

# Additional Borrowing Application Form

Please complete all areas of this form fully in block capitals and tick all boxes, where applicable. Please ensure that all applicants and any Guarantor sign in the spaces provided at the end of the Declarations section on Page 16.

The information you provide in this application form will be used to consider your application and to administer any resulting mortgage account. Information may be disclosed as set out in the Declarations on Pages 15 and 16.

## Instructions for completion of this form

To assist you with completion of this form you will find it helpful to note the following points, particularly about information you will need to have readily available:

1. If employed, full details of your income and employment. If self-employed, or a controlling director of the company you work for, full details of your income for the last three tax years (up to 5th April each year), taxable income for the current tax year to date, and details of your accountant, from whom income confirmation will be requested as required. **You must ensure that the income and employment information you provide in this application is accurate as this is an important part of our assessment of your ability to repay any loan agreed.**
2. Information about your pension arrangements and the name(s) and address(es) of your pension provider(s) if your mortgage term will extend beyond your anticipated retirement date.
3. Details of your bank account from which mortgage payments will be collected by Direct Debit if different from the current DD arrangements.
4. Full details of all other loans you have, both secured and unsecured, including the names of the lenders, the balances and the monthly payments, together with details of any other financial commitments, including credit cards and store cards.
5. Full details of basic quality of living costs.
6. Full details of any Buy-to-Let properties you currently own, with a full rent roll schedule showing addresses, current rents receivable, property purchase prices and estimated current values.
7. Full details of any other mortgages you currently have, for example on Buy-to-Let properties, including lenders' names, addresses, account numbers, balances outstanding and monthly payments.
8. If you are applying for Additional Borrowing on a Buy to Let/ Let to Buy Interest-Only mortgage, a full and detailed schedule of your capital repayment vehicle or other means of your repaying the capital.
9. If you intend to be a Guarantor, please complete this form as if a 1st applicant, noting the form as 'Guarantor'.

## Documents to be included with this completed application form

**All applicants:** Last 3 months' current bank account statements showing salary credits and rental payments (if applicable).

**Employed applicants:** Last 3 monthly payslips and latest P60.

**Self-employed applicants:** Last 3 years' audited business or trading accounts and HMRC tax assessments, SA302's or tax overviews.

**Retired Applicants:** Last 3 months pension payslips and latest annual pension statement.

If there are any fees associated with your chosen mortgage product, these will normally be collected by payment from your Credit or Debit card. Please note that we are unable to collect fees from AMEX cards.

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**Please make sure that all borrowers have signed the Declarations section on Page 16 and that the Direct Debit mandate has been fully completed and signed if we do not already hold a Direct Debit mandate for your mortgage payments.**

## Personal Information

1. Title (Mr, Mrs, Miss, Ms, etc)

### 1st Applicant

2. Surname

### 2nd Applicant

3. Forenames

4. Date of Birth

DD MM YY

DD MM YY

5. Nationality

6. National Insurance Number

7. Address for correspondence

8. Are all borrowers currently living in the property which is in mortgage to the Society?

If NO please state your current address for correspondence, provide the names of all persons who are currently residing in the property and confirm on what basis they are occupying the property. Additional space is available on page 14

Yes  No

Yes  No

9. Telephone Numbers

Please tick preferred contact number

Home

Home

Work

Work

Mobile

Mobile

10. Personal Email addresses

11. Status

Single  Engaged

Single  Engaged

Married  Divorced

Married  Divorced

Separated  Widowed

Separated  Widowed

Civil Partnership

Civil Partnership

12. Please give the number and current age of all your dependants under 17 and their relationship to you

13. A consent to the borrowing will be required from each person **aged 17**, other than the borrowers, who will occupy the property.

Please give full names and dates of birth of all your dependants 17 or over.

Please note that it is a legal requirement that occupiers of the property aged 17 or over at the time of any agreed advance, other than the borrowers, sign an agreement to this advance. Details of any agreed advance will be given to all occupants of the property aged 17 or over, who should obtain independent legal advice before signing the Society's Agreement to Mortgage Deed.

14. Please state your intended retirement age

If the chosen term for the mortgage takes you into either retirement or over retirement age please complete the Mortgage Term Extending Beyond Retirement section on page 5.

## Employed Applicants: Please provide the following details

The Society will only consider income paid from a UK source in £GBP Sterling

	1st Applicant	2nd Applicant
1. Gross salary	£ <input type="text"/> per annum	£ <input type="text"/> per annum
2. Any other gross income	£ <input type="text"/> per annum	£ <input type="text"/> per annum
3. Source of other income eg, second income or benefits income	<input type="text"/>	
4. Occupation or job title	<input type="text"/>	
5. Employer's name, address and telephone number for reference purposes	<input type="text"/>	
	Postcode <input type="text"/>	Postcode <input type="text"/>
	Telephone no. <input type="text"/>	Telephone no. <input type="text"/>
6. Are you a director, related to a director or proprietor of this company?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If YES, do you own more than 25% of this company's shares?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If YES, please complete the Self-employed section on page 4 & 5		
7. How long have you been in your current employment?	Years <input type="text"/>	Months <input type="text"/>
8. State if your position is permanent, the term of any fixed term contract or any probationary period	<input type="text"/>	
9. If less than 3 years with current employer, please list employer(s) during the last 3 years with job titles, date(s) of joining and leaving. Additional space is available on page 14	<input type="text"/>	
10. Please provide details of any material change that you anticipate to your income in the foreseeable future. Additional space is available on page 14	<input type="text"/>	

