

CORPORATE BUY TO LET AND COMMERCIAL MORTGAGE APPLICATION

This is an application to take out a mortgage with Yorkshire Building Society (trading as Norwich & Peterborough Building Society and N&P). Norwich & Peterborough Building Society is operated under its own brand and with its own products.

How to fill in this form

Please complete, in block capitals, all sections of this form and tick boxes where applicable.

SECTION 1A - CORPORATE BUY TO LET

If you are applying for a Corporate Buy to Let mortgage, please confirm the below:

		Number of partners, trustees or directors	Proposed borrower (trading name)
Limited Liability Partnership			
Trust			
Limited Company			
Are you an existing customer of N&P?		Please provide the account number(s):	

SECTION 1B - COMMERCIAL INVESTMENT

If you are applying for a Commercial mortgage, please confirm the below:

		Number of partners, trustees or directors	Proposed borrower (trading name)
Individual			
Partnership			
Limited liability partnership			
Limited Company			
Trust			
Pension			
Other, please specify			
Are you an existing customer of N&P?		Please provide the account number(s):	

SECTION 2 - PARTNERSHIPS/SOLE TRADERS/TRUST/LLPS

Business trading name:		Business address:	
Telephone with STD code:			
Fax with STD code:			

SECTION 3 - COMPANIES

All Directors and Shareholders with a 25% or more shareholding to complete the personal details in section 9.

Company name:		Business address:	
Private/public:			
Company number:			
Date of incorporation:			
Names, addresses, shareholdings and ages of directors and partners/shareholders.			

SECTION 4: PENSION TRUSTEES

Name and address of pension scheme:		Contact name:	
		Telephone with STD code:	
		Reference number:	

SECTION 5: NAME AND ADDRESS OF SOLICITOR OR LICENSED CONVEYANCER

Firm name:		Name of solicitor acting:	
Firm address:		DX number:	
		Telephone with STD code:	
		Email address:	

SECTION 6: NAME AND ADDRESS OF ACCOUNTANT

Firm name:		Name of Accountant:	
Firm address:		Qualifications:	
		Telephone with STD code:	
		Email address:	

SECTION 7: CORRESPONDENCE ADDRESS

Address:		
	Postcode:	

SECTION 8: ANY OTHER BUSINESS INTERESTS (e.g. directorship, minority shareholdings)

To be completed by directors of corporate applicants and by sole traders and partners

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SECTION 9: PERSONAL DETAILS

This section must be completed for all applicants to the mortgage (including directors and shareholders of corporate applicants with more than 25% shareholding)

Individual 1		MR <input type="checkbox"/> MRS <input type="checkbox"/> MISS <input type="checkbox"/> OTHER <input type="text"/>	
Surname:			
All forenames in full:			
Maiden/former name if applicable:			
Date of birth:			
Home telephone with STD code:			
Work telephone with STD code:			
Mobile telephone:			
Email address:			
Nationality:			
National insurance number:			
Current address:			
	Postcode:		
Length of time at current address:	years	months	

Individual 2		MR <input type="checkbox"/> MRS <input type="checkbox"/> MISS <input type="checkbox"/> OTHER <input type="text"/>	
Surname:			
All forenames in full:			
Maiden/former name if applicable:			
Date of birth:			
Home telephone with STD code:			
Work telephone with STD code:			
Mobile telephone:			
Email address:			
Nationality:			
National insurance number:			
Current address:			
	Postcode:		
Length of time at current address:	years	months	

Please provide details of all the addresses you have lived at during the last three years. Continue in "Section 14 - Further Information" section if necessary.

