

OWNER OCCUPIER MORTGAGE
APPLICATION FORM

COMPLETING THIS APPLICATION FORM

- 1 Please ensure you fully complete this form, use BLACK INK and BLOCK CAPITALS throughout
- 2 Please ensure that you answer ALL questions. N/A is not acceptable
- 3 When submitting please check that the product selected remains available and that the required loan and mortgage term have been completed.

In order for us to process your application as quickly as possible, it is essential that all questions on the application form are answered fully and accurately and that the supporting documentation is provided. Failure to do so will result in delays in the application being processed and any mortgage offer being issued.

SOURCE OF APPLICATION

HOW DID YOU LEARN ABOUT THE SOCIETY?

ARE YOU AN EXISTING CUSTOMER OF THE SOCIETY?	<input type="checkbox"/>	YES	<input type="checkbox"/>	NO	ACCOUNT NO:	<input type="text"/>
DO YOU HAVE A FIRST HOME SAVER?	<input type="checkbox"/>	YES	<input type="checkbox"/>	NO	ACCOUNT NO:	<input type="text"/>
DOES ANY MEMBER OF YOUR FAMILY HAVE A HELPING HAND SAVER?	<input type="checkbox"/>	YES	<input type="checkbox"/>	NO	ACCOUNT NO:	<input type="text"/>
DO YOU HAVE ANY OTHER SAVINGS ACCOUNTS?	<input type="checkbox"/>	YES	<input type="checkbox"/>	NO	ACCOUNT NO:	<input type="text"/>

FOR OFFICE USE

SOURCE CODE:	<input type="text"/>			BRANCH CODE:	<input type="text"/>			
RECEIVED:	DATE	INITIALS	UNDERWRITTEN:	DATE	INITIALS	ACKNOWLEDGED:	DATE	INITIALS

MINIMUM SUBMISSION REQUIREMENTS

It is imperative that the information below, which represents our **minimum** submission requirements, is provided at the time the application is submitted. **Missing or incorrect documents will cause delays in underwriting the application:**

	APPLICANT	
	ONE	TWO
– Fully completed application form (to include fee section and any supplementary forms such as Mortgage in Retirement and / or Interest Only Supplementary Form)	<input type="checkbox"/>	<input type="checkbox"/>
– Three months' payslips – if employed	<input type="checkbox"/>	<input type="checkbox"/>
– Three months' personal bank statements (these to show salary and rent / mortgage)	<input type="checkbox"/>	<input type="checkbox"/>
– Latest P60 or March payslip – if employed	<input type="checkbox"/>	<input type="checkbox"/>
– Proof of current retirement income if retired, P60 or annual pension statement and State Pension letter	<input type="checkbox"/>	<input type="checkbox"/>
– Proof of any future income if applicants are retiring during the mortgage term (benefits statement for pension, projections etc)	<input type="checkbox"/>	<input type="checkbox"/>
– Last two years' SA302 - if self-employed	<input type="checkbox"/>	<input type="checkbox"/>
– ID and address verification: current valid passport and photo driving licence (certified copy of originals only), and a recent bank statement, utility bill, credit card statement or Council Tax demand	<input type="checkbox"/>	<input type="checkbox"/>
– Proof of deposit.	<input type="checkbox"/>	<input type="checkbox"/>

IMPORTANT NOTE:

- All documents provided must be originals or original certified copies, other than ID docs where only certified copies are required (please see above).
- Any bank statements provided must show the applicant's name and address.

FOR COMPLETION BY INTERMEDIARY ONLY

This section must be completed in full when an application is submitted to the Family Building Society via an intermediary.

NAME:		INDIVIDUAL REFERENCE No:	
FIRM:		FIRM REFERENCE No:	
ADDRESS:			POSTCODE:
TELEPHONE:		FAX:	
EMAIL:			
FAMILY BUILDING SOCIETY INTERMEDIARY REFERENCE CODE:			
NAME OF PRINCIPAL IF FIRM NOT DIRECTLY AUTHORISED:			
PRINCIPAL'S FIRM REFERENCE NO:			
PRINCIPAL'S ADDRESS:			POSTCODE:

PROC FEE PAYMENT DETAILS FOLLOWING COMPLETION TO:

(Please note: If the application is being submitted via a packager, network or mortgage club, please provide **their** bank details)

ACCOUNT NAME:

SORT CODE:

ACCOUNT NUMBER:

LEVEL OF ADVICE GIVEN TO APPLICANT:

 EXECUTION ONLY ADVICE AND RECOMMENDATION

HOW WAS YOUR ADVICE GIVEN TO THE APPLICANT?

 FACE TO FACE, SUBSEQUENTLY BEING CONFIRMED IN WRITING

 OVER THE TELEPHONE, SUBSEQUENTLY BEING CONFIRMED IN WRITING

 IN WRITING ONLY

IF YOU ARE CHARGING THE CUSTOMER A FEE FOR YOUR SERVICE:

HOW MUCH IS YOUR FEE: £		IS YOUR FEE REFUNDABLE?	YES	NO
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WHEN IS THE FEE TO BE PAID?

 ON APPLICATION ON COMPLETION

HOW MUCH OF YOUR COMMISSION FROM THE FAMILY BUILDING SOCIETY WILL YOU PAY TO THE CUSTOMER? £

DOES THE CUSTOMER HAVE TO PURCHASE ANY INSURANCE PRODUCTS THROUGH YOUR FIRM? YES NO

IF YES, GIVE DETAILS:

I CONFIRM THAT THE INFORMATION GIVEN ABOVE IS CORRECT AND THAT ANY THIRD PARTY WHO ARRANGED, ADVISED ON OR INTRODUCED THIS MORTGAGE IS EITHER AUTHORISED BY THE FINANCIAL CONDUCT AUTHORITY TO ARRANGE, ADVISE ON OR INTRODUCE MORTGAGES, AS APPROPRIATE, OR IS EXEMPT FROM AUTHORISATION. BASED ON MY KNOWLEDGE OF THE CUSTOMER THE INFORMATION CONTAINED IN THE APPLICATION FORM IS REASONABLE. ALL MORTGAGE APPLICATIONS SUBMITTED BY INTERMEDIARIES ARE SUBJECT TO THE SOCIETY'S TERMS OF BUSINESS, WHICH CAN BE FOUND ON THE FORMS PAGE OF OUR WEBSITE. I CONFIRM THAT I HAVE READ AND UNDERSTOOD THE SOCIETY'S TERMS OF BUSINESS AND THAT I AGREE TO BE BOUND BY THEM.

SIGNATURE:		DATE:	
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SECTION ONE

APPLICANT ONE

TITLE:	MR / MRS / MISS / MS
SURNAME:	
FORENAMES:	
DATE OF BIRTH:	
MARITAL STATUS:	
*NATIONALITY:	BRITISH OTHER
TELEPHONE - WORK:	
TELEPHONE - HOME:	
TELEPHONE - MOBILE:	
EMAIL ADDRESS:	

APPLICANT TWO

TITLE:	MR / MRS / MISS / MS
SURNAME:	
FORENAMES:	
DATE OF BIRTH:	
MARITAL STATUS:	
*NATIONALITY:	BRITISH OTHER
TELEPHONE - WORK:	
TELEPHONE - HOME:	
TELEPHONE - MOBILE:	
EMAIL ADDRESS:	

* If you are a non UK national we may need to see your passport certified by either a regulated or professional person e.g. financial adviser or solicitor. If we do, we will let you know.

