



HINCKLEY & RUGBY
BUILDING SOCIETY

MORTGAGE APPLICATION FORM

Please complete all areas of this form fully in block capitals and tick all boxes, where applicable. Please ensure that all applicants and any Guarantor signs in the spaces provided at the end of the Declarations section on page 15.

The information you provide in this application form will be used to consider your application and to administer any resulting mortgage account. Information may be disclosed as set out in the Declarations on pages 14 and 15.

INSTRUCTIONS FOR COMPLETION OF THIS FORM

To assist you with completion of this form you will find it helpful to note the following points, particularly about information you will need to have readily available:

1. If employed, full details of your income and employment.

If self-employed, or a controlling director of the company you work for, full details of your income for the last three tax years (up to 5th April each year), taxable income for the current tax year to date, HMRC tax assessments and details of your accountant, from whom additional information may be requested if required. You must ensure that the income and employment information you provide in this application is accurate as this is an important part of our assessment of your ability to repay any loan agreed.

2. Information about your pension arrangements if your chosen mortgage term will extend beyond your anticipated retirement date.

3. If this application is to assist with your purchase of a residential property, full details of the property, the present owners and any estate agent acting in the sale.

4. Your National Insurance number(s) and your Tax Reference number(s).

5. Details of your bank account(s), in particular the bank account from which mortgage payments would be collected by Direct Debit.

6. Full details of all other loans you have, both secured and unsecured, including the names of the lenders, the balances and the monthly payments, together with details of any other financial commitments, including credit cards and store cards.

7. Full details of all your current and recently repaid mortgages, including lenders' names, addresses, account numbers and balances, either at present or at the time of the repayment. This will include all mortgages held by you in respect of Investment or Buy-to-Let properties.

8. If you are applying for an Interest-Only mortgage, a full and detailed schedule of your capital repayment vehicle or other means of your repaying the capital.

9. If you intend to be a Guarantor, please complete this form as if a 1st applicant, noting the form as 'Guarantor'.

10. Membership/Joint applicants. By completing your name as '1st Applicant' in the application form, this will give you borrowing membership rights with the Society. The first named applicant shall therefore be the representative joint borrower if there is more than one borrower.

Please enclose the last full year's mortgage statement for your existing mortgage(s). Additional documents may be requested in some circumstances, for example your UK Driving Licence for identification purposes, trading accounts and HMRC tax assessments for self-employed applicants.

If there are any fees associated with your chosen mortgage product, these will normally be collected by payment from your Credit or Debit card. Please note that we are unable to collect fees from AMEX cards.

Please provide the following information to enable us to collect any fees associated with your application:

THIS SECTION WILL BE DESTROYED AFTER COLLECTION OF ANY FEES

CARD TYPE _____ **CARD NUMBER** _____

VALID FROM _____ **EXPIRY DATE** _____

CARD ISSUE NUMBER (if applicable) _____

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Please make sure that you sign both the Declarations section and the Direct Debit Mandate on Page 15

FOR SOCIETY USE ONLY

1. KFI reference number and date for direct application	No.	Date
2. Matched KFI in file, checked by name/initials/date	Name	Initials
		Date
3. Account number and Branch Office	A/c No.	Branch
4. Source and FSA registration number for introducer	Name	FSA No.
5. Introducer form and FSA print checked and retained in file	Signature	Date
6. Special Mortgage Scheme and initial rate	Scheme	Rate
7. RMC <input type="checkbox"/> Non-RMC <input type="checkbox"/>		

PERSONAL INFORMATION

1st Applicant

2nd Applicant

1. Title (Mr, Mrs, Miss, Ms, etc)

2. Surnames

3. Forenames

4. Date of Birth

DD MM YY

DD MM YY

5. Nationality

6. Status

Single Engaged
 Married Divorced
 Separated Widowed
 Civil Partnership

Single Engaged
 Married Divorced
 Separated Widowed
 Civil Partnership

7. Have you ever been known by another name?

Yes No

Yes No

If YES please state name(s), date(s) of change(s) with reason(s) or method(s) (for example, by Deed Poll, Marriage or Acquired Gender)

DD MM YY

DD MM YY

8. Please list your dependants and their relationship to you
Please state dates of birth of children

9. National Insurance Number

10. Tax Office

Tax Reference Numbers

11. Please give the full names, dates of birth and relationship to you of all intended occupiers of the property, **aged 17 and over**, other than the mortgage applicants, from whom consent to the additional borrowing will be required (it is a legal requirement that all adults, other than the borrowers, who will be living in the property at the time of the advance sign an agreement to this advance. Details of this advance will be given to all adult occupiers, who should obtain independent legal advice before signing the Society's Agreement to Mortgage Deed)

12. Please state your intended retirement date, month, year

DD MM YY

DD MM YY

PERSONAL INFORMATION

1st Applicant

2nd Applicant

13. Name and branch of the bank where you maintain your current account

SORT CODE

ACCOUNT NUMBER

ACCOUNT NAME(S)

How long have you held this account?

