

**BUY TO LET
MORTGAGE APPLICATION**
FOR INCORPORATED COMPANIES

COMPLETING THIS FORM

1. Please make sure that you have carefully selected a product to suit your requirements and that you have read all the information relating to it before completing this form.
2. Please use **BLACK INK** and **BLOCK CAPITALS** throughout.
3. Please ensure that you answer **ALL** questions. If a question is not applicable, write N/A.
4. When submitting your fully completed mortgage application form, please ensure that the items shown in the Submission Checklist below are enclosed, if applicable.

In order for us to process your application as quickly as possible, it is important that you answer all questions accurately and completely and that you provide the required supporting documentation in full. Failure to do so will result in delays in your Mortgage Offer being issued and may result in your application being declined.

SUBMISSION CHECKLIST

(Please tick boxes to show items actioned)

	APPLICANT
– The application fee by cheque or your email address if by debit card (refer to Section Six)	<input type="checkbox"/>
– A copy of the proposed / current tenancy agreement and / or lease	<input type="checkbox"/>
– Financial statements evidencing the last twelve months' repayments for all current mortgages held by the Applicant Company (refer to Section One)	<input type="checkbox"/>
– For directors and beneficial owners who are owner occupiers and / or who own any other property – your financial statements evidencing the last twelve months' repayments for all current mortgages held (refer to Section One)	<input type="checkbox"/>
– For directors and beneficial owners who are a tenant of the property in which they live – your last six months' bank statements evidencing the rental payments (refer to Section One)	<input type="checkbox"/>
– Declarations and consents signed and dated (refer to Section Eight)	<input type="checkbox"/>
– The completed authority slips and direct debit form (refer to Section Nine)	<input type="checkbox"/>
– If the property is a new buy to let, or currently not let, please provide a letter from an independent letting agent to confirm the expected monthly rental	<input type="checkbox"/>
– Original or certified copy ¹ of Certificate of Incorporation or Memorandum and Articles of Association and, if appropriate, Certificate of Incorporation on Change of Name.	<input type="checkbox"/>

¹ Documents may be certified by any of the following professions:

Solicitors, Accountants, Bankers, Civil Servants, Regulated Financial Advisers or Mortgage Brokers.

The certification should confirm that the document is a true copy of the original which has been seen. The certifier must sign the certificate and also print their name, job title, contact telephone number, employer's name or company stamp and date of the signature.

SOURCE OF APPLICATION

How did you learn about the Society?

If you are an existing customer with us, please state your mortgage and / or savings account number(s):

FOR OFFICE USE

Source code:		Branch code:			
Rec'd Date:		Initials:		Underwritten Date:	
				Initials:	
				Acknowledged Date:	

FOR COMPLETION BY INTERMEDIARY ONLY

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

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

PROC FEE PAYMENT DETAILS FOLLOWING COMPLETION TO:

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

ACCOUNT NAME:	
SORT CODE:	
ACCOUNT NUMBER:	

LEVEL OF ADVICE GIVEN TO BORROWER:

<input type="checkbox"/>	EXECUTION ONLY	<input type="checkbox"/>	ADVICE AND RECOMMENDATION
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HOW WAS YOUR ADVICE GIVEN TO THE BORROWER?

<input type="checkbox"/>	FACE TO FACE, SUBSEQUENTLY BEING CONFIRMED IN WRITING
<input type="checkbox"/>	OVER THE TELEPHONE, SUBSEQUENTLY BEING CONFIRMED IN WRITING
<input type="checkbox"/>	IN WRITING ONLY

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

HOW MUCH IS YOUR FEE?	£	
IS YOUR FEE REFUNDABLE?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
WHEN IS THE FEE TO BE PAID?	<input type="checkbox"/> ON APPLICATION	<input type="checkbox"/> ON COMPLETION

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

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

IF YES, GIVE DETAILS:

I confirm that the information given above is correct and that any third party who arranged, advised on or introduced this mortgage is either authorised by the Financial Conduct Authority to arrange, advise on or introduce mortgages, as appropriate, or is exempt from authorisation. Based on my knowledge of the customer the information contained in the application form is reasonable.