Previous address:			
	Postcode:		
Length of time at previous address:	years	months	
Status:	<input type="checkbox"/> Single <input type="checkbox"/> Married/registered civil partnership <input type="checkbox"/> Divorced / dissolved partnership <input type="checkbox"/> Separated <input type="checkbox"/> Widowed		
No. of dependants if applicable:			
Ages of dependants if applicable:			

Previous address:			
	Postcode:		
Length of time at previous address:	years	months	
Status:	<input type="checkbox"/> Single <input type="checkbox"/> Married/registered civil partnership <input type="checkbox"/> Divorced / dissolved partnership <input type="checkbox"/> Separated <input type="checkbox"/> Widowed		
No. of dependants if applicable:			
Ages of dependants if applicable:			

Individual 3		MR <input type="checkbox"/> MRS <input type="checkbox"/> MISS <input type="checkbox"/> OTHER <input type="text"/>	
Surname:			
All forenames in full:			
Maiden/former name if applicable:			
Date of birth:			
Home telephone with STD code:			
Work telephone with STD code:			
Mobile telephone:			
Email address:			
Nationality:			
National insurance number:			
Current address:			
	Postcode:		
Length of time at current address:	years	months	

Individual 4		MR <input type="checkbox"/> MRS <input type="checkbox"/> MISS <input type="checkbox"/> OTHER <input type="text"/>	
Surname:			
All forenames in full:			
Maiden/former name if applicable:			
Date of birth:			
Home telephone with STD code:			
Work telephone with STD code:			
Mobile telephone:			
Email address:			
Nationality:			
National insurance number:			
Current address:			
	Postcode:		
Length of time at current address:	years	months	

Please provide details of all the addresses you have lived at during the last three years. Continue in "Section 14 - Further Information" section if necessary.

Previous address:			
	Postcode:		
Length of time at previous address:	years	months	
Status:	<input type="checkbox"/> Single <input type="checkbox"/> Married/registered civil partnership <input type="checkbox"/> Divorced / dissolved partnership <input type="checkbox"/> Separated <input type="checkbox"/> Widowed		
No. of dependants if applicable:			
Ages of dependants if applicable:			

Previous address:			
	Postcode:		
Length of time at previous address:	years	months	
Status:	<input type="checkbox"/> Single <input type="checkbox"/> Married/registered civil partnership <input type="checkbox"/> Divorced / dissolved partnership <input type="checkbox"/> Separated <input type="checkbox"/> Widowed		
No. of dependants if applicable:			
Ages of dependants if applicable:			

INSOLVENCY:

Insolvency Declaration

This must be completed by all individual(s) and those completing applications on behalf of companies, other corporate bodies and trustees of pension schemes.

Have you (or, in the case of an applicant which is a company or other body corporate or pension scheme, any other person who is a director or other owner of the applicant) ever been made insolvent, bankrupt made by voluntary arrangement with creditors or been involved in any court proceedings for debt?

Yes No

If you are a director or owner of a company or other corporate body, have you ever been a director or owner of a company or other corporate body which has been insolvent or entered into liquidation, whether compulsory or voluntary (save for the purpose of amalgamation or reconstruction of a solvent company), or had a receiver appointed of its undertakings or been involved in any court proceedings for debit?

Yes No

This must be completed in all cases where the applicant is a company or other corporate body.

Has the company or other corporate body ever been insolvent or entered into liquidation, whether compulsory or voluntary (save for the purpose of amalgamation or reconstruction of a solvent company), or had a receiver appointed of its undertakings or been involved in any court proceedings for debt.

Yes No

If you have answered "Yes" to any of the questions above, please give full details in the "Further information" section.

First Individual

Have you:	
Ever been refused a mortgage?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Had a judgement for bad debt recorded against you	Yes <input type="checkbox"/> No <input type="checkbox"/>
Any pending / imminent court proceedings against you	Yes <input type="checkbox"/> No <input type="checkbox"/>
Failed to keep up payments under any loan?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Ever been declared bankrupt (or had any bankruptcy petition presented against you?)	Yes <input type="checkbox"/> No <input type="checkbox"/>

Second Individual (if applicable)

Have you:	
Ever been refused a mortgage?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Had a judgement for bad debt recorded against you	Yes <input type="checkbox"/> No <input type="checkbox"/>
Any pending / imminent court proceedings against you	Yes <input type="checkbox"/> No <input type="checkbox"/>
Failed to keep up payments under any loan?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Ever been declared bankrupt (or had any bankruptcy petition presented against you?)	Yes <input type="checkbox"/> No <input type="checkbox"/>

Third Individual (if applicable)

