

Our online application system must be used for all applications. This form should only be used if you have been advised to by Clydesdale Bank.

Completed Application Forms to be sent to: Clydesdale Bank PLC, B2B Mortgages, PO Box 3124, Glasgow, G60 9BU

Contact Tel No 0844 736 0034

Please note: Property being mortgaged cannot be located in Northern Ireland

Application Checklist

Please indicate if the application is for: Remortgage Purchase Borrowing on an unencumbered property

Application completed onscreen (to help us process the application more quickly, we would encourage you to complete the application on screen).

Fully completed and signed application form and all boxes ticked

Income verification for Employed - Certified copies of 2 months payslips

Income verification for Self Employed - the last 3 years' accounts

Credit card details for the valuation and/or arrangement fee.

Bank Statements - Certified copy of 3 most recent months bank statements showing applicants salary and mortgage payments/rental payments

Evidence of Personal Identity - Verify the identity using a single document from list A or two documents, one from list B supported by one from list C

Documentary evidence of the source of the deposit

Other applications are pending or have been submitted for this client.

Please provide the property post code(s) or MM reference number(s)

Valuation and arrangement fee payments

We accept all major debit/credit cards for valuation and arrangement fee payments except American Express/AMEX. Please note, we cannot accept cheques for valuation and arrangement fee payments.

Intermediary Details

To be completed by Intermediary

Company/Broker firm	<input type="text"/>	Broker Office/Address	<input type="text"/>
Advisor name	<input type="text"/>		<input type="text"/>
Phone number	<input type="text"/>		<input type="text" value="post code"/>
Mobile number	<input type="text"/>	Network name	<input type="text"/>
Clydesdale Bank Relationship Manager	<input type="text"/>	FCA reference No.	<input type="text"/>
		Fax number	<input type="text"/>
		Email address	<input type="text"/>

Is this Mortgage Contract regulated by the Financial Conduct Authority?

Yes No

Type of Mortgage Sale Advised Execution Only Customer Rejected Advice

Please provide the reason for the Execution Only sale in the additional information section

Have you previously agreed this case with one of our underwriters?

Yes No

If yes, please detail the underwriter's name and the date you agreed the case

(DD/MM/YY)

Please provide a brief summary of any points discussed with your Relationship Manager/ Underwriter in the additional information section.

Fee Payments

Arrangement fee payments cannot be added to the loan if the total will exceed the LTV for the particular product

Debit/Credit Card Number	<input type="text"/>	Start date	<input type="text"/>
Issue Number (if applicable)	<input type="text"/>	Expiry date	<input type="text"/>
Arrangement fee (if applicable)	£ <input type="text"/>		
Add Arrangement fee to loan?	Yes <input type="checkbox"/> No <input type="checkbox"/>		
Valuation fee (if applicable)	£ <input type="text"/>		
Amount of fee paid to Broker (This is the fee you have charged your client(s) for your services. Please input 'nil' if appropriate.)	£ <input type="text"/>		

Evidence of Personal Identity

Types of evidence:

Verify the identity using a single document from List A or two documents, one from List B supported by one from List C.

List A – Single Document Identification

A government issued document which incorporates the customer's full name and photograph, and either the residential address or date of birth:-

- Current full valid signed passport. If the passport is non-British a certified copy must be attached.
- Current Northern Ireland voter's card
- Current UK Photo-Card Driving Licence
- Current Firearms Certificate or Shotgun Certificate issued by UK Police Force

List B – Dual Document Identification

A government issued document (without a photograph) which incorporates the customer's full name:-

- Current full UK Driving Licence (old version)
- Recent evidence of entitlement to a state or local authority funded benefit e.g. Pension Book/ DSS/ Benefits Agency notification letter.
- HM Revenue and Customs Tax Notification/ Notice of Tax Coding/ Self Assessment Return.
- National Insurance Card (accompanied by most recent P60 or payslip detailing same NI number and name)
- Armed Forces ID Card
- Police Warrant Card
- HM Revenue and Customs Card (this does not include cards such as a CIS4 card, as this is not a Govt. employee ID card)
- Blue Parking Card for People with disabilities.