Years Months

Years Months

14. REGULAR MONTHLY COMMITMENTS

Please give full details of all regular commitments such as loans, hire purchase, credit/store cards, maintenance payments, school fees etc. It is important that all other financial commitments are disclosed in this application. Please list all other lenders or creditors together with a note of the balance owed and the monthly payment payable on each other commitment - additional space is available on pages 12-13. Include in this section details of any loans for which you are a Guarantor. **Please also provide details of any material changes that you anticipate in your commitments in the foreseeable future.**

1st Applicant

Name of credit or loan provider or other payee	Type of commitment eg. Credit card/ Loan/Hire Purchase/ Maintenance	Balance outstanding	Monthly payment	Credit limit (where applicable)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

2nd Applicant

Name of credit or loan provider or other payee	Type of commitment eg. Credit card/ Loan/Hire Purchase/ Maintenance	Balance outstanding	Monthly payment	Credit limit (where applicable)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

YOUR PRESENT ACCOMMODATION

1st Applicant

2nd Applicant

7. Do you currently own a property?

Yes No

Yes No

Is the property being sold?

Yes No

Yes No

What is the current sale price or its likely value?

£

£

8. If you are currently renting a property please give the name and address of the letting agent to whom you pay the rent. Please also provide the name and address of the owner of the property.

Rent payable

£ Weekly Monthly

£ Weekly Monthly

YOUR PRESENT OR PREVIOUS MORTGAGE AND SECURED LOANS ARRANGEMENTS

1. Please provide the following details for your current mortgage and any loan secured against the property you currently live in

Existing Mortgage(s) with: existing lender's name, address and postcode

Account Number(s)

Mortgage start date

Year Month

Year Month

Names of all borrowers

Current balance(s) outstanding

Monthly payments

Term remaining

Other secured loan with:
(If more than one, supply details on pages 12-13 of this form).

Account number

Current balance(s) outstanding

Monthly payments

Term remaining

2. Do you own any properties which you do not live in, eg buy-to-let

Yes No

Yes No

If YES, please provide a separate schedule and rent roll showing the following details for each property owned:
Address, current rental being received, price paid for property and date, estimated current value, mortgage balance outstanding, lender's name and monthly mortgage payment

YOUR PRESENT OR PREVIOUS MORTGAGE AND SECURED LOANS ARRANGEMENTS

1st Applicant

2nd Applicant

3. Have you been in arrears with any existing or previous mortgage, loans or rent payments in the last 10 years? If YES, please give full details including the amount(s) and date(s) in the space provided here and on pages 12-13.

Yes No

Yes No

4. Have you ever voluntarily surrendered possession of any property to a mortgage lender, or had any property repossessed by a mortgage lender?

Yes No

Yes No

If YES, provide full details. Additional space is available on pages 12-13.

5. If you do not currently have any mortgage, please give the following detail for the last mortgage held by you

Lender

Account number

Balance on repayment

Monthly payment

Date repaid

EMPLOYED APPLICANTS: PLEASE PROVIDE THE FOLLOWING DETAILS

1. Annual basic salary (before deductions)

£ per annum

£ per annum

2. **Guaranteed** bonus/overtime

£ per annum

£ per annum

3. Any other income

£ per annum

£ per annum

4. Source of the other income

5. Occupation or job title

6. Employer's name, address, telephone number and fax number

Postcode

Postcode

Telephone no.

Telephone no.

Fax no.

Fax no.

7. Are you a director, related to a director or proprietor of this company? If yes, do you own more than 25% of this company's shares?

Yes No

Yes No

Yes No

Yes No

Please state company registration number

8. Employee number

9. How long have you been in your current employment?

Years Months

Years Months

10. State if your position is permanent or the term of any fixed period contract

11. If less than 3 years with current employer, please list employer(s) during the last 3 years with job titles, date(s) of joining and leaving. Additional space is available on pages 12-13.

12. Please provide details of any material change that you anticipate to your income in the foreseeable future. Additional space is available on pages 12-13.

SELF-EMPLOYED APPLICANTS: PLEASE PROVIDE THE FOLLOWING DETAILS

1st Applicant

2nd Applicant

Please enclose the full accounts for each of your last 3 trading years and your HMRC tax assessments for each of the last 3 years with your completed application form.

1. Name and address of your business

Postcode

Postcode

2. Business or profession

3. How long has the business been established?

Years Months

Years Months

4. How long have you owned the business?

5. Company registration number

6. VAT registration number

7. Please state your taxable income from this business in each of the **last 3 tax years**

£ Tax year to 5th April YY
 £ Tax year to 5th April YY
 £ Tax year to 5th April YY

£ Tax year to 5th April YY
 £ Tax year to 5th April YY
 £ Tax year to 5th April YY

8. Please state your taxable income from this business in the current tax year to date.

£

£

9. Amount of any other income

£ per annum

£ per annum

Source of this income

10. Name, address and qualifications of your accountant from whom we may obtain any accounts, financial statements, tax assessments or other confirmation of income that we may require to assist us in our consideration of your application, in addition to any information that you provide with this application.