## Self-Employed and Director Applicants: Please provide the following details

The Society will only consider income paid from a UK source in £GBP Sterling

Please enclose (with your completed application form) the full accounts for each of your last 3 trading years and your HMRC tax assessments, SA302's or tax overviews for each of the last 3 years

	1st Applicant	2nd Applicant
1. Name and address of your business	<input type="text"/>	
	Postcode <input type="text"/>	Postcode <input type="text"/>
2. Nature of business or profession	<input type="text"/>	

## Self-Employed and Director Applicants: Please provide the following details

	1st Applicant		2nd Applicant	
3. How long has the business been established?	Years	Months	Years	Months
4. How long have you owned the business?	Years	Months	Years	Months
5. Company registration number				
6. Please state your taxable income from this business in each of the <b>last 3 tax years</b>	£	to 5th April 20	£	to 5th April 20
	£	to 5th April 20	£	to 5th April 20
	£	to 5th April 20	£	to 5th April 20
7. Please state your taxable income from this business in the current tax year to date	£		£	
8. Amount of any other income	£	per annum	£	per annum
Source of this income				
9. Name and address of your accountant from whom we may obtain any accounts, financial statements, tax assessments or other confirmation of income that we may require to assist us in our consideration of your application, in addition to any information that you provide with this application				
	Postcode		Postcode	
	Telephone no.		Telephone no.	
10. Accountants qualification				
11. Please provide details of any material change that you anticipate to your income in the foreseeable future. Additional space is available on page 14				

## Mortgage Term Extending Beyond Retirement

For most employed and self-employed applicants income will reduce, sometimes very significantly, after retirement. Therefore, if applicants intend to retire before the end of their mortgage term, they must satisfy themselves that they will be able to afford to repay the mortgage and other commitments after they have retired.

Joint applicants must also consider the adequacy of their pension arrangements in the event of death of either party.

In question 14 on page 3 of this application form applicants are required to provide their anticipated retirement date. If the mortgage term will extend beyond the intended retirement date of any applicant, please provide details of your expected pension income and the source of this income.

	1st Applicant		2nd Applicant	
1. Type(s) of pension				
2. Name(s) and address(es) of all pension providers for reference purposes				
Additional space is available on page 14				
3. Other expected source(s) of income in retirement				
4. Estimated total annual pension income If required, additional space is available on page 14	£		£	

## Regular Monthly Commitments

1. Please give full details of all regular financial commitments such as loans, hire purchase, credit/store cards etc. It is important that all other financial commitments are disclosed in this application. Please list all other lenders or creditors together with a note of the balance owed and the monthly payment payable on each other commitment - additional space is available on page 14. Include in this section details of any loans for which you are a Guarantor. **Please also provide details on page 14 of any material changes that you anticipate in your financial commitments in the foreseeable future.**

### 1st Applicant

## 2nd Applicant

Where costs are incurred less frequently than monthly please provide only the amount that would be paid if the bills were paid monthly. For example, if your vehicle insurance is only paid once each year then please calculate one twelfth of the annual bill and insert this figure in the relevant box below.

If you do not currently incur this expenditure, please detail expected costs.

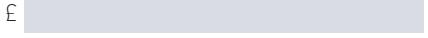
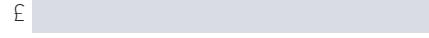
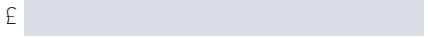
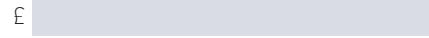
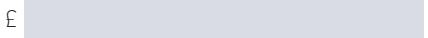
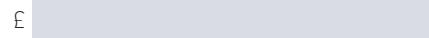
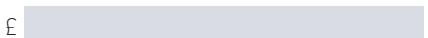
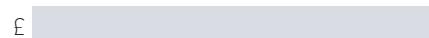
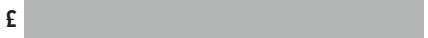
## Child Commitments

	1st Applicant	2nd Applicant
1. Child maintenance	Monthly payment £ <input type="text"/>	Monthly payment £ <input type="text"/>
2. Education/nursery fees	£ <input type="text"/>	£ <input type="text"/>
3. <b>Total</b>	£ <input type="text"/>	£ <input type="text"/>

Please provide details below of any material change that you anticipate to any of the above items of expenditure in **the next five years**:

## Financial Commitments

### Property & Utilities

	1st Applicant	2nd Applicant
	Monthly payment	Monthly payment
1. Gas/oil/electricity	£ 	£ 
2. Water	£ 	£ 
3. Council tax	£ 	£ 
4. Rent (ground/shared ownership/service charge)	£ 	£ 
5. Buildings & contents insurance	£ 	£ 
6. Property costs (repairs/maintenance)	£ 	£ 
7. Telephone/packages/TV (licence/landline/mobiles/internet/digital TV)	£ 	£ 
8. Other	£ 	£ 
9. <b>Total</b>	£ 	£ 

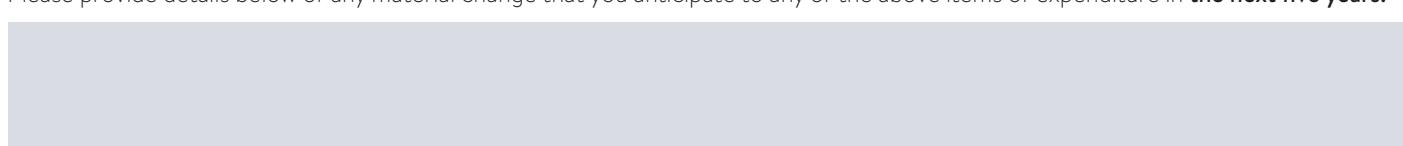
Please provide details below of any material change that you anticipate to any of the above items of expenditure in **the next five years**:



### Travel

	1st Applicant	2nd Applicant
	Monthly payment	Monthly payment
1. Petrol/diesel	£ 	£ 
2. Vehicle costs (servicing/tax/repairs/MOT/recovery service)	£ 	£ 
3. Vehicle insurance	£ 	£ 
4. Other (including public transport costs/season tickets/taxis)	£ 	£ 
5. <b>Total</b>	£ 	£ 

Please provide details below of any material change that you anticipate to any of the above items of expenditure in **the next five years**:



## Financial Commitments

### Food & Living Expenses

	1st Applicant	2nd Applicant
1. Grocery shopping (household/general/food/drinks)	Monthly payment £ <input type="text"/>	Monthly payment £ <input type="text"/>
2. Regular social activities (eg, children's clubs/gyms)	£ <input type="text"/>	£ <input type="text"/>
3. Clothing/footwear	£ <input type="text"/>	£ <input type="text"/>
4. Other (luxury & miscellaneous - eg, gifts/holidays/hobbies/beauty/pet costs)	£ <input type="text"/>	£ <input type="text"/>
9. <b>Total</b>	£ <input type="text"/>	£ <input type="text"/>

Please provide details below of any material change that you anticipate to any of the above items of expenditure in **the next five years**:

£

	1st Applicant	2nd Applicant
1. <b>CREDIT HISTORY</b> Have you, <b>in the last 10 years</b> , been insolvent or bankrupt, had a record of arrears, default or any late payments on any loan or on any other financial commitment, or had any County Court Judgment (CCJ) or Insolvency Information recorded against you? If YES, give full details here and, if necessary, continue on page 14	Yes <input type="checkbox"/> No <input type="checkbox"/> £ <input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/> £ <input type="text"/>
2. Are there any other loans secured against the property? If YES, please state the name and address of all other secured lenders, the account numbers, current balances outstanding, dates and purpose of loans. Additional space is available on page 14. If any secured loan is not being repaid now, the Society will require a Deed of Postponement from the existing secured lender. You will be required to pay the lender's fee for this.	Yes <input type="checkbox"/> No <input type="checkbox"/> £ <input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/> £ <input type="text"/>
3. Do you own any properties which you do not live in, eg buy-to-let? If YES, please provide a separate schedule and rent roll showing the following details for each property owned: Address, current rental being received, price paid for property and date, estimated current value, mortgage balance outstanding, lender's name and monthly mortgage payment - additional space is available on page 14.	Yes <input type="checkbox"/> No <input type="checkbox"/> £ <input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/> £ <input type="text"/>
4. Have you ever voluntarily surrendered possession of any property to a mortgage lender, or had any property repossessed by a mortgage lender? If YES, provide full details on page 14.	Yes <input type="checkbox"/> No <input type="checkbox"/> £ <input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/> £ <input type="text"/>

## Your Additional Borrowing Requirements

1. Amount of additional borrowing and repayment term

£

Term

Years

THIS TERM WILL NOT NORMALLY EXCEED THE REMAINING TERM OF YOUR MAIN MORTGAGE

If the chosen term for the additional borrowing takes you into either retirement or over retirement age please complete the Mortgage Term Extending Beyond Retirement section on page 5

### 2. Type of Mortgage Required

Your Additional Borrowing will be arranged as a Repayment Mortgage unless you specifically apply for an Interest Only mortgage. Please note that an Interest Only mortgage is only available for Buy to Let applications and in limited circumstances, for intermediary introduced residential owner-occupier mortgage applications.

Whatever type of mortgage you choose, it is your responsibility to ensure that you have adequate life assurance cover for this mortgage. Please confirm your requirements by entering the mortgage advance, or part of the advance, against each of the specific mortgage types.

#### Repayment Mortgages

Advance amount required £

#### Owner-Occupier Interest Only Mortgage (For Introduced Applications only)

Advance amount required £

You must have in place a capital repayment strategy that will provide sufficient funds to fully repay the capital on the mortgage by the end of your mortgage term. The Society will only accept as a credible capital repayment strategy, the sale of a property in England or Wales which must be owned in the same name(s) as the applicant(s).

Full property address

Postcode

Full names of all owners

Date purchased

Price paid £

Who currently occupies this property?

On what basis?

Current value: £

Value of all loans currently secured against it: £

Advance amount required £

#### Buy To Let Interest Only Mortgage

If sale of the mortgaged property is not your intended capital repayment strategy, please state here the full details of your intended capital repayment strategy and explain how this will yield sufficient funds to fully repay the capital by the end of your mortgage term.

Additional space is available on page 14 for details of your capital repayment strategy

### 3. Election To Add Any Fees To The Mortgage

If you are applying for a mortgage product that has a fee that may be added to the mortgage for example a Completion Fee, and this has been presented to you in the illustration, please confirm your requirements by ticking the appropriate box in respect of the option to add the fee to the mortgage.

I/we wish to add the fee to the loan

Yes

No

(Tick one box only)

If I/we have ticked the NO box, I/we understand that I/we will have to make a separate payment to the Society for this fee prior to the start of the mortgage.