List C

AND from List C a second document either government-issued or issued by other selected sources which incorporates the customer's full name and either the residential address or date of birth:-

- Credit reference agency search via Autoscored Products or Voters Roll Search
- Record of a Home Visit
- Recent Utility Bill (3)
- Local Authority Tax Bill or Statement - Documents must be for the current payment year. Documents with hand-written amended addresses are not acceptable. Reminder letters or Sheriff Officer letters regarding council tax are not acceptable.
- Recent system generated or signed correspondence from a UK regulated financial sector firm (3) e.g. your Bank or Building Society statement.
- Motor/House Insurance Certificate. The document must be for the current year and in force
- Original systems-generated TV Licence. The document must be the current year's licence and system generated with a pre-printed address

Intermediary Introduction Certificate for UK Resident Private Individuals

	Type of evidence	Reference/Account/ Serial Number	Issuing Authority (2) / Country of origin	Date of Expiry
Identity 1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Identity 2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Notes:

- (1) If attaching certified copies of the evidence please also record the relevant details on this sheet as this will help with record keeping in the event that copy documents become detached from the certificate.
- (2) Enter the country of origin or the three letter code of the issuing state or country (i.e. UK Passports enter GBR).
- (3) Documents must be either current or dated within the last 3 months. Bills printed off the internet, mobile telephone bills and store card statements are not acceptable. Documents with hand-written amended addresses and general letters from suppliers are not acceptable

Explanatory Notes

1. A separate confirmation must be completed for each customer (e.g. joint holders, trustee cases and joint life cases). Where a third party is involved, e.g. a payer of contributions who is different from the customer, the identity of that person must also be verified and a confirmation provided.
2. This form cannot be used to verify the identity of any customer that falls into one of the following categories:
 - those who are exempt from verification as being an existing client of the introducing firm prior to the introduction of the requirement for such verification.
 - those who have been subject to Simplified Due Diligence under the Money Laundering Regulations..

I/we confirm that:

- (a) the information in the customer verification section above was obtained by me/us in relation to the customer(s)

Please select one of the options below:

- (b) i. the evidence I/we have obtained to verify the identity of the customer(s) meets the standard evidence set out within the guidance for the UK Financial Sector issued by JMLSG
- ii. exceeds the standard evidence (written details of the further verification evidence taken are attached to this confirmation).

Signed

Name

Position

Date

Note: This certificate must be signed by the person who has seen the original documentary evidence.

Full name of regulated firm

Name of regulator

Regulator reference number

Customer Details

First applicant

Second applicant

Mr/Mrs/Miss/Ms	<input type="text"/>	<input type="text"/>
First name in full	<input type="text"/>	<input type="text"/>
Middle name(s) in full	<input type="text"/>	<input type="text"/>
Surname	<input type="text"/>	<input type="text"/>
Date of birth	<input type="text"/>	<input type="text"/>
Time at present address	<input type="text"/> year(s) <input type="text"/> month(s)	<input type="text"/> year(s) <input type="text"/> month(s)
Current address	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/> post code	<input type="text"/> post code
Country of birth / Nationality	<input type="text"/> /	<input type="text"/> /

If you have lived at your present address for less than 3 years, please give all previous address details for that period.

First applicant

Second applicant

1. Address	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/> post code	<input type="text"/> post code
Time at previous address	<input type="text"/> year(s) <input type="text"/> month(s)	<input type="text"/> year(s) <input type="text"/> month(s)

Please advise any additional address at which you may have applied for credit during the last 3 years e.g. Parental home/University Hall of Residence/Work address

Address	<input type="text"/>	<input type="text"/>
	<input type="text"/> post code	<input type="text"/> post code
Time at additional address	<input type="text"/> year(s) <input type="text"/> month(s)	<input type="text"/> year(s) <input type="text"/> month(s)
Are you	single <input type="checkbox"/> married/civil partnership <input type="checkbox"/> separated <input type="checkbox"/> widowed <input type="checkbox"/> divorced/dissolved <input type="checkbox"/> with partner <input type="checkbox"/>	single <input type="checkbox"/> married/civil partnership <input type="checkbox"/> separated <input type="checkbox"/> widowed <input type="checkbox"/> divorced/dissolved <input type="checkbox"/> with partner <input type="checkbox"/>
Number of dependant children (mandatory)	<input type="text"/>	<input type="text"/>
Number of dependant adults (mandatory)	<input type="text"/>	<input type="text"/>
Gender of applicant	Male <input type="checkbox"/> Female <input type="checkbox"/>	Male <input type="checkbox"/> Female <input type="checkbox"/>

Contact Details

Home Telephone	<input type="text"/>	<input type="text"/>
Work Telephone	<input type="text"/>	<input type="text"/>
Mobile	<input type="text"/>	<input type="text"/>
Email address	<input type="text"/>	<input type="text"/>

