

Buy to Let or Commercial mortgage Application form

Account number

For Newbury Building Society and Newbury Mortgage Services Limited applications

At the Newbury Building Society, we recognise that customer service is very important. We aim to send a mortgage offer to you within ten working days. To ensure we achieve this, please enclose the documents below to help us deal with your application quickly and efficiently.

Document checklist:

	Applicant 1	Applicant 2
• Latest P60 and last 3 months' payslips (employed applicants) or proof of pension (retired applicants).	<input type="checkbox"/>	<input type="checkbox"/>
• Last 2 years' mortgage statements and proof of payments from the end of the statement to present e.g. bank statements (applicants who have or have had a mortgage in the past).	<input type="checkbox"/>	<input type="checkbox"/>
• Rent book or proof of payments e.g. bank statements (applicants who are renting or have rented in the last 3 years).	<input type="checkbox"/>	<input type="checkbox"/>
• Last 3 years' accounts prepared by a Chartered/Certified Accountant (self employed applicants). If your accounts are not prepared by a Chartered/Certified Accountant, please also provide: Last 3 years' tax returns, 6 months business bank statements and proof of tax paid for the last 3 years (self employed applicants).	<input type="checkbox"/>	<input type="checkbox"/>
• If Buy to Let mortgage please also enclose: - Copy of existing AST and bank statements evidencing rental move if property already let or if you have other Buy to Let properties. - Copy of proposed rental agreement if new let.	<input type="checkbox"/>	<input type="checkbox"/>
• Application/valuation fee enclosed.	<input type="checkbox"/>	<input type="checkbox"/>

PLEASE ENSURE YOU INCLUDE A PERSONAL CHEQUE FOR YOUR ARRANGEMENT FEE AND/OR VALUATION FEE (IF APPLICABLE)

Instructions for completing the application form

For ease of completion, this application form has been divided into a number of sections, as set out below. All applicants must complete sections 1 to 5 and 8 to 12 and then only the other relevant sections (please note, more than one section may be applicable). This will enable us to process the application as smoothly as possible. If extra room is needed when answering any question, please use the 'Extra Space' provided on page 18. **Please use black ink when completing the application form.**

Sections to be completed by all applicants:

- 1) Business details Page 3-6
2) Occupation and income Page 6-9

Please also complete all of the following sections that apply to you:

- 3) Employed and/or retired applicants Page 6-8
4) Self employed applicants Page 8
5) Other income and outgoings Page 9

Sections to be completed by all applicants:

- 6) Mortgage/further advance requirements Page 9-10

Please also complete all of the following sections that apply to you:

- 7) Applicants who are renting or have rented in the last 3 years Page 11
8) Applicants who have a mortgage Page 12
9) Schedule of properties owned Page 16

Sections to be completed by all applicants:

- 10) Property information Page 13-15
11) Property insurance Page 17
12) Extra space (if required) Page 18
13) Payment date and method Page 20
14) Declaration Page 22

Applicant 1 Applicant 2

(please tick the boxes that apply)

ONLY TO BE COMPLETED IF AN INTERMEDIARY IS ACTING - *Intermediary to complete*

Insurance arrangements

I am arranging the following:

Buildings/contents insurance cover	Company	<input type="text"/>	Sum insured (if known)	<input type="text"/>
Mortgage payment protection cover	Company	<input type="text"/>	Accident <input type="checkbox"/>	Sickness <input type="checkbox"/>
			Unemployment	<input type="checkbox"/>
Life assurance cover	Company	<input type="text"/>	Policy type	<input type="text"/>
			Amount	<input type="text"/>

Name verification

Document type (e.g. driving licence, passport)

Document reference number

Document expiry date (dd/mm/yy)

Document country of origin (if foreign or national ID cards used)

Declaration

I confirm that the customer(s) provided the above documents to me to satisfy verification requirements under the Money Laundering Regulations 2007 and the Financial Services and Markets Act 2000. I have advised the customer on the types of valuations and surveys available and the other costs applicable to the mortgage. I also confirm that the registration number for the Financial Services Authority completed below is correct.