ABOUT YOUR HOME

CURRENT ADDRESS:	
POSTCODE:	

TERMS OF OCCUPANCY
(If owner, provide mortgage details below where applicable. If tenant or lodger, provide current tenancy details below.)

OWNER TENANT LODGER LIVING WITH RELATIVES / FRIENDS

OTHER:

LENGTH OF TIME AT CURRENT ADDRESS**:	Years	Months
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** If you have been living at your current address for less than 3 years, we will need to know your previous address(es). Please provide full details in Section 7.

CURRENT ADDRESS:	
POSTCODE:	

TERMS OF OCCUPANCY
(If owner, provide mortgage details below where applicable. If tenant or lodger, provide current tenancy details below.)

OWNER TENANT LODGER LIVING WITH RELATIVES / FRIENDS

OTHER:

LENGTH OF TIME AT CURRENT ADDRESS**:	Years	Months
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FIRST OR MAIN MORTGAGE

NAME OF LENDER:	
ADDRESS OF LENDER:	
POSTCODE:	
ACCOUNT NUMBER:	
DATE LOAN(S) COMMENCED (INCLUDING ANY ADDITIONAL LOANS):	
CURRENT AMOUNT OUTSTANDING (INCLUDING ANY REDEMPTION INTEREST IF APPLICABLE):	£
MONTHLY PAYMENT:	£
WILL THE LOAN REMAIN WHEN THIS MORTGAGE COMMENCES?	YES NO
IF YES, PLEASE GIVE REASON:	

NAME OF LENDER:	
ADDRESS OF LENDER:	
POSTCODE:	
ACCOUNT NUMBER:	
DATE LOAN(S) COMMENCED (INCLUDING ANY ADDITIONAL LOANS):	
CURRENT AMOUNT OUTSTANDING (INCLUDING ANY REDEMPTION INTEREST IF APPLICABLE):	£
MONTHLY PAYMENT:	£
WILL THE LOAN REMAIN WHEN THIS MORTGAGE COMMENCES?	YES NO
IF YES, PLEASE GIVE REASON:	

If you have had your current first or main mortgage for less than 3 years we will need further information from you about the basis under which you were residing at your previous address(es). Please provide full details in Section 7.

SECOND MORTGAGE

E.g. a secured bank or finance company loan or overdraft (please continue in Section 7).

NAME OF LENDER:		NAME OF LENDER:	
ADDRESS OF LENDER:		ADDRESS OF LENDER:	
POSTCODE:		POSTCODE:	
ACCOUNT NUMBER:		ACCOUNT NUMBER:	
DATE LOAN COMMENCED:		DATE LOAN COMMENCED:	
CURRENT AMOUNT OUTSTANDING:	£	CURRENT AMOUNT OUTSTANDING:	£
MONTHLY PAYMENT:	£	MONTHLY PAYMENT:	£
WILL THE LOAN REMAIN WHEN THIS MORTGAGE COMMENCES?		WILL THE LOAN REMAIN WHEN THIS MORTGAGE COMMENCES?	
<input type="checkbox"/> YES <input type="checkbox"/> NO		<input type="checkbox"/> YES <input type="checkbox"/> NO	
IF YES, PLEASE GIVE REASON:		IF YES, PLEASE GIVE REASON:	

CURRENT TENANCY

NAME OF LANDLORD:		NAME OF LANDLORD:	
ADDRESS OF LANDLORD:		ADDRESS OF LANDLORD:	
POSTCODE:		POSTCODE:	
DATE TENANCY BEGAN:		DATE TENANCY BEGAN:	
DATE TENANCY ENDS:		DATE TENANCY ENDS:	
MONTHLY PAYMENT:	£	MONTHLY PAYMENT:	£

If you have had your current tenancy for less than 3 years we will need further information from you about the basis under which you were residing at your previous address(es). Please provide full details in Section 7.

DO YOU OWN ANY OTHER PROPERTIES? YES NO

(If you own more than one other property please provide the other address(es) in Section 7.)

ADDRESS OF PROPERTY:	
POSTCODE:	

DO YOU OWN ANY OTHER PROPERTIES? YES NO

(If you own more than one other property please provide the other address(es) in Section 7.)

ADDRESS OF PROPERTY:	
POSTCODE:	

DO YOU HAVE MORTGAGE(S) ON THIS PROPERTY? YES NO

(If you have more than one other mortgage please provide the lender details, as below, in Section 7.)

NAME OF LENDER:	
ADDRESS OF LENDER:	
POSTCODE:	
ACCOUNT NUMBER:	
DATE LOAN COMMENCED:	
CURRENT AMOUNT OUTSTANDING:	£
MONTHLY PAYMENT:	£
WILL THE LOAN REMAIN WHEN THIS MORTGAGE COMMENCES?	
<input type="checkbox"/> YES <input type="checkbox"/> NO	
IF YES, PLEASE GIVE REASON:	

DO YOU HAVE MORTGAGE(S) ON THIS PROPERTY? YES NO

(If you have more than one other mortgage please provide the lender details, as below, in Section 7.)

NAME OF LENDER:	
ADDRESS OF LENDER:	
POSTCODE:	
ACCOUNT NUMBER:	
DATE LOAN COMMENCED:	
CURRENT AMOUNT OUTSTANDING:	£
MONTHLY PAYMENT:	£
WILL THE LOAN REMAIN WHEN THIS MORTGAGE COMMENCES?	
<input type="checkbox"/> YES <input type="checkbox"/> NO	
IF YES, PLEASE GIVE REASON:	

SECTION TWO

EMPLOYED INCOME - APPLICANT ONE

OCCUPATION: DO YOU HAVE A FINANCIAL STAKE IN THE COMPANY? YES NOIF YES, STATE THE EXTENT OF YOUR SHARE: % SHAREEMPLOYER'S NAME: NATURE OF BUSINESS:

PLEASE PROVIDE THE NAME AND JOB TITLE OF THE PERSON TO WHOM WE SHOULD WRITE FOR A REFERENCE:

REFEREE NAME: REFEREE JOB TITLE: EMPLOYEE / STAFF No: ADDRESS OF EMPLOYER: POSTCODE: EMPLOYER'S TELEPHONE No: IS YOUR JOB PERMANENT AND FULL TIME ? YES NOIF NO PLEASE PROVIDE DETAILS: IS YOUR PLACE OF WORK THE ADDRESS OF THE EMPLOYER NOTED ABOVE? YES NOIS YOUR PLACE OF WORK WITHIN DAILY COMMUTING DISTANCE OF THE PROPERTY TO BE MORTGAGED TO US? YES NOIf you have answered **NO** to either or both of the above questions please explain the position. LENGTH OF TIME WITH EMPLOYER*: Years MonthsBASIC GROSS ANNUAL SALARY: £ Per YearGUARANTEED OVERTIME / BONUS / COMMISSION: £ Per YearNON-GUARANTEED OVERTIME / BONUS / COMMISSION: £ Per YearTOTAL: £ Per YearPLANNED RETIREMENT AGE:

SELF-EMPLOYED INCOME

NATURE OF BUSINESS: BUSINESS NAME: ADDRESS OF BUSINESS: POSTCODE: YOUR SHARE OF THE NET PROFIT BEFORE £ Per YearTAX DURING THE LAST 3 YEARS: £ Per Year £ Per YearPLEASE STATE PERCENTAGE SHAREHOLDING % ShareLENGTH OF TIME IN BUSINESS**: Years MonthsPLANNED RETIREMENT AGE:

* If you have been with your current employer for less than 3 years we will need further information from you about your previous employment. Please provide full details in Section 7.