Residential Status

home owner <input type="checkbox"/>	tenant (unfurnished) <input type="checkbox"/>	home owner <input type="checkbox"/>	tenant (unfurnished) <input type="checkbox"/>
tenant (furnished) <input type="checkbox"/>	living with parents <input type="checkbox"/>	tenant (furnished) <input type="checkbox"/>	living with parents <input type="checkbox"/>
living with other relatives <input type="checkbox"/>	lodger <input type="checkbox"/>	living with other relatives <input type="checkbox"/>	lodger <input type="checkbox"/>
provided by employer <input type="checkbox"/>		provided by employer <input type="checkbox"/>	
Other (please specify)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Are you an existing Clydesdale Bank customer?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Existing CB Account Number and Sort Code	<input type="text"/>	<input type="text"/>	
	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>	

Occupation/Income Details

Is the applicants income to be included in the mortgage application?

Occupation/Job Title

Expiry date of contract (DD/MM/YY)

At what Age do you intend to retire

Current employer's details (not to be completed if you are self-employed)

Current employer's nature of business

Time in current occupation* year(s) month(s)

Time in previous occupation year(s) month(s)

Current employer's name

Current employer's address

* If with current employer less than 2 years, detail previous employer(s) and dates for the preceding 2 years

Employed (PAYE) Please provide 2 most recent payslips plus documentary evidence of bonus/overtime

How do you get paid?

Are you paid

Basic gross income per annum (excluding bonuses, overtime and shift allowance) £

Net monthly income (after deduction of tax) £

Gross annual overtime £

Gross annual bonus £

Self-employed

Please complete the following section if you are self-employed and provide the last 3 years' accounts

Time self-employed year(s) month(s)

What % share of the business do you own?

Are the following up to date?

Date of most recent accounts (DD/MM/YY)

Nature of Business

Name of Business

Address of Business

Year ending (DD/MM/YY)

Net Profit Before tax £

Share of Directors Remuneration £

Employed (PAYE), Self-employed and Retired

Amount of any other regular income (per month) £

Please specify source

First applicant

full-time part-time retired

self-employed unemployed

fixed term contract agency contract

Second applicant

full-time part-time retired

self-employed unemployed

fixed term contract agency contract

 year(s) month(s)

 year(s) month(s)

 post code

 year(s) month(s)

 year(s) month(s)

 post code

Cash

Direct to Clydesdale Bank

Monthly

Weekly

Cheque

Direct to other

Fortnightly

Four weekly

Cash

Direct to Clydesdale Bank

Monthly

Weekly

Cheque

Direct to other

Fortnightly

Four weekly

 £

 £

 £

 £

 £

 £

 £

 £

 year(s) month(s)

TAX Yes No

PAYE Yes No

NI Yes No

 post code

Year 1 (Most recent Year)

Year 2

Year 3

 £

 £

 £

 £

 £

 £

 year(s) month(s)

TAX Yes No

PAYE Yes No

NI Yes No

 post code

Year 1 (Most recent Year)

Year 2

Year 3

 £

 £

 £

 £

 £

 £

Current Mortgage Details (remortgage of existing buy to let)

Lender (e.g. who is your mortgage with?)	<input type="text"/>
Roll/Account number of existing lender	<input type="text"/>
Total outstanding mortgage	£ <input type="text"/>
Property Value	£ <input type="text"/>
Joint/Sole name	<input type="text"/>

Monthly Expenditure - BTL Being Placed With Clydesdale Bank

(if a joint application, the following section must be completed on a joint basis. All figures should reflect the post completion position)

Mortgage	£ <input type="text"/>	Ground rent/Service charge	£ <input type="text"/>
Water rates	£ <input type="text"/>	Insurance (incl. car insurance)	£ <input type="text"/>
Council Tax	£ <input type="text"/>	Total new Buy to Let monthly expenditure	£ <input type="text"/> (A)

Monthly Expenditure - All Other BTLs

Mortgage	£ <input type="text"/>	Ground rent/Service charge	£ <input type="text"/>
Water rates	£ <input type="text"/>	Insurance (incl. car insurance)	£ <input type="text"/>
Council Tax	£ <input type="text"/>	Total new other Buy to Let monthly expenditure	£ <input type="text"/> (B)