Level of service given (please tick) Advised Non-advised

Signature Date

Name Position

Firm name and address

Email address Tel no. Fax no.

Are you: Directly Authorised FSA number

Appointed representative Principal firm name and FSA number

If the fee is to be paid to a mortgage club/network please detail the cheque payee address:

Fee paid Refundable

Is there a fee payable by the customer to you? Yes No If YES, amount of fee

Is it payable on application or completion? Application Completion

If payable on application, is it refundable if loan does not proceed? Yes No

	Applicant 1	Applicant 2								
12) Preferred contact method and time (e.g. post/mobile, morning/evening)	<input type="text"/>	<input type="text"/>								
13) Date of birth (dd/mm/yy)	<input type="text"/>	<input type="text"/>								
14) Marital status	<input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/> Civil partner	<input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/> Civil partner								
15) Sex	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female								
16) Number of dependants (e.g. children or elderly) who are financially dependent on you	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">Name</td> <td style="width: 20%;">D.O.B.</td> </tr> <tr> <td colspan="2" style="height: 60px;"></td> </tr> </table>	Name	D.O.B.			<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">Name</td> <td style="width: 20%;">D.O.B.</td> </tr> <tr> <td colspan="2" style="height: 60px;"></td> </tr> </table>	Name	D.O.B.		
Name	D.O.B.									
Name	D.O.B.									
17) Please give the full names and date of birth of anyone over the age of 17 who will be living with you	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">Name</td> <td style="width: 20%;">D.O.B.</td> </tr> <tr> <td colspan="2" style="height: 60px;"></td> </tr> </table>	Name	D.O.B.			<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">Name</td> <td style="width: 20%;">D.O.B.</td> </tr> <tr> <td colspan="2" style="height: 60px;"></td> </tr> </table>	Name	D.O.B.		
Name	D.O.B.									
Name	D.O.B.									
18) (i) Are you a UK citizen or do you hold a European Community passport?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No								
If NO, do you have indefinite leave to remain in the UK?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No								
(ii) What is your nationality?	<input type="text"/>	<input type="text"/>								
19) Do you have a current account with a bank or building society?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No								
If YES, state how long you have had it (if you have more than one, please refer to the one you have had the longest).	<input type="text"/>	<input type="text"/>								
20) Do you have a savings account?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No								
If you have an account with us, what is your account number? (Just state one)	<input type="text"/>	<input type="text"/>								
21) Do you currently:	<input type="checkbox"/> Own a property <input type="checkbox"/> Rent a property <input type="checkbox"/> Live with relatives <input type="checkbox"/> Live with friends	<input type="checkbox"/> Own a property <input type="checkbox"/> Rent a property <input type="checkbox"/> Live with relatives <input type="checkbox"/> Live with friends								
22) Have you ever had a mortgage or been party to one?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No								
23) Following completion of this mortgage, will you be party to any other mortgage(s)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No								
If YES, please give full details (e.g. name of lender, mortgage balance outstanding). If you are in the process of applying for a mortgage with another lender, you should tell us about this too.	<input type="text"/>	<input type="text"/>								

Applicant 1

Applicant 2

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

Yes No

Yes No

If YES, please give full details.

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

Yes No

Yes No

If YES, please give full details.

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

Yes No

Yes No

If YES, please give full details.

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

Yes No

Yes No

If YES, please give full details.

Occupation and income

Applicant 1

Applicant 2

1) Are you

Employed Self Employed
 Retired Other

Employed Self Employed
 Retired Other

Employed and/or retired applicants only PLEASE USE CAPITAL LETTERS

Employed applicants

Applicant 1

Applicant 2

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

b. Employee number

c. Employer's name

Applicant 1

Applicant 2

d. Employer's address

Postcode

Postcode

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

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

2) a. Your job title

b. What is your employer's trade/profession?

c. What is your employer's telephone number?

d. What date did you start with your current employer?

e. If you have been with your current employer for less than 3 years, please tell us where you previously worked, what job(s) you have done and when your employment started and finished. Please use the extra space on page 18 of this form, if required. Remember to quote the question number and section.