EMPLOYED INCOME - APPLICANT TWO

OCCUPATION: DO YOU HAVE A FINANCIAL STAKE IN THE COMPANY? YES NOIF YES, STATE THE EXTENT OF YOUR SHARE: % SHAREEMPLOYER'S NAME: NATURE OF BUSINESS:

PLEASE PROVIDE THE NAME AND JOB TITLE OF THE PERSON TO WHOM WE SHOULD WRITE FOR A REFERENCE:

REFEREE NAME: REFEREE JOB TITLE: EMPLOYEE / STAFF No: ADDRESS OF EMPLOYER: POSTCODE: EMPLOYER'S TELEPHONE No: IS YOUR JOB PERMANENT AND FULL TIME ? YES NOIF NO PLEASE PROVIDE DETAILS: IS YOUR PLACE OF WORK THE ADDRESS OF THE EMPLOYER NOTED ABOVE? YES NOIS YOUR PLACE OF WORK WITHIN DAILY COMMUTING DISTANCE OF THE PROPERTY TO BE MORTGAGED TO US? YES NOIf you have answered **NO** to either or both of the above questions please explain the position. LENGTH OF TIME WITH EMPLOYER*: Years MonthsBASIC GROSS ANNUAL SALARY: £ Per YearGUARANTEED OVERTIME / BONUS / COMMISSION: £ Per YearNON-GUARANTEED OVERTIME / BONUS / COMMISSION: £ Per YearTOTAL: £ Per YearPLANNED RETIREMENT AGE: NATURE OF BUSINESS: BUSINESS NAME: ADDRESS OF BUSINESS: POSTCODE: YOUR SHARE OF THE NET PROFIT BEFORE £ Per YearTAX DURING THE LAST 3 YEARS: £ Per Year £ Per YearPLEASE STATE PERCENTAGE SHAREHOLDING % ShareLENGTH OF TIME IN BUSINESS**: Years MonthsPLANNED RETIREMENT AGE:

** If you have been in business for less than 3 years we will need further information from you about your previous employment. Please provide full details in Section 7.

OTHER SOURCES OF INCOME e.g. pension, investment, rental, maintenance payments.

SOURCE:		SOURCE:	
ANNUAL AMOUNT:	£	ANNUAL AMOUNT:	£

PROTECTING YOUR INCOME

Owning a home is one of the largest financial and emotional commitments many people undertake and a mortgage is often an essential part of this. If you are unable to work because of unemployment, accident or sickness and cannot continue to meet the mortgage repayments then this commitment may be at risk. In these circumstances, if you are eligible, income protection can cover a proportion of your income to help you meet your monthly outgoings such as your mortgage repayments.

Taking account of your existing arrangements, what level of monthly income after tax would you have if you could not work due to:

APPLICANT ONE

ACCIDENT OR SICKNESS?	£
UNEMPLOYMENT?	£

WOULD YOU BE ABLE TO MEET YOUR MONTHLY MORTGAGE REPAYMENTS AND OTHER ESSENTIAL EXPENDITURE FROM THIS INCOME? YES NO

Should you require income protection, we recommend you speak to an Independent Financial Adviser.

APPLICANT TWO

ACCIDENT OR SICKNESS?	£
UNEMPLOYMENT?	£

WOULD YOU BE ABLE TO MEET YOUR MONTHLY MORTGAGE REPAYMENTS AND OTHER ESSENTIAL EXPENDITURE FROM THIS INCOME? YES NO

Should you require income protection, we recommend you speak to an Independent Financial Adviser.

LOANS OR CREDIT CARDS

E.G. OTHER LOANS COULD BE A BANK OVERDRAFT, PERSONAL LOAN FOR A CAR OR A STUDENT LOAN. YES NO

If **YES**, please provide details below and continue in Section 7 if necessary, following the same format.

NAME OF LENDER:	
ADDRESS OF LENDER:	
POSTCODE:	
ACCOUNT NUMBER:	
DATE LOAN COMMENCED:	
CURRENT AMOUNT OUTSTANDING:	£
MONTHLY PAYMENT:	£
TYPE OF LOAN:	

Will the loan remain when this mortgage commences? YES NO

IF YES , PLEASE GIVE REASON:	
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E.G. OTHER LOANS COULD BE A BANK OVERDRAFT, PERSONAL LOAN FOR A CAR OR A STUDENT LOAN. YES NO

If **YES**, please provide details below and continue in Section 7 if necessary, following the same format.

NAME OF LENDER:	
ADDRESS OF LENDER:	
POSTCODE:	
ACCOUNT NUMBER:	
DATE LOAN COMMENCED:	
CURRENT AMOUNT OUTSTANDING:	£
MONTHLY PAYMENT:	£
TYPE OF LOAN:	

Will the loan remain when this mortgage commences? YES NO

IF YES , PLEASE GIVE REASON:	
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REGULAR FINANCIAL COMMITMENTS

If you have one or more regular financial commitments not already mentioned, please state what they are and provide the annual amount. If you need more space, please provide further details in Section 7.

MAINTENANCE PAYMENTS:	£	MAINTENANCE PAYMENTS:	£
SCHOOL FEES:	£	SCHOOL FEES:	£
OTHER (please specify):	£	OTHER (please specify):	£

DISCLOSURE

HAVE YOU EVER:

HAD A COURT ORDER FOR DEBT REGISTERED AGAINST YOU OR ARE ANY SUCH PROCEEDINGS PENDING? YES NO

If YES, a Certificate of Satisfaction must be presented to the Society.

MADE ARRANGEMENTS WITH CREDITORS OR BEEN MADE BANKRUPT OR ARE ANY SUCH PROCEEDINGS PENDING? YES NO

HAD A PAYDAY LOAN? YES NO

HAD A MORTGAGE APPLICATION ON A PROPERTY REFUSED? YES NO

BEEN IN EXCESS OF TWO MONTHLY PAYMENTS IN ARREARS WITH ANY CREDIT OR MORTGAGE AGREEMENTS OR HAD A MORTGAGED PROPERTY REPOSSESSED? YES NO

If you have answered YES to any of the above, please provide further details in Section 7.

HAVE YOU EVER:

HAD A COURT ORDER FOR DEBT REGISTERED AGAINST YOU OR ARE ANY SUCH PROCEEDINGS PENDING? YES NO

If YES, a Certificate of Satisfaction must be presented to the Society.