Rental Income

Rental Income - BTL being placed with Clydesdale Bank	£ <input type="text"/>	Rental Income - All other BTLs	£ <input type="text"/>
Total Rental Income		£ <input type="text"/>	

Monthly Expenditure Details – Main Residence

Mortgage(s)/Rent	£ <input type="text"/>	Credit cards	£ <input type="text"/>
Water rates	£ <input type="text"/>	Other loans	£ <input type="text"/>
Council tax	£ <input type="text"/>	Child maintenance/School fees/Child care	£ <input type="text"/>
Ground rent/Service charge	£ <input type="text"/>	Alimony	£ <input type="text"/>
HP/Rental	£ <input type="text"/>	Other	£ <input type="text"/>
Insurances (incl. car insurance)	£ <input type="text"/>	Total new monthly residential expenditure	£ <input type="text"/> (C)
Total expenditure		£ <input type="text"/> (A)+(B)+(C)	

Current Residential Property

Market Value	£ <input type="text"/>	Existing Lender	<input type="text"/>
Mortgage Outstanding	£ <input type="text"/>	Joint/Sole Name	<input type="text"/>
Equity	£ <input type="text"/>		

Assets (if a joint application, the following section must be completed on a joint basis)

Bank/Building Society balances	£ <input type="text"/>	Investments	£ <input type="text"/>
Life policies (surrender value)	£ <input type="text"/>	Equity in property	£ <input type="text"/>
Other	£ <input type="text"/>	Total	£ <input type="text"/>

Summary of Investment Properties owned by Applicant

In all cases complete where the customer has (or will have) more than one Buy to Let/IHL style property(s).

Existing Properties owned (excluding main residence and the property the application is for)

Property Address	Date of Purchase	Purchase Price £	Is the property presently tenanted? Y/N	Current Market Value £	Sum of Outstanding Mortgage/ Buy to Let if applicable £	Mortgage Provider	LTV %	(A) Monthly Repayment £	(B) Gross Monthly Rent/ Income £	(B) - (A) Monthly gross sum available to cover expenses** £
Total										

Liability Details

If a joint application, the following must include the liabilities of all applicants

First applicant

Second applicant

Time with current bank year(s) month(s) year(s) month(s)

What is the total value of outstanding and/or agreed Buy to Let facilities you have in place with Clydesdale Bank and/or Yorkshire Bank?

Do you have a Maestro and/or Debit Card? Yes No Yes No

Credit cards (eg. Visa, MasterCard, Storecard). Where applicable, the credit card details for both applicants are to be completed below.

Name of company	Card limit	Outstanding balance
<input type="text"/>	<input type="text" value="£"/>	<input type="text" value="£"/>
<input type="text"/>	<input type="text" value="£"/>	<input type="text" value="£"/>
<input type="text"/>	<input type="text" value="£"/>	<input type="text" value="£"/>
<input type="text"/>	<input type="text" value="£"/>	<input type="text" value="£"/>

Loans

Name of company	Original amount of loan	Outstanding balance	End date
<input type="text"/>	<input type="text" value="£"/>	<input type="text" value="£"/>	<input type="text"/>
<input type="text"/>	<input type="text" value="£"/>	<input type="text" value="£"/>	<input type="text"/>
<input type="text"/>	<input type="text" value="£"/>	<input type="text" value="£"/>	<input type="text"/>
<input type="text"/>	<input type="text" value="£"/>	<input type="text" value="£"/>	<input type="text"/>

Hire Purchase

Name of company	Original amount of loan	Outstanding balance	End date
<input type="text"/>	<input type="text" value="£"/>	<input type="text" value="£"/>	<input type="text"/>
<input type="text"/>	<input type="text" value="£"/>	<input type="text" value="£"/>	<input type="text"/>
<input type="text"/>	<input type="text" value="£"/>	<input type="text" value="£"/>	<input type="text"/>
<input type="text"/>	<input type="text" value="£"/>	<input type="text" value="£"/>	<input type="text"/>

Liability Details cont.

Bank overdraft

Name of company	Current overdraft limit	Outstanding balance	Review date
<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"/>

Detail any other outstanding debts, eg. taxation

Outstanding balance

<input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>

Amount of guarantees over any other loans

£

Full total of liabilities

£

Have you ever been refused a mortgage; had a judgement or default for bad debt against you; been declared bankrupt; failed to maintain rent/mortgage/HP payments or any other credit facility; had a conviction, or do you have a pending prosecution?

