

Name _____

Address _____

Daytime contact number _____

Please only answer the following questions if you are moving home.

Name, address and contact details of selling agent (if different from above).

Name _____

Address _____

Daytime contact number _____

Is there any connection between you and the vendor, other than as purchaser/seller? Yes No

If YES, please give details.

Are you receiving any cashbacks, discounts, allowances or other incentives in connection with this purchase from any source? Yes No

If YES, please give full details.

Solicitor/conveyancer

Note: Please provide the name and address of your solicitor/conveyancer. Applicants can chose their own firm of solicitors/conveyancers. Providing that there is a minimum of 4 approved managers and they are registered on the Law Society website (www.lawsociety.org.uk) or The Council of Licensed Conveyancers, we will ask them to represent us too. If your solicitor/conveyancer does not qualify in this respect, we will engage our own solicitor at your cost. This cost will be in addition to your own legal costs.

Name of solicitor/conveyancer

Solicitor/conveyancer address

Postcode

Email

Telephone

Property insurance

It is a condition of your mortgage that your property is insured for the full cost of rebuilding it. You must maintain buildings insurance for the reinstatement cost as recommended by our valuer and the policy must be index linked.

Protecting your property and its contents is an important decision and you should select the level to meet your own requirements.

If you would like us to provide you with a free no obligation quotation, please tick this box

Please read the following points carefully and raise any questions or ask for further information if you do not understand before signing the declaration on page 19 of this application form.

If I/we do not take advantage of the Society's household insurance, I/we will:

1. Accept sole responsibility for the choice of insurer, the sum insured, the extent of cover and the financial consequences of any terms, conditions or excesses imposed.
2. Ensure the sum insured is not less than the rebuilding figure given in the valuation report and is index-linked annually.
3. Ensure that the cover provided by the policy includes financial protection against loss or damage to the property for all major insurable perils, including but not restricted to: Fire, Flood, Storm, Theft, Escape of Water, Malicious Damage, Subsidence, Landslip and Heave and Legal Liability.
4. Undertake to pay all premiums as they fall due to maintain the policy cover for the life of the mortgage.
5. Accept the Society has no responsibility for any loss suffered by me/us in connection with the insurance of the property, however caused.

Your payment date and method

Your payment date

A first payment of accrued interest will be payable immediately following completion. This will be collected 14 days after completion. Your usual monthly payments will then be due on the first day of the month to which they relate, starting from 1st of the month following release of funds. The date that your usual monthly payments are due may be changed to any date between 1st and 28th of the month, to suit your circumstances.

1. If you wish to pay on a date other than the 1st, please enter it in this box

Your payment method

Newbury Building Society operates a Direct Debit scheme which provides a simple and convenient way to pay. Below is a Direct Debit instruction form. Please complete it, sign it and return it along with this application, to ensure that there is no delay in commencing collection following completion of your mortgage. The bank account must be in the name of one or more of the applicants and cannot be a company bank account.

No collections will be taken until after completion of your mortgage, and we will give you seven working days' notice of any change in the amount or date of your direct debit collections.

2. If you have NOT completed the attached Direct Debit form, please indicate in this box how you intend to make payments.

INSTRUCTION TO YOUR BANK/BUILDING SOCIETY TO PAY BY DIRECT DEBIT



1. Name and full postal address of your bank/building society

To: The Manager
Bank/building society:

Postcode:

Service user number

3. Branch sort code

4. Bank or Building Society Account Number

5. Reference Number
(e.g. Newbury Building Society Account Number)

2. Name(s) of Account Holder(s):

Please pay Newbury Building Society Direct Debits from the account detailed on this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with Newbury Building Society and, if so, details will be passed electronically to my bank/building society.

3. Signature(s):

Date:

Banks and building societies may not accept direct debit instructions for some types of accounts.

This Guarantee should be detached and retained by the payer.

The Direct Debit Guarantee



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit Newbury Building Society will notify you 7 working days in advance of your account being debited or as otherwise agreed. If you request Newbury 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 Newbury 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 Newbury 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.