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

Start

End

Start

End

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

%

%

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

Postcode

Postcode

3) **If you are employed/retired**

a. Basic annual salary/pension

£

£

b. Average yearly overtime

£

£

c. Annual bonus

£

£

d. Annual commission

£

£

e. Other

£

£

Total income

£

£

4) Do you have a company car?

Yes No

Yes No

Do you receive a car allowance?

Yes No

Yes No

If YES, state the annual amount.

	Applicant 1	Applicant 2
5) Are you due a pay rise in the next 3 months or an increment in the next 12 months?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If YES, please give full details.		

Retired applicants

6) a. Pension reference		
b. Pension company name		
c. Pension company address		
	Postcode	Postcode
d. When did you retire?		

If you receive income from more than one pension, please use the extra space provided on page 18 of this form. Remember to quote the question number and section.

Self employed applicants only *PLEASE USE CAPITAL LETTERS*

1) a. What is the nature of your business?				
b. In what capacity do you carry on your business? (e.g. partnership, sole trader)				
c. What is the name and address of your business?				
	Postcode	Postcode		
d. How long has the business been established?				
e. How long have you been connected with the business?				
2) What is the name and address of your accountant?				
	Postcode	Postcode		
3) What is the name of the accountant dealing with your business?				
4) What qualifications does your accountant hold? (e.g. chartered, certified)				
5) If you are self-employed, your last 3 years' net profit is:	Month/Year	Net Profit	Month/Year	Net Profit
Latest Year				
Previous Year				
Previous Year				

Other income and outgoings PLEASE USE CAPITAL LETTERS

Applicant 1

Applicant 2

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

a. Amount (gross)	£	£
Source		
b. Amount (gross)	£	£
Source		

2) Do you have any debts outstanding under hire purchase arrangements, bank loans, credit cards etc. (including loans where you are a guarantor)? Yes No Yes No

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

Applicant/ Ltd Company	Name of lender	Debt outstanding	Monthly repayments	Loan purpose	Start date (mm/yy)	Final payment due (mm/yy)	Repay prior to completion or consolidate in mortgage?

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

3) Are you making any maintenance payments to a third party or payment for childcare/school fees? Yes No

Yes No

If YES, please give full details.

4) Are you a member of a company pension or superannuation scheme? Yes No

Yes No

5) What age do you plan to retire?

Mortgage requirements PLEASE USE CAPITAL LETTERS

1) How much do you wish to borrow (including any fees being added) and what length of repayment term would you like?

 Yrs

Please only answer questions 2 and 3 if you are switching your mortgage to us without moving home.

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

Yes No

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

Yes No

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

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

5) If you are buying a property please state the source of your deposit

6) If you are borrowing the deposit from a third party, please tell us:

a. From where, and the date when you must repay it.

b. How much you will be repaying each month. £

7) Which of our products are you applying for? Buy to let Commercial

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

8) How do you intend to repay the mortgage? (please refer to the booklet 'Mortgages explained' for information on repayment types) £ Capital & Interest £ Interest only

For the amount in the interest only box, please state proposed repayment vehicle(s). £ Amount Repayment vehicle
£ Amount Repayment vehicle

(e.g. Endowment, Pension, ISA, PEP, General Investment, Sale of Property etc.)

Further advance requirements PLEASE USE CAPITAL LETTERS

Use this section if you are applying for extra borrowing on your existing mortgage.

1) Further advance required £

2) Purpose of loan

3) Estimated current value of mortgaged property £

4) Estimated value when complete (if applicable) £

5) Give details of any home improvements to be carried out

6) Give details of any home improvements carried out since your mortgage started

7) What term do you require? **Either** Term Yrs Mths **Or** To coincide with existing mortgage

Contact preferences

Newbury Building Society requires a fully completed form before opening your account. Newbury Building Society will use your contact details to provide information about your account and the Society. We will not share this information with anyone else. Please tick at least one preferred contact method (you can tick all 3):

Post Email Telephone

If you tick email we can provide useful information, like rate changes, as soon as they are decided. It also reduces our costs.