Have you:	
Ever been refused a mortgage?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Had a judgement for bad debt recorded against you	Yes <input type="checkbox"/> No <input type="checkbox"/>
Any pending / imminent court proceedings against you	Yes <input type="checkbox"/> No <input type="checkbox"/>
Failed to keep up payments under any loan?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Ever been declared bankrupt (or had any bankruptcy petition presented against you?)	Yes <input type="checkbox"/> No <input type="checkbox"/>

Fourth Individual (if applicable)

Have you:	
Ever been refused a mortgage?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Had a judgement for bad debt recorded against you	Yes <input type="checkbox"/> No <input type="checkbox"/>
Any pending / imminent court proceedings against you	Yes <input type="checkbox"/> No <input type="checkbox"/>
Failed to keep up payments under any loan?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Ever been declared bankrupt (or had any bankruptcy petition presented against you?)	Yes <input type="checkbox"/> No <input type="checkbox"/>

SECTION 10: ABOUT YOUR INCOME, ASSETS AND EXPENDITURE

To be answered by all applicants who are in employment (including self-employed).

Individual 1		
Occupation:		
Employer's name and address:		
	Postcode:	
Length of time with this employer:	years	months
Your income:		
Gross basic wage/salary:	£	pa
Guaranteed overtime/bonus:	£	pa
Regular overtime/bonus/commission:	£	pa
Your total income is:	£	pa

Your income - if self employed (first applicant)		
Year 1	£	year
Year 2	£	year
Year 3	£	year

Individual 2		
Occupation:		
Employer's name and address:		
	Postcode:	
Length of time with this employer:	years	months
Your income:		
Gross basic wage/salary:	£	pa
Guaranteed overtime/bonus:	£	pa
Regular overtime/bonus/commission:	£	pa
Your total income is:	£	pa

Your income - if self employed (second applicant)		
Year 1	£	year
Year 2	£	year
Year 3	£	year

Individual 3		
Occupation:		
Employer's name and address:		
	Postcode:	
Length of time with this employer:	years	months
Your income:		
Gross basic wage/salary:	£	pa
Guaranteed overtime/bonus:	£	pa
Regular overtime/bonus/commission:	£	pa
Your total income is:	£	pa

Your income - if self employed (third applicant)		
Year 1	£	year
Year 2	£	year
Year 3	£	year

Individual 4		
Occupation:		
Employer's name and address:		
	Postcode:	
Length of time with this employer:	years	months
Your income:		
Gross basic wage/salary:	£	pa
Guaranteed overtime/bonus:	£	pa
Regular overtime/bonus/commission:	£	pa
Your total income is:	£	pa

Your income - if self employed (fourth applicant)		
Year 1	£	year
Year 2	£	year
Year 3	£	year

INDIVIDUAL 1:

Personal assets and liabilities (excluding investment properties):			
Name:			
Asset description:	(£) Assets value	(£) Liability amount	(£) Net assets
		Total:	

MONTHLY EXPENDITURE:

	Monthly Expenditure:		Monthly Expenditure:
Rent/mortgage payment	£	Food/toiletries	£
Gas	£	School meals	£
Electricity	£	Clothing	£
Other fuel costs	£	Childminder/childcare	£
Council tax	£	Maintenance	£
Water rates	£	Pet food, veterinary bills/pet insurance	£
Telephone	£	Bus/train fares	£
Mobile	£	Petrol expenses	£
Ground rent	£	Car insurance	£
Service charge	£	Road tax	£
Dental/optical care/medical prescriptions	£	Other car expenses	£
Entertainment/hobbies	£	Satellite/cable	£
	£	TV/video rental	£
Endowment premiums	£	TV licence	£
Pension premiums	£	Internet	£
Other life insurance	£	Cigarettes/tobacco	£
Building/contents insurance	£	Other, please specify	£
		Subtotal:	£
		Total of loan repayments:	£
		Total of credit/store card repayments:	£
		Total monthly expenditure:	£

INDIVIDUAL 2:

Personal assets and liabilities (excluding investment properties):			
Name:			
Asset description:	(£) Assets value	(£) Liability amount	(£) Net assets
		Total:	

MONTHLY EXPENDITURE:

	Monthly Expenditure:		Monthly Expenditure:
Rent/mortgage payment	£	Food/toiletries	£
Gas	£	School meals	£
Electricity	£	Clothing	£
Other fuel costs	£	Childminder/childcare	£
Council tax	£	Maintenance	£
Water rates	£	Pet food, veterinary bills/pet insurance	£
Telephone	£	Bus/train fares	£
Mobile	£	Petrol expenses	£
Ground rent	£	Car insurance	£
Service charge	£	Road tax	£
Dental/optical care/medical prescriptions	£	Other car expenses	£
Entertainment/hobbies	£	Satellite/cable	£
	£	TV/video rental	£
Endowment premiums	£	TV licence	£
Pension premiums	£	Internet	£
Other life insurance	£	Cigarettes/tobacco	£
Building/contents insurance	£	Other, please specify	£
		Subtotal:	£
		Total of loan repayments:	£
		Total of credit/store card repayments:	£
		Total monthly expenditure:	£

INDIVIDUAL 3:

Personal assets and liabilities (excluding investment properties):

Name:

Asset description:

(£) Assets value

(£) Liability amount

(£) Net assets

Total:**MONTHLY EXPENDITURE:**

	Monthly Expenditure:		Monthly Expenditure:
Rent/mortgage payment	£	Food/toiletries	£
Gas	£	School meals	£
Electricity	£	Clothing	£
Other fuel costs	£	Childminder/childcare	£
Council tax	£	Maintenance	£
Water rates	£	Pet food, veterinary bills/pet insurance	£
Telephone	£	Bus/train fares	£
Mobile	£	Petrol expenses	£
Ground rent	£	Car insurance	£
Service charge	£	Road tax	£
Dental/optical care/medical prescriptions	£	Other car expenses	£
Entertainment/hobbies	£	Satellite/cable	£
	£	TV/video rental	£
Endowment premiums	£	TV licence	£
Pension premiums	£	Internet	£
Other life insurance	£	Cigarettes/tobacco	£
Building/contents insurance	£	Other, please specify	£
		Subtotal:	£
		Total of loan repayments:	£
		Total of credit/store card repayments:	£
		Total monthly expenditure:	£

INDIVIDUAL 4:

Personal assets and liabilities (excluding investment properties):

Name:

Asset description:

(£) Assets value

(£) Liability amount

(£) Net assets

Total:**MONTHLY EXPENDITURE:**

	Monthly Expenditure:		Monthly Expenditure:
Rent/mortgage payment	£	Food/toiletries	£
Gas	£	School meals	£
Electricity	£	Clothing	£
Other fuel costs	£	Childminder/childcare	£
Council tax	£	Maintenance	£
Water rates	£	Pet food, veterinary bills/pet insurance	£
Telephone	£	Bus/train fares	£
Mobile	£	Petrol expenses	£
Ground rent	£	Car insurance	£
Service charge	£	Road tax	£
Dental/optical care/medical prescriptions	£	Other car expenses	£
Entertainment/hobbies	£	Satellite/cable	£
	£	TV/video rental	£
Endowment premiums	£	TV licence	£
Pension premiums	£	Internet	£
Other life insurance	£	Cigarettes/tobacco	£
Building/contents insurance	£	Other, please specify	£
		Subtotal:	£
		Total of loan repayments:	£
		Total of credit/store card repayments:	£
		Total monthly expenditure:	£

SECTION 11: PROPERTY SCHEDULE

Are you a first time landlord either in your own name or through a company?:	Yes <input type="checkbox"/> No <input type="checkbox"/>
When did you begin letting property?:	
Do you manage the properties yourself?:	
Total number of properties in your portfolio:	

PROPERTY ADDRESS	ESTIMATED VALUE	MORTGAGE OUTSTANDING	RENTAL INCOME PER ANNUM	TYPE OF PROPERTY INC NO. OF BEDROOMS (if BTL)	MORTGAGE REPAYMENT PER ANNUM	EXISTING LENDER ACCOUNT NUMBER	DATE MORTGAGE COMMENCED
Total							

If further properties, please use additional sheet in the same format.