### 4. Please state your choice of Mortgage scheme(s)

Please refer to our website ([www.hrbs.co.uk](http://www.hrbs.co.uk)) or to our current product information leaflets. If in doubt please ask a member of staff for information.

**If you select a cashback product, the cashback will be paid directly to your nominated bank account approximately 1 month after completion of the mortgage.**

### 5. Other Mortgages or Secured Loan Applications

Have you applied to any other lender for a mortgage on any property in the last 12 months?

Yes

If YES, please supply full details in the space provided on page 14

No

## Purpose of the Additional Borrowing

1. Please give full details of the purpose(s) of this new loan

2. **Additional Borrowing to repay other debts**

If any part of this additional borrowing is to repay other debts, you must think carefully before securing other debts against your home. Your home may be repossessed if you do not keep up repayments on your mortgage. If securing debts against your home and the mortgage term exceeds the existing term of any unsecured debts, you could pay more interest over the term of this loan. Independent advice must be sought if you are unclear about the contents of this statement.

For each other debt you intend to repay, please state the name and address of each other lender, the amount of debt to be repaid, the original purpose of each loan and the name(s) of the borrower(s) on each other debt to be repaid.

Additional space is available on page 14

3. Additional Borrowing for home improvements

Please enclose plans, planning and building regulation consents and estimates if these have been requested.

4. Joint Mortgages

If this is a joint mortgage it will be assumed that this loan is being requested for a purpose which will benefit both/all borrowers unless you advise us otherwise.

## Release of Additional Borrowing Advance Monies

Additional Borrowing advance monies will be released by Faster Payment as soon as the application processing has been completed, unless stated otherwise in an Offer of Additional Borrowing. Please specify below your preferred bank details where advance monies are to be paid.

Name of Bank

Sort Code

Account Name(s)

Account Number

Please tell us here if you will have other requirements as regards the timing of the release of any Additional Borrowing advance monies, for instance if you have a specific date in mind. Additional Borrowing advance monies will not normally be sent directly to a third party but you can select alternative means of the advance monies being released to you, for instance by direct transfer into a linked Offset Savings Account or other Hinckley & Rugby savings account.

Alternative timing requirement

Alternative payment method requirement

Please note that any change to payment requirements after submitting this application will require a written authorisation signed by all borrowers.

## Personal Identification For Telephone Enquiries

To assist us in answering your telephone enquiries about your mortgage account please provide a personal identification code, such as your mother's maiden name, or other memorable information, such as your place of birth.

1st Applicant

2nd Applicant

## Information About The Property In Mortgage To The Society

1. Estimated current value
2. Please give details of any alterations or structural works carried out since your last advance
3. Have you received any grant from the local authority? If YES, please give details
4. Arrangements for reinspection of the property, if necessary

£

Yes

No

## Information About The Property In Mortgage To The Society

5. Is the property, or any part of it, used or intended to be used for any purpose other than your own occupation as a private dwelling house? If YES, please give details

Yes  \* No

\* If the property is let, will be let, or will be used wholly or in part for any business or commercial purposes, you may not be eligible for our Residential mortgage products. Please ask us for details of our Buy-to-Let or Commercial Mortgage Terms, that may apply, and a supplementary Buy-to-Let or Commercial mortgage application form.

6. Please confirm that all borrowers are currently living in the property

Yes  No  \*\*

7. \*\* If the answer to 6 is NO, please give reasons and confirm who is living in the property

8. Is the property currently for sale, or likely to be for sale within the next six months?

Yes  No

## Existing Properties Owned By The Applicants

	Property 1	Property 2
1. Full names held on existing Buy to Let mortgage		
2. Full name of owners if different		
3. Property address		
4. Date purchased		
5. Current rental income received each month		
6. Name of current lender		
7. Balance outstanding		
8. Monthly payment		
9. Is the mortgage Interest Only or Capital & Interest Repayment?		
10. Current interest rate		
11. Current valuation		
12. Current EPCG rating		

	Property 3	Property 4
1. Full names held on existing Buy to Let mortgage		
2. Full name of owners if different		
3. Property address		
4. Date purchased		
5. Current rental income received each month		
6. Name of current lender		
7. Balance outstanding		
8. Monthly payment		
9. Is the mortgage Interest Only or Capital & Interest Repayment?		
10. Current interest rate		
11. Current valuation		
12. Current EPCG rating		

	<b>Property 5</b>	<b>Property 6</b>
1. Full names held on existing Buy to Let mortgage		
2. Full name of owners if different		
3. Property address		
4. Date purchased		
5. Current rental income received each month		
6. Name of current lender		
7. Balance outstanding		
8. Monthly payment		
9. Is the mortgage Interest Only or Capital & Interest Repayment?		
10. Current interest rate		
11. Current valuation		
12. Current EPCG rating		
	<b>Property 7</b>	<b>Property 8</b>
1. Full names held on existing Buy to Let mortgage		
2. Full name of owners if different		
3. Property address		
4. Date purchased		
5. Current rental income received each month		
6. Name of current lender		
7. Balance outstanding		
8. Monthly payment		
9. Is the mortgage Interest Only or Capital & Interest Repayment?		
10. Current interest rate		
11. Current valuation		
12. Current EPCG rating		
	<b>Property 9</b>	<b>Property 10</b>
1. Full names held on existing Buy to Let mortgage		
2. Full name of owners if different		
3. Property address		
4. Date purchased		
5. Current rental income received each month		
6. Name of current lender		
7. Balance outstanding		
8. Monthly payment		
9. Is the mortgage Interest Only or Capital & Interest Repayment?		
10. Current interest rate		
11. Current valuation		
12. Current EPCG rating		

# Your Monthly Mortgage Payments

## 1. Payment Day

Mortgage payments for this Additional Borrowing will be collected by Direct Debit, in accordance with the mandate contained in the last page of this application form. You are required to complete this as part of this Additional Borrowing application, unless we already hold a Direct Debit mandate for your existing mortgage.