If yes, please give details in Additional Information section

Yes

No

Is any part of the Home Loan you are applying for to repay any of your outstanding debts? If so please provide the details of the amount outstanding and names of the company who provided the facility. Details to be recorded on the Additional Information section.

£

Type of Mortgage Product Required

Please specify full product details below. If loan is to be split between different product types please provide breakdown. Any more than two products can be detailed in the Additional Information section. If the loan is to be split across two products, please complete and submit two Direct Debit Mandates.

Full product description, including rate, e.g. variable, fixed, discounted, tracker	Interest Rate %	Amount
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

Would you like to open any Offset Current or Offset Savings accounts (where offset functionality is available)?

Yes

No

Applicant 1

Applicant 2

Applicants 1 and 2

If yes, how many Current Accounts are required? (0 - 6)

If yes, how many Savings Accounts are required? (0 - 6)

New Buy to Let Mortgage Details

Mortgage Amount Required	£ <input type="text"/>
Amount of deposit/equity (if applicable)	£ <input type="text"/>
Term Requested (YY/MM)	<input type="text"/> <input type="text"/>
Capital and interest	£ <input type="text"/>
Interest Only	£ <input type="text"/>

Purchase Price of Property (purchases only)	£ <input type="text"/>
Source of deposit We require documentary evidence of the source of the deposit to be submitted with the application.	<input type="text"/>
Fees to be added to loan (arrangement fee payments cannot be added to the loan if the total will exceed the LTV for the particular product).	£ <input type="text"/>
Estimated property value (Remortgages only)	£ <input type="text"/>

Purpose of Home Loan Advance

Is borrower type a first time buyer?

Yes

No

For remortgage or unencumbered, how much of the mortgage advance will be used for:

Home Improvements

£

Debt Consolidation

£

Onward Purchase

£

Other

£

Please provide additional information below (and use the Additional Information section if required).

Legal Provider's Details

Purchase Cases: Are you using a solicitor or licensed conveyancer from the Clydesdale Bank Legal Panel? Yes Please provide details below.

No Please provide the details of the firm or licensed conveyancer acting on your behalf. Clydesdale Bank will instruct a firm to act on its behalf (you will be charged a fee by the firm for this service). To find out more information on Clydesdale Bank's Legal Panel, please visit www.clydesdalebankintermediaries.co.uk

Solicitor details

Name of legal firm or licensed conveyancer

Address of solicitor/licensed conveyancer

post code

Contact name at solicitors/licensed conveyancer

Telephone number

DX number

Fax number

Remortgage Cases: Please note that only the Bank's nominated legal provider or a member of the Clydesdale Bank Legal Panel may be instructed. To find out more information on Clydesdale Bank's Legal Panel, please visit clydesdalebankintermediaries.co.uk

Are you using the Clydesdale Bank's Fees Free Legal Service?

Yes

No

If no, please provide details of the firm or licensed conveyancer to be used above. Please note that the Bank does not cover any fees if our nominated firm is not used.

Present Bank Details

Please provide the bank details your main source of income is credited to.

First Applicant

Name of bank

Name of branch

Branch address

Name of account

Sorting code

Account number

Second Applicant

Name of bank

Name of branch

Branch address

Name of account

Sorting code

Account number

Property and Valuation Details

Full registered address of property to be mortgaged including post code. Must be completed in all cases

post code

Please indicate the kind of report you require
 Note, the Homebuyers' Survey is not available under the remortgage offer.

Mortgage Valuation

Homebuyers' Survey

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

Name Telephone (daytime) Mobile

Is the property located in Scotland? Yes No

Is this a new build property? Yes No

Approx. year the property was built (YYYY)

Is the property being occupied for the first time? Yes No

Is there a NHBC/builders guarantee? Yes No

Is the property
 freehold If freehold how many units does it contain?
 leasehold heritable/feudal

If leasehold, state the number of years remaining on lease

Property type
 bungalow flat maisonette
 town house terrace detached semi detached

Does the property have more than four storeys? Yes No If yes, how many?

