

What you need to do next before we can assess the application

Follow these 4 simple steps:

SIGN APPLICATION DOCUMENTS: Applicants to sign the Customer Declarations and DDI. Adviser to sign the Broker Declaration.

SUBMIT AFFORDABILITY CALCULATION: For residential applications go to the Affordability Calculator via [Application Manager](#) and on the Results page input the 10 digit Mortgage Account Number before pressing the Submit button.

PAY FEES: Pay the booking/valuation fee (if applicable) via the [Booking Fees](#) page on the intermediary website.
(A link to the page is also available in Application Manager).

UPLOAD DOCUMENTS: Upload the signed Declarations/DDI and other supporting documents (e.g. proof of ID, Proof of Income, Bank Statement) via [Application Manager](#).

If you choose to send documents via the post, we will require the original DDI. All other documents need to be clear, certified copies - please do not send the originals as we cannot guarantee their safe return.

Postal address is:

**The Nottingham
Nottingham House
3 Fulforth Street
Nottingham
NG1 3DL**

Fax 0115 956 4567

--	--	--	--	--	--	--	--	--	--

Broker Declaration

I confirm that all relevant statutory provisions, including requirements under Financial Services & Markets Act, have been satisfied.

I confirm that I am aware of any known or foreseeable changes to my clients income / expenditure and that I have taken this into account when checking the affordability of this mortgage.

I confirm where debt consolidation is the main purpose of the mortgage, that I have taken into consideration the costs associated with increasing the term, securing a previously unsecured loan and, if payment difficulties exist, whether it would be more appropriate to negotiate an arrangement with existing creditors rather than take out this mortgage.

I am fully aware that quality checks will be carried out on the validity of the information contained in the online application submitted.

I confirm that any document I send or upload has been seen by me as the adviser responsible for this mortgage application. I confirm that the documents are a copy of the original or that I am certain of their authenticity and that they have not been subject to unauthorised or accidental alteration. (There is no need to stamp the documents or sign 'originals seen' if you use our document upload service, however you will still need to do this if you send the documents via post/fax/email.)

We can provide the customer(s) with a quotation for building and/or contents insurance. Please tick the box if you do not want us to contact the customer(s) to arrange a quotation:

Extra information to support this application:

I confirm that I have completed an Affordability Calculation for these Applicants and have added the 10 digit mortgage account number (starting 33) to the saved Affordability Calculation and submitted it online.

Failure to do this will delay the processing of this case.

Name:

Company:

Signature:

Date:

--	--	--	--	--	--	--	--	--	--

Customer Declaration (applicants must sign page 1 and page 2)

Important Information

This is our standard mortgage application upon which we intend to rely. For your own benefit and protection you should read these terms carefully before signing them. If you do not understand any point please ask for further information.

- a. I apply for an advance on a mortgage and believe the statements in this application are true. Any agreement for a loan which may be made by Nottingham Building Society (later called The Nottingham) will be based on those statements.
- b. Any fee payable on application is non-refundable (unless specified in the KFI) and cannot proceed until the fee is received by The Nottingham.
Any report or valuation on the property (whether carried out by a valuer or any other method) is only meant to help The Nottingham decide what advance (if any) may be made on the security. Neither The Nottingham nor its valuer accepts any responsibility for the value or condition of the property because of this report and valuation. (This applies even if the valuer makes a mistake in the report and valuation, or forgets to put something important in the report). The opinion of the valuer is deemed final and therefore our policy is not to offer an appeals process with regard to the property value or rental income.
- c. If my application does not proceed to completion, my customer data may be held by The Nottingham and be used for statistical analysis.
- d. My solicitor or conveyancer may give The Nottingham all the information they need to help The Nottingham decide whether to lend. I give up any right to claim confidentiality between solicitor and client or legal privilege over this information.
- e. The Nottingham may give information to a third party so they can give me help and advice if I fall behind with my mortgage payments.
- f. I authorise The Nottingham or any solicitor or conveyancer acting on behalf of The Nottingham in connection with the proposed remortgage of my property to obtain the title deeds to the property and obtain a repayment figure from my current lender(s).
- g. The Nottingham may give information about this loan to insurance companies if the property is repossessed. The information I supply may be shared with insurance companies for the purpose of insurance administration by the society, or its agents.
- h. The Nottingham has the right to show this form and any of the references to any insurance company for the higher lending charge if this is needed for the loan for which I am applying.
- i. I authorise The Nottingham to pass information relating to my mortgage application to any solicitor or conveyancer acting on its behalf.
- j. I confirm I have received a Key Facts Illustration (KFI) for the mortgage I am applying for.
- k. The Nottingham may use my personal information to:
 - check your records for information on any:
 - accounts I already have with you;
 - accounts my spouse or other personal partner* has with you;
 - business accounts I have if I am a director or partner in a small business
 - pass my information to:
 - any employer, accountant, bank, landlord, mortgagee or other relevant person you want to get a reference from;
 - the police or other law enforcement agency if you suspect me of fraud or money laundering;
 - external regulatory bodies.
 - use this information to make either manual or automated:
 - assessments of this mortgage application, which might include 'credit scoring';
 - checks about my identity and the identity of any spouse, personal partner, director or business partner;
 - checks to stop and detect fraud and money laundering;
 - statistical analyses or tests to help you improve your products and services.

