

Additional applicant

Application form



Account number _____

**Please enclose the documents below to help us deal with your application quickly and efficiently.
PLEASE USE BLACK INK AND CAPITAL LETTERS.**

	Applicant 3	Applicant 4
1. Latest P60 and last 3 months' payslips (employed applicants) or proof of pension (retired applicants).	<input type="checkbox"/>	<input type="checkbox"/>
2. 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"/>
3. Banking information. Please refer to page 12 of this application form	<input type="checkbox"/>	<input type="checkbox"/>
4. For self-employed applicants: Last 3 years' accounts prepared by a Chartered/Certified Accountant. If your accounts are not prepared by a Chartered/Certified Accountant, please also provide: Last 3 years' tax calculations, 6 months' business bank statements and proof of tax paid for the last 3 years.	<input type="checkbox"/>	<input type="checkbox"/>
5. For a home purchase: Proof of the source of your deposit e.g. bank statement, savings statement etc.	<input type="checkbox"/>	<input type="checkbox"/>
6. For shared ownership, shared equity and Help to Buy: A copy of the memorandum of sale.	<input type="checkbox"/>	<input type="checkbox"/>

Personal details

Applicant 3

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Title _____

Forename(s) _____

Surname _____

Maiden/previous surname (if applicable) _____

Date of birth _____

Country of birth _____

National insurance number _____

What is your nationality?

Are you a UK citizen or do you hold a European Community passport?

Yes ☐ No ☐

If no, do you have permanent rights to reside in the UK?

Yes ☐ No ☐

Are you a UK resident?

Yes ☐ No ☐

Yes ☐ No ☐

Yes ☐ No ☐

Yes ☐ No ☐

Marital status

Sex _____

Home tel _____

Mobile tel _____

Work tel _____

Email address _____

Dependants

Please give the full name and date of birth of anyone who is financially dependent on you (e.g. children or elderly relative). Use the 'Extra Space' on page 9 if necessary.

Name _____

Date of birth _____

Name _____

Date of birth _____

Name _____

Date of birth _____

Name _____

Date of birth _____

Additional occupiers

Please give the full name and date of birth of anyone over the age of 17 who will be living with you.

Name _____

Date of birth _____

Name _____

Date of birth _____

Name _____

Date of birth _____

Name _____

Date of birth _____

Occupancy details

Applicant 3

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Current occupancy:

☐ Own a property

☐ Rent a property

☐ Own a property

☐ Rent a property

☐ Live with relatives

☐ Live with friends

☐ Live with relatives

☐ Live with friends

Current home address

Postcode

Postcode

What date did you move into this property?

Have you ever had a mortgage or been party to one?

Yes ☐

No ☐

Yes ☐

No ☐

Following completion of this mortgage, will you be party to any other mortgages?

Yes ☐

No ☐

Yes ☐

No ☐

If yes, please give full details. If you are in the process of applying for a mortgage with another lender, please provide details on the 'Extra space' on page 9

Name of lender

Balance outstanding: £

Monthly payments: £

Name of lender

Balance outstanding: £

Monthly payments: £

Previous occupancy (if you have been in your current residence for less than 3 years)

Previous occupancy:

Please provide all previous addresses for the last 3 years (and the date you moved into each one)

Postcode

yrs mths

Postcode

yrs mths

Use the 'Extra space' provided on page 9 of the form if required

Postcode

yrs mths

Postcode

yrs mths

Applicants who are renting or who have rented in the last 3 years

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

Applicant 3

Applicant 4

The name and address of your landlord

Postcode

Postcode

The date your tenancy began

Your monthly rental payment

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

Address of property previously rented

Postcode

Postcode

Applicant 3

Have all your rent payments been paid on time?

Yes ☐No ☐

If no, please give details:

Applicant 4Yes ☐No ☐

Applicants who have a mortgage**Applicant 3**

Please tell us the name and address of your current lender

Postcode

What is the mortgage account number?

Date started

What is the balance owing on your mortgage?

If you are selling, what is the sale price?

What term is remaining on your mortgage?

Are there any early repayment charges on your mortgage?

Yes ☐No ☐

If yes, how much and when do they expire?

Applicant 4

Postcode

Yes ☐No ☐

Employed applicants only**Applicant 3****Current employment**

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

If you are on a fixed term contract, please state the end date

Job title

Employee number

Employee name

Employer's address

Postcode

Telephone

Email

What is your employer's trade/profession?

Applicant 4

Postcode

Applicant 3**Applicant 4**

What date did you start with your current employer?

On what date do you plan to retire?

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

Gross income

Basic annual salary

£

£

Average annual overtime

£

£

Annual bonus

£

£

Annual commission

£

£

Annual car allowance

£

£

Annual mortgage subsidy

£

£

Annual large town allowance

£

£

Annual housing allowance

£

£

Annual shift allowance

£

£

Net monthly income

£

£

Please enclose latest P60 and last 3 months' payslips.

Previous employment (if you have been with your current employer less than 3 years)

Previous employer

Job title

Dates employed (from and to)

Self-employed applicants only**Applicant 3****Applicant 4**

What is the nature of your business?