All mortgage applications submitted by intermediaries are subject to the Society's Terms of Business, which can be found on the Forms page of our website. I confirm that I have read and understood the Society's Terms of Business and that I agree to be bound by them.

SIGNATURE:		DATE:	DD	MM	YYYY
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SECTION ONE

COMPANY NAME:

COMPANY REGISTRATION NUMBER:

ADDRESS:

POSTCODE:

NATURE OF BUSINESS:

Please provide a detailed description of the main activities the company is involved in

PLEASE LIST ALL COUNTRIES IN WHICH THE COMPANY TRADES / IS ACTIVE:

TRADING SINCE:

DD / MM / YYYY

SIC CODE²:

² This must be either 68100 (Buying and selling of own real estate) or 68209 (Other letting and operating of own or leased real estate). The company must be a SPV Limited Company registered in England and Wales.

DIRECTOR AND BENEFICIAL OWNER DETAILS

Please provide the following details in respect of all Directors and all other persons with an interest in the company of 25% or more by way of shareholding, voting rights or rights to receive profits or who otherwise exercises control over the management of the company. If there are more than two, please complete the Director and Beneficial Owner sections on pages 4 and 5 of an additional application form and ensure the named individuals also sign Section Eight (Declarations and Consents).

ONE

TWO

TITLE:

MR / MRS / MISS / MS / OTHER:

MR / MRS / MISS / MS / OTHER:

SURNAME:

FIRST NAME(S):

DATE OF BIRTH:

DD / MM / YYYY

DD / MM / YYYY

MARITAL STATUS:

NATIONALITY³:

BRITISH

OTHER:

BRITISH

OTHER:

BUSINESS TELEPHONE NUMBER:

HOME TELEPHONE NUMBER:

MOBILE TELEPHONE NUMBER:

EMAIL ADDRESS:

% SHAREHOLDING / VOTING RIGHTS / RIGHTS TO RECEIVE PROFIT (AS APPLICABLE):

³ If you are a non UK National we may need to see your passport certified by either a regulated or professional person e.g. Financial Adviser or Solicitor. If we do, we will let you know.

ABOUT YOUR HOME

CURRENT ADDRESS:

(If you reside outside the United Kingdom, the application cannot be considered)

POSTCODE:

TERMS OF OCCUPANCY:

 OWNER

 TENANT

 OWNER

 TENANT

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

OTHER:

OTHER:

LENGTH OF TIME AT CURRENT ADDRESS⁴:
 YEARS

 MONTHS

 YEARS

 MONTHS

⁴ If you have been living at your current address for less than three years, we will need to know your previous address(es). Please provide full details in Section Seven.

IF OWNER, DO YOU OWN IT OUTRIGHT? YES NO YES NO

ESTIMATED PROPERTY VALUE:	£	£
IF NOT OWNED OUTRIGHT, NAME OF LENDER:		
CURRENT AMOUNT OUTSTANDING: (including any redemption interest if applicable)	£	£

Please note, if you have any other borrowings secured against the property please provide full details in Section Seven. If you have had your current first or main mortgage for less than three years we will need further information from you about the basis under which you were residing at your previous address(es). Please provide full details in Section Seven.

DIRECTORS AND BENEFICIAL OWNERS DISCLOSURE

Have you ever:

HAD A COURT ORDER FOR DEBT REGISTERED AGAINST YOU OR ARE ANY SUCH PROCEEDINGS PENDING? IF YES, A CERTIFICATE OF SATISFACTION MUST BE PRESENTED TO THE SOCIETY.	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
MADE ARRANGEMENTS WITH CREDITORS OR BEEN MADE BANKRUPT OR ARE ANY SUCH PROCEEDINGS PENDING?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
HAD A PAYDAY LOAN?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
HAD A MORTGAGE APPLICATION ON A PROPERTY REFUSED?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
BEEN IN EXCESS OF TWO MONTHLY PAYMENTS IN ARREARS WITH ANY CREDIT OR MORTGAGE AGREEMENTS OR HAD A MORTGAGED PROPERTY REPOSSESSED?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO

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

OTHER PROPERTIES OWNED

	PROPERTY ONE	PROPERTY ONE
DOES THE APPLICANT COMPANY OWN ANY OTHER PROPERTIES? IF YES, PLEASE PROVIDE DETAILS (If the company owns more than two other properties, please provide full details in Section Seven)		
ADDRESS OF PROPERTY:		
POSTCODE:		
ESTIMATED PROPERTY VALUE:	£	£
ARE THERE MORTGAGES ON THIS PROPERTY? (If there is more than one other mortgage please provide the lender details, as below, in Section Seven)	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
NAME OF LENDER:		
ADDRESS OF LENDER:		
POSTCODE:		
ACCOUNT NUMBER:		
DATE LOAN(S) COMMENCED: (including any additional loans)		
CURRENT AMOUNT OUTSTANDING:	£	£
MONTHLY PAYMENT:	£	£

SECTION TWO

INCOME

HOW IS THE COMPANY'S INCOME DERIVED?

Please provide the last three years' certified accounts for the applicant company, where available.

OTHER COMPANY BORROWING

e.g. non-property loans, overdraft, HP, lease and asset finance or factoring.

NAME OF LENDER:

ADDRESS OF LENDER:

POSTCODE:

TYPE OF FACILITY:

ORIGINAL AMOUNT OF FACILITY:

£

£

DATE FACILITY COMMENCED:

DD / MM / YYYY

DD / MM / YYYY

IS THE FACILITY SECURED IN ANYWAY?

YES

NO

YES

NO

IF YES, PLEASE PROVIDE DETAILS OF THE SECURITY PROVIDED:

CURRENT AMOUNT OUTSTANDING:

£

£

MONTHLY REPAYMENT (IF APPLICABLE):

£

£

SECTION THREE

THE PROPERTY

ADDRESS OF THE PROPERTY TO BE MORTGAGED:

POSTCODE:

If you have a mortgage secured against this property, please provide full details in Section Seven.

DESCRIPTION OF PROPERTY:

DETACHED HOUSE

PURPOSE-BUILT FLAT

DETACHED BUNGALOW

SEMI-DETACHED HOUSE

CONVERTED FLAT

SEMI-DETACHED BUNGALOW

TERRACED HOUSE

OTHER:

CONSTRUCTION OF PROPERTY:

WALLS

ROOF

ACCOMMODATION:

RECEPTION ROOMS

KITCHENS

BEDROOMS

BATHROOMS

TOILETS

OTHER

ACCOMMODATION OF PROPERTY:

NUMBER OF HABITABLE ROOMS EXCLUDING WCS

NUMBER OF BEDROOMS

IF A FLAT OR MAISONETTE:

NUMBER OF FLOORS IN THE WHOLE BUILDING⁴

FLOOR NUMBER OF FLAT

NATURE OF PROPERTY:

MORE THAN FOUR BEDROOMS?

YES

NO

MORE THAN ONE KITCHEN?

YES

NO

IN NON-RESIDENTIAL AREA?

YES

NO

COMMERCIAL PREMISES ON GROUND FLOOR?

YES

NO

STUDIO FLAT?

YES

NO

IF A HOUSE:

THREE OR MORE FLOORS, INCLUDING ATTIC AND BASEMENT?

YES

NO

IF YES, WILL THERE BE MORE THAN FOUR TENANTS OCCUPYING?

YES

NO

IF A FLAT OR MAISONETTE:

NUMBER OF FLOORS IN THE WHOLE BUILDING⁵

COUNCIL BUILT

YES

FLOOR NUMBER OF FLAT

⁵ If the number of floors in the whole building exceeds four, application cannot be considered unless the property is in Central London.

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

IS THE PROPERTY? FREEHOLD LEASEHOLD

IF LEASEHOLD, WHAT IS THE UNEXPIRED LEASE? YEARS ANNUAL GROUND RENT ANNUAL MAINTENANCE / SERVICE CHARGE
A minimum of 70 years unexpired is required

IS THE PROPERTY TO BE LET EITHER ON OR SHORTLY AFTER THE COMPLETION OF THE MORTGAGE?