Postcode

Telephone

Postcode

Telephone

11. Please provide details of any material change that you anticipate to your income in the foreseeable future. Additional space is available on pages 12-13.

MORTGAGE TERM EXTENDING BEYOND RETIREMENT

For most employed and self-employed applicants income will reduce, sometimes very significantly, after retirement. Therefore, if applicants intend to retire before the end of their mortgage term, they must satisfy themselves that they will be able to afford to repay the mortgage and other commitments after they have retired.

Joint applicants must also consider the adequacy of their pension arrangements in the event of death of either party.

In question 12 on page 3 of this application form applicants are required to provide their anticipated retirement date. If the mortgage term will extend beyond the intended retirement date of any applicant, please provide details of your expected pension income and the source of this income.

1. Type(s) of pension

2. Name(s) of pension provider(s)

MORTGAGE TERM EXTENDING BEYOND RETIREMENT

1st Applicant

2nd Applicant

3. Other expected source(s) of income in retirement

4. Estimated total annual pension income

£

£

If required, additional space is available on pages 12 to 13

PROPERTY TO BE MORTGAGED

1. Address of property
(This address will be the registered address held by the Society for the service of all notices unless this is a commercial application. It must be the same address as for any other account held with the Society)

Postcode

2. Description of property eg detached, semi-detached, house, bungalow, and number of rooms

Number of bedrooms Number of reception rooms Number of garages

3. Name of vendor

Telephone

4. Name and address of estate agents selling the property

Contact

Telephone

5. Name and address of the solicitor acting for the **vendor** of the property you are buying.

Contact

Telephone

6. Arrangements for a valuer to inspect the property

7. Please list, with costings, improvements or alterations which you intend to carry out to the property

8. Type of construction
(Please note that some **non-standard** forms of construction may not be acceptable for mortgage purposes)

Standard eg brick/stone:

Other type of construction:

9. Year property built

If less than 10 years old, is the property NHBC registered?

Yes No

If no, please contact us to discuss what new build warranty will be available on completion.

10. If a new property, please state:

Name and address of builder

Stage of construction reached

Estimated date of completion

11. Is the property **Freehold** or **Leasehold**?
(If **Leasehold**, there must be at least 75 years remaining on the lease.)

Term of lease years from

Annual Ground rent or other charges

12. Is vacant possession being obtained? If NO, please give details

Yes No

PROPERTY TO BE MORTGAGED

13. Will you personally use the whole of the property only for your **own residential purposes**
If NO, please state for what purpose the property will be used and by whom

Yes No *

*** If the property will be let, or will be used wholly, or in part, for any business or commercial purposes, you may not be eligible for our Residential Mortgage products. Please ask us for details of our Buy-to-Let or Commercial Mortgage Terms that may apply, and a supplementary commercial mortgage application form**

14. If applying for a House Purchase mortgage, any Buy to Let mortgage, or Remortgage linked to a change of title, give details here of **the solicitor who will act for you**. You should check whether your solicitor is eligible to act also for the Society. If not, the Society will instruct a separate solicitor to act for it, and two sets of costs may be incurred for which you will be liable. If this is a Remortgage, and the property is already registered in the name(s) of the applicants, the Society will normally arrange for the new legal Charge to be registered in its name. You will be informed of any administrative or insurance costs for which you will be liable

Name of firm

Address

Postcode

Name of firm's **Partner** who will act for you

Telephone

15. Assessment of the property

An Independent Valuer for whom the Society does not accept any liability will provide the Society with a report assessing the adequacy of the property for **mortgage purposes only**. This report is based upon a limited inspection and is not a full Buildings Survey. **You are therefore strongly recommended to obtain your own report on the condition, value and energy efficiency rating** of the property based on a fuller inspection. This can be arranged in conjunction with the assessment which the Valuer will provide for the Society. If you would like more details, including the costs involved, please tick the box.

If the property has suffered from structural problems, the Society may require that a full survey of the structure of the property is provided. The provision of such a report is made at your own expense but does not guarantee that an offer of advance will be made.

YOUR MORTGAGE REQUIREMENTS – PURCHASE OR REMORTGAGE

1. HOUSE PURCHASE MORTGAGE

Purchase price £

Loan required £ Term of loan required years

How are you financing the deposit and all costs of purchase?

Give details of any sales incentive reflected in the purchase price

2. REMORTGAGE

Price paid for property £ Date MM YY

Estimated current value of property £

Loan required £ Term of loan required years

If additional funds are being raised in excess of the amount required to redeem your existing mortgage, please state the amount and all purposes of this fund raising

If you intend to use any part of this mortgage to repay other debts, you must think carefully before securing other debts against your home. Your home may be repossessed if you do not keep up repayments on your mortgage. If securing debts against your home and the mortgage term exceeds the existing term of any unsecured debts, you could pay more interest over the term of this loan. Independent advice must be sought if you are unclear about the contents of this statement.