There is a choice of four payment dates in each month. Please specify your preference of the available dates by completing the Direct Debit mandate on page 17.

We cannot guarantee that the Direct Debit payment will always be collected exactly on your preferred date. Payments will be collected on, or as soon as possible after, your preferred date.

If you have a mortgage with daily interest calculation, it is to your advantage to make payments earlier in the month. Paying later in the month will result in more interest being charged.

Customers who prefer to have their payments credited to their mortgage accounts on or around the first day of each month often start their Direct Debit payments from the last banking day of the preceding month. Please tell us if you would prefer this option.

## 2. Existing Direct Debit Mandate

If your existing mortgage payment is already collected by Direct Debit, it will not normally be necessary to complete a new mandate as we can usually amend the existing mandate to include the minimum monthly payment due for this Additional Borrowing.

## 3. Overpayments By Direct Debits

If you wish to make regular monthly overpayments to your mortgage account, a separate Direct Debit mandate will be required from you. Please ask if an additional mandate form is required.

The overpayment Direct Debit will be fixed at the amount you tell us you want to overpay each month. The original Direct Debit mandate you completed with your mortgage application will always be for the minimum monthly payment due on the mortgage.

## 4. Interest Charges For The Month When The Additional Borrowing Advance Is Released

(This is often referred to as 'Broken Interest')

You will be informed of the amount of interest for the month when the advance is released, which is not covered by the first normal minimum monthly payment. It is recommended that you make a separate cheque payment for this, otherwise it will be added to your mortgage balance and will incur interest charges.

## Additional And/Or Material Information

Please use this space to provide additional and/or material information to help us to consider your mortgage application. If you need more space, please use a separate sheet of paper and return this with your completed application form. The following questions in this application form may also require you to provide additional information:

PERSONAL INFORMATION – Question 8 – Page 3

EMPLOYED APPLICANTS – Questions 9 & 10 – Page 4

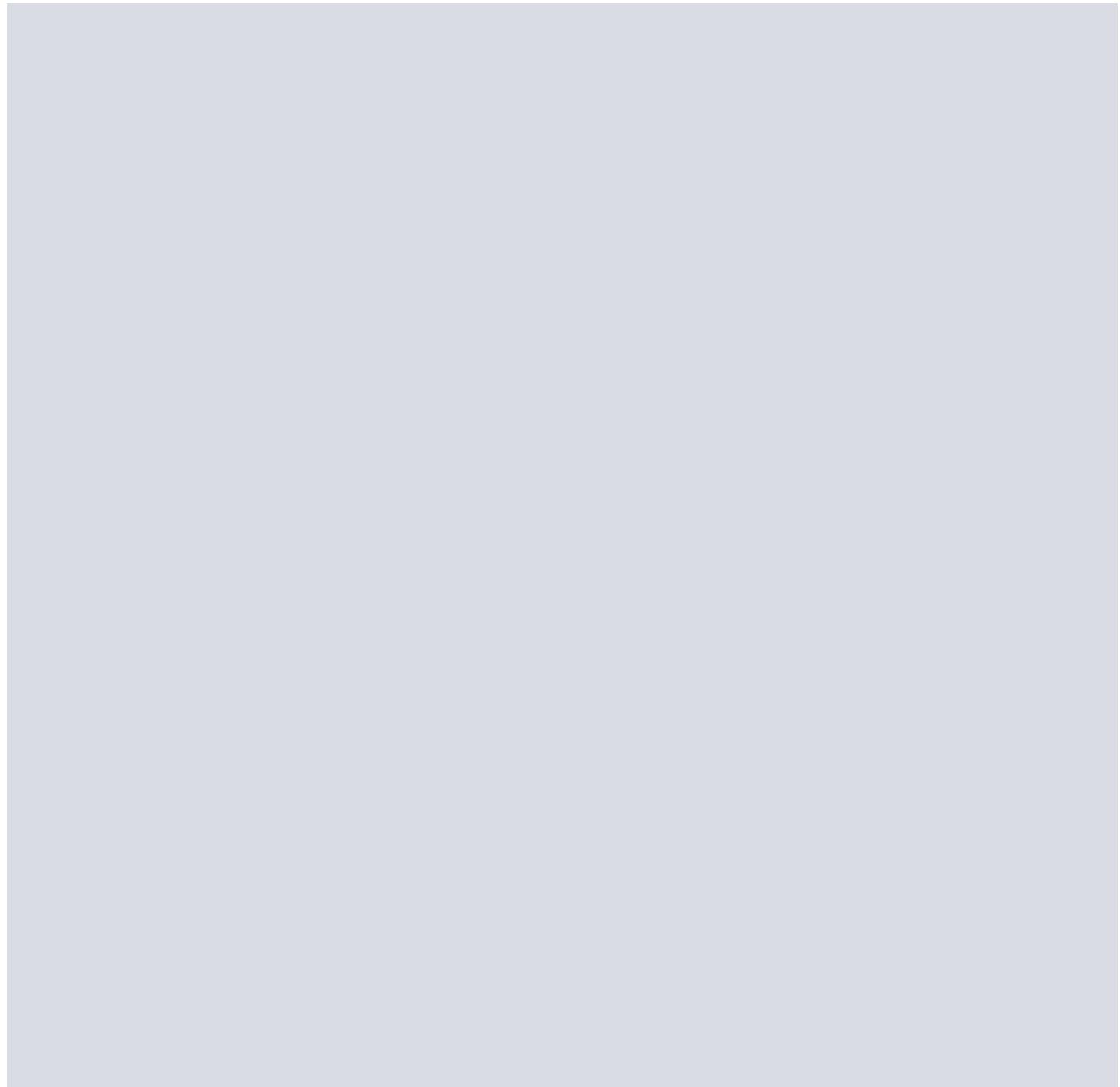
SELF-EMPLOYED APPLICANTS – Question 11 – Page 5