IF NO, PLEASE EXPLAIN:

WHAT IS OR WILL BE THE MONTHLY RENT? You will need to supply copies of the relevant tenancy agreement for the subject property with this application.

Please note, If there is more than one tenancy agreement, the application cannot be considered. Also, if the tenant is either a relative or the partner of the mortgage applicant, the application cannot be considered.

PROPERTY PURCHASE⁶ PURCHASE PRICE: **Please note, minimum residential property value applies, CURRENT PROPERTY VALUE: please refer to product sheet⁶.**

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

IF YES, PLEASE STATE THE AMOUNT: IF NO, PLEASE INDICATE SOURCE OF DEPOSIT:

THE MONTHLY PAYMENT, IF APPLICABLE:

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

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

PROPERTY REMORTGAGE⁶ CURRENT PROPERTY VALUE **Please note, minimum residential property value applies, CURRENT PROPERTY VALUE: please refer to product sheet⁶.**

ORIGINAL PURCHASE PRICE: ORIGINAL PURCHASE DATE:

MORTGAGE AMOUNT OUTSTANDING: CURRENT MORTGAGE LENDER:

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

IF YES, STATE DISCOUNT ALLOWED AND FULL MARKET VALUE AT THE TIME: DISCOUNT: MARKET VALUE:

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

IF YES, GIVE DETAILS:

SECTION FOUR

THE MORTGAGE

PRODUCT

PLEASE INDICATE WHICH OF THE SOCIETY'S MORTGAGE PRODUCTS YOU ARE APPLYING FOR BY ENTERING THE DETAILS IN THE BOX OPPOSITE

PURPOSE OF THE MORTGAGE – IF A REMORTGAGE PLEASE PROVIDE A BREAKDOWN OF HOW FUNDS WILL BE USED:

MORTGAGE AMOUNT (Minimum amount applies, please refer to product sheet)

WHAT IS THE TOTAL MORTGAGE AMOUNT THE COMPANY WOULD LIKE TO BORROW?

£

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

MORTGAGE TERM

OVER WHAT TERM IS THE MORTGAGE REQUIRED?

YEARS

MONTHS

METHOD OF REPAYMENT

What is the breakdown of the total mortgage amount between Repayment and Interest Only methods?

MORTGAGE AMOUNT ON REPAYMENT i.e. repayments of capital and interest:

£

MORTGAGE AMOUNT ON INTEREST ONLY i.e. payments of interest with capital repaid at end of term:

£

OCCUPANCY

HAS A DIRECTOR OR BENEFICIAL OWNER OR A RELATED PERSON OCCUPIED THE PROPERTY AT ANY TIME?⁷

YES

NO

IF YES, PLEASE PROVIDE DETAILS:

DOES A DIRECTOR OR BENEFICIAL OWNER OR A RELATED PERSON INTEND TO OCCUPY THE PROPERTY AT ANY TIME AFTER COMPLETION OF THE MORTGAGE?⁶

YES

NO

⁷ A 'related person' includes your spouse or civil partner, partner, parent, brother, sister, child, grandparent or grandchild.

If YES, the application cannot be considered.

SECTION FIVE

YOUR SOLICITOR

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

Please note, that the Society will use its own Solicitors and, unless special "fees paid" product terms apply, you will be responsible for all of their fees and disbursements.

SECTION SIX

The Society operates a Panel of Valuers and will instruct one of the firms to carry out our Valuation Report at your expense. Neither the Society nor the Valuer will accept any liability to you for the contents or accuracy of the Valuation Report.

