

Bridging Application Form

Please complete all areas of this form fully in block capitals and tick all boxes, where applicable. Please ensure that all applicants signs in the spaces provided at the end of the Declarations section on page 17.

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 16 and 17.

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 and address of your pension provider if your chosen mortgage term will extend beyond your anticipated retirement date.
3. If this application is to assist with your purchase of a residential property, full details of the property, the present owners, any estate agent acting in the sale and the name and address of the solicitor acting for the vendor.
4. Your National Insurance number(s).
5. 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.
6. Full details of basic quality of living costs.
7. Full details of all your current and recently repaid mortgages, including lenders' names, addresses, account numbers and balances, either at present or at the time of repayment. This will include all mortgages held by you in respect of Investment or Buy-to-Let properties.
8. A bridging loan is designed to be a short-term funding solution and must normally be repaid in full at the end of the agreed loan term. Unlike a conventional mortgage, the loan is not intended to be repaid over a long period through regular monthly capital repayments. A clearly defined and realistic exit strategy is therefore essential. You must provide accurate and complete information about your proposed exit strategy. We will assess whether the strategy is realistic, achievable, and supported by appropriate evidence. Approval of the loan may depend upon the strength and credibility of your exit strategy.
9. We are committed to supporting customers who may have additional needs or circumstances that could affect their ability to understand, access or manage their borrowing. If any of the above applies to you, or if there is any other information you would like us to consider, please tell us during the application process or contact us using the details provided on [our website](#).
10. Membership/Joint applicants. By completing your name as '1st Applicant' in the application form, this will give you borrowing membership rights with the Society. The first named applicant shall therefore be the representative joint borrower if there is more than one borrower.

Documents to be included with this completed application form

All applicants: Latest month bank account statements showing salary credits and rental repayments (if applicable).

Employed applicants: Latest month payslip and latest P60.

Self-employed applicants: Last 2 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 you sign the Declarations section on page 17

Personal Information

	1st Applicant	2nd Applicant
1. Title (Mr, Mrs, Miss, Ms, etc)		
2. Surname		
3. Forenames		
4. Date of Birth	DD MM YY	DD MM YY
5. Nationality		
If not UK/EU citizen, do you have a permanent right to reside in the UK?	Yes ☐ No ☐	Yes ☐ No ☐
6. Status	Single ☐ Engaged ☐ Married ☐ Divorced ☐ Separated ☐ Widowed ☐ Civil Partnership ☐	Single ☐ Engaged ☐ Married ☐ Divorced ☐ Separated ☐ Widowed ☐ Civil Partnership ☐
7. Relationship to 1st borrower		
8. Have you ever been known by another name? If YES please state name(s), date(s) of change(s) with reason(s) or method(s) (for example, by Deed Poll, Marriage or Acquired Gender)	Yes ☐ No ☐ DD MM YY 	Yes ☐ No ☐ DD MM YY
9. Will all mortgage applicants also be the registered owners of the property to be mortgaged?	Yes ☐ No ☐ If NO please give reasons and confirm who will be the registered owner. Please use the additional space on page 15	Yes ☐ No ☐ If NO please give reasons and confirm who will be the registered owner. Please use the additional space on page 15
10. National Insurance Number		
11. Please give the number and current age of all your dependants under 17 and their relationship to you		
12. 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.		
13. 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 6		

Personal Information (continued)

15. Are you an existing Hinckley & Rugby customer? Yes ☐ No ☐ Yes ☐ No ☐

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	£ per annum	£ per annum
2. Any other gross income	£ per annum	£ per annum
3. Source of other income eg, second income or benefits income		
4. Occupation or job title		
5. Employer's name, address and telephone number for reference purposes		
	Postcode	Postcode
	Telephone no.	Telephone no.
6. Are you a director, related to a director or proprietor of this company?	Yes ☐ No ☐	Yes ☐ No ☐
If YES , do you own more than 25% of this company's shares?	Yes ☐ No ☐	Yes ☐ No ☐
If YES, please complete the Self-employed section on page 5		
7. How long have you been in your current employment?	Years Months	Years Months
8. State if your position is permanent , the term of any fixed term contract or any probationary period		
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 15		
	1st Applicant	2nd Applicant
10. Please provide details of any material change that you anticipate to your income in the foreseeable future. Additional space is available on page 15		

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		
	Postcode	Postcode
2. Nature of business or profession		
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. Please state your taxable income from this business in each of the last 3 tax years	£ to 5th April 20^{YY} £ to 5th April 20 £ to 5th April 20	£ to 5th April 20^{YY} £ to 5th April 20 £ to 5th April 20
6. Please state your taxable income from this business in the current tax year to date	£	£
7. Amount of any other income	£ per annum	£ per annum
Source of this income		
8. 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.
9. Accountants qualification		
10. Please provide details of any material change that you anticipate to your income in the foreseeable future. Additional space is available on page 15		

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 13 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 15		
3. Other expected source(s) of income in retirement		
4. Estimated total annual pension income If required, additional space is available on page 15	£	£