Is property above a commercial premise? Yes No If yes, type of commercial premise

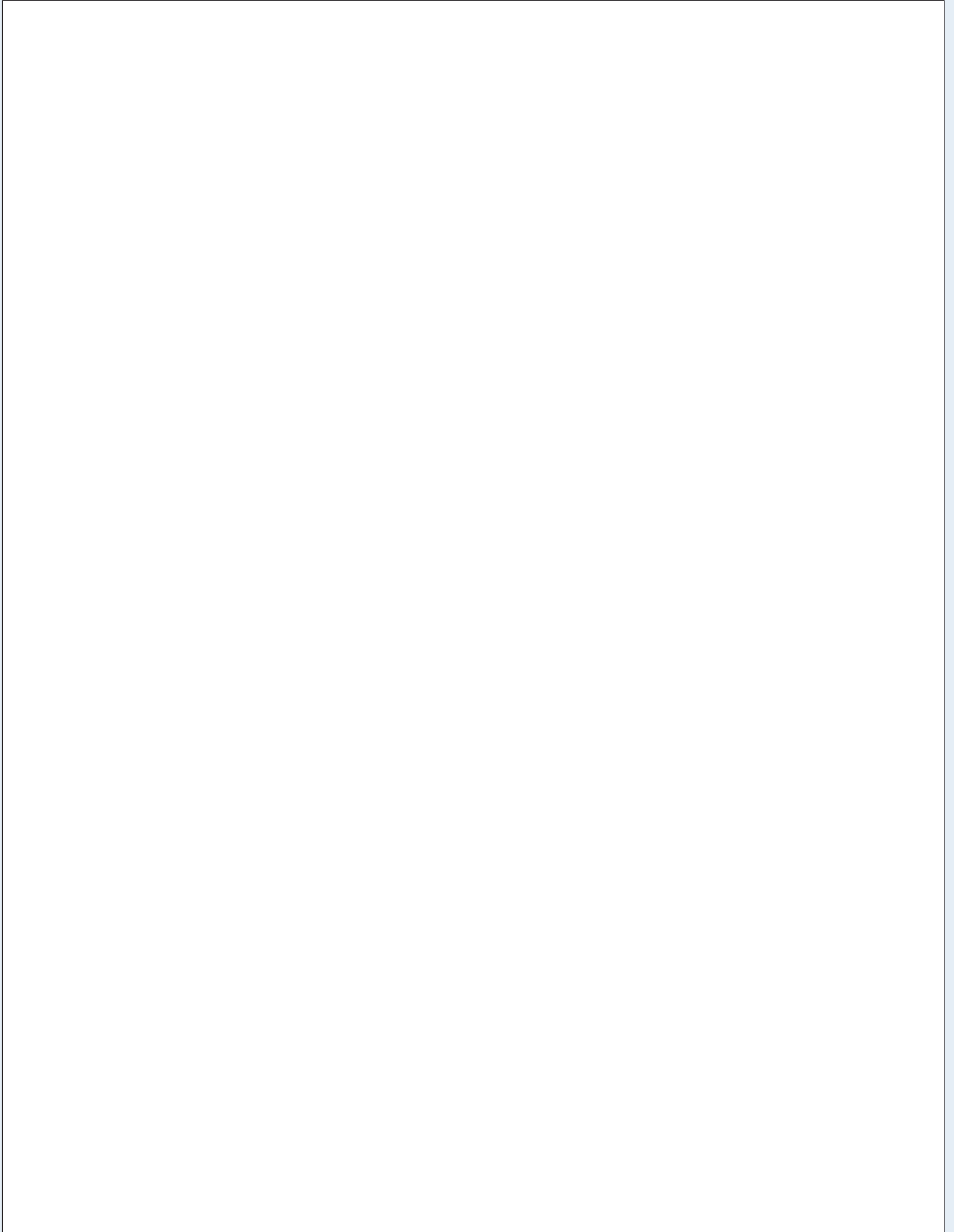
Construction

Walls
 brick stone concrete timber-framed
 timber pre-fabricated other

Accommodation

Give number of
 Reception rooms Bedrooms Inside W.C's Basement rooms
 Kitchens Bathrooms Attic rooms Outbuildings
 Garages
 single double detached integral
 space none

Please indicate if you have a family or financial connection with the property owner and please provide details in the Additional Information section. Yes



How we use Personal Information

i Clydesdale Bank PLC is a member of the National Australia Bank Group (the "Group"). The Group (which is referred to as "we", "us" or "our") includes National Australia Group Europe Limited, each subsidiary or holding company thereof from time to time, and each subsidiary from time to time of any such holding company. A complete list is available on request. Clydesdale Bank PLC will share information about you with other members of the Group. The following sections explain in more detail how and for what purposes the Group will use your personal information.

