

MORTGAGE ENQUIRY AND AGREEMENT IN PRINCIPLE

Please complete all sections in **BLOCK CAPITALS**



Intermediary details

Adviser name

Company

FCA number

Phone

Address

Fax

Postcode

Email

Appointed Rep or Directly Authorised: ☐ Appointed Rep ☐ Directly Authorised

Network/Club used

Do you have an NBS contact? ☐ Yes ☐ No

NBS contact name:

Credit Search required (Please note this will be a hard search)

☐ Yes ☐ No

Mortgage details

Type of borrower

Please tick all that apply: ☐ Help to Buy ☐ First time buyer ☐ House purchase ☐ Remortgage
☐ Shared Ownership ☐ Self Build ☐ Buy to Let

Is property a new build?

☐ Yes ☐ No

If Shared Ownership, name of housing association:

If property is a flat, number of floors in development including ground floor:

Is property above commercial premises? ☐ Yes ☐ No

Percentage of Share and year lease was created
If Shared Ownership:

Amount of Rent & Service Charge
If Shared Ownership:

Amount of Rent
If BTL:

Source & amount of deposit

Loan amount £

Product applied for:

Purchase price/valuation

Term in years

Repayment method

Repayment ☐

Interest Only ☐

Part and part ☐

Address of property to be mortgaged

If interest only, repayment strategy please detail:

Personal

Applicant 1

Applicant 2

Title and Surname

Forenames

Maiden Name (enter 'N/A' if none)

Date of birth

Marital status

Number of dependants and ages
(enter 'N/A' if none)

Current address
(including postcode)

Date moved in

Residential status

Owner ☐ Tenant ☐ With parents ☐

Owner ☐ Tenant ☐ With parents ☐

Please provide previous address if less than 3
years at present address. Use 'extra space' provided
on pages 5/6 of this form if required.

Postcode

Postcode

Date moved in

Residential status

Owner ☐ Tenant ☐ With parents ☐

Owner ☐ Tenant ☐ With parents ☐

Place of birth

Are you a UK citizen?

Yes ☐ No ☐

Yes ☐ No ☐

If no, please state

If no, please state

Employment

Type	<input type="checkbox"/> Employed <input type="checkbox"/> Self employed <input type="checkbox"/> Contract <input type="checkbox"/> Temporary <input type="checkbox"/> Retired <input type="checkbox"/> Other	<input type="checkbox"/> Employed <input type="checkbox"/> Self employed <input type="checkbox"/> Contract <input type="checkbox"/> Temporary <input type="checkbox"/> Retired <input type="checkbox"/> Other
If you are on a fixed term contract, please state the start and end dates	Start date _____ End date _____	Start date _____ End date _____
Occupation	_____	_____
Start date	_____	_____
If less than 3 years, start date with previous employer	_____	_____
Gross Basic annual salary	£ _____	£ _____
Overtime, bonus & commission	£ _____	£ _____
Other income? Please provide details	_____	_____
Net monthly income (include pension and student loan costs)	_____	_____
Currency paid in	_____	_____

Self-Employed applicants only

	Applicant 1	Applicant 2
What is the nature of your business?	_____	_____
In what capacity do you carry on your business? (e.g. partnership, sole trader)	_____	_____
How long has your business been established?	_____ yrs _____ mths	_____ yrs _____ mths
How long have you been connected with the business?	_____ yrs _____ mths	_____ yrs _____ mths
Annual salary	£ _____	£ _____
Last 3 years' net profit:		
Year ended (mm/yy)	/ £	/ £
Year ended (mm/yy)	/ £	/ £
Year ended (mm/yy)	/ £	/ £
Dividends received:		
Year ended (mm/yy)	/ £	/ £
Year ended (mm/yy)	/ £	/ £
Year ended (mm/yy)	/ £	/ £
Net monthly income	_____	_____

Expenditure – Please detail in the extra space section if any of these commitments will be cleared

Credit cards (totals)	Balance outstanding £	Balance outstanding £
	Monthly payment £	Monthly payment £
Loans, HP and Equity loans (totals)	Balance outstanding £	Balance outstanding £
	Monthly payment £	Monthly payment £
Maintenance, childcare costs & school fees	Monthly £	Monthly £
Essential travel costs	Monthly £	Monthly £
Pension contributions	Monthly £	Monthly £

Have you been behind with any payments in respect of the above during the last 3 years?	Yes <input type="checkbox"/> No <input type="checkbox"/> If yes give details on the 'extra space' provided on page 5 of this form if required.	Yes <input type="checkbox"/> No <input type="checkbox"/> If yes give details on the 'extra space' provided on page 5 of this form if required.
Have you ever been bankrupt or been involved in court proceedings for debt with creditors?	Yes <input type="checkbox"/> No <input type="checkbox"/> If yes give details on the 'extra space' provided on page 5 of this form if required.	Yes <input type="checkbox"/> No <input type="checkbox"/> If yes give details on the 'extra space' provided on page 5 of this form if required.

Investments

Will you be left with any investment/savings following this transaction?

Yes ☐ Amount £

Yes ☐ Amount £

Other assets / liabilities & future changes

Please detail any known future changes in income or expenditure:

Do you have any other assets and liabilities? Please use the table below to detail these:

Asset/Liability	Value of Asset	Outstanding amount of liability	Date of asset acquired	Date liability started	Notes (including any expenditure, income or any other relevant information here)
1.					
2.					
3.					
4.					
5.					

Agreement in principle - agreement to process personal data

To provide an agreement in principle it will be necessary for Newbury Building Society to carry out some checks on the information provided.

Newbury Building Society complies with the General Data Protection Regulation (GDPR) and any other applicable Data Protection legislation. Our Privacy Notice sets out the basis on which any personal data we collect from you, or that you provide to us, will be treated.

By signing this form you are confirming that you have provided your client with a copy of our Privacy Notice or advised them of its availability on our website. The latest version is available via our website at www.newbury.co.uk/privacy-notice/, in any of our branches or by calling us on 01635 555700. The notice may be updated from time to time.

You confirm that you are acting as an agent for the applicant(s) and in doing so confirm that you have the authority to agree to Newbury Building Society processing the applicant(s) personal data for the purposes of underwriting the application. This processing will include performing searches at Credit Reference Agencies.

Our Privacy Notice refers to the Credit Reference Agency Information Notice (CRAIN) which sets out the basis on which Credit Reference Agencies treat personal data when we ask them to verify an individual's identity and carry out routine financial crime and credit checks. This notice is available on the Privacy Notice page of our website.

I confirm that I have complied with the requirements of the General Data Protection Regulation and any other applicable Data Protection regulation.

I understand that an agreement in principle is not binding upon me or Newbury Building Society. If Newbury Building Society agrees the loan in principle and I wish to proceed with the application, then further checks will be needed.

INTRODUCER SIGNATURE

Date

Extra space

Please email the completed and signed form to brokerenquiries@newbury.co.uk

Newbury Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number 206077). English Law applies and we will communicate with you in English. We are participants of the Financial Ombudsman Service. We have a complaints procedure which we will provide on request. Most complaints that we cannot resolve can be referred to the Financial Ombudsman Service. 8335