MORTGAGE TERM EXTENDING BEYOND RETIREMENT – Questions 2 & 4 – Page 5

FINANCIAL COMMITMENTS – Pages 6-8

YOUR ADDITIONAL BORROWING REQUIREMENTS – Questions 2 & 5 – Page 9

PURPOSE OF ADDITIONAL BORROWING – Question 2 – Page 10



## Additional Borrowing Legal Procedures

The legal work that the Society requires for additional borrowing is usually undertaken by the Society's Legal Services department, which acts for the Society only. The Society's solicitor cannot act for you. If you require your own legal advice you must contact your own solicitor.

In some circumstances, for example purchase of additional land or other factors affecting the Title to your property, it may be necessary for separate external solicitors to act for the Society and for you, in which case you will be asked for details of the solicitor who will act for you. You will be responsible for your own and the Society's legal costs.

# Mortgage Declarations

## PLEASE READ THE FOLLOWING DECLARATIONS CAREFULLY BEFORE YOU SIGN:

I am/we are applying for a mortgage on the property described in this mortgage application and I/we declare, consent, and fully understand that:

1. All applicants are 18 years of age or over.
2. I/We confirm that I/we have read and understood the illustration that has been provided to me/us.
3. To the best of my/our knowledge and belief the answers given in this application form are true and all material information as required has been disclosed.

I/we will immediately inform the Society of any changes to the information that I/we have provided in answer to the questions in this application. If I/we give Hinckley & Rugby Building Society false or inaccurate information, and the Society has reasonable suspicion of fraud, the Society will record this.

4. This application can be cancelled by the Society at any time without giving any reason or revealing any information received if it appears to the Society that there is a change in my/our circumstances or the security to be provided.
5. The valuer is independently instructed by the Society to assess the adequacy of the security for the purpose of the Building Society only. I/we accept that this does not impose any duty on the valuer or the Society to indicate to us the value or condition of the property. I/we confirm and understand that we are advised to make our own arrangements to have the property surveyed. I/we further understand that the Society does not accept any liability for the accuracy or contents of the valuers report.

6. The Society may transfer some or all of its rights under the mortgage at any time and to any person whether or not a building society or an associate body of a building society. If the Society transfers its legal rights in the mortgage I/we will no longer be a borrowing member(s) of the Society in respect of the mortgage, and the Society may disclose any information relating to me/us and the mortgage, to any person in connection with the transfer.

7. Any application and arrangement fees must be enclosed with this application and are subject to the key features of my/our chosen mortgage scheme. Application fees cannot normally be refunded once a valuer has been instructed.

### 8. Credit Reference and Other Mortgage Checking Systems

- a. The Society will check its own records as well as conducting searches at credit reference agencies when I/we make an application to it.
- b. The Society may use credit reference and fraud prevention agencies to help it to make decisions. The details of what the Society does and how it and the agencies will use your information is detailed below. By signing these declarations, I/we confirm my/our acceptance that my/our information may be used in this way.
- c. When the Society makes a credit reference search, the credit reference agencies will leave a "footprint" on my/our credit file, whether or not this application proceeds. If the application does proceed, then the record of this search (but not the name of the Society) may be seen by other organisations when I/we apply for credit in the future, and may therefore be used to assist them in making decisions relating to credit related services, insurance proposals/claims, etc. about me, my partner(s), and other members of my household (or business if I/we have one).
- d. The Society may also make periodic searches of group records, credit reference agencies and fraud prevention agencies to manage my/our account and carry out ongoing credit risk assessment and statistical analysis of the performance of my/our account. These further searches will not be seen or used by other lenders to assess my/our ability to obtain credit.
- e. Information in this application and relating to any resulting mortgage account will be disclosed to a national mortgage application checking system or any other collective mortgage data checking system, or any credit reference agency. This information will be recorded and may be made available to other mortgage lenders, credit granters or third parties for the purpose of taking credit decisions affecting me/us, fraud prevention and detection, money laundering and bad debt prevention, with the aim of promoting responsible lending. It may further be shared within the Society and with third parties including financial and other organisations involved in financial crime prevention to protect the Society, other credit granters and the Society's customers against fraud.
- f. Information in this application form may be used to make credit decisions about me/us and to verify my/our identity, for the purposes of preventing and detecting fraud and/or money laundering. It may also be used to request a credit reference from one of the credit reference agencies, including use of the information on the electoral register for the purpose of money laundering and identification purposes. Credit reference agencies will keep a record of the search.
- g. If false or inaccurate information is provided and fraud identified, details will be passed to fraud prevention agency/ies to prevent fraud and money laundering.
- h. If an advance is granted, information will be registered about me/us and the conduct of my/our account with credit reference agencies for the purpose of making lending decisions, prevention of fraud, tracing agents or loan management.
- i. A credit reference agency will make an association linking my financial records to one or more of my partners/financial associates. For the purpose of this application I/we understand that I/we may be treated as financially linked and my/our application will be assessed with reference to any 'associated data'. If the application is a joint application the credit reference agency would make an association linking the financial records of all the applicants, including previous and subsequent names of parties to the account. If any linked applicant applies for access to information held at credit reference agencies, each applicant will receive information relating to themselves only and the name(s) of any associate. This financial linkage will continue until I, or one of my partners, successfully files a notice of disassociation with the credit reference agencies.
- j. Information held about me by the credit reference agencies may already be linked to records relating to one or more of my partners. For the purposes of this application I/we may be treated as financially linked and my/our application will be assessed with reference to any "associated" records. An association may have been made by the holding of joint accounts with another financial organisation.
- k. My/our data will NOT be used by credit reference agencies to create a blacklist or used by them to make a decision.