In what capacity do you carry on your business? (e.g. partnership, sole trader)

What is the name and address of your business?

Postcode

Postcode

Business email address

How long have you been connected with the business?

Applicant 3**Applicant 4**

What is the name of your accountant? _____

Company name and address _____

What qualification does your accountant hold (e.g. chartered, certified)? _____

Annual salary _____

Your last 3 years' net profit was:

Year ended (mm/yy) _____

/

£ _____

Year ended (mm/yy) _____

/

£ _____

Year ended (mm/yy) _____

/

£ _____

Your last 3 years' dividends were:

/

£ _____

/

£ _____

/

£ _____

Total net monthly income

£ _____

/

£ _____

/

£ _____

/

£ _____

/

£ _____

/

£ _____

/

£ _____

£ _____

Please enclose last 3 years' accounts prepared by a Chartered/Certified accountant. 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 (SA302).

Retired applicants only**Applicant 3****Applicant 4**

Pension provider _____

Pension reference _____

Pension company address _____

Postcode _____

Postcode _____

Total annual gross pension income

£ _____

Net monthly pension income

£ _____

£ _____

£ _____

If you receive income from more than one pension, please use the 'Extra space' pages provided on page 9/10 of this form.

Other income**Applicant 3****Applicant 4**

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).

Annual gross amount

£ _____

Source _____

Annual gross amount

£ _____

Source _____

£ _____

£ _____

Applicant 3

Please give details of any income listed in this section

Applicant 4

Committed expenditure

Please provide details of all monthly commitments. This should include loans, credit cards, maintenance, childcare etc. Please give details, including the monthly repayments and dates when the debts are due to be fully repaid. Please also include details of your monthly travel costs.

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

Applicant	Name of lender	Debt outstanding	Monthly repayments	Type of commitment (eg loan, credit card etc)	Loan purpose	Start date (mm/yy)	Final payment due (mm/yy)	Repay prior to completion or consolidate in mortgage?
		£	£					Yes/No
		£	£					Yes/No
		£	£					Yes/No
		£	£					Yes/No
		£	£					Yes/No
		£	£					Yes/No

Travel costs

How do you travel to work?

How much does this cost you each month?

£

£

Do you have any other travel costs?

Are you making any maintenance payments to a third party?

Yes ☐ No ☐

Yes ☐ No ☐

If YES, please give full details.

Are you making any payments for childcare/school fees?

Yes ☐ No ☐

Yes ☐ No ☐

If YES, please give full details.

Are you a member of a company pension or superannuation scheme?

Yes ☐ No ☐

Yes ☐ No ☐

How much do you invest into your pension each month?

£

£

Are you aware of any future changes to your income and/or expenditure that are likely to affect your ability to meet your mortgage payments?

Yes ☐ No ☐

Yes ☐ No ☐

If YES, please give full details.

Credit history

Applicant 3

Applicant 4

Have you ever been declared bankrupt?

Yes ☐

No ☐

Yes ☐

No ☐

If yes, please provide details

Have you ever had a County Court Judgement registered against you?

Yes ☐

No ☐

Yes ☐

No ☐

If yes, please provide details

Have you ever entered into a payment arrangement in connection with the debt that you owe a creditor?

Yes ☐

No ☐

Yes ☐

No ☐

If yes, please provide details

Have you ever had a default registered against you?

Yes ☐

No ☐

Yes ☐

No ☐

If yes, please provide details

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

Yes ☐

No ☐

Yes ☐

No ☐

If yes, please provide details

Have you ever had a mortgage application refused or declined?

Yes ☐

No ☐

Yes ☐

No ☐

If yes, please provide details

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

Yes ☐

No ☐

Yes ☐

No ☐

If yes, please provide details

If you have answered yes to any of the above questions, please provide full details here or on the 'Extra space' on page 9 of this form.

Your payment date and method

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. The bank account must be in the name of one or more of the applicants and cannot be a company bank account.

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 BY DIRECT DEBIT



1. Name and full postal address of your bank/building society

To: The Manager
Bank/building society:

Postcode:

Service user number

3. Branch sort code

4. Bank or Building Society Account Number

5. Reference Number
(e.g. 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:

Banks and building societies may not accept direct debit instructions for some types of accounts.

This Guarantee should be detached and retained by the payer.

The Direct Debit Guarantee



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit Newbury Building Society will notify you 7 working days in advance of your account being debited or as otherwise agreed. If you request Newbury Building Society to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by 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 simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

Banking information

To assist in the assessment of your application, we need to view your banking information and we want this to be simple for you. We have teamed up with [consents.online](#). They provide you with a safe and secure way to share your information online using Open Banking technology. Click on the link below to share your information using [consents.online](#). It's fast and easy to use. Simply give [consents.online](#) permission to share your account information with us online or by using your mobile phone. They'll then give us read-only access to it to help us process your application. Alternatively, please provide copies of your latest 3 months' bank statements.

