

## Your payment date and method

### Your payment date

A first payment of accrued interest will be payable immediately following completion. This will be collected 14 days after completion. Your usual monthly payments will then be due on the first day of the month to which they relate, starting from 1st of the month following release of funds. The date that your usual monthly payments are due may be changed to any date between 1st and 28th of the month, to suit your circumstances.

1. If you wish to pay on a date other than the 1st, please enter it in this box

### Your payment method

Newbury Building Society operates a Direct Debit scheme which provides a simple and convenient way to pay. Below is a Direct Debit instruction form. Please complete it, sign it and return it along with this application, to ensure that there is no delay in commencing collection following completion of your mortgage. The bank account must be in the name of one or more of the applicants and cannot be a company bank account.

No collections will be taken until after completion of your mortgage, and we will give you seven working days' notice of any change in the amount or date of your direct debit collections.

2. If you have NOT completed the attached Direct Debit form, please indicate in this box how you intend to make payments.

## INSTRUCTION TO YOUR BANK/BUILDING SOCIETY TO PAY BY DIRECT DEBIT



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

To: The Manager

Bank/building society:

Postcode:

Service user number

     

3. Branch sort code

     

4. Bank or Building Society Account Number

       

5. Reference Number

(e.g. Newbury Building Society Account Number)

2. Name(s) of Account Holder(s):

Please pay Newbury Building Society Direct Debits from the account detailed on this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with Newbury Building Society and, if so, details will be passed electronically to my bank/building society.

3. Signature(s):

Date:

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

**This Guarantee should be detached and retained by the payer.**

### The Direct Debit Guarantee



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit Newbury Building Society will notify you 7 working days in advance of your account being debited or as otherwise agreed. If you request Newbury Building Society to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Newbury Building Society or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.
- If you receive a refund you are not entitled to, you must pay it back when Newbury Building Society asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

## Consent to receive marketing communications

From time to time Newbury Building Society would like to send you details of our products and services that may be of interest to you. We will always treat your personal details in accordance with our privacy notice and will never share them with other companies without your explicit consent or other legal grounds for processing.

Please let us know if you would like us to contact you or not by selecting one of the options below:

### Applicant 1

Yes please, I'd like to hear about the Society's products and services.  
No thanks, I don't want to hear about the Society's products and services.

If you've said yes, please confirm how you would prefer us to contact you (tick all that apply):    By email    By post

### Applicant 2

Yes please, I'd like to hear about the Society's products and services.  
No thanks, I don't want to hear about the Society's products and services.

If you've said yes, please confirm how you would prefer us to contact you (tick all that apply):    By email    By post

If you wish to stop receiving marketing communications from us, you will be able to do so at any time by:

- emailing marketing@newbury.co.uk;
- visiting our marketing preferences page through the links available in our emails and website footer;
- call us on 01635 555777;
- visiting any of the Society's branches;
- post to Newbury Building Society, 17 Bartholomew Street, Newbury, RG14 5LY;
- following the unsubscribe link contained in our email communications.

## AGM communication preferences

If you are a qualifying member, the Society has a statutory duty to give you notice of its Annual General Meeting. Please indicate below how you would prefer to receive this notice:

### Applicant 1

By email

By post

### Applicant 2

By email

By post

You can change your preference or contact details at any time by contacting us using any of the methods in the 'Consent to receive marketing communications' section above. If you have already advised us that you wish to receive the notice by email, we will continue to send it by this method unless you advise us otherwise.

## Declaration

**We will rely on our terms and conditions and Rules. For your own benefit and protection you should read these carefully before signing your agreement to them. If you do not understand any part please ask for further information.**

1. We comply with the General Data Protection Regulation (GDPR) and any other applicable data protection legislation. Our Privacy Notice sets out the basis on which any personal data we collect from you, or that you provide to us, will be treated. By signing this declaration, you are confirming that you have received a copy of our Privacy Notice. The notice may be updated from time to time. If we are going to use your personal data for any new purposes, we will bring any changes to the Privacy Notice to your attention. The latest version is available via our website at [www.newbury.co.uk/privacy-notice/](http://www.newbury.co.uk/privacy-notice/), in any of our branches or by calling us on 01635 555700.
2. I (each of us if more than one is applying) declare that:
  1. I have received a copy of and understand the Mortgages explained booklet, product leaflet and a Key Facts Illustration (KFI) Newbury BS, or my intermediary.
  2. The information provided in this application, is correct, complete and contains all material facts. Where someone has filled in this form on my behalf, I confirm that I have checked the answers given. Specifically my income, my age and my loans are as stated in this application; any refusal for a loan, arrears of more than one month, County Court Judgements, arrangements with creditors or bankruptcy have been declared herein.
  3. I undertake to notify Newbury BS immediately of any change of circumstances or any proposed change to the occupants of the property.
  4. I am not connected with a Director of Newbury BS (delete this statement if you are so connected).
  5. Monies paid to the credit of the mortgage will be paid on behalf of all applicants jointly.
3. Any retention figure in the valuation report cannot be relied upon as an indication of the cost of necessary repairs.
4. Where this application is being submitted by an intermediary, that intermediary is acting on my behalf and not on behalf of Newbury BS. Newbury BS might provide a fee to the intermediary for introducing the mortgage.
5. Before issuing a Mortgage Offer Newbury BS will undertake an appraisal of my financial standing in order to satisfy itself of my ability to repay the loan. Newbury BS may withdraw, revise or cancel any offer made in consequence of this application. Reasons we may withdraw will be provided in the mortgage offer.
6. Where applicable, my solicitor/licensed conveyancer will disclose to Newbury BS, at Newbury BS request, all information relevant to Newbury BS decision to lend. I waive any right to claim solicitor/conveyancer client confidentiality or legal privilege in respect of such information. I am responsible for any solicitor/licensed conveyancer fees incurred even if the mortgage does not proceed to completion.
7. Newbury BS has my authority to obtain a redemption statement including all costs and charges from my existing mortgagee.
8. Newbury BS has my authority to obtain the title deeds of my property from wherever the title deeds are currently held (e.g. existing mortgagee, bank, solicitor). The title deeds will be held to the order of any existing chargeholder pending redemption of the charge(s).
9. It is my responsibility to take out appropriate life assurance, general insurance and where the loan is interest only, have suitable means of repaying the mortgage.
10. I will, on completion of the advance, be bound by Newbury BS Rules and Mortgage Conditions.
11. Where Additional Security is required, I understand that it is for Newbury BS benefit only and the Insurer can seek payment from me for any shortfall. Newbury BS discloses information on any arrears that accrue to the insurer.
12. Newbury BS may add any unpaid fees to the mortgage, if I have been notified they are due.
13. Any negative information reported by Newbury BS may impair my ability to obtain credit.

### The following form part of the Mortgage terms and conditions:

1. Any valuation or administration fee paid in respect of this application is non-refundable.
2. Newbury BS standard valuation report is limited and is for the Newbury BS only. Newbury BS might supply a copy of the report to me, but the report will remain the property of Newbury BS and there will be no guarantee that the contents of the report are accurate, or adequate for the purpose of deciding whether or not to purchase the property. Newbury BS strongly recommends that I request a more detailed report and Newbury BS gives no warranty, representation or assurance in respect of the report.

## All applicants (including guarantors) to sign

### PLEASE ALSO ENSURE YOU COMPLETE AND SIGN THE DIRECT DEBIT GUARANTEE ON PAGE 17

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

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

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