SECTION 12a: MORTGAGE REQUIREMENTS (please print duplicate if more than one property)

Property 1

Address of Property:		Loan Amount:		£	
		Term of Loan:		Years	
Postcode:		Purchase Price:		£	
Description of Property:		Estimated Value:		£	
Residential		Commercial		Date of Purchase:	
<input type="checkbox"/> House		<input type="checkbox"/> Office		Amount of Existing Mortgage: £	
<input type="checkbox"/> Flat - Converted		<input type="checkbox"/> Industrial		Existing Lenders Name:	
<input type="checkbox"/> Studio		<input type="checkbox"/> Retail		Account Number:	
<input type="checkbox"/> Freehold block of flats		<input type="checkbox"/> Semi-commercial		Type of Loan	
<input type="checkbox"/> Flat - Purpose built				<input type="checkbox"/> Interest Only <input type="checkbox"/> Repayment	
Please state:		If interest only, please state repayment strategies			
Date property built					
Construction type		Is the property to be let?		Yes <input type="checkbox"/> No <input type="checkbox"/>	
Total number of FLOORS in block:		Annual Rental Income:		£	
Total number of UNITS in block:		If a buy to let property, please state			
Tenure: (tick box and give details)		AST / Corporate let:		6m <input type="checkbox"/> 12m <input type="checkbox"/>	
<input type="checkbox"/> Leasehold	years unexpired	years	Is tenant in receipt of local housing allowance?		
	ground rent payable	£ pa	Yes <input type="checkbox"/> No <input type="checkbox"/>		
<input type="checkbox"/> Freehold	If a commercial investment, complete section 12b				
Name and Address of vendor:		Purpose of loan:		<input type="checkbox"/> Capital Raise	
		<input type="checkbox"/> Purchase		<input type="checkbox"/> Further Advance	
		<input type="checkbox"/> Remortgage			
Postcode:		If a commercial investment, please state			
Telephone with STD code:		Is VAT payable on purchase?		Yes <input type="checkbox"/> No <input type="checkbox"/>	
Name and Address of agent:		If yes, is VAT payable on purchase?		Yes <input type="checkbox"/> No <input type="checkbox"/>	
		Who should valuer contact for access			
Postcode:					
Telephone with STD code:		Telephone with STD code:			

PLEASE ENSURE SCHEDULE OF TENANCIES OVERLEAF IS COMPLETED.

SECTION 13: INSURANCE

Property Insurances

Property insurance, liability insurance and any other relevant commercial insurances must be arranged by you to support this mortgage application. You must ensure that the property is insured as long as the mortgage exists and for its full value. Please ensure the interest of Norwich & Peterborough Building Society is noted on the buildings insurance policy.

SECTION 12b (continued): SCHEDULE OF TENANCIES

Property Address	Tenant	Lease commencement date and term	Date of break clause	Current rent and loan costs	Date of next rent review	Type of lease FRI/IRI/AST/licence	Type of property offices/retail/industrial/residential

SECTION 14: DECLARATIONS AND AGREEMENTS

HOW WE USE YOUR PERSONAL INFORMATION

Reference to 'We' 'Our' 'Us' and 'the Society' in this section are to Yorkshire Building Society trading as Norwich and Peterborough and N&P. Yorkshire Building Society decides what personal information we need to collect about you, how we use it, who we share it with and how long we keep it. This makes us the data controller of your personal information for data protection purposes.

We will use the personal information obtained from you and additional information obtained in the course of opening and managing your account. This includes, but is not limited to, name, address, identification, account transactions and communications and where relevant sensitive information, credit reference data, financial crime data, health details, nationality and legal proceedings.

We will respect your rights to privacy and will only collect, use, store and share your personal information where a lawful purpose applies:

- It's necessary for the performance of a contract you have or have requested to enter into (e.g. health, race and religion).
- If we have a legal obligation
- If we have a legitimate business interest where it does not have an unfair impact on you
- You have given your consent, where the collection, use, storage or sharing involves special category (sensitive) personal information
- Where we believe you or another person is at risk and we need to protect your or their vital interest
- Where it's in the public interest or we have been given official authority to do so

For full details of the types of information used in each product and the other lawful purposes we may use it for please see our "How we use your personal information booklet" which can be found online at www.nandp.co.uk.