YOUR MORTGAGE REQUIREMENTS – PURCHASE OR REMORTGAGE

3. JOINT MORTGAGES

If this is a joint mortgage it will be assumed that this loan is being requested for a purpose which will benefit both/all borrowers unless you advise us otherwise.

4. TYPE OR MORTGAGE REQUIRED

Your mortgage will be arranged as a **Repayment Mortgage** unless you request that all or part is arranged as an Interest Only Mortgage. Please confirm your requirements by entering the mortgage advance, or part of the advance, against each of these two mortgage types:

Repayment Mortgage

Advance amount required

£

It is your responsibility to ensure that you have adequate life assurance cover for this mortgage.

Interest Only Mortgage

Advance amount required

£

If you are applying for a mortgage on an Interest-Only basis, you must have in place a clearly defined Capital Repayment Vehicle in the form of a savings, investment or payment plan which will provide sufficient funds to repay the capital on the mortgage by the end of the mortgage term that you have requested.

Please enter here full details of your intended Capital Repayment Vehicle, including the type of product, company providing the product, the monthly cost, term, maturity date and the current projected maturity value.

If you have selected some other form of payment plan as your Capital Repayment Vehicle, please provide full details and explain how this will yield sufficient funds to repay the capital on the Interest-Only part of your mortgage by the end of the mortgage term.

Additional space for details of your intended repayment vehicle is available on pages 12-13

5. PLEASE STATE YOUR CHOICE OF MORTGAGE SCHEME(S)

Please refer to our current product information leaflet

6. OFFSET FACILITY OPTION

If the mortgage product you have selected has an optional Offset Facility, do you require this?

Yes

If 'Yes', please also complete the Linked Offset Savings Account application form included with your application information pack.

No

7. OTHER MORTGAGE OR SECURED LOAN APPLICATIONS

Have you applied to any other lender for a mortgage on any property in the last 12 months?

Yes

If yes, please supply full details in the space provided on pages 12-13

No

PERSONAL IDENTIFICATION FOR TELEPHONE ENQUIRIES

To assist us in answering your telephone enquiries about your mortgage account please provide a personal identification code, such as your mother's maiden name, or other memorable information, such as your place of birth.

1st Applicant

2nd Applicant

YOUR MONTHLY MORTGAGE PAYMENTS

1. PAYMENT DAY

Mortgage payments will be collected by Direct Debit, in accordance with the mandate contained in the last page of this application form and which you are required to complete as part of this mortgage application.

There is a choice of 4 payment dates in each month. Please specify your preference of the available dates by ticking only one of the following boxes

8th

15th

22nd

Last banking day

We cannot guarantee that the Direct Debit payment will always be collected exactly on your preferred date. Payments will be collected on, or as soon as possible after, your preferred date.

If you have a mortgage with daily interest calculation, it is to your advantage to make payments earlier in the month. Paying later in the month will result in more interest being charged.

Customers who prefer to have their payments credited to their mortgage accounts on or around the first day of each month often start their Direct Debit payments from the last banking day of the preceding month. Please tell us if you would prefer this option.

2. INTEREST CHARGES FOR THE MONTH WHEN THE MORTGAGE MONIES ARE RELEASED

You will be informed of the amount of interest for the month when the mortgage monies are released and which is not covered by the first normal monthly payment. It is recommended that you make a separate payment for this, otherwise it will be added to your mortgage balance and will incur interest charges (this is often referred to as 'Broken Interest').

ADDITIONAL AND/OR MATERIAL INFORMATION

Please use the space here and on page 13 to provide additional and/or material information to help us to consider your mortgage application.

If you are applying for a **remortgage**, please use this section to inform us of any special requirements on completion of any remortgage arising from this application; for example the timing of the start of the new mortgage and the closedown of your existing mortgage, or the disbursement of any surplus funds.

The following section headings in this application form contain these questions that may require you to provide additional information:

Personal Information – Questions 14 & 15 – Pages 4-5

Present & Previous Mortgages – Questions 1, 3 & 4 – Pages 6-7

Employed Applicants – Questions 11 & 12 – Page 7

Self-Employed Applicants – Question 11 - Page 8

Mortgage Term Extending Beyond Retirement – Questions 1, 2, 3 & 4 – Pages 8-9

Your Mortgage Requirements – Questions 4 & 7 – Page 11

MORTGAGE DECLARATIONS

PLEASE READ THE FOLLOWING DECLARATIONS CAREFULLY BEFORE YOU SIGN:

I am/we are applying for a mortgage on the property described in this mortgage application and I/we declare, consent, and fully understand that:

1. All applicants are 18 years of age or over.
2. I/we confirm that I/we have read and understood the illustration that has been provided to me/us.
3. To the best of my/our knowledge and belief the answers given in this application form are true and all material information as required has been disclosed.
I/we will immediately inform the Society of any changes to the information that I/we have provided in answer to the questions in this application. If I/we give Hinckley and Rugby Building Society false or inaccurate information, and the Society has reasonable suspicion of fraud, the Society will record this.
4. This application can be cancelled by the Society at any time without giving any reason or revealing any information received if it appears to the Society that there is a change in my/our circumstances or the security to be provided.
5. The valuer is independently instructed by the Society to assess the adequacy of the security for the purpose of the Building Society only. I/we accept that this does not impose any duty on the valuer or the Society to indicate to us the value or condition of the property. I/we confirm and understand that we are advised to make our own arrangements to have the property surveyed. I/we further understand that the Society does not accept any liability for the accuracy or contents of the valuers report.
6. The Society may transfer some or all of its rights under the mortgage at any time and to any person whether or not a building society or an associate body of a building society. If the Society transfers its legal rights in the mortgage I/we will no longer be a borrowing member(s) of the Society in respect of the mortgage, and the Society may disclose any information relating to me/us and the mortgage, to any person in connection with the transfer.
7. Any application and arrangement fees must be enclosed with this application and are subject to the key features of my/our chosen mortgage scheme. Application fees cannot normally be refunded once a valuer has been instructed.
8. Credit Reference and Other Mortgage Checking Systems
 - a. The Society will check its own records as well as conducting searches at credit reference agencies when I/we make an application to it.
 - b. The Society may use credit reference and fraud prevention agencies to help it to make decisions. The details of what the Society does and how it and the agencies will use your information is detailed below. By signing these declarations, I/we confirm my/our acceptance that my/our information may be used in this way.
 - c. When the Society makes a credit reference search, the credit reference agencies will leave a "footprint" on my/our credit file, whether or not this application proceeds. If the application does proceed, then the record of this search (but not the name of the Society) may be seen by other organisations when I/we apply for credit in the future, and may therefore be used to assist them in making decisions relating to credit related services, insurance proposals/claims, etc. about me, my partner(s), and other members of my household (or business if I/we have one).
 - d. The Society may also make periodic searches of group records, credit reference agencies and fraud prevention agencies to manage my/our account and carry out ongoing credit risk assessment and statistical analysis of the performance of my/our account.
These further searches will not be seen or used by other lenders to assess my/our ability to obtain credit.
9. Information in this application and relating to any resulting mortgage account will be disclosed to a national mortgage application checking system or any other collective mortgage data checking system, or any credit reference agency. This information will be recorded and may be made available to other mortgage lenders, credit granters or third parties for the purpose of taking credit decisions affecting me/us, fraud prevention and detection, money laundering and bad debt prevention, with the aim of promoting responsible lending. It may further be shared within the Society and with third parties including financial and other organisations involved in financial crime prevention to protect the Society, other credit granters and the Society's customers against fraud.
10. Information in this application form may be used to make credit decisions about me/us and to verify my/our identity, for the purposes of preventing and detecting fraud and/or money laundering. It may also be used to request a credit reference from one of the credit reference agencies, including use of the information on the electoral register for the purpose of money laundering and identification purposes. Credit reference agencies will keep a record of the search.
11. If an advance is granted, information will be registered about me/us and the conduct of my/our account with credit reference agencies for the purpose of making lending decisions, prevention of fraud, tracing agents or loan management.
12. A credit reference agency will make an association linking my financial records to one or more of my partners/financial associates. For the purpose of this application I/we understand that I/we may be treated as financially linked and my/our application will be assessed with reference to any "associated data". If the application is a joint application the credit reference agency would make an association linking the financial records of all the applicants, including previous and subsequent names of parties to the account. If any linked applicant applies for access to information held at credit reference agencies, each applicant will receive information relating to themselves only and the name(s) of any associate. This financial linkage will continue until I, or one of my partners, successfully files a notice of disassociation with the credit reference agencies.
13. Information held about me by the credit reference agencies may already be linked to records relating to one or more of my partners. For the purposes of this application I/we may be treated as financially linked and my/our application will be assessed with reference to any "associated" records. An association may have been made by the holding of joint accounts with another financial organisation.
14. My/our data will NOT be used by credit reference agencies to create a blacklist or used by them to make a decision.
15. The information provided to credit reference agencies about me/us, my/our financial associates and my/our business if I/we have one, may be supplied by them to other organisations, who will use it to: verify my/our identity if I/we or my/our financial associate(s) apply for other facilities; including all types of insurance applications and claims; assist other organisations to make decisions on credit, credit related services and on motor, household, life and other insurance proposals and insurance claims, about me, my partner(s), other members of my/our household or my/our business; trace my/our whereabouts and recover payment if I/we do not make payments that I/we owe; conduct checks for the prevention and detection of crime, including fraud and/or money laundering; manage my/our personal and/or business account(s) (if I/we have one); manage my/our personal and/or business insurance policies (if I/we have one/any); undertake statistical analysis and system testing.
16. My/our data may also be used for other purposes for which I/we give my/our specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the Data Protection Act.
17. I/we can ask for details of the Credit Reference and Fraud Prevention agencies used by the Society by telephoning 01455 894030.
18. Data Protection Act
 - a. The Society will make such enquiries and take up such references as it considers necessary in relation to my/our mortgage application. This information may be obtained from the Land Registry, previous and existing employers. Information may also be obtained from the Inland Revenue, Department for Work and Pensions, my/our accountant, mortgage introducer, professional adviser, pension provider, landlord and current or previous lenders named on my/our application.
 - b. The Society may use and disclose details of this application and any resulting offer of advance to my/our and/or the Society's solicitor(s) and intended adult occupiers of the property, to any intended guarantor and their legal advisers. Legal advisers may disclose confidential or privileged information to the Society that may determine whether the Society lends to me/us.
19. The Society may also disclose personal information to:
 - i. its external auditors and regulatory bodies, including the Banking Code Standards Board, the Financial Ombudsman Service and the Financial Services Authority; and
 - ii. associate companies, agents and service providers, including solicitors and valuers acting for the Society, debt recovery agents, letting agents, title insurers, insurers and providers of information technology services.
20. Information on the application form will be disclosed to any insurance partner the Society has for the purpose of administering any insurance product I/we choose to take. The insurance company will hold the information about me/us as data controller. This may include any insurance partner that the Society may choose to enter into a relationship with or to protect its security (and administer any claims on the Society's behalf). An example would be higher lending charge insurance or title insurance, both of which protect the Society only.
21. If I/we take out insurance with Royal and Sun Alliance Insurance plc, they may:
 - i. disclose information I/we have supplied and details of my/our policy and claims to a data administration company, to licensed credit reference agencies, relevant insurance companies and fraud prevention bodies, and this information will be made available to other prospective lenders and insurers.
22. If the Society takes out title insurance with First Title Insurance PLC, or any other title insurance provider, they may:
 - i. Use any personal data supplied by the Society for any purposes in connection with the entering into and administration of the contract/policy and for exercising any rights under the contract/policy including in any actions, proceedings or negotiations.
 - ii. Disclose information supplied by the Society and details of the contract/policy and claims to the Claims and Underwriting Exchange Register and other relevant fraud bodies, relevant insurance companies, underwriters and associate/holding companies.
23. The Society may disclose details about the progress of my/our application (including whether or not it has been granted), to my/our broker, Independent Financial Adviser, professional adviser or other intermediary, if the request came from them.
24. In addition to disclosing information to credit reference agencies, the Society may also disclose information I/we have supplied to it, and details of how I/we conduct my/our account, to fraud prevention bodies, to include the police and the Serious Organised Crime Agency.
25. If I/we are making this application on behalf of another person, they must have authorised me/us to act on their behalf, to give the Society their personal information, to authorise a credit search if necessary, and to consent to the Society's use of their personal information, as described.
26. Information provided by me/us and any other information that the Society may hold on me/us, which may include sensitive data, e.g. in relation to my/our country of origin, health, criminal proceedings, may be used, or disclosed, throughout the life of the mortgage for: administration, including completing my/our mortgage and administering my/our account (up to, and including, redemption); live testing; contacting me/us where necessary; training purposes; marketing and market research; statistical analysis; fraud prevention and detection; legal and regulatory compliance; general insurance purposes, the beneficiary bank on a CHAPS or BACS transfer, and may be used by the Society and its Group of companies ("the Group"). The Group currently consists of the Society and Hinckley and Rugby Financial Services Limited. I/we can contact the Society's Principal Office to obtain a list of the names in its Group of companies. I/we understand that if any information may change during the life of the account, I/we should contact the Mortgage Services Manager at the Society's Principal Office, 81, Upper Bond Street, Hinckley, Leicestershire, LE10 1DG. I/we understand that this information may be held during the life of the account, or for a reasonable period if the mortgage does not complete, and for historical reasons after the account has closed.