Your information

We currently may hold personal and financial information about you and may obtain or receive such information about you in the future. The information we process about you will be obtained from various sources including directly from you; from your dealings with any member of the Group including from the transactions and operation of your accounts and services; from other organisations including credit reference and fraud prevention agencies; and from persons who know you including joint account holders and persons with whom you are financially linked in the context of a particular product. For our internal operational reasons we may link information concerning your accounts with us to information concerning other products and services we provide to you. We may also link your information to that of other individuals with whom you are financially associated. Such information may also include sensitive personal data, such as information relating to your health, or criminal convictions or proceedings. However we only hold such data where we need to for the purposes of the product or services we provide to you or it is in our normal course of business to do so; for example, insurance products.

Uses of your information

We will use your information to operate and administer the products and services we provide to you; to assess the suitability of our products and services for you; to analyse the operation of your accounts and services and your purchasing preferences; to make credit decisions about you which may involve credit scoring; to develop, improve and market our products and services generally; for the prevention of fraud and money laundering; for market and product analysis purposes; and for debt recovery purposes. We may also use your information for system testing purposes. Where a third party has introduced your custom to the Group we may pass back to the introducer necessary information to enable administration of any payment or settlement. In providing products and services involving insurance to you we are required to pass your details to insurers. Information you provide in connection with any claims made under the insurance may be recorded on a register of claims through which insurers share information to prevent fraudulent claims. A list of participants and the register operator is available from the insurers.

We use a process known as Credit Scoring and may use other automated decision making processes to assist in the assessment of applications and to make other decisions during your relationship with us. We will tell you the reason for any decision that we make, if you request us to do so. You have the right to ask us to review such decisions manually.

Confidentiality

We will treat all your information as confidential and will not give your information to anyone except where we are permitted to do so by law; we have a public duty to disclose the information; we need to do so to comply with the requirements, codes or recommendations of any of our regulators; we have your consent (which is not necessarily required to be in writing); it is necessary for the performance of any product or service that we provide to you; or we have transferred any of our rights or obligations to another party.

Fraud prevention agencies

If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when checking details on applications for credit and credit related or other facilities; managing credit and credit related accounts or facilities; recovering debt; checking details on proposals and claims for all types of insurance; or checking details of job applicants and employees. We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

Credit reference agencies

In order to assess any applications that you may make for credit products or any request for an increase to any existing credit product that we may already provide to you, your suitability for, or to provide you with, credit products and services, we will search the records of one or more licensed credit reference agencies to obtain information on you. These agencies may add details of our search and your application to the records they hold on you, whether or not your application proceeds. We may also add details of how your agreements or accounts operate with us to these records including any default or failure to keep to the terms of your agreement and any failure to advise us of a change of address where a payment is overdue. Credit searches and other information provided to the credit reference agencies and fraud prevention agencies about you, and those with whom you are linked financially, may be used and disclosed by such agencies to other companies unrelated to us for the purposes mentioned above. Credit reference agencies will also use the information for statistical analysis about credit, insurance and fraud.

Financial links and associations

For the purposes of this application you may be treated as financially linked and your application will be assessed with reference to any "associated" records. 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 will 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. Information held about you by the credit reference agencies may already be linked to records relating to one or more of your partners. If you would like details of the agencies from which we obtain and record information about you, please write to: Central Refer Unit, 20 Merrion Way, Leeds, LS2 8NZ.

Provision of services and transfer of information

From time to time we will engage service providers, agents and subcontractors to provide services. They will have access to, and will process, your information on our behalf to provide such services. We are a Global Group. We may need to transfer your information abroad to other Group companies, service providers, agents and subcontractors in countries where they may not have data protection laws providing the same level of protection as those in the European Economic Area, such as Australia, New Zealand and the USA. In each of the above circumstances, we will ensure that your information is processed only in accordance with the applicable legislation and under strict obligations of confidentiality.

Marketing

We may contact you by post, phone, fax, e-mail, SMS text or other reasonable means to inform you about products and services supplied by ourselves or selected third parties that we consider may be of interest to you. We will not pass your information to anyone outside our Group for their own marketing purposes. You can inform us at any time if you do not want to receive marketing information.

Changes to your information

We have a duty to ensure that your personal information is accurate and up to date. Please help us to do this by immediately informing us of any changes. Please also let us know if information appears which is not correct.

Your rights

You are entitled to a copy of the personal information we hold about you on payment of a fee. For further information on your rights under the Data Protection Act, you can contact The Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF or visit www.ico.gov.uk.