When you apply for a mortgage account we will use your personal information together with other information available including relevant sensitive information, (e.g. health, race and religion), for:

- Identity verification (including checking documents with issuing authorities (e.g. driving licence – DVLA)
- Processing any Approval in Principle
- Processing your application
- Making credit decisions about you
- Contacting you where necessary
- Fraud prevention and detection
- Arranging associated insurance (where you have requested us to do so)
- Completing your mortgage
- Administering your account up to and including redemption
- Legal and regulatory compliance
- Marketing (where we have your consent) and market research
- General business purposes

If you are making an enquiry or application on behalf of another person they must have authorised you to act on their behalf, to give us their personal information, to authorise a credit search and to consent to our use of their personal information. We may also share information about you with a joint account holder if they make an enquiry or further application without you being present where they have confirmed you have authorised them to act on your behalf.

We will share information with one or more Credit Reference Agencies (CRA's), now and in the future, to:

- Check your identity
- Verify the accuracy of the information you have provided
- Assess your creditworthiness and affordability
- Manage your account(s)/relationship with us
- Process your application
- Ensure any offers we send are appropriate to you
- Trace and recover debts
- Prevent criminal activity, fraud and money laundering

We will continue to exchange information about you with CRAs while you have a relationship with us. We will also inform the CRAs about your settled accounts. If you borrow and do not repay in full and on time, CRAs will record the outstanding debt. This information may be supplied to other organisations by CRAs.

When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders.

We routinely carry out an additional credit search for account management purposes but this will not affect your future creditworthiness as no hard foot print will be left.

If you are making a joint application, or tell us that you have a spouse or financial associate, we will link your records together, so you should make sure you discuss this with them, and share with them this information, before applying. CRAs will also link your records together and these links will remain on your and their files until such time as you or your partner successfully files for a disassociation with the CRAs to break that link.

If we use an automated system to make a decision about you, such as credit scoring, we will tell you if your application is rejected and give you the opportunity to discuss the matter with us. The decision can be reviewed to ensure an appropriate decision has been made.

The personal information we have collected from you will be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment in the future.

Further details of how your personal information will be used by us, Credit Reference Agencies and Fraud Prevention Agencies can be found in our booklet "How we use your personal information" which can be found at www.nandp.co.uk.

If you take out Yorkshire Building Society home insurance or other insurance we and/or your insurer may:

- Share information you have supplied and details of your policy and claim with each other, a data administration company, licensed credit reference agencies, relevant insurance companies and fraud prevention bodies. This information will be made available to other prospective lenders and insurers
- Use your personal information together with other information available (including relevant sensitive information (e.g. health, race and religion) to carry out a risk assessment, process your application, administer your policy and claims during the life of the policy, for fraud prevention and detection, legal and regulatory compliance, marketing and market research and general business purposes
- We may contact your medical professional representative with your explicit consent to obtain information or confirm a pre-existing medical condition you have informed us of, but we will always explain why we need the information, how it will be used and who it will be shared with

Insurers pass information to the Claims and Underwriting Exchange register, run by Insurance Database Services Ltd. (IDS Ltd.). The aim is to help us check information provided and also to prevent fraudulent claims. When we deal with your request we may search the register. When you tell us about an incident (such as fire, water damage or theft) which may or may not give rise to a claim, we will pass information relating to it to the register. IDS Limited may also pass on information received from other insurers about other incidents involving anyone insured under the policy.

We will only use, keep and share your personal information for as long as is required to meet our legal and regulatory obligations, industry standards and business requirements, and to deal with your enquiry, administer and manage your accounts, products and relationship with us. After this time, we will delete your personal information in line with the requirements of the Financial Conduct Authority, Prudential Regulation Authority, Money Laundering regulations, Financial Ombudsman Service and HM Revenue & Customs.