- k. The Society may disclose information I/we supply to it, and details of how I/we conduct my/our account (including details of disputes, arrears and repossession proceedings), to anyone who guarantees my/our loan or their legal adviser to include details of any offset savings account. This information may also be provided to any additional mortgagors.
- l. The Society may disclose details of my/our account (including balance outstanding, interest rate(s) applicable, early redemption charges and monthly payments), to potential borrowers, if in the future, one of us enquires about adding or removing a party to the account (also known as "transfer of equity"). However, such a transaction will not proceed without a completed application form signed by all account holders.
- m. Whether or not my/our application to the Society is successful, any national mortgage application checking system or any other collective mortgage data checking system or any credit reference agency will add details of the search, and my/our application, to their records and will share this information with other lenders and grantors of credit and insurance who will use it when assessing any applications for banking, loan, hire facilities or insurance, which I/we or a member of my/our household may make in the future. They will use it for verifying identity, fraud prevention, debt recovery and tracing debtors. The agencies may also use the information for statistical analysis and market research.
- n. The Society will respect my/our rights to privacy and will not disclose my/our personal information to anyone, except with my/our consent, or if the law, public duty or the Society's legitimate interests require it to do so.
- o. Under the Data Protection Act, I/we have a right of access to my/our personal records held by the Society, subject to the payment of a fee. I/we have the right