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

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

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

IF YOU WOULD LIKE A QUOTATION FOR A MORE DETAILED SURVEY (HomeBuyers or Full Structural)

PLEASE INDICATE: HOMEBUYERS STRUCTURAL

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

CONTACT NAME:			
ADDRESS:		TELEPHONE NUMBERS:	
	POSTCODE:		

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

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

SECTION SEVEN

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

SECTION EIGHT

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

USE OF PERSONAL INFORMATION



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

DECLARATIONS AND CONSENTS

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

GENERAL

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

PROPERTY REVIEW

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

TRANSFER OF MORTGAGE

12. I / We agree that the Society may at any time transfer its interest in some or all of its rights under the mortgage to another financial institution without seeking my / our specific consent.
13. I / We understand that whilst the transferee of the mortgage would be the person legally entitled to receive payments under any mortgage, such transfer will not affect the policies in relation to the setting of the interest rate and conduct of arrears.
14. I / We agree that my / our acceptance of any mortgage offer will constitute my / our general consent to the future transfer of the mortgage on the foregoing terms and as may be more particularly set out in the Society's current Commercial Mortgage Conditions.

LANDLORD PROPERTY INSURANCE

15. I / We understand and agree to:
 - Accept sole responsibility for the choice of insurer, the sum insured, the extent of cover and the financial consequences of any terms, conditions or excesses imposed
 - Ensure the sum insured is not less than the rebuilding figure given in the valuation report and is index-linked annually
 - Ensure that the cover provided by the policy includes financial protection against loss or damage to the property for all major insurable perils, including but not restricted to: fire, flood, storm, theft, escape of water, malicious damage, subsidence, landslip and heave and legal liability
 - Ensure that the insurance cover is not restricted because the property is let
 - Either arrange for the interest of the Family Building Society to be noted on the policy or for the policy to be in the joint names of the applicant company and the Family Building Society
 - Undertake to pay all premiums as they fall due to maintain the policy cover for the life of the mortgage
 - The Society accepting no responsibility or any loss suffered by the applicant company / me / us in connection with the insurance of the property, however caused.

DECLARATIONS AND CONSENTS

MARKETING

13. We would like to contact you to review your mortgage requirements and to tell you about financial products, services, promotions, offers and events (including those of our Group⁸, selected companies⁹ offering relevant products and other carefully chosen organisations) which may be of interest to you. We would also like to pass your contact details and information about the types of products we have provided you with to our Group and our selected companies. By returning this application you are agreeing to the use of your information in this way.

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

IF YOU DO NOT WISH TO BE CONTACTED FOR MARKETING PURPOSES, PLEASE TICK THIS BOX

If you decide not to tick the box now, but later decide that you wish us to stop this use you can at any time ask us to do so by writing to us at Family Building Society, Ebbisham House, 30 Church Street, Epsom, Surrey KT17 4NL or calling us on 03330 140146.

⁸ The National Counties Group comprises National Counties Building Society, Family Building Society, National Counties Financial Services Limited and Counties Home Loan Management Limited.

⁹ The selected companies to whom we introduce customers are currently:

- Cavendish Online for Life Assurance, Life and Critical Illness Protection and other protection products
- APS for Cash Cards
- Bridgefast Managed Property Services
- ingenie for Car Insurance
- Chase de Vere for Independent Financial Advice
- Key Retirement for Equity Release
- Kings Court Trust for Wills, Estate Administration and Powers of Attorney

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

DATA PROTECTION ACT 1998

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

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

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

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

SECURITY WILL BE REQUIRED FOR THE LOAN.

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



familybuildingsociety.co.uk



03330 140140



newbusiness@familybsoc.co.uk

EBBISHAM HOUSE
30 CHURCH STREET
EPSOM, SURREY
KT17 4NL

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

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

THE
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THE

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**HOW WE USE YOUR
PERSONAL INFORMATION**

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

THE DATA PROTECTION ACT

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

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

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

HOW WE USE YOUR PERSONAL INFORMATION

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

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

MARKETING

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

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

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

CREDIT REFERENCE AGENCIES & FRAUD PREVENTION DATABASES

MORTGAGES

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

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

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

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



SAVINGS

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

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

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

COMPLIANCE

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

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

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

KEEPING YOUR INFORMATION CONFIDENTIAL

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

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

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

This leaflet can be provided in alternative formats on request.

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