DISCLOSING YOUR PERSONAL INFORMATION

We may disclose your personal information with other people or organisations as follows:

- The progress of your application, including if it has been granted, to your broker, Independent Financial Adviser, professional adviser or other intermediary, if the request came from them
- With HM Revenue & Customs, Department for Work & Pensions, any lender, landlord, employer or professional adviser named on this form to obtain information to confirm any income received and payments made
- The information you have supplied, and details of how you conduct your account including disputes, arrears and repossession proceedings, to joint account holders, anyone who guarantees the loan or their legal adviser
- Your account, including current balance, current monthly payment, projected balance and monthly payment to a subsequent charge holder in connection with any application for the postponement of that charge
- Your account, including balance outstanding, interest rate(s) applicable, early repayment charges and monthly payments to potential borrowers if one of you in the future enquires about adding or removing a party to the account (also known as a "transfer of equity"). However, such a transaction will not proceed without a completed application form signed by all account holders
- Where the mortgage applied for is an Offset mortgage, we will disclose information to any Offset plus savings account holder. Disclosure will be limited to information necessary to manage the Offset plus account. This may include a transfer of equity, a product transfer to a non-off set mortgage, notification that total savings exceed the mortgage balance, a request to de-link the off-set plus savings account and redemption of the mortgage
- With Yorkshire Building Society and its subsidiary companies for fraud prevention, lawful purposes, account administration and for general business purposes (e.g. updating customer records, handling customer queries and complaints).
- Personal information to (i) our external auditors and regulatory bodies including the Financial Ombudsman Service, Prudential Regulation Authority and the Financial Conduct Authority, and (ii) associate companies, agents and service providers including solicitors and valuers acting for the Society, field agents, debt recovery agents, tracing agents, letting agents, brokers, printers, market research agencies and providers of information technology services.

TRANSFER OF MORTGAGE

Although you may not transfer your interest in the mortgage without consent, there is no restriction in the mortgage against a transfer of the Society's interest. The Society may transfer its interest in your mortgage to another party which may not necessarily be a building society or an associated body of a building society. If the Society transfers its interest in your mortgage your borrowing membership of the Society may cease.

If we sell or transfer all or part of our business, we may share or transfer our customer records as part of the proposed/actual sale or transfer. However, we will only do so under a contract or where we have a legal obligation to do so. The protection, security and confidentiality of your personal information are important to us and we put in place appropriate safeguards to manage this.

Where we transfer personal information to countries outside the European Economic Area (EEA) this is always done under a contract which includes appropriate safeguards for the security and confidentiality of your personal information, with your consent, or where permitted by the Data Protection law.

YOUR RIGHTS UNDER DATA PROTECTION LAWS

- Be informed about processing of your personal information
- Have your personal information corrected if it is inaccurate or incomplete
- Object or restrict to the processing of your personal information
- Have your personal information erased subject to conditions (e.g. where the processing fails to satisfy legal requirements)
- Request access to your personal information and details about how we process it
- Move, copy or transfer your personal information also known as 'data portability'
- Challenge automated decision making including profiling, which is the automated processing of your personal information to evaluate certain things about you
- Complain to the Information Commissioner's Office (<https://ico.org.uk/>) which enforces data protection laws

For more information please see our 'How We Use Your Personal Information' and 'Your Rights and Data Protection' booklets. Our 'How We Use Your Personal Information' booklet explains what personal information we need to collect, why we need it, where we may obtain information from and how long we keep it for. Our 'Your rights and Data Protection' Booklet provides more information on data protection laws, our legal obligation and your individual rights in relation to the processing of your personal information. To obtain a copy of these booklets simply visit our website www.nandp.co.uk. If you want to see what personal information we hold about you, you can request a copy of this by completing a Subject Access request form. This form can be found on our website www.nandp.co.uk. Our Data Protection Officer (DPO) provides help and guidance to make sure we apply the best standards to protecting your personal information. Our DPO can be reached by email at dpo@ybs.co.uk or by post at DPO, Yorkshire House, Yorkshire Drive, Bradford, BD5 8LJ.