Newbury Building Society would like to provide you with information on other products, Member benefits and competitions that may be of interest to you. Tick this box if you do not want to receive marketing material: If you tick a preferred contact method and do not opt-out of marketing, this will indicate your consent to receive marketing by that method.

Applicants who are renting or have rented in the last 3 years *PLEASE USE CAPITAL LETTERS*

1) If you are currently renting the property that you are living in, please tell us:

a. The name and address of your landlord

Postcode

Postcode

b. The date your tenancy began (dd/mm/yy)

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c. Your monthly rental payment

£

£

2) If you have been with your current landlord for less than 3 years, or ever rented during the last 3 years, please tell us:

a. The name and address of any previous landlords

Postcode

Postcode

b. The address of your previous property if it is different from the answer given in question 5 on page 4

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c. The date your previous tenancy began

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d. The date your previous tenancy finished

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3) Have all your rent payments always been paid on time?

Yes No

Yes No

If NO, please give details.

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Applicants who have a mortgage PLEASE USE CAPITAL LETTERS

1)	a. Please tell us the name and address of your current lender	Postcode	Postcode
	b. What is the mortgage account number?		
	Date started:		
	c. What is the balance owing on your mortgage?	£	£
	If applicable, what is the selling price of your property?	£	£
	d. What term is remaining on your mortgage?	Yrs	Yrs
	e. Are there any Early Repayment Charges on your mortgage?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
	If YES, how much and when do they expire?	£ <input style="width: 80px;" type="text"/> <input style="width: 80px;" type="text"/>	£ <input style="width: 80px;" type="text"/> <input style="width: 80px;" type="text"/>
2)	Have you ever been behind with mortgage payments, surrendered a mortgaged property or had a property repossessed by your lender?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
	If YES, please give details (including date when it happened).		

Property information PLEASE USE CAPITAL LETTERS

- 1) Full address of property to be mortgaged (if it is a new property, and yet to be numbered, please tell us the plot number)
- Postcode
- 2) Approximate year the property was built
-
- If the property is under construction do you wish the mortgage to be released in instalments?
- Yes No N/A
- 3) Tenure of the property:
- Freehold
- Leasehold Unexpired term of lease £ Ground Rent
- 4) Type of property: (more than one answer may apply)
- House Bungalow Chalet Flat/Maisonette
- Detached Semi-Detached Terraced Light Industrial Unit
- Office/Shop
- Other (please state)
- 5) If you have ticked flat/maisonette please tell us:
- Which floor in the block No. of floors in the block
- Purpose built Converted House Above/below shop premises
- 6) Construction method (brick/tile)
-
- 7) Floor area (sqm) if known
-
- 8) Accommodation - please indicate the number of:
- Reception rooms Kitchens Bedrooms
- Bathrooms Inside WCs
- 9) Does the property have central heating?
- Yes No
- 10) Does the property have a garage?
- None Single Double Triple
- Parking space

11) Do you already rent the property that you wish to buy? Yes No

If YES, please give details (e.g. name of landlord)

12) Will any part of the Property be used for Residential purposes? Yes No

Approximately what proportion will be residential? %

If YES, will this portion be occupied by yourself? Yes No

If more than 40% of the property's floor space is for residential use, a Residential Use Order form will need to be completed (to be supplied by us).

13) If the property, either in whole or in part, is to be let, supply details of tenants, rents and leases. (use separate sheet if necessary)

14) Is it equipped for the proposed business? Yes No

15) If there is a change to the use intended, please state new use

16) For the proposed use, does the property have?

Planning Permission	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Not Applicable
Building Control Approval	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Not Applicable
Fire Certification	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Not Applicable
Required Licenses	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Not Applicable

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

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

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

17) What type of valuation do you require? Mortgage Valuation Home Buyer Report and Valuation Full Building Survey

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

18) Who should the valuer contact to gain access to the property? (please confirm contact name, address and **daytime** telephone number)

Postcode

Please only answer questions 19 to 21 if you are moving home.

19) Name and address of selling agent (if different from question 18).

Postcode

20) Is there any connection between you and the vendor, other than as purchaser/seller?

Yes No

If YES, please give details.