- l. The information provided to credit reference agencies about me/us, my/our financial associates and my/our business if I/we have one, may be supplied by them to other organisations, who will use it to: verify my/our identity if I/we or my/our financial associate(s) apply for other facilities; including all types of insurance applications and claims; assist other organisations to make decisions on credit, credit related services and on motor, household, life and other insurance proposals and insurance claims, about me, my partner(s), other members of my/our household or my/our business; trace my/our whereabouts and recover payment if I/we do not make payments that I/we owe; conduct checks for the prevention and detection of crime, including fraud and/or money laundering; manage my/our personal and/or business account(s) (if I/we have one); manage my/our personal and/or business insurance policies (if I/we have one/any); undertake statistical analysis and system testing.
- m. My/our data may also be used for other purposes for which I/we give my/our specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the Data Protection Act.
- n. I/we can ask for details of the Credit Reference and Fraud Prevention agencies used by the Society by telephoning 01455 894030.

9. Data Protection Act

I/we acknowledge that my personal information provided in this application form will be used by the Society in accordance with the Society's Customer Privacy Notice, a summary of which I have been provided with, the full text of which is set out on the Society's website and hard copies of which can be provided to me upon request.

- a. The Society will make such enquiries and take up such references as it considers necessary in relation to my/our mortgage application. This information may be obtained from the Land Registry, previous and existing employers. Information may also be obtained from the Inland Revenue, Department for Work and Pensions, my/our accountant, mortgage introducer, professional adviser, pension provider, landlord and current or previous lenders named on my/our application.
- b. The Society may use and disclose details of this application and any resulting offer of advance to my/our and/or the Society's solicitor(s) and intended adult occupiers of the property, to any intended guarantor and their legal advisers. Legal advisers may disclose confidential or privileged information to the Society that may determine whether the Society lends to me/us.
- c. The Society may also disclose personal information to:
  - i. its external auditors and regulatory bodies including the Financial Conduct Authority (FCA), the Prudential Regulatory Authority (PRA) and the Financial Ombudsman Service (FOS); and
  - ii. associate companies, agents and service providers, including solicitors and valuers acting for the Society, debt recovery agents, letting agents, title insurers, insurers and providers of information technology services.
- d. Information on the application form will be disclosed to any insurance partner the Society has for the purpose of administering any insurance product I/we choose to take. The insurance company will hold the information about me/us as data controller. This may include any insurance partner that the Society may choose to enter into a relationship with or to protect its security (and administer any claims on the Society's behalf). An example would be higher lending charge insurance or title insurance, both of which protect the Society only.
- e. If I/we take out insurance with Royal and Sun Alliance Insurance plc, they may:
  - i. disclose information I/we have supplied and details of my/our policy and claims to a data administration company, to licensed credit reference agencies, relevant insurance companies and fraud prevention bodies, and this information will be made available to other prospective lenders and insurers.
- f. If the Society takes out title insurance with First Title Insurance PLC, or any other title insurance provider, they may:
  - i. Use any personal data supplied by the Society for any purposes in connection with the entering into and administration of the contract/policy and for exercising any rights under the contract/policy including in any actions, proceedings or negotiations.
  - ii. Disclose information supplied by the Society and details of the contract/policy and claims to the Claims and Underwriting Exchange Register and other relevant fraud bodies, relevant insurance companies, underwriters and associate/holding companies.
- g. The Society may disclose details about the progress of my/our application (including whether or not it has been granted), to my/our broker, Independent Financial Adviser, professional adviser or other intermediary, if the request came from them.
- h. In addition to disclosing information to credit reference agencies, the Society may also disclose information I/we have supplied to it, and details of how I/we conduct my/our account, to fraud prevention bodies, to include the police and the Serious Organised Crime Agency.
- i. If I/we are making this application on behalf of another person, they must have authorised me/us to act on their behalf, to give the Society their personal information, to authorise a credit search if necessary, and to consent to the Society's use of their personal information, as described.
- j. I/we confirm that if any documentation or statements are being provided in support of this application, in respect of other accounts held jointly with parties other than me/us as mortgage applicant(s), such other parties have given their consent to their data being processed by the Society.
- k. I/we acknowledge that my personal information provided in this application form will be used by the Society in accordance with the Society's Customer Privacy Notice, a summary of which I have been provided with, the full text of which is set out on the Society's website and hard copies of which can be provided to me upon request.