- to have inaccuracies in my/our personal data corrected. These rights must be requested in writing, to the Society's Principal Office, 81 Upper Bond Street, Hinckley, Leicestershire, LE10 1DG.
- p. The Society's leaflet "Your Personal Information" explains my/our rights under the Data Protection Act, with a further explanation of how the Society uses my/our personal information. This leaflet is available on request from the Principal Office and from local branches.
- q. The Society would like to contact you by telephone or by post, using the contact details you have provided to us in this application, to tell you about products and services (including those of the Group and carefully selected other companies and organisations) relevant to house buying, homeownership or remortgaging, investing and financial products and services which we consider may be of interest to you. This may require that we pass your contact details to our Group or to other carefully selected companies or organisations for this purpose. By signing and returning this application you are agreeing to your information being used in this way. Only tick the boxes if you **DO NOT** wish to be contacted about products and services from the Society, its Group or carefully selected companies or organisations.

In writing By telephone

If you decide not to tick these boxes you can at any time ask us to do so by writing to our Principal Office.

First Applicant's signature

Date

Second Applicant's signature

Date

INSTRUCTION TO YOUR BANK/BUILDING SOCIETY TO PAY DIRECT DEBITS



Please fill in the whole form and send it to:
Hinckley and Rugby Building Society, Upper Bond Street, Hinckley, Leicestershire LE10 1DG

Originator's Identification Number

9	9	0	5	7	6
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1. Name and full postal address of your Bank or Building Society branch

To: The Manager

 Bank/Building Society
 Address

 Postcode

2. Name(s) of account holder(s)

3. Branch sort code (from top right hand corner of your cheque)

- -

4. Bank or Building Society account number

5. Reference Number

0 1

6. Instruction to your Bank or Building Society. Please pay Hinckley and Rugby Building Society Direct Debits from the account detailed on this instruction subject to the safeguards assured by the Direct Debit Guarantee. I/we understand that this instruction may remain with Hinckley and Rugby Building Society and, if so, details will be passed electronically to my Bank/Building Society.

Signature(s) Signature(s) Date

For Hinckley and Rugby customers' use only: please enter your preferred payment date selected from 8th, 15th, 22nd or last banking day of each month Day or as soon as possible after this date

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, Hinckley and Rugby Building Society will notify you at least 7 working days in advance of your account being debited or as otherwise agreed. If you request Hinckley and Rugby Building Society to collect a payment, confirmation of the amount and date will be given to you at the time of your request.

If an error is made in the payment of your Direct Debit by Hinckley and Rugby Building Society or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society. If you receive a refund you are not entitled to, you must pay it back when Hinckley and Rugby Building Society ask 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 notify us.





HINCKLEY & RUGBY
BUILDING SOCIETY

PRINCIPAL OFFICE

81 UPPER BOND STREET, HINCKLEY,
LEICESTERSHIRE LE10 1DG
TEL: 01455 251234 FAX:01455 618506
www.hrbs.co.uk

The Society is authorised and regulated by the Financial Services Authority
The Society's registration number is 206043
You can check the FSA register on the FSA website, www.fsa.gov.uk/register/
or by contacting the FSA on 0845 606 1234

HINCKLEY AND RUGBY BUILDING SOCIETY

MORTGAGE INTERMEDIARY DECLARATION AND INTRODUCTION CERTIFICATE FOR PRIVATE INDIVIDUALS

Please complete all sections of this form and enclose it with the mortgage application form, certified copy mortgage statement and any documents detailed in the application form.

Applicant(s) Name(s)	
Date(s) of Birth.	
Current Address	Previous Address if changed in last 3 months

I enclose a Mortgage Application for the above named, and certify that I, or an authorised representative of this firm, have:

1. Personally interviewed all applicants, and verified their identity and address in accordance with FSA requirements for certifying Identity and Residency.
2. Inspected the original documents, and checked that any documents requiring a signature were pre-signed.
3. Confirmed that any associated photographs of the applicants bore a good likeness to the applicants.
4. The following FSA permissions: - (tick boxes to confirm)
 - Arranging (bringing about) regulated mortgage contracts
 - Advising on regulated mortgage contracts
5. Provided the applicants with information to enable them to understand the product, its purpose and the risks and I confirm that the mortgage meets the affordability criteria as set out in MCOB 4 & 11, including consideration of reasonably anticipated changes in financial circumstances, and I further confirm that I have been able to rely on any information provided by the customer.
6. Understood the terms of the product and the targeted customer group for the product. (See Guide to Terms & Underwriting Criteria). I also understand that if I had any doubts as to the clarity or nature of the product, I have contacted the Society to clarify any details.
7. Checked that if the applicants require an Interest-Only mortgage, they have a suitable means of repaying the mortgage by the end of the term and that the intended Repayment vehicle is described in the enclosed mortgage application form.
8. Confirmed with the applicants that if the mortgage term will extend beyond either applicants' intended retirement date, they will have adequate pension income from which to meet the mortgage payments and their other financial commitments.
9. If submitting the application form electronically, obtained all applicants' consent to the Society making a credit reference search, and have informed the applicants that this will leave a footprint on their credit reference file, whether or not the application proceeds, and that a record of the Society's search (but not the Society's name) may be seen by, and may influence the decisions of other organisations to which they may apply for credit in the future.