MADE ARRANGEMENTS WITH CREDITORS OR BEEN MADE BANKRUPT OR ARE ANY SUCH PROCEEDINGS PENDING? YES NO

HAD A PAYDAY LOAN? YES NO

HAD A MORTGAGE APPLICATION ON A PROPERTY REFUSED? YES NO

BEEN IN EXCESS OF TWO MONTHLY PAYMENTS IN ARREARS WITH ANY CREDIT OR MORTGAGE AGREEMENTS OR HAD A MORTGAGED PROPERTY REPOSSESSED? YES NO

SECTION THREE

THE PROPERTY

ADDRESS OF THE PROPERTY TO BE MORTGAGED:

POSTCODE:

DESCRIPTION OF PROPERTY:

Detached House Purpose-Built Flat Detached Bungalow
 Semi-Detached House Converted Flat Semi-Detached Bungalow
 Terraced House Other

ACCOMMODATION OF PROPERTY:

NUMBER OF HABITABLE ROOMS EXCLUDING WCS:

NUMBER OF BEDROOMS:

YEAR PROPERTY BUILT: ANNUAL COUNCIL TAX: £

IF A FLAT OR MAISONETTE:

NUMBER OF FLOORS IN THE WHOLE BUILDING: FLOOR NUMBER OF FLAT:
 COUNCIL BUILT: YES NO STUDIO FLAT: YES NO
 OVER COMMERCIAL PREMISES: YES NO

If built in the last 10 years, is there an approved Builder's Guarantee in force or a supervising Chartered Architect's / Surveyor's certificate available? YES NO

IS THE PROPERTY? FREEHOLD LEASEHOLD

IF LEASEHOLD:

WHAT IS THE UNEXPIRED LEASE?: YEARS
 ANNUAL GROUND RENT: £
 ANNUAL MAINTENANCE: £

A minimum of 70 years unexpired is required.

WILL THERE BE ANY OTHER PERSONS WHO WILL RESIDE IN THE MORTGAGED PROPERTY (INCLUDING CHILDREN) ON COMPLETION OF THE MORTGAGE WITH THE APPLICANTS? YES NO

If YES, enter details below. If more than three people, please provide further details in Section 7.

TITLE:	SURNAME:	FIRST NAME:	RELATIONSHIP:	OCCUPATION / STATUS:	DATE OF BIRTH:
<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"/>	<input type="text"/>	<input type="text"/>

WILL YOU OCCUPY THE WHOLE PROPERTY AS YOUR MAIN RESIDENCE AND USE IT SOLELY FOR PRIVATE RESIDENTIAL PURPOSES? YES NO

IF NO, PLEASE EXPLAIN

IF ANY PART OF THE PROPERTY IS OR WILL BE LET, PLEASE STATE:

MONTHLY RENT: £ TYPE OF LET: RESIDENTIAL BUSINESS MIXED

DETAILS OF BUSINESS USE:

(You will need to supply copies of the relevant tenancy agreement(s) and / or lease(s) with this application.)

PROPERTY PURCHASE

PURCHASE PRICE: £

N.B. Minimum owner-occupied property value applies. Please refer to product sheet.

ARE YOU A FIRST TIME BUYER? YES NOARE YOU BORROWING OR BEING GIFTED ANY OTHER MONEY TOWARDS THE PURCHASE COSTS APART FROM THIS MORTGAGE? YES NO

IF YES, PLEASE STATE THE AMOUNT: £

THE MONTHLY PAYMENT, IF APPLICABLE: £

ALSO, PLEASE STATE THE NAME OF THE LENDER OR THE PERSON(S) PROVIDING THE MONEY AND IF APPLICABLE YOUR RELATIONSHIP TO THEM:

IS THE PROPERTY BEING PURCHASED EITHER SUBJECT TO A DISCOUNT / INCENTIVE FROM A DEVELOPER OR UNDER THE COUNCIL RIGHT TO BUY OR OTHER HOUSING DISCOUNT SCHEME? (If YES, a copy of the offer letter detailing the purchase terms will be required.) YES NO

IF YOU ARE SELLING YOUR OWN HOME PLEASE STATE THE SELLING PRICE: £

PROPERTY REMORTGAGE

CURRENT PROPERTY VALUE: £

N.B. Minimum owner-occupied property value applies. Please refer to product sheet.

ORIGINAL PURCHASE PRICE: £

ORIGINAL PURCHASE DATE:

WAS THE PURCHASE MADE UNDER A COUNCIL RIGHT TO BUY OR OTHER HOUSING DISCOUNT SCHEME? YES NO

If YES, state discount allowed and full market value at the time.

DISCOUNT:

£

MARKET VALUE: £

HAVE ANY MAJOR ALTERATIONS BEEN MADE TO THE PROPERTY OR ANY ADDITIONAL LAND ACQUIRED SINCE ORIGINAL PURCHASE? YES NO

IF YES, GIVE DETAILS:

Please give details of how you intend to use the funds raised from the property remortgage and provide evidence to support the amount stated, such as loans / credit card statements. If you need more space, please provide further details in Section 7.

REPAY EXISTING SECURED LOAN(S): £

DEBT CONSOLIDATION: £

HOME IMPROVEMENTS: £

OTHER:

£

Please specify:

OTHER:

£

Please specify:

TOTAL REMORTGAGE AMOUNT: £

INSURING YOUR HOME AND ITS CONTENTS

It will be a condition of your mortgage, and your responsibility, to have adequate buildings insurance in place from the start of your mortgage, or from exchange of contracts if you are purchasing the property, and to maintain this while your property is mortgaged, so this section must be signed by all applicants.

HOME INSURANCE DECLARATION AND CONFIRMATION

 I / We have read the information above and acknowledge our responsibility to insure the mortgaged property.

NAME OF FIRST APPLICANT	SIGNATURE:	DATE:	DD	MM	YYYY
NAME OF SECOND APPLICANT	SIGNATURE:	DATE:	DD	MM	YYYY

SECTION FOUR

THE MORTGAGE

PRODUCT

WHICH OF THE SOCIETY'S MORTGAGE PRODUCTS WOULD YOU LIKE?

IF APPLYING FOR OUR OFFSET MORTGAGE PLEASE SELECT EITHER: TERM REDUCTION OPTION OR PAYMENT REDUCTION OPTION

Your selection will apply from completion of your mortgage, however you are able to change this in the future.

FINANCIAL BENEFIT

WILL THE WHOLE OF THE MORTGAGE AMOUNT YOU WOULD LIKE TO BORROW BE FOR THE FINANCIAL BENEFIT OF ALL ADULT OCCUPIERS OF THE PROPERTY? YES NO

IF **NO**, THE PERSON(S) CONCERNED MAY BE REQUIRED TO OBTAIN SEPARATE LEGAL ADVICE TO HAVE THE SIGNIFICANCE AND CONSEQUENCES OF THE SITUATION EXPLAINED, SO THAT THE EXTENT OF HIS / HER / THEIR LIABILITIES AND RESPONSIBILITIES ARE UNDERSTOOD.