How we use your personal information

In order to provide you with the service you require Newbury Building Society will use your contact details to provide information about your account and the Society. We will not share this information with any third parties. Please tick at least one preferred contact method (you can tick all 3):

Applicant 1 Post Email Telephone **Applicant 2** Post Email Telephone

Marketing preferences

Newbury Building Society would like to provide you with information on our other products, member benefits, helpful hints & tips relating to savings and mortgages and competitions that may be of interest to you. If you **WISH** to receive marketing material, please tick at least one preferred contact method (you can tick all 3):

Applicant 1 Post Email Telephone **Applicant 2** Post Email Telephone

Declaration

We will rely on our terms and conditions and Rules. For your own benefit and protection you should read these carefully before signing your agreement to them. If you do not understand any part please ask for further information.

I (each of us if more than one is applying) understand that the information given on this form and given during normal operation of my mortgage will be retained by Newbury Building Society (Newbury BS) (the Data Controller) on computer and other records, for the administration of the mortgage for which I am applying, and specifically in the following ways:-

- To use the information obtained on this application form for purposes of underwriting this mortgage. This includes disclosure of relevant information; to the Valuer and the Solicitor, so that they can carry out Newbury BS requirements and their functions; to employers, landlords, lenders, bankers, accountants and any other third party Newbury BS reasonably needs to contact for a reference; and to second and subsequent charge holders to postpone that charge where applicable.
- To make enquiries of licensed Credit Reference Agencies (CRAs) (including Equifax Plc and electronic ID verification, who operate the Equifax Europe System) for credit assessment purposes. Such agencies will keep a record of the search. Newbury BS uses electronic verification for the purposes of verifying identity for money laundering prevention purposes.
- Newbury BS is required to release payment information (positive or negative) on a monthly basis in order to obtain reciprocal data. CRA data might be used for debt tracing and recovery. The Information Commissioner has been consulted on this scheme and is aware of its operation.
- Newbury BS may allow access to our records to third party processors where there is a legitimate business need (e.g. to transmit and collect money, investigate complaints, distribute statements and rate change notices, resolve IT issues, develop and test new software) and where the Lender has agreement from the third party processors to comply with all the requirements of the Data Protection Act 1998.
- Newbury BS may disclose my personal information to general insurance companies where I choose to take out buildings and contents insurance through Newbury BS. Newbury BS may disclose my personal information to mortgage indemnity insurers and title insurers where Newbury BS requires these products. Details of the insurers are available on request. Newbury BS may disclose personal and payment information to the borrower's Registered Social Landlord or Equity Loan Provider (where applicable), for the purpose of managing financial difficulties and mortgage arrears.
- To register my account details with CRAs who may make them available to other mortgage lenders in the interests of fraud prevention.
- To retain this form, copies of identification, supporting underwriting documents (including references and statements), information relating to transactions on the account, and correspondence. This information will be retained throughout the term of the mortgage to maintain my account and deal with enquiries; and for seven years after the mortgage redeems, for evidential purposes.
- Regulatory authorities (e.g. Financial Conduct Authority and Prudential Regulatory Authority) carry out routine audits for customer protection. Newbury BS Auditors may require access to personal records during their enquiries. Newbury BS might be required to disclose my personal information including sensitive personal data such as criminal convictions. By signing this declaration I am giving consent to such disclosures.
- To provide the services I request; deal with the enquiries I make or authorise to be made; and to contact me regarding my account.
- To produce market research for developing products and services; statistical and business analysis; creating and maintaining a customer profile; and producing management reports.

I (each of us if more than one is applying) declare that:

- I have received a copy of and understand the Mortgages explained booklet, product leaflet and a Key Facts Illustration (KFI) Newbury BS, or my intermediary.
- The information provided in this application, is correct, complete and contains all material facts. Where someone has filled in this form on my behalf, I confirm that I have checked

the answers given. Specifically my income, my age and my loans are as stated in this application; any refusal for a loan, arrears of more than one month, County Court Judgements, arrangements with creditors or bankruptcy have been declared herein.

- I undertake to notify Newbury BS immediately of any change of circumstances or any proposed change to the occupants of the property.
- I am not connected with a Director of Newbury BS (delete this statement if you are so connected).
- Monies paid to the credit of the mortgage will be paid on behalf of all applicants jointly.

The following form part of the Mortgage terms and conditions:

- Any valuation or administration fee paid in respect of this application is non-refundable.
- Newbury BS standard valuation report is limited and is for the Newbury BS only. Newbury BS might supply a copy of the report to me, but the report will remain the property of Newbury BS and there will be no guarantee that the contents of the report are accurate, or adequate for the purpose of deciding whether or not to purchase the property. Newbury BS strongly recommends that I request a more detailed report and Newbury BS gives no warranty, representation or assurance in respect of the report.
- Any retention figure in the valuation report cannot be relied upon as an indication of the cost of necessary repairs.
- Where this application is being submitted by an intermediary, that intermediary is acting on my behalf and not on behalf of Newbury BS. Newbury BS might provide a fee to the intermediary for introducing the mortgage.
- Before issuing a Mortgage Offer Newbury BS will undertake an appraisal of my financial standing in order to satisfy itself of my ability to repay the loan. Newbury BS may withdraw, revise or cancel any offer made in consequence of this application. Reasons we may withdraw will be provided in the mortgage offer.
- Where applicable, my solicitor/licensed conveyancer will disclose to Newbury BS, at Newbury BS request, all information relevant to Newbury BS decision to lend. I waive any right to claim solicitor/conveyancer client confidentiality or legal privilege in respect of such information. I am responsible for any solicitor/licensed conveyancer fees incurred even if the mortgage does not proceed to completion.
- Newbury BS has my authority to obtain a redemption statement including all costs and charges from my existing mortgagee.
- Newbury BS has my authority to obtain the title deeds of my property from wherever the title deeds are currently held (e.g. existing mortgagee, bank, solicitor). The title deeds will be held to the order of any existing chargeholder pending redemption of the charge(s).
- It is my responsibility to take out appropriate life assurance, general insurance and where the loan is interest only, have suitable means of repaying the mortgage.
- I will, on completion of the advance, be bound by Newbury BS Rules and Mortgage Conditions.
- Where Additional Security is required, I understand that it is for Newbury BS benefit only and the Insurer can seek payment from me for any shortfall. Newbury BS discloses information on any arrears that accrue to the insurer.
- Newbury BS may add any unpaid fees to the mortgage, if I have been notified they are due.
- Where Newbury BS has been asked to consider a Guarantor(s) in support of my application, I give consent to the disclosure of all confidential information to the person(s) giving the guarantee or their legal adviser.
- If I am applying with another person jointly, a financial association will be created at the Credit Reference Agency (CRA) and will continue to be taken into account in future credit searches for either or both of us until they are notified otherwise of a disassociation.
- Any negative information reported by Newbury BS may impair my ability to obtain credit.
- I may at any time request in writing, upon payment of a fee, a copy of any personal information held about me by Newbury BS and have any inaccurate information corrected.

All applicants (including guarantors) to sign

PLEASE ALSO ENSURE YOU COMPLETE AND SIGN THE DIRECT DEBIT GUARANTEE ON PAGE 17

Guarantors are strongly advised to obtain legal advice from a solicitor independent of the borrower(s) and Newbury Building Society.

PRINT NAME	Signed	SIGNATURE	Date	/ /
PRINT NAME	Signed	SIGNATURE	Date	/ /
PRINT NAME	Signed	SIGNATURE	Date	/ /
PRINT NAME	Signed	SIGNATURE	Date	/ /

THINK CAREFULLY BEFORE SECURING OTHER DEBTS AGAINST YOUR PROPERTY. PROPERTY USED AS SECURITY, INCLUDING YOUR HOME, MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

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