MANAGING OUR CONTACT WITH YOU

From time to time we would like to tell you about our latest products and services that may be of benefit to you, including those parties carefully selected by us. We will communicate with you in any way that is personal to you. This may include post, email, text message, telephone or any other appropriate messaging service. Please tell us how you would like to be kept informed about our latest products and services:

- POST EMAIL TELEPHONE

Charitable Assignment Agreement

The wording in paragraphs 1 to 3 below does not apply if you were a member of Norwich & Peterborough Building Society immediately before its merger with YBS Group and have remained a member since that date. If this is the case, please write in these boxes your mortgage and/or investment account number(s).

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1. By applying to open an account I agree with the Society and YBS Group Charitable Foundation ("the Foundation") that I will assign to the Foundation (or to any charity(ies) nominated by it but to no other person) the rights to any relevant conversion benefits which are defined below. This obligation will not apply to me or may apply to me for less than 5 years if I fall within any class of persons, which as at today's date, the Society decides would be inappropriate to be bound by this assignment condition. This obligation is irrevocable and authorises the Society to give the Foundation (or to any charity(ies) nominated by it) any such benefits without further notice to me. I understand that neither the Society nor the Foundation will release me from this Agreement or vary its terms and I will continue to be bound by the above condition even if the Society decides at some time in the future (and announces any such decision by press release) that it is no longer in the best interests of the Society to continue with the above assignment condition generally in respect of new members.
2. "Relevant conversion benefits" means any benefits under the terms of any future transfer of the Society's business to a successor company (ie on a conversion or take over) which I might become entitled to as a member or depositor with the Society at any time within 5 years immediately following the date on which this account is opened. Relevant conversion benefits does not include the statutory right to have shares in the Society (including any balances on share accounts) converted into deposits with the company on a conversion or takeover. If the Society merges with any other society, after the date of such merger the "Society" includes such other society.
3. I authorise the Society to pass to the Foundation such information relating to me and all my accounts with the Society as the Foundation may reasonably require in order to administer this agreement to assign and for no other purpose.

SECTION 14 (continued): DECLARATIONS AND AGREEMENTS

SIGNATURES OF ALL APPLICANTS				CAPACITY OF SIGNEE (delete as appropriate)	
Individual 1		Date		<ul style="list-style-type: none"> Individual Beneficiary under pension scheme Trustee under pension scheme Signing on behalf of a company where the company is the applicant Signing on behalf of a company who is a trustee under a pension scheme 	
Print Name					
Individual 2		Date		<ul style="list-style-type: none"> Individual Beneficiary under pension scheme Trustee under pension scheme Signing on behalf of a company where the company is the applicant Signing on behalf of a company who is a trustee under a pension scheme 	
Print Name					
Individual 3		Date		<ul style="list-style-type: none"> Individual Beneficiary under pension scheme Trustee under pension scheme Signing on behalf of a company where the company is the applicant Signing on behalf of a company who is a trustee under a pension scheme 	
Print Name					
Individual 4		Date		<ul style="list-style-type: none"> Individual Beneficiary under pension scheme Trustee under pension scheme Signing on behalf of a company where the company is the applicant Signing on behalf of a company who is a trustee under a pension scheme 	
Print Name					

SIGNATURES OF OCCUPIERS AGED 17 OR OVER:

Individual 1		Date			
Print Name					
Individual 2		Date			
Print Name					
Individual 3		Date			
Print Name					
Individual 4		Date			
Print Name					

Norwich & Peterborough Building Society and N&P are trading names of Yorkshire Building Society. Principal Office: Yorkshire House, Yorkshire Drive, Bradford, BD5 8LJ.

Yorkshire Building Society is a member of the Building Societies Association and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. We are entered in the Financial Services Register under registration number 106085.

References to "YBS Group" or "Yorkshire Group" refer to Yorkshire Building Society, the trading names under which it operates (Chelsea Building Society, Chelsea, Norwich & Peterborough Building Society, N&P and Egg) and its subsidiary companies.

All communications with us may be monitored/recorded to improve the quality of our service and for your protection and security. Calls to 0345 numbers are charged at the same standard network rate as 01 or 02 landline numbers, even when calling from a mobile. Calls to 0800 numbers are free of charge from a landline or mobile.

NPS 1786 CMM010 12092016

Empty rectangular box for further information.