21) Are you receiving any cashbacks, discounts, allowances or other incentives in connection with this purchase from any source?

Yes No

If YES, please give full details.

22) BUY TO LET Name and address of your solicitor/conveyancer: Applicants can choose their own firm of solicitors/conveyancers. Providing there is a minimum of two partners and they are registered on The Law Society website (www.lawsociety.org.uk) or The Council of Licensed Conveyancers, we will ask them to represent us too. If your solicitor/conveyancer does not qualify in this respect we will engage our own solicitor at your cost. This cost will be in addition to your own legal costs.

Name of solicitor/conveyancer

Solicitor/conveyancer address

Postcode

23) COMMERCIAL The Lender requires separate representation for commercial lending. You will be responsible for the cost, which will be in addition to your own legal fees. If the property is entirely residential, the requirement for separate representation will be rescinded on certain conditions (please ask for details).

Name of solicitor

Name and address of firm

Postcode

Telephone Number

Fax Number

DX

Property insurance

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

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

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

If I/we do not take advantage of the Society's household insurance, I/we understand and agree to:

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

In all cases, all applicants (including guarantors) to sign

Applicant 1

SIGNATURE	<input type="text"/>
PRINT NAME IN FULL	<input type="text"/>
DATE	<input type="text"/>

Applicant 2

SIGNATURE	<input type="text"/>
PRINT NAME IN FULL	<input type="text"/>
DATE	<input type="text"/>

Extra space

(Please remember to quote the question number and section.)

Extra space

(Please remember to quote the question number and section.)

Your payment date and method PLEASE USE CAPITAL LETTERS

Your payment date

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

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

Your payment method

Newbury Building Society operates a Direct Debit Scheme which provides a simple and convenient way to pay. Below is a Direct Debit instruction form. Please complete it, sign it and return it along with this application, to ensure that there is no delay in commencing collection following completion of your mortgage.

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

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



INSTRUCTION TO YOUR BANK/BUILDING SOCIETY TO PAY DIRECT DEBITS



1) Name and full postal address of your Bank/Building Society

The Manager

Postcode

Originator's Identification number

3. Branch sort code

4. Bank or Building Society Account Number

5. Reference Number

(i.e. Newbury Building Society Account Number)

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

Please pay Newbury Building Society direct debits from the account detailed on this instruction subject to the safeguards assured by The Direct Debit Guarantee. I understand that this instruction may remain with Newbury Building Society and, if so, details will be passed electronically to my Bank/Building Society.

3) Signature(s)

Date

Some Banks and Building Societies may not accept direct debit instructions for some types of accounts.



The Direct Debit Guarantee

This guarantee is offered by all Banks and Building Societies that accept instructions to pay Direct Debit Scheme.

If there are any changes to the amount, date or frequency of your Direct Debit, Newbury Building Society will notice you 7 working days in advance of your account being debited, or as otherwise agreed.

If an error is made to the payment of your Direct Debit by Newbury Building Society or your Bank or Building Society, you are entitled to a full and immediate refund of the amount paid from your Bank or Building Society.

If you receive a refund you are not entitled to, you must pay it back when Newbury Building Society asks you to.

You can cancel a direct debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to Newbury Building Society.



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

Declaration

Data Protection Act 1998 ("the Act")

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

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

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

- I have received a copy of and understand the Mortgages explained booklet, product leaflet, Initial Disclosure Document (IDD) and a Key Facts Illustration (KFI) from the lender, or my intermediary.
- The information provided in this application, is correct, complete and contains all material facts. Where someone has filled in this form on my behalf, I confirm that I have checked the answers given. Specifically my income, my age and my loans are as stated in this application; any refusal for a loan, arrears of more than one month, County Court Judgements, arrangements with creditors or bankruptcy have been declared herein.

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

I (each of us if more than one is applying) understand and agree that:

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

All applicants (including guarantors) to sign

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

SIGNATURE	<input type="text"/>
PRINT NAME IN FULL	<input type="text"/>
DATE	<input type="text"/>

SIGNATURE	<input type="text"/>
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SIGNATURE	<input type="text"/>
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DATE	<input type="text"/>

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

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