Financial 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 15. Include in this section details of any loans for which you are a Guarantor. **Please also provide details on page 15 of any material changes that you anticipate in your financial commitments in the foreseeable future.**

1st Applicant					Debt to be repaid prior to start of new mortgage?	
Name of credit or loan provider or other payee	Type of commitment: eg Credit Card/Loan/Hire Purchase/Overdraft	Balance outstanding	Monthly payment	Credit limit (where applicable)	Yes	No

Financial Commitments

2nd Applicant

Name of credit or loan provider or other payee	Type of commitment: eg Credit Card/Loan/Hire Purchase/Overdraft	Balance outstanding	Monthly payment	Credit limit (where applicable)	Debt to be repaid prior to start of new mortgage?	
					Yes	No

2. CREDIT HISTORY

Have you, **in the last 10 years**, 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 15

1st Applicant

Yes ☐ No ☐

2nd Applicant

Yes ☐ No ☐

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
	Monthly payment	Monthly payment
1. Child maintenance	£	£
2. Education/nursery fees	£	£
3. Total	£	£

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. Total	£	£

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. Total	£	£

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
	Monthly payment	Monthly payment
1. Grocery shopping (household/general/food/drinks)	£	£
2. Regular social activities (eg, children's clubs/gyms)	£	£
3. Clothing/footwear	£	£
4. Other (luxury & miscellaneous - eg, gifts/holidays/hobbies/beauty/pet costs)	£	£
9. Total	£	£

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

Your Present Accommodation

	1st Applicant	2nd Applicant
1. Present Address		
	Postcode	Postcode
2. Telephone Numbers	Home Work Mobile	Home Work Mobile
3. Personal Email addresses		
4. How long have you lived at this address?	Years Months	Years Months
5. If you have lived at your present address for less than 3 years, please state all of your previous addresses, with postcodes, within the last 3 years, together with dates of occupation (if necessary, please use the additional space on page 15)		

Your Present or Previous Mortgage & Secured Loans Arrangement

1. Please provide the following details for your current mortgage and any loan secured against the property you currently live in

	1st Applicant	2nd Applicant
Existing mortgage with: Name of existing lender		
Account Number(s)		
Mortgage start date	Years Months	Years Months
Names of all borrowers		
Current balance(s) outstanding		
Monthly payments		
Term remaining		
Other secured loans with: name(s) of existing lender(s) (if more than one, supply the following details on page 15 of this form)		
Account Number		
Current balance(s) outstanding		
Monthly payments		
Term remaining		

2. Do you own any properties which you do not live in, eg buy-to-let?	Yes ☐	No ☐	Yes ☐	No ☐
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If YES, please fully complete Pages 13-14 of this application form with details of each other property owned. If you own more than 10 other properties, please provide the required information in page 15.

Mortgage Repayment History

	1st Applicant	2nd Applicant
1. Have you been in arrears with any existing or previous mortgage, loans or rent payments in the last 10 years? If YES, please give full details including the amount(s) and date(s) in the space provided here and on page 15.	Yes ☐ No ☐ 	Yes ☐ No ☐
2. Have you ever voluntarily surrendered possession of any property to a mortgage lender, or had any property repossessed by a mortgage lender?	Yes ☐ No ☐ If YES, provide full details. Additional space is available on page 15.	Yes ☐ No ☐ If YES, provide full details. Additional space is available on page 15.

Property To Be Mortgaged

1. Address of property (This address will be the registered address held by the Society for the service of all notices unless this is a commercial application. It must be the same address as for any other account held with the Society)	Postcode	
2. Description of property eg detached, semi-detached, house, bungalow and number of rooms	Number of bedrooms ☐ Number of reception rooms ☐ Number of garages ☐	
3. Is the property Freehold or Leasehold ? (If Leasehold , there must be at least 85 years remaining on the lease and 50 clear unencumbered years remaining on the lease after the end of the mortgage term)	Annual Ground Rent Service and/or other charges	If Leasehold, how many years remain on the lease?
4. If the property is a Leasehold Flat , please give the following information	i. Is it purpose built or converted from a larger property? ii. If in a block of flats, how many floors in the block? iii. Which floor is the flat on? v. Is the flat situated above commercial premises? vi. Do you, or will you hold any share in the freehold of the property. If YES, please provide details in page 15 vii. Is there a properly constituted management company? If YES, please provide details in page 15 NO, please refer to the Society before submitting this	
5. Type of construction (Please note that some non-standard forms of construction may not be acceptable for mortgage purposes). If in doubt contact us to discuss, or provide details on page 15	Standard eg brick/stone: 	Other type of construction:
6. Year property built If less than 10 years old, is the property NHBC registered?	Yes ☐ No ☐	If NO, please contact us to discuss what new build warranty will be available on completion.