Full Name of Regulated Firm	
FSA register number	
CCA Licence number	
Mortgage Club or other special scheme.	
Please indicate which sourcing system you use	
<p>This certificate must be signed by the person who has seen and certified the original documentary evidence. Certified documentary evidence is only acceptable when signed and verified by the person signing this certificate. Alternatively, any administration personnel verifying identity documents must be employed under the same FSA registration as the introducer signing this certificate.</p>	
Signature.	
Name	Introducer Address
Position	
Telephone No.	
Date	Email Address

Information required to enable the Society to produce a Regulated Mortgage Contract offer.

Please complete all sections on pages 2 and 3.

Level of Service (Section 2 in the Offer)

Have you provided advice and made a recommendation to the applicants? YES NO

Have you undertaken a non-advised sale? YES NO

Please confirm IDD provided YES

Please confirm KFI provided YES

Repayment vehicle (Section 6 in the Offer)

Is this to be an **Interest-Only** mortgage? YES NO

If YES, state amount of mortgage which is to be Interest-Only. £.....

a. State how applicant will repay this amount of capital at the end of the mortgage term.

.....
.....
.....

b. Give details of any repayment vehicle arranged by you, in connection with this application.

.....
.....

Fees. Are any fees paid by the customer to you or to any third party? YES NO

(Section 8 in the Offer)

If YES, please answer the following eight questions.

1. Description of the fee
2. To whom is the fee payable.
3. The amount of the current fee, and if it is estimated.
4. Has the fee already been paid.
5. When is the fee payable.
6. Are the fees payable by the customer whether or not the customer enters into the mortgage.
7. Have any of the fees been added to the loan. If so state the total fees added to the loan.
8. Have any insurance premiums or insurance related charges been added to the loan. If so state total amount of premiums and/or insurance related charges added to the loan. (Section 9 of the offer).

Tied Product (Section 9 in the Offer)

Do you require any tied product to be taken out by the customer? YES NO

If yes, state:

a. Details of the tied product

.....

b. For how long is the customer obliged to purchase the product

.....

Additional Questions.

Distance Market Contracts (withdrawal rights)

Was the contract made face to face? YES **Or**
Was it a distance market contract?
(e.g. was the contract made with “no simultaneous physical contact with the customer”)? YES

Complaints Procedure. (at end of Offer)

Please state:

- a. Name of the person at your firm who is the contact point.

- b. The telephone number of this person.

- c. The address for any complaint

General points

Data Protection.

Under the Data Protection Act 1998, when you complete the mortgage application form, this is data owned by the Society.

For this purpose you are a Data Processor and must comply with the seventh principle under the Act, ensuring a level of security appropriate to:

- a. The harm that might result from such unauthorised or unlawful processing or accidental loss, destruction or damage as are mentioned in the seventh principle, and
- b. The nature of the data to be protected.

Bribery Act 2010

It is the policy of Hinckley and Rugby Building Society to conduct its business in an open, fair, honest and transparent way and without the use of corrupt practices or acts of bribery to obtain an unfair advantage

The Society is committed to adherence to the highest legal and ethical standards and this must be reflected in every aspect of the way in which the Society operates.

In introducing the applicant to the Society and signing the Declaration you are agreeing, warranting and undertaking not to or permit anything to be done which is an offence or which may potentially be deemed to be an offence under the Bribery Act 2010. You must notify the Society immediately upon becoming reasonably suspicious that an activity related to this introduction has contravened or may contravene the Bribery Act 2010.

Checklist.

It will help us to avoid delays in processing this application if you can ensure that all of the following are enclosed with this completed declaration form. Thank you.

Fully completed mortgage application form signed by the applicants, and any guarantor.

Certified copy last full year’s mortgage statement.

For Remortgage applications, please ensure that the applicants complete the Letter of Authorisation to their existing lender.

This is contained in page 4 of this declaration form.

If your client is self-employed, any income verification documents requested by your Hinckley and Rugby Building Society contact.

LETTER OF AUTHORISATION
For Remortgage applications only.

To:.....

.....

.....

.....

(Name and address of your current mortgage lender)

Dear Sirs

Re: Mortgage Account Number

Property

Borrowers' Name(s)

I/we authorise you to provide the Hinckley and Rugby Building Society or Solicitors acting on its behalf, with a redemption quotation.

Please ensure that the above details are completed before all borrowers on the existing mortgage sign below.

SignedDate.....

SignedDate.....

SignedDate.....

SignedDate.....