MORTGAGE AMOUNT (Minimum amount applies. Please refer to product sheet.)

WHAT IS THE **TOTAL MORTGAGE AMOUNT** YOU WOULD LIKE TO BORROW?

£

Please note that if a Product Fee is payable for the mortgage product you have chosen, the Product Fee will be deducted from the total mortgage amount on completion. If you would prefer to pay the Product Fee separately, please contact our New Business Team on 03330 140140 or email newbusiness@familybsoc.co.uk

It is recommended that, in order to protect your dependants, you have in place life assurance for at least the amount of the mortgage.

MORTGAGE TERM

OVER WHAT TERM IS THE MORTGAGE REQUIRED?

YEARS

MONTHS

NOTE: THE TERM SHOULD NOT NORMALLY EXTEND BEYOND YOUR RETIREMENT AGE. WHERE IT DOES, PLEASE COMPLETE THE SUPPLEMENTARY FORM FOR MORTGAGE IN RETIREMENT, WHICH WILL EXPLAIN HOW THE MORTGAGE WILL CONTINUE TO BE AFFORDABLE IN RETIREMENT.

METHOD OF REPAYMENT

WHAT IS THE BREAKDOWN OF THE TOTAL MORTGAGE AMOUNT BETWEEN REPAYMENT AND INTEREST-ONLY METHODS?

MORTGAGE AMOUNT ON REPAYMENT (I.E. REPAYMENTS OF CAPITAL AND INTEREST):

£

MORTGAGE AMOUNT ON INTEREST-ONLY (I.E. PAYMENTS OF INTEREST WITH CAPITAL REPAYED AT END OF TERM):

£

IF YOU HAVE STATED A MORTGAGE AMOUNT ON INTEREST-ONLY, PLEASE COMPLETE THE SUPPLEMENTARY FORM FOR INTEREST-ONLY RESIDENTIAL MORTGAGES, WHICH WILL PROVIDE DETAILS OF ANY REPAYMENT VEHICLE, SAVINGS PLAN OR OTHER INVESTMENT YOU HAVE WHICH WILL DISCHARGE THIS AMOUNT BY THE END OF THE MORTGAGE TERM. YOU MUST CONFIRM, TOO, THAT THE CAPITAL AND / OR REGULAR SUMS SET ASIDE FOR THIS PURPOSE WILL BE REVIEWED PERIODICALLY TO ENSURE THAT SUFFICIENT FUNDS WILL BE AVAILABLE TO CLEAR THE INTEREST-ONLY PORTION THEN.

YOUR PERSONAL INSURANCE ARRANGEMENTS

DO YOU HAVE LIFE ASSURANCE AND / OR CRITICAL ILLNESS COVER? YES NO

If YES, please give details of all life assurance and critical illness policies being used in conjunction with this loan:

	POLICY ONE	POLICY TWO	POLICY THREE	POLICY FOUR
INSURANCE COMPANY:				
TYPE OF POLICY:				
MINIMUM DEATH BENEFIT:	£	£	£	£
POLICY NUMBER:				
MONTHLY PREMIUM:	£	£	£	£
MATURITY / EXPIRY DATE:				
TYPE OF COVER:				
LIFE OR LIVES INSURED:				

APPLICANT ONE

TAKING INTO ACCOUNT THE MORTGAGE YOU ARE NOW APPLYING FOR, DO YOU HAVE SUFFICIENT LIFE AND CRITICAL ILLNESS COVER TO PROTECT YOURSELF AND YOUR DEPENDANTS? YES NO

IF NOT, DO YOU WISH TO DISCUSS YOUR ARRANGEMENTS WITH AN ADVISER? YES NO

If you have requested a discussion with an adviser, the Family Building Society will pass relevant details about you to Cavendish Online who will contact you by telephone. By requesting a discussion you are consenting to this disclosure of your personal information.

The Family Building Society introduces its customers to Cavendish Online for the purposes of advising on and arranging life assurance, life and critical illness protection and other protection products. The Family Building Society is not a member of the same group of companies as Cavendish Online.

APPLICANT TWO

TAKING INTO ACCOUNT THE MORTGAGE YOU ARE NOW APPLYING FOR, DO YOU HAVE SUFFICIENT LIFE AND CRITICAL ILLNESS COVER TO PROTECT YOURSELF AND YOUR DEPENDANTS? YES NO

IF NOT, DO YOU WISH TO DISCUSS YOUR ARRANGEMENTS WITH AN ADVISER? YES NO

SECTION FIVE

SOLICITORS

We will instruct solicitors / licensed conveyancers to act on our behalf on all Purchase and Remortgage Loans and unless special "fees paid" product terms apply, you will be responsible for all of their fees and disbursements. We may be prepared to instruct your legal representative to act for us (see product sheet) but if we are unable to, we will tell you when the application is acknowledged. If you have chosen one of our "fees paid" products you do not need to enter details of the solicitor / conveyancer in the section below UNLESS the property is unregistered, a change of ownership is involved, or where the whole of the mortgage amount is not for the financial benefit of all borrowers.

NAME OF FIRM:		CONTACT NAME:	
REFERENCE No:		DX TOWN AND No:	
ADDRESS:			POSTCODE:
TELEPHONE:		FAX:	

SECTION SIX

The Society operates a panel of valuers and will instruct one of the firms to carry out our valuation report at your expense. Neither the Society nor the valuer will accept any liability to you for the contents or accuracy of the valuation report.

There is an application fee to be paid which includes a valuation fee, based on the greater of the purchase price or value of the property and £175 to process the application. The current application fee scale for residential properties is as follows:

Up to £200,000	£380	£200,001 - £300,000	£430	£300,001 - £400,000	£480
£400,001 - £500,000	£535	£500,001 - £600,000	£610	£600,001 - £700,000	£685
£700,001 - £800,000	£790	£800,001 - £900,000	£895	£900,001 - £1,000,000	£1000
Over £1,000,000	Quoted on request				

The valuer is also able to undertake a RICS HomeBuyers Report or a Full Structural Survey for you in addition to the Mortgage Valuation. The fee for a detailed survey will be payable directly to the valuer concerned. If you have an independent survey carried out, the Society will not be able to use this for mortgage purposes.

IF YOU WOULD LIKE A QUOTATION FOR A MORE DETAILED SURVEY (HomeBuyers or Full Structural) PLEASE INDICATE: HOMEBUYERS STRUCTURAL

DETAILS OF THE PERSON TO CONTACT FOR ACCESS TO THE PROPERTY BY THE VALUER:

CONTACT NAME:		TELEPHONE NUMBERS:	
ADDRESS:			
	POSTCODE:		

The application fee and / or the reservation fee, if applicable, must be submitted with the application form. Your cheque should be made payable to the "Family Building Society" and crossed "A / C Payee". If you prefer to pay by debit card, we will send you a link to our secure online payment page by email, when we receive your application form. Please give the email address we should use for this below:

CARDHOLDER NAME: (as printed on the card)	
CARDHOLDERS' EMAIL ADDRESS:	

SECTION SEVEN

Please use this space to provide any additional information and continue on a separate sheet if necessary.

SECTION SEVEN continued...