I/we acknowledge that this may include my personal data being used:

- to make identification checks and to request a credit reference from one or more of the credit reference agencies including the use of information on the electoral register for the purpose of money laundering and prevention of fraud; and

# Mortgage Declarations

- in order to share information about my account(s) to the Financial Conduct Authority and the Society's Auditors for regulatory and audit purposes, and the payee bank on any automated electronic transactions.
- i. The Society may disclose information I/we supply to it, and details of how I/we conduct my/our account (including details of disputes, arrears and mortgage possession proceedings), to anyone who guarantees my/our loan or their legal adviser to include details of any offset savings account. This information may also be provided to any additional mortgagors.
- j. The Society may disclose details of my/our account (including balance outstanding, interest rate(s) applicable, early redemption charges and monthly payments), to potential borrowers, if in the future, one of us enquires about adding or removing a party to the account (also known as "transfer of equity"). However, such a transaction will not proceed without a completed application form signed by all account holders.
- k. Whether or not my/our application to the Society is successful, any national mortgage application checking system or any other collective mortgage data checking system or any credit reference agency will add details of the search, and my/our application, to their records and will share this information with other lenders and grantors of credit and insurance who will use it when assessing any applications for banking, loan, hire facilities or insurance, which I/we or a member of my/our household may make in the future. They will use it for verifying identity, fraud prevention, debt recovery and tracing debtors. The agencies may also use the information for statistical analysis and market research.
- l. The Society will respect my/our rights to privacy and will not disclose my/our personal information to anyone, except with my/our consent, or if the law, public duty or the Society's legitimate interests require it to do so.
- m. Under the Data Protection Act, I/we have a right of access to my/our personal records held by the Society, subject to the payment of a fee. I/we have the right to have inaccuracies in my/our personal data corrected. These rights must be requested in writing, to the Society's Principal Office, 24 – 28 Upper Bond Street, Hinckley, Leicestershire, LE10 1NZ.
- n. The Society's leaflet "Your Personal Information" explains my/our rights under the Data Protection Act, with a further explanation of how the Society uses my/our personal information. This leaflet is available on request from the Principal Office and from local branches.
- o. Please tick the relevant boxes below if you would like to hear from the Society about products or services:

by post  by telephone  by email  
 by text message  by recorded call

The Society will only market to you in accordance with the Society's Customer Privacy Notice, a summary of which I have been provided with, the full text of which is set out on the Society's website and hard copies of which can be provided to me upon request. You can unsubscribe from the Society marketing to you at any time by contacting us at dataprotectionofficer@hrbs.co.uk or by telephone on 01455 894090.

## 10. How we will communicate with you

To ensure you receive important updates about your account as quickly and efficiently as possible, we are moving to email as our primary method of communication. This will include all important information about your account, such as interest rates, account servicing, or legal notifications. You'll begin receiving more communications from the Society via the email address you've registered with us. Rest assured, we will never use your email address for marketing purposes unless you've explicitly given us permission. If you would prefer to continue receiving paper communications, please call us on 0800 434 6343.

I/we understand that if any information may change during the life of the account I/we should contact the Society by emailing customeradmin@hrbs.co.uk, or calling 0800 434 6343.

First Applicant's signature

Date

Second Applicant's signature

Date

**Please make sure that you complete the Direct Debit Mandate on Page 17**

## INSTRUCTION TO YOUR BANK/BUILDING SOCIETY TO PAY DIRECT DEBITS



Please fill in the whole form and send it to:  
**Hinckley & Rugby Building Society, Upper  
Bond Street  
Hinckley  
Leicestershire, LE10 1NZ**

Originator's Identification Number

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1. Name and full postal address of your Bank or Building Society branch

To: The Manager

Bank/Building Society

Address

Postcode

2. Name(s) of account holder(s)

3. Branch sort code (from top right hand corner of your cheque)

4. Bank or Building Society account number

5. Reference Number - For Hinckley & Rugby use only

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6. Instruction to your Bank or Building Society. Please pay Hinckley & Rugby Building Society Direct Debits from the account detailed on this instruction subject to the safeguards assured by the Direct Debit Guarantee. I/we understand that this instruction may remain with Hinckley & Rugby Building Society and, if so, details will be passed electronically to my Bank/Building Society.

Signature(s)

Signature(s)

Date

For Hinckley & Rugby customers' use only: please enter your preferred payment date selected from 8th, 15th, 22nd or last banking day of each month

Day

or as soon as possible after this date

### 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, Hinckley & Rugby Building Society will notify you at least 10 working days in advance of your account being debited or as otherwise agreed. If you request Hinckley & Rugby Building Society to collect a payment, confirmation of the amount and date will be given to you at the time of your request.

If an error is made in the payment of your Direct Debit by Hinckley & Rugby 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 Hinckley & Rugby Building Society ask 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 notify us.



# Hinckley & Rugby

Building Society

24 – 28 Upper Bond Street  
Hinckley  
Leicestershire  
LE10 1NZ

**Tel:** 01455 251234  
**Email:** lending@hrbs.co.uk  
**Web:** hrbs.co.uk

The Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. The Society's registration number is 206043.

You can check the FCA register on the FCA website at [www.fca.org.uk/register/](http://www.fca.org.uk/register/) or by contacting the FCA on 0800 111 6768