

Additional borrowing Application form



You can request this document in another format, including large print, by calling 01635 555700, or by asking in any of our branches.

Account number _____

**Please enclose the documents below to help us deal with your application quickly and efficiently.
PLEASE USE BLACK INK AND CAPITAL LETTERS.**

Supporting document checklist

Applicant 1 Applicant 2

- | | | |
|--|--------------------------|--------------------------|
| 1. Proof of income –
• Employed applicants: Latest P60 and 3 months' payslips

• Self-employed applicants or those who have more than 25% shareholding: Latest 3 years' accounts, 3 years' tax calculations and tax year overviews.

• Retired applicants: Bank statements or letter for state pension, latest P60 for private pension, fund value statement dated within latest 3 months for SIPP (self-invested personal pension) | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Banking information. Please refer to page 17 of this application form. | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Proof of rent payments for applicants in rented e.g. bank statements | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Proof of deposit for a home purchase e.g. bank statement, gifted deposit form. | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. For Shared Ownership and Shared Equity: the memorandum of sale. | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. Signed declaration and Direct Debit mandate. | <input type="checkbox"/> | <input type="checkbox"/> |
| 7. If Buy to Let mortgage please also enclose:
• Copy of proposed rental agreement if new let.
• Copy of the Energy Performance Certificate (minimum rating E). | <input type="checkbox"/> | <input type="checkbox"/> |

Part 1: Intermediary use only**Details of the mortgage intermediary giving advice to the customer(s) on this mortgage application:**Level of service given Advised Execution only

Name of adviser _____ Email _____

Telephone _____ Mobile _____

Declaration

I confirm that I have satisfied the verification requirements under the current Money Laundering Regulations and the Financial Services and Markets Act 2000. I have advised the customer on the types of valuations and surveys available and the other costs applicable to the mortgage. I confirm the registration number for the Financial Services Register completed below is correct and that I have complied with the FCA's MCOB rules, including the requirements of the European Mortgage Credit Directive, the General Data Protection Regulation (GDPR) and any other applicable Data Protection legislation.

Newbury Building Society operates a zero tolerance policy in relation to acts of fraud, bribery or corruption. The Society expects the intermediaries from whom it accepts business to conduct their business in a transparent and professional manner and to adopt an approach which complies with the Bribery Act 2010 and the economic crime elements of the Economic Crime and Corporate Transparency Act 2023. A copy of our Fraud, Bribery and Corruption Prevention Statement is available on request. In obtaining business, you undertake not to commit any act of fraud, bribery or corruption and that your activities shall not contravene the Bribery Act 2010, the Economic Crime elements of the Economic Crime and Corporate Transparency Act 2023 or any other applicable law or regulation.

The Society reserves the right to terminate its business relationship with you, and to refer you to appropriate criminal and regulatory bodies in the event that you it has evidence of your involvement in prohibited activities, including acts involving fraud, bribery or corruption. The Society reserves the right not to provide an explanation where it takes a decision to terminate a business relationship.

Signature of adviser _____ Date _____

Company name and address _____

Email _____ Telephone _____

I am: Directly authorised Financial Services Register number _____

Appointed representative Principal firm name and address _____

Financial Services Register number _____

If you use a 'trading as' name please give details: _____

Do you wish to submit this application via a Mortgage Club? Yes No

Name of club: _____

Is there a fee payable by the customer to you? Yes No

If yes, please provide the amount £ _____ When is the fee payable? _____

Is any of the fee refundable? Yes No If yes, when, and how much? _____

Part 2: Applicant details

1. Business details – Only limited companies and partnership borrowers need complete this section

Name of business

Business address

Postcode

Telephone number

Correspondence address (if different)

Postcode

Contact telephone number (if different)

Details of your experience of the proposed type of business, including length of time

If Ltd Company: Registered address

Postcode

Registered no.

Will the company continue to trade from this address? Yes No

How long has the company been trading?

Has the company created any fixed and/or floating charges and/or debentures? If so, please state with whom. (The consent of the chargee or debenture holder may be required).

Please also supply:

- Audited Balance Sheets and Trading Accounts for the past three years.
- Last 3 months pay-slips and last P60 for those Directors providing personal guarantees.