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SECTION EIGHT

This section explains how we will use the information you provide to us and which we obtain from third parties. It should be read in conjunction with our leaflet “How We Use Personal Information” which accompanies this form.

USE OF PERSONAL INFORMATION

1. We may contact third parties (including any past / present lender, bank, or other financial institution, employer, pension provider, accountant, landlord, professional adviser named on this form, HM Revenue & Customs or the Department for Work and Pensions) for reference purposes, for confirmation of employment details or to obtain information to confirm any income received and payments made. You give your permission to such third parties to supply the references and to answer the enquiries.
2. To check your credit status and to verify your identity we will make searches about you at a credit reference agency who will supply us with credit and other information, as well as information from the Electoral Register. The agency will record details of the search type (credit or identification) whether or not this application proceeds. Credit searches and other information which is provided to us and / or the credit reference agency, about you and those with whom you are linked financially may be used by the Society and other companies if credit decisions are made about you, or other members of your household. This information may also be used for debt tracing and the prevention of money laundering as well as the management of your account.
3. We may ask you to supply one or more original documents as confirmation of your identity, address or both which we will use together with any electronic checks we may make using the services of a credit reference agency. Any documents provided to us will be recorded and copied as part of our Anti-Money Laundering requirements.
4. To prevent or detect fraud, or to assist in verifying your identity, we may make searches of Group records and at fraud prevention agencies who will supply us with information. We may also pass information to financial and other organisations involved in fraud prevention to protect ourselves and our customers from theft and fraud. Providing accurate information is essential. If you give us false or inaccurate information or we have reason to suspect you of fraud or money laundering, we will record this. The Society, members of the Group and other companies, may use this information if decisions are made about you or others at your address(es) on credit or credit-related services or motor, household, life or any other insurance facilities. It may also be used for tracing and claims assessment.
5. 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 credit reference agencies may already be linked to records relating to one or more of your partners. 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.
6. By stating a financial association with another party, you are also declaring that you are entitled to: (i) disclose information about your joint applicant and / or anyone else referred to by you; and (ii) authorise us to search, link and / or record information at credit reference agencies about you and / or anyone else referred to by you.
7. Where you borrow or may borrow from us, we will give details of this application, the loan made, and how you conduct your account (including arrears, defaults and possession proceedings) to one or more credit reference agencies and to fraud prevention bodies.
8. We may disclose any information relating to this application or the mortgage to:
 - any legal adviser and / or financial adviser and you authorise them to give us any information relevant to our decision to lend. To this extent, you agree to waive any claim to legal privilege to that information,
 - any chargor(s) or potential chargor(s) (or to their legal advisers),
 - any occupier(s) or other person who is required to postpone rights in favour of the Society, to enable them to consider their position and / or to obtain independent legal advice,
 - any potential new borrower(s) (or their legal advisers) in connection with a transfer of equity,
 - any other lender which has a charge secured upon the property, subject to payment of the appropriate fee,
 - regulatory authorities (including regulators of voluntary Codes of Practice) and any other person / corporate body having a legal right to the information or if the law allows us to do so,
 - our professional advisers, auditors, the insurer of the property and any individual or organisation that we contract or employ to provide goods or services to us,
 - a third party to whom we transfer or may transfer our rights and duties under the mortgage contract, or their advisers, to assist such a third party in deciding whether to proceed.
9. If we require an indemnity from an insurance company in relation to the advance, we may disclose to such company any information contained in this form relating to this application or the mortgage.
10. We may pass the information on this form and details of any claim you may make to Insurance Database Services Limited (IDS Ltd) who may pass this information to other insurers. IDS Ltd may also pass to us information it has received from other insurers about claims involving anyone insured under the policy.
11. We may monitor or record any communications you have with us in the interests of staff training, customer service and security.
12. Any personal information which you or others provide to us will be held on computer and in other manual and electronic forms and will be kept after your mortgage account is closed. The information may be used in the following ways:
 - to assist us in assessing your application and, if it is accepted, to assist us in providing the account or service for which you have applied,
 - to assist us in making credit decisions and establishing identity, where necessary,
 - for fraud prevention and detection and / or to prevent money laundering,
 - to assist the insurers in risk assessment and dealing with claims,
 - disclosure to third parties acting as our agent so long as they keep the information confidential,
 - marketing, market research, statistical analysis and general business purposes,
 - to help develop and improve the products and services offered to you and other customers. The Society may also share information with other companies within the National Counties Group to help provide you with a high standard of service (for example administrative purposes),
 - if the law permits it or it is in the public interest.

DECLARATIONS AND CONSENTS

For your own protection and benefit, please carefully read the declarations and consents below before signing in the space provided. If you do not understand any point please ask for further information.

GENERAL

1. I / We acknowledge that for the purposes of these Declarations and Consents, the "Society" includes its successors in title and assigns.
2. I / We declare that I / we am / are at least 18 years of age.
3. I / We confirm that the information on this form is true to the best of my / our knowledge and belief and that I / we will notify the Society promptly if any of the information on this form changes before the mortgage is completed. I / We will make good any loss which the Society may suffer by acting in reliance on any such information.
4. I / We understand that the Society will require independent legal advice to be taken by any co-owner / adult co-habitee of the property or guarantor who will not receive a financial benefit from all or part of the loan.
5. I / We confirm that we will not enter into any further borrowing secured on the property prior to or after completion of the mortgage without first advising the Society and obtaining the Society's consent in writing.
6. I / We understand and acknowledge that the Society has the right to decline the application without giving any reasons and without giving any refund of fees or related costs. However, where the application is rejected due to information obtained from a credit reference agency, the Society will notify me / us of the result of the credit search and the credit reference agency consulted. I / We understand that valuation fees that have been paid will be refunded if a valuation is cancelled prior to the valuer's visit to the property. In all other cases, the valuation fee will not be refunded, save in exceptional circumstances and at the Society's sole discretion.
7. I / We agree that I / we will pay to the Society all sums due in respect of application fees, reservation fees, product fees, arrangement fees and legal expenses arising out of this application, whether or not any mortgage offer is either issued or completed. I / We understand that the payment of any such fees shall not bind the Society to make any loan.
8. I / We understand that income details will be verified and the Society will not rely on a declaration of affordability made by me / us.

PROPERTY REVIEW

9. I / We understand and acknowledge that the review of the property undertaken by the Society is not a structural survey or detailed report and that if a full structural survey or more detailed report is required it must be obtained independently at my / our expense.
10. I / We understand and acknowledge that the review of the property undertaken by the Society is to decide whether the property is suitable security for any loan made and neither the valuer's inspection report, if any, nor any mortgage offer will imply that, if I / we am / are purchasing, the price paid is reasonable or that the property is properly constructed and of sound materials.
11. I / We understand that the review of the property carried out by the Society is not undertaken either as agent for or by agreement with the organisation used for the review.