<https://connect.consents.online/newbury/>

We need to see banking information for all bank accounts held by you, therefore, when you are signing up using the above link, you will need to repeat this process for each bank/building society you hold an account with. If you have more than one account with the same bank/building society [consents.online](#) will allow you to select which accounts you want to give us access to.

	Applicant 3	Applicant 4
Please tick this box to confirm you have clicked on the above link and followed the instructions to grant us access to your banking information.	<input type="checkbox"/>	<input type="checkbox"/>
Please tick this box if you would prefer not to provide us access to your banking information by this method and have provided/will provide your bank statements instead.	<input type="checkbox"/>	<input type="checkbox"/>

If you would like more information about this, please click on the below link to see our frequently asked questions: <https://consents.online/HowItWorks>

Keeping you informed (only applicable to those aged 18+)

Newbury Building Society would like to ensure you are the first to know about new products and changes to our existing products. We will also keep you informed about the support and investments we make in our local communities. We will always treat your personal details in accordance with our privacy notice and will never share them with other organisations without your explicit consent or other legal grounds for processing.

Let us know if you would like us to contact you by selecting the options below (select all that apply):

Applicant 3

☐ By email ☐ By post

Applicant 4

☐ By email ☐ By post

You're in control of your preferences. If you change your mind and wish to opt out from marketing communications from us, you will be able to do so at any time by emailing marketing@newbury.co.uk; visiting our website; calling us on 01635 555700; visiting any of the Society's branches; by post or by following the unsubscribe link contained in our email communications.

AGM communication preferences

If you are a qualifying member, the Society has a statutory duty to give you notice of its Annual General Meeting. This notification will be emailed to you to help us reduce costs and paper waste. If you do not have an email address the notification will be sent by post, or you can choose to receive it by post by ticking the box below.

Applicant 3

☐ By post

Applicant 4

☐ By post

Declaration

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.

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 Newbury Building Society (Newbury BS) (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:-

1. We comply 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 declaration, you are confirming that you have received a copy of our Privacy Notice. The notice may be updated from time to time. If we are going to use your personal data for any new purposes, we will bring any changes to the Privacy Notice to your attention. 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.

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

1. I have received a copy of and understand the Mortgages explained booklet, product leaflet and a Key Facts Illustration (KFI) from Newbury BS, or my intermediary.
2. 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.
3. I undertake to notify Newbury BS immediately of any change of circumstances or any proposed change to the occupants of the property.
4. I am not connected with a Director of Newbury BS (delete this statement if you are so connected).
5. Monies paid to the credit of the mortgage will be paid on behalf of all applicants jointly.

The following form part of the Mortgage terms and conditions:

1. Any valuation or administration fee paid in respect of this application is non-refundable.
2. Newbury BS standard valuation report is limited and is for the Newbury BS only. Newbury BS might supply a copy of the report to me, but the report will remain the property of Newbury BS 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. Newbury BS strongly recommends that I request a more detailed report and Newbury BS gives no warranty, representation or assurance in respect of the report.

3. Any retention figure in the valuation report cannot be relied upon as an indication of the cost of necessary repairs.
4. Where this application is being submitted by an intermediary, that intermediary is acting on my behalf and not on behalf of Newbury BS. Newbury BS might provide a fee to the intermediary for introducing the mortgage.
5. Before issuing a Mortgage Offer Newbury BS will undertake an appraisal of my financial standing in order to satisfy itself of my ability to repay the loan. Newbury BS may withdraw, revise or cancel any offer made in consequence of this application. Reasons we may withdraw will be provided in the mortgage offer.
6. Where applicable, my solicitor/licensed conveyancer will disclose to Newbury BS, at Newbury BS request, all information relevant to Newbury BS 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.
7. Newbury BS has my authority to obtain a redemption statement including all costs and charges from my existing mortgagee.
8. Newbury BS has my authority to obtain the title deeds of my property from wherever the title deeds are currently held (e.g. existing mortgagee, bank, solicitor). The title deeds will be held to the order of any existing chargeholder pending redemption of the charge(s).
9. 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.
10. I will, on completion of the advance, be bound by Newbury BS Rules and Mortgage Conditions.
11. Where Additional Security is required, I understand that it is for Newbury BS benefit only and the Insurer can seek payment from me for any shortfall. Newbury BS discloses information on any arrears that accrue to the insurer.
12. Newbury BS may add any unpaid fees to the mortgage, if I have been notified they are due
13. Any negative information reported by Newbury BS may impair my ability to obtain credit.

All applicants (including guarantors) to sign

PLEASE ALSO ENSURE YOU COMPLETE AND SIGN THE DIRECT DEBIT GUARANTEE ON PAGE 10

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

PRINT NAME	Signed	SIGNATURE	Date	/ /
PRINT NAME	Signed	SIGNATURE	Date	/ /

YOUR MORTGAGE IS SECURED ON YOUR HOME. THINK CAREFULLY BEFORE SECURING OTHER DEBTS AGAINST YOUR HOME. YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

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Fax: 01635 555799

newbury.co.uk

enquiries@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. 9512