Legal Declaration

IMPORTANT NOTICE TO THE APPLICANT(S) This is the Bank's declaration you will be asked to sign and upon which we intend to rely. For your own benefit and protection you should read this declaration together with the documents to which it refers and if you do not understand any point please ask for further information before signing.

I/We hereby apply for a home loan which will be secured on the above property and I/we confirm the details in this application form are true and accurate to the best of my/our knowledge and belief.

I/We understand that the offer or making of any loan for the above purpose does not imply any warranty as to the purchase price, value or condition of the property. I/We understand that any valuation obtained by the Bank is for Bank purposes only and I/we agree that even though a copy may be disclosed to me/us, I/we will not rely on such valuation.

I/We confirm that it has been suggested by the Bank that a full professional survey report is obtained by me/us and that a copy of this report should be provided directly to me/us. (Not applicable to a remortgage or further advance).

I/We undertake to pay any applicable legal or other expenses incurred by the Bank in respect of this application and I/we authorise you to debit my/our account with these items.

I/We understand that the Bank does not require me/us to take the Bank's buildings insurance as a condition of my/our home loan application. I/We confirm that I/we have been advised by the Bank that I/we must take out appropriate insurance cover for my/our property. I/We understand that I/we will still be liable for any amount outstanding on my/our home loan in the event of loss or damage occurring on my/our property.

If insurance under the Bank's Higher Lending Policy or Mortgage Guarantee Policy is required, I/we authorise the Bank to disclose information about me/us to the insurers in connection with the proposal for this insurance and any claim under it.

I/We authorise the Bank to make such reasonable enquiries as it considers necessary for verification of the information I/we have provided on this home loan application form and for the purpose of credit assessment. I/We understand this may include contacting my/our employer(s) and any bank or building society with which I/we have (or had) a relationship with, and for such organisations to divulge any such information as may be requested.

We agree that one statement for the account will be issued to us jointly, unless any one of us advises the Bank to the contrary. (Joint accounts only).

For applications in more than one name, one copy of the documentation will be sent to the first named applicant, however additional copies may be provided on request.

I/We consent to the use of my/our personal information as described in the section entitled "How We Use Personal Information" which is included in this application form. I/We expressly consent to my sensitive personal data, including (without limitation) information about my health, being processed where a specific service or product requires it or it is in the normal course of the Bank's business to do so.

Please do not send me/us marketing information by email, SMS text, picture messaging or by any other means of contact apart from mail or telephone:

First applicant Second applicant

If you do not require marketing by mail or telephone then please write to us.

I/We consent to the Bank, or any member of the Bank's group of companies, providing details of this home loan application and the home loan, in cases where I/we have been introduced to you by a third party, to that introducer to enable them to monitor the progress of my/our application and my financial dealings with the Group. I/We understand that on the drawdown of my/our home loan the Bank may pay a fee to the introducer. The introducer will provide me/us with information regarding the fee they may receive and on request the Bank will also provide me/us with the details of the introducer fee.

I/We confirm that where this loan is FCA regulated, I/we have read and understood the relevant Key Facts Illustration document.

First applicant

Signature

Date

Second applicant

Signature

Date

www.clydesdalebankintermediaries.co.uk

Clydesdale Bank PLC

B2B Mortgages

PO Box 3124

Glasgow, G60 9BU

Contact Tel No 0844 736 0034

Note: completed application forms must be submitted to Clydesdale Bank PLC, B2B Mortgages, PO Box 3124, Glasgow, G60 9BU

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



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

Clydesdale Bank PLC
B2B Mortgages
PO Box 3124
Glasgow, G60 9BU

Service User Number

7 0 6 0 7 6

For Clydesdale Bank Official Use Only

This is not part of the instruction to your Bank or Building Society

Mortgage Account Number

Sort Code

Name(s) of Account Holder(s)

Bank/Building Society Account Number

Branch Sort Code

Preferred monthly payment date (1st - 28th)

If no date is stated your payment will be taken on the 1st monthly

Name and full postal address of your Bank or Building Society

To: The Manager

Bank/Building Society

Address

Post Code

Reference

Instruction to your Bank or Building Society

Please pay Clydesdale Bank PLC 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 Clydesdale Bank PLC and, if so, details will be passed electronically to my Bank/Building Society.

Signature(s)

Date

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

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 Clydesdale Bank PLC will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Clydesdale Bank PLC 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 Clydesdale Bank PLC 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 Clydesdale Bank PLC 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.