TRANSFER OF MORTGAGE

12. I / We agree that the Society may at any time transfer its interest in some or all of its rights under the mortgage to another financial institution without seeking my / our specific consent and, following this, my / our membership rights of the Society will no longer apply.
13. I / We understand that whilst the transferee of the mortgage would be the person legally entitled to receive payments under any mortgage, such transfer will not affect the policies in relation to the setting of the interest rate and conduct of arrears.
14. I / We agree that my / our acceptance of any mortgage offer will constitute my / our general consent to the future transfer of the mortgage on the foregoing terms and as may be more particularly set out in the Society's current Mortgage Conditions.

JOINT BORROWERS

15. We accept that we are individually responsible for the total mortgage debt. (On request, information will be provided to joint applicants in respect of their rights and responsibilities should the relationship end through death, divorce or separation.)
16. As joint borrowers we accept that the first named borrower, being the "First Applicant" on the Society's application form, will be the "Representative Joint Borrower" able to exercise membership rights.

HOUSEHOLD INSURANCE

17. I / We understand and agree to:
 - 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,
 - ensure the sum insured is not less than the rebuilding figure given in the valuation report and is index-linked annually,
 - 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,
 - either arrange for the interest of the Family Building Society to be noted on the policy or for the policy to be in the joint names of me / us and Family Building Society,
 - undertake to pay all premiums as they fall due to maintain the policy cover for the life of the mortgage,
 - the Society accepting no responsibility for any loss suffered by me / us in connection with the insurance of the property, however caused.

DECLARATIONS AND CONSENTS

MARKETING

18. We would like to contact you to review your mortgage requirements and to tell you about financial products, services, promotions, offers and events (including those of our Group*, selected companies** offering relevant products, and other carefully chosen organisations) which may be of interest to you. We would also like to pass your contact details and information about the types of products we have provided you with to our Group and our selected companies. By returning this application you are agreeing to the use of your information in this way.

We, and our selected companies, would like to be able to contact you by telephone, post or e-mail using the contact details which you provide in this form, or which you supply or we obtain in our dealings with you.

If you do not wish to be contacted for marketing purposes, please tick the box

If you decide not to tick the box now, but later decide that you wish us to stop this use, you can at any time ask us to do so by,

writing to: Family Building Society, Ebbisham House, 30 Church Street, Epsom, Surrey KT17 4NL

telephone: 03330 140146

email: mortgage.service@familybsoc.co.uk

* The National Counties Group comprises the Family Building Society, National Counties Building Society, National Counties Financial Services Limited and Counties Home Loan Management Limited.

** The selected companies to whom we introduce customers are currently:

- Cavendish Online for life assurance, life and critical illness protection and other protection products
- APS for cash cards
- Bridgefast Property Services for home move support services
- ingenie for car insurance
- Chase de Vere for independent financial advice
- Key Retirement for equity release
- Kings Court Trust for wills, estate administration and Powers of Attorney

None of these companies are part of the National Counties Group.

DATA PROTECTION ACT 1998

It is important that you carefully read the section entitled USE OF PERSONAL INFORMATION. By signing this application, you agree that we can use your personal information as explained in this form and in our leaflet "How We Use Personal Information" which accompanies this application form. If you do not understand any point, please ask for further information.

You have a right of access under the Act to your personal records held by the Society, subject to the payment of a fee, and to ask for any inaccurate details to be amended. If you have any questions about the Data Protection Act or your rights under it, please write to Family Building Society, FREEPOST, Ebbisham House, 30 Church Street, Epsom, Surrey, KT17 4BR.

BY SIGNING THIS APPLICATION FORM YOU ARE MAKING THE DECLARATIONS AND GIVING THE CONSENTS SET OUT IN SECTION EIGHT.

NAME OF FIRST APPLICANT	SIGNED:		DATE:	DD	MM	YYYY
NAME OF SECOND APPLICANT	SIGNED:		DATE:	DD	MM	YYYY

THE MORTGAGE WILL BE SECURED ON YOUR HOME.

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

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To find out more, please contact our New Business Team:



familybuildingsociety.co.uk



03330 140140



newbusiness@familybsoc.co.uk

EBBISHAM HOUSE
30 CHURCH STREET
EPSOM, SURREY
KT17 4NL

Family Building Society is a trading name of National Counties Building Society which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Firm Reference No.206080
[register/fca.org.uk](https://register.fca.org.uk)

MORTGAGE IN RETIREMENT SUPPLEMENTARY APPLICATION FORM



APPLICANT NAME(S):

MORTGAGE ACCOUNT NUMBER:

PLEASE COMPLETE THIS SUPPLEMENTARY FORM AS FULLY AS POSSIBLE, FAILURE TO DO SO MAY DELAY THE PROCESSING OF YOUR MORTGAGE APPLICATION

You have requested a term of years which extends the Mortgage beyond normal retirement age. At this time, it is possible that your income(s) may reduce and you will need to have a plan in place to cover the mortgage repayments. Please confirm the following:

1. Please advise the planned retirement age for all applicants?
2. Detail the source(s) of income(s) / capital you expect or plan to use to meet payments in retirement broken down by source giving anticipated values where possible. Documentary evidence must be provided to support this income. (Please continue on a separate sheet of paper if necessary).
3. Please confirm your understanding that the mortgage runs beyond normal state retirement age.
4. Please provide any other information which you believe may be relevant in supporting your application particularly in relation to making the mortgage payments after retirement. (Please continue on a separate sheet of paper if necessary).

IF YOU HAVE ANY QUESTIONS OR CONCERNS REGARDING THE SUITABILITY OF YOUR FINANCIAL ARRANGEMENTS WHICH ARE INTENDED TO PROVIDE YOU WITH A RETIREMENT INCOME YOU SHOULD OBTAIN THE ADVICE OF A FINANCIAL ADVISOR BEFORE PROCEEDING FURTHER.

FOR JOINT APPLICANTS

We have considered the implications for the survivor should the death of one of us occur during the term of the mortgage and understand that the survivor will still have an obligation to meet the monthly mortgage payments. We have also considered the additional costs that may need to be met in relation to care. We consider our income, protection and care fees planning provisions, such as life assurance, investments or plans to downsize, to be satisfactory in order to meet our financial obligations.

We confirm that no advice has been provided by Family Building Society as to the suitability of any pension arrangements or investments intended to provide me / us with a retirement income.

FOR SOLE APPLICANT

I have considered the implications of the additional costs that may need to be met in relation to care. I consider my income / protection and care fees planning provisions, such as investments or plans to downsize or sell, to be satisfactory in order to meet my financial obligations.

I confirm that no advice has been provided by Family Building Society as to the suitability of any pension arrangements or investments intended to provide me / us with a retirement income.

FIRST APPLICANT	SIGNED:	<input type="text"/>	DATE:	DD	MM	YYYY
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SECOND APPLICANT	SIGNED:	<input type="text"/>	DATE:	DD	MM	YYYY
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OTHER REPAYMENT STRATEGIES

Do you intend to downsize from the property to be mortgaged?

YES

NO

If YES, please provide more information on your strategy in the box below and advise the type, location and value of the property you intend to downsize to. **Please note if downsizing you must have at least 30% equity available.**

Do you intend to sell another UK property owned by you? *

YES

NO

* Where the strategy is the sale of another UK property owned by you this cannot be owned jointly with any third party.