Solicitor Details

1. If applying for a House Purchase mortgage, any Buy to Let mortgage, or Remortgage linked to a change of title, give details here of the solicitor you are minded to instruct to act for you. It is strongly recommended that you check with the Society that your intended choice of solicitor will be eligible to act also for the Society. If not, the Society will instruct a separate solicitor to act on its behalf and two sets of costs will be incurred, for which you will be responsible. If this is a Remortgage, and the property is already registered in the name(s) of the applicants, the Society will normally arrange for the new Legal Charge to be registered in its name. You will be informed of any administrative or insurance costs for which you will be liable

Name of firm

Address

Postcode

Name of firm's Partner who will act for you

Telephone

Your Loan Requirements

1. Loan type
2. Total advance required
3. Estimated value of property
4. Repayment type
5. Purpose of loan

Remortgage ☐

£

£

Compounded rolled up interest ☐

6. Onwards purchase details

7. Will the onward purchase have a mortgage?

Yes ☐ No ☐

8. If Yes, please provide details

9. If there is an additional deposit, how will this be funded?

10. Exit strategy for the repayment of this bridging loan

Sale of mortgaged property ☐ Sale of other property ☐

You must provide accurate and complete information about your proposed exit strategy. We will assess whether the strategy is realistic, achievable, and supported by appropriate evidence. Approval of the loan may depend upon the strength and credibility of your exit strategy. If your exit strategy does not proceed as planned, you may incur additional interest, fees, extension costs, or default charges. Failure to repay the loan when due could result in enforcement action and the repossession and sale of the property provided as security.

11. Term

12 months ☐

12. 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, please confirm your requirements by ticking the appropriate box in respect of the option to add the fee to the mortgage.

Add the fee to the loan Yes ☐

(Any fees added to the loan plus the compounded rolled up interest cannot exceed the product loan to value)

No ☐

If answered NO, a separate payment to the Society for this fee prior to the start of the mortgage.

13. Please state your choice of mortgage product

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		

	Property 5	Property 6
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 7	Property 8
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 9	Property 10
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		

Additional And/Or Material Information

Please use the space here to provide additional and/or material information to help us to consider your mortgage application.

Material information is any information that you are aware of that is not disclosed elsewhere in this application that may have any bearing or relevance to this application and the Society’s consideration of it.

If you are applying for a **remortgage**, please use this section to inform us of any special requirements on completion of any remortgage arising from this application; for example the timing of the start of the new mortgage and the close down of your existing mortgage, or the disbursement of any surplus funds.

The following section headings in this application form contain these questions that may require you to provide additional information:

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. Fees cannot normally be refunded once an application has been assessed.
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 acknowledge my/our information may be used in this way and as described in the Society's Customer Privacy Notice.
- 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.

- i. 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 UK General Data Protection Regulation (UK GDPR) and the Data Protection Act 2018.
- n. I/we can ask for details of the Credit Reference and Fraud Prevention agencies used by the Society by telephoning 01455 894738.

9. Data Protection and Privacy

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 copy is available on the Society's website and can be provided on request from the Principal Office or any local branch.

- 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 HMRC, 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. 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. 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 National Crime Agency (NCA).
- f. 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.
- g. 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.
- h. 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 and hard copies of which can be provided to me upon request.

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

- i. 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
 - ii. 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.

Mortgage Declarations

9.

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 process and disclose personal information only where there is a lawful basis to do so, including where disclosure is necessary to perform a contract, comply with legal or regulatory obligations, prevent fraud or financial crime, protect the Society's legitimate interests, or where consent has been provided where required.
- m.

Under the UK General Data Protection Regulation (UK GDPR) and the Data Protection Act 2018, I/we have the right to request access to the personal information the Society holds about me/us and to request that inaccurate or incomplete personal information is corrected. Subject to applicable legal requirements, I/we may also have the right to request erasure of personal information, restriction of processing, object to processing, and request data portability.
- Requests relating to these rights can be made by contacting the Society at its Principal Office, 24-28 Upper Bond Street, Hinckley, Leicestershire, LE10 1NZ, or by contacting the Society's Data Protection Officer using the contact details provided in the Customer Privacy Notice.
- If I/we are dissatisfied with the way the Society processes my/our personal information, I/we have the right to complain to the Society and, if I/we remain dissatisfied, to the Information Commissioner's Office (ICO), the UK's independent regulator for data protection and information rights.
- n.

The Society's Customer Privacy Notice explains how the Society collects, uses, stores, shares and retains personal information, the lawful bases relied upon for processing, who information may be shared with, how long information is retained and the rights available to individuals under UK data protection legislation. We would like to contact you about products and services that may be of interest to you.

- ☐

Yes, I would like to receive marketing communications by email.
- ☐

Yes, I would like to receive marketing communications by SMS.
- ☐

Yes, I would like to receive marketing communications by telephone.
- ☐

Yes, I would like to receive marketing communications by post.
- ☐

I do not wish to receive marketing communications.

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 or if you need information in a particular format, such as large print, easy read, coloured paper, audio, or another format that works best for you, please call us on 0800 434 6343.
11.

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.
12.

I consent to the lender recording and using information about my vulnerability or support needs for the purpose of providing appropriate customer support.

First Applicant's signature

Date

Second Applicant's signature

Date

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/ or by contacting the FCA on 0800 111 6768