2. Personal details

Applicant 1

Applicant 2

Title	<hr/>	<hr/>
Forename(s) including any middle names	<hr/>	<hr/>
Surname	<hr/>	<hr/>
Previous surname (if applicable)	<hr/>	<hr/>
Date of birth	<hr/>	<hr/>
National insurance number	<hr/>	<hr/>
What is your nationality?	<hr/>	<hr/>
Are you a UK citizen?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If no, do you have indefinite leave to remain in the UK or settled/pre-settled status?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Are you a UK resident?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Marital status	<hr/>	<hr/>
Sex	<hr/>	<hr/>
Home telephone	<hr/>	<hr/>
Mobile telephone	<hr/>	<hr/>
Work telephone	<hr/>	<hr/>
Email address	<hr/>	<hr/>

Dependants

Please give the full name and date of birth of anyone who is financially dependent on you (e.g. children or other relative). Use the extra space on page 14/15 if necessary.

Name	<hr/>	Name	<hr/>
Date of birth	<hr/>	Date of birth	<hr/>
Relationship to applicant	<hr/>	Relationship to applicant	<hr/>
Name	<hr/>	Name	<hr/>
Date of birth	<hr/>	Date of birth	<hr/>
Relationship to applicant	<hr/>	Relationship to applicant	<hr/>

Additional occupiers

Please give the full name and date of birth of anyone over the age of 17 who will be living with you.

Name	<hr/>	Name	<hr/>
Date of birth	<hr/>	Date of birth	<hr/>
Relationship to applicant	<hr/>	Relationship to applicant	<hr/>
Name	<hr/>	Name	<hr/>
Date of birth	<hr/>	Date of birth	<hr/>
Relationship to applicant	<hr/>	Relationship to applicant	<hr/>

3. Employment details

Employed applicants only

Current employment

Applicant 1

Applicant 2

Employment status (e.g. permanent, fixed term, temporary).

If you are on a fixed term or temporary contract, please state the end date

Job title

Employee number

Employer's name

Employer's address

Postcode

Postcode

Telephone

Email

What is your employer's business?

What date did you start with your current employer?

At what age do you plan to retire?

Gross income

Basic annual salary

£

£

Average annual overtime

£

£

Annual bonus

£

£

Annual commission

£

£

Annual car allowance

£

£

Annual mortgage subsidy

£

£

Annual large town allowance

£

£

Annual housing allowance

£

£

Annual shift allowance

£

£

Other income

£

£

Net monthly income

£

£

Please enclose your latest P60 and the last 3 months' pay slips.

Previous employment (if you have been with your current employer less than 3 years, please provide a full 3 year's history)

Name of previous employer	_____	_____
Job title	_____	_____
Dates employed (from and to) Use the 'Extra space' provided on pages 14/15	From _____ To _____	From _____ To _____

Self-employed applicants only

	Applicant 1	Applicant 2
What is the nature of your business?	_____	_____
In what capacity do you carry out your business? (e.g. partnership, sole trader)	_____	_____
Name and address of your business?	_____	_____
	Postcode	Postcode
If you are a company director, what is your % shareholding?	_____	_____
If your shareholding is 25% or more, please provide the name and address of the company's accountants.	_____	_____
	Postcode	Postcode
How long has your business been established?	_____ yrs _____ mths	_____ yrs _____ mths
How long have you been connected with the business?	_____	_____
At what age do you plan to retire?	_____	_____
Name of accountant	_____	_____
Company name and address	_____	_____
	Postcode	Postcode
What qualification does your accountant hold (e.g. chartered, certified)?	_____	_____

Income

Annual salary	_____	_____
Last 3 years' net profit:		
Year ended (mm/yy)	/ £	/ £
Year ended (mm/yy)	/ £	/ £
Year ended (mm/yy)	/ £	/ £
Last 3 years' dividends:	/ £	/ £
	/ £	/ £
	/ £	/ £

Please enclose the last 3 years' accounts, the last 3 years', tax calculations (SA302) and tax years overviews.

Retired applicants only

Applicant 1

Applicant 2

Pension provider

Total annual gross pension income

£

£

Net monthly pension income

£

£

On what date did you retire?

If you receive income from more than one pension, please use the extra space provided on page 14/15 of this form.

4. Other income

Please give details of any other income you may have (e.g. pay from a second job, share dividends, maintenance payments received under a court order, rental from investment properties).

Annual gross amount

£

£

Source

Annual gross amount

£

£

Source

5. Committed expenditure

Please provide details of all monthly commitments, including loans, credit cards, maintenance, childcare etc. Please give details, including the monthly repayments and dates when the debts are due to be fully repaid. Please also include details of any monthly travel costs.

Note: The debt should be the approximate balance **still outstanding**, not the original loan amount.

Applicant 1

Name of lender	Debt outstanding	Monthly repayments	Type of commitment (e.g. loan, credit card etc.)	Loan purpose	Final payment due (mm/yy)	Repay prior to completion or consolidate in mortgage?
	£	£				Yes/No
	£	£				Yes/No
	£	£				Yes/No
	£	£				Yes/No

Applicant 2

Name of lender	Debt outstanding	Monthly repayments	Type of commitment (e.g. loan, credit card etc.)	Loan purpose	Final payment due (mm/yy)	Repay prior to completion or consolidate in mortgage?
	£	£				Yes/No
	£	£				Yes/No
	£	£				Yes/No
	£	£				Yes/No

How do you travel to work?

How much does this cost each month?

£

£

Do you have any other travel costs?

Are you making any maintenance payments to a third party?

Yes

No

Yes

No

If yes, please provide full details.

Are you making any payments for childcare/school fees?

Yes

No

Yes

No

If yes, please provide full details.

Are you a member of a company pension

Yes

No

Yes

No

How much do you invest into your pension each month?

£

£

Are you aware of any future changes to your income and/or expenditure that are likely to affect your ability to meet your mortgage payments?

Yes

No

Yes

No

If yes, please give full details.

6. Credit history

Applicant 1

Applicant 2

Have you ever had a County Court Judgement or any other Court Order for non-payment of debt made against you?

Yes

No

Yes

No

If yes, please provide details

Have you ever been declared bankrupt or insolvent?

Yes

No

Yes

No

If yes, please provide details

Have you failed to keep up payments under a mortgage or other loan (secured or unsecured) or ever had a property which has been repossessed or voluntarily surrendered?

Yes

No

Yes

No

If yes, please provide details

Have you ever defaulted on a credit account or made arrangements with creditors?

Yes

No

Yes

No

If yes, please provide details

Have you had a mortgage, loan or tenancy refused?

Yes

No

Yes

No

If yes, please provide details

Have you ever been convicted of or have any other prosecutions pending for any criminal offence, other than a driving offence or convictions treated as spent under the Rehabilitation of Offenders Act 1974?

Yes

No

Yes

No

If yes, please provide details

If you have answered yes to any of the above questions, please provide full details here or in the extra space on pages 14/15 of this form.

Part 3: Additional borrowing requirements

Amount of additional borrowing required £ _____

Purpose of loan _____

Estimated current value of mortgaged property £ _____

Estimated value when any improvements are made (if applicable) £ _____

Give details of any home improvements to be carried out _____

Give details of any home improvements carried out since your mortgage started _____

How long do you want the additional borrowing term to be? _____

Which of our products are you applying for? _____

Do you wish to add the application fee to the loan? Yes No

How do you intend to repay the mortgage? Capital and interest £ _____

Interest only £ _____

For the amount in the interest only box, please tell us how the mortgage will be repaid: (e.g. endowment, pension, ISA, PEP, general investment, sale of property, repayment strategy etc.)

Repayment strategy £ _____

Repayment strategy £ _____

If there is a monthly cost for your repayment strategy how much is it? £ _____

Give details of any loans where your property has been used as security (i.e. second charges) _____

For interest only loans please complete a 'Statement of Repayment Strategy' form which can be found on our website under mortgage help and support.

Variation request

If you are also looking to vary the terms of your existing mortgage, please tick the changes you are requesting:

Change of term

New term _____ years _____ months

Does this apply to your whole mortgage?

Yes No

If NO, please provide details of the part of your mortgage you wish to change.

Change of repayment method

New repayment method _____