Property address:

Original date of purchase and purchase price:

Date:

Price: £

Current value of the property:

£

Is the above property subject to a mortgage?

YES

NO

If YES, current balance outstanding on the mortgage:

£

Please provide a copy of your last mortgage statement.

Where repayment strategy is downsizing or the sale of another UK property, we will consider the equity available in the subject property and the level of property prices in the area at the time of consideration to ascertain that the sale will provide sufficient funds to repay the proposed mortgage and / or allow downsizing.

Additional information

We are required to ascertain full details regarding your repayment strategy for any interest only portion of your loan and therefore reserve the right to request additional information to support your application.

CUSTOMER DECLARATION

I / We confirm that to the best of my / our knowledge the above information is correct. I / We confirm that the above repayment strategy / strategies will be kept in place and will be used to repay the capital outstanding on or before the end of the term of the mortgage.

If I / we cancel the repayment strategy / strategies, stop making payments into it or expect a shortfall, I / we will either set up an alternative strategy and advise you accordingly or contact you to discuss transfer to another repayment method. I / We accept that it is my / our responsibility to ensure I / we have sufficient means to repay the capital outstanding before or on expiry of the term of the Mortgage.

Applicant 1:

Date:

Applicant 2:

Date:

FOR OFFICE USE ONLY

Repayment strategy considered & accepted

	Cash savings & investments
	Endowment policies
	Pension lump sum
	Sale of share portfolio
	Downsizing
	Sale of other property

Provider

Provider

Provider

Provider

Staff Initials:

THE

FAMILY

BUILDING

SOCIETY

**HOW WE USE YOUR
PERSONAL INFORMATION**

IT IS IMPORTANT THAT YOU READ AND UNDERSTAND THE INFORMATION CONTAINED IN THIS LEAFLET AS IT EXPLAINS HOW WE WILL USE THE PERSONAL DATA YOU PROVIDE TO US AND WHICH WE OBTAIN FROM THIRD PARTIES. YOU SHOULD READ THIS IN CONJUNCTION WITH THE FURTHER INFORMATION WE PROVIDE ON THIS SUBJECT IN BOTH OUR MORTGAGE AND SAVINGS ACCOUNT APPLICATION FORMS.

THE DATA PROTECTION ACT

The Data Protection Act puts obligations on users of personal information and lays down principles for its use. You are entitled to know how we intend to use any information you provide.

Following your written request and payment of the required fee, you are entitled under the Act to see and receive a copy of any personal information we may hold on you. You also have the right to have any inaccurate information corrected.

Further information on the Data Protection Act is publicly available from the Information Commissioner's Office at Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF (tel: 0303 123 1113 or fax: 01625 524510 website: ico.org.uk).

HOW WE USE YOUR PERSONAL INFORMATION

The main ways in which information that you provide can be used are:

1. To assist us in assessing any application you make and, if it is accepted, to assist us in providing the account or service for which you have applied.
2. To assist us in making credit decisions and establishing identity, where necessary.
3. For fraud prevention and detection and/or to prevent money laundering.
4. To assist insurers in risk assessment and dealing with claims.
5. Disclosure to third parties acting as our agent so long as they keep the information confidential.
6. Marketing, market research, statistical analysis and general business purposes. We will only contact you regarding products or services which appear to be relevant and useful to you.
7. To help develop and improve the products and services offered to you and other customers.
8. If the law permits or it is in the public interest.
9. Information entered on our website, when you enquire about a product or service provided by a partner organisation, will be passed through to them.

MARKETING

Subject to us obtaining your prior consent, we will use your information to keep you advised of any products, services, promotions, offers and events that we think you may be interested in. When you open an account, or take out a mortgage or ask for another product from us, you have the opportunity to tell us whether or not you wish to receive this information. We will invite you to review that decision from time to time but you can write to us at any time if you change your mind. Remember that opting out will stop us informing you of products and services which may benefit you.

With your consent, information about you will be provided to:

1. The National Counties Group, which consists of National Counties Building Society, Family Building Society, National Counties Financial Services Limited and Counties Home Loan Management Limited. Family Building Society is a trading name of National Counties Building Society.
2. Selected companies whose names will be advised to you when you open an account, take out a mortgage or ask for another product from us.

CREDIT REFERENCE AGENCIES & FRAUD PREVENTION DATABASES

MORTGAGES

We will search Credit Reference Agency files in order to establish your identity and also to protect you, us and our customers. The searches will normally also reveal details of other residents at the address(es) you have provided. The agencies will record that a search was made against your name whether or not an application proceeds.

We will share information about you and your account(s) with a Credit Reference Agency and Fraud Prevention Databases. The information held at these organisations may be used by us and other subscribers to make decisions on future applications and for debt tracing and fraud prevention.

The Credit Reference Agency that we use is Equifax Limited. Registered Office: Capital House, 25 Chapel Street, London, NW1 5DS. You have the right to apply to the Equifax Ltd Customer Service Centre at P.O. Box 10036, Leicester, LE3 4FS for a copy of your credit file, subject to payment of a fee. If there is anything on your credit file which is inaccurate, you have the right to ask the agency to add a Notice of Correction.

We are members of IDS Ltd. - Insurance Database Services Ltd, an insurance fraud prevention database using the Claims Underwriting Exchange (CUE) and supported by the Association of British Insurers.



SAVINGS

When you open an account with us, we are required by law to confirm your identity. To make it easier for you, there is now no need to send any identity documentation with your application.

To check your identity, we will make searches about you at a Credit Reference Agency that will supply us with the information, including details from the Electoral Register. The searches will not be seen or used by lenders to assess your ability to obtain credit.

If we are unable to verify your identity by this method, we will advise you of the additional documentation required.

COMPLIANCE

Our mortgage, savings and general insurance activities are regulated by the Financial Conduct Authority (FCA). Occasionally, an audit of a sample of our customers records is undertaken by the FCA or by our other regulator, the Prudential Regulation Authority. Whenever this happens, strict confidentiality conditions are imposed for your protection.

Like other financial organisations, we are legally obliged to collect and record information confirming customer identity. In situations where we consider an application or a transaction to be suspicious we are also required to report these details to the National Crime Agency.

Some Acts of Parliament require us to disclose information about our customers to certain bodies with statutory powers. HM Revenue & Customs, for example, has the statutory power to audit customers' accounts from time to time.

KEEPING YOUR INFORMATION CONFIDENTIAL

Our aim is to ensure that any information we hold about you is accurate, secure and confidential.

Before making information available to anyone, we will protect your confidentiality by checking that they have the right to receive it. For example, we may ask you to prove your identity when you telephone us about your account(s) and we will ask you to provide written authority before making information available to third parties.

Our policies and procedures ensure strict compliance with the Data Protection Act so that your personal information remains confidential. Training, regarding the Data Protection Act and customer confidentiality, is given to each member of our staff to ensure that their obligations under the Act are understood.

This leaflet can be provided in alternative formats on request.

THE
FAMILY
BUILDING
SOCIETY

EBBISHAM HOUSE
30 CHURCH STREET
EPSOM, SURREY
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www.familybuildingsociety.co.uk

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Firm Reference No.206080
www.fca.org.uk/register