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

1. When you apply to us to open an account, we will check the following records about you and others (see 2 below)
 - a. Our own;
 - b. those at credit reference agencies (CRAs). When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders. They supply to us both public (including the electoral register) and shared credit and fraud prevention information.
 - c. those at fraud prevention agencies (FPAs).
2. 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.
3. 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. CRAs also link your records together and these links will remain on your and their files until such time as you or your partner successfully files for a disassociation with the CRAs to break that link.
4. Information on applications will be sent to CRAs and will be recorded by them. Where you borrow from us, we will give details of your accounts and how you manage it/ them to CRAs. If you borrow and do not repay in full and on time, CRAs will record the outstanding debt. This information may be supplied to other organisations by CRAs and FPAs to perform similar checks and to trace your whereabouts and recover debts that you owe. Records remain on file for 6 years after they are closed, whether settled by you or defaulted.
5. 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.
6. If you have borrowed from us and do not make payments that you owe us, we will trace your whereabouts and recover debts.
7. 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 Data Protection Act 1998.

How to find out more

This is a condensed version and if you would like to read the full details of how your data may be used please write to us at Retail Lending Department, 3 Fulforth Street, Nottingham NG1 3DL, or telephone 0344 481 2010.

You can contact the CRAs currently operating in the UK; the information they hold may not be the same so it is worth contacting them all. They will charge you a small statutory fee.

· **CallCredit** – Consumer Services Team, PO Box 491, Leeds, LS3 1WZ or call 0870 0601414

· **Equifax PLC** – Credit File Advice Centre, PO Box 3001, Bradford, BD1 5US or call 0870 010 0583 or log on to www.myequifax.co.uk

· **Experian** – Consumer Help Service, PO Box 8000, Nottingham NG80 7WF or call 0844 4818000 or log on to www.experian.co.uk.

The Nottingham does not currently share information with Equifax.

* (Note: a personal partner is someone you have a joint financial relationship with like a married couple. You will usually, but not necessarily be living at the same address.)

Continued on next page

Signatures

First person applying:

Second person applying:

Date

Date

Please ensure both pages of the declaration are signed and sent to us.

--	--	--	--	--	--	--	--	--	--

Customer declaration (page 2)

As a responsible lender, we take into account your personal circumstances and national statistical data when assessing and deciding how much we will lend you. To help us do this, you must give us accurate information and we may assess your application using a process called 'credit scoring'.

Under the Data Protection Act, the general information you have supplied about yourself in this form is known as your personal data. As part of the Nottingham's application procedure, we will be obtaining, processing and holding personal data, together with other information you have supplied. "The Nottingham" means Nottingham Building Society and its subsidiary undertakings. The Nottingham's Marketing Group ("the Marketing Group") includes the Nottingham and carefully selected third-party organisations with which the Nottingham has a commercial relationship. A list of the current Marketing Group can be obtained from the Nottingham's Marketing department.

The Marketing Group will use the information you have given for the administration of your account, statistical analysis and to advise you of any products we believe may be suitable to your needs. The Marketing Group may also use your information for credit scoring, debt collection and fraud prevention. We do not pass information on to other companies for their own research, analysis and marketing purposes. However, we may pass information on to other companies to conduct research, analysis and marketing activities on our behalf.

We may also use your personal information to update and enhance our customer records, to create a customer profile on you and to help with our product and service development.

We will treat all your personal information as private and confidential (even when you are no longer a customer). We will not give your details to anyone (even other companies in our group) unless: we have to give the information by law; there is a duty to the public to disclose it; you request us to disclose it, or we have your permission to do so; or our interests require us to give the information (for example, to prevent fraud). We will not use this as a reason for giving information for marketing purposes.

You have the right to see the personal records we hold about you. You will have to pay a fee (currently £10) if you want to exercise this right. Please contact us at our Head Office at 3 Fulforth Street, Nottingham NG1 3DL.

Data held by us about you will be kept while you are a customer and may be held for six years after your relationship with us as a customer has ceased. You can always let us know if information we hold about you has changed, so that we can make sure it is updated.

First person applying – If you do not want to be contacted in the future with details of our other products, services and offers, please tick this box:

Second person applying – If you do not want to be contacted in the future with details of our other products, services and offers, please tick this box:

If you change your mind at any time in the future, you can write to us at Nottingham Building Society, 3 Fulforth Street, Nottingham NG1 3DL quoting all your account numbers with Nottingham Building Society.

Fees

Booking fees and valuation fees are payable up front. For all other applicable fees you may choose to have these deducted from your loan advance or added to the loan, where interest will be charged on them during the term of the mortgage

Please tick your preferred option

Deduct from loan (the total of the deducted fees will need to be paid to the solicitor/conveyancer)

Add to loan (interest will be charged during the term of the mortgage)

Signatures

First person applying:

Second person applying:

Date:

Date:

Please ensure both pages of the declaration are signed and sent to us.

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

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

Nottingham Building Society,
Nottingham House,
3 Fulforth Street,
Nottingham
NG1 3DL

Service User Number

Reference (your mortgage account number)

Name(s) of account holder(s) (at bank/building society)

Bank/building society account number

--	--	--	--	--	--	--	--

Branch sort code

--	--	--	--	--	--

Name and full postal address of your bank or building society

To: The Manager,	Bank or building society
Address	
Postcode	

For Nottingham Building Society use only

DDI:

This is not part of the instruction to your bank or building society

Instruction to your bank or building society

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

Signatures

Date

Banks and building societies may not accept Direct Debit instructions for some types of accounts. SUN174/0710

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 Nottingham Building Society will notify you 5 working days in advance of your account being debited or as otherwise agreed. If you request Nottingham 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 Nottingham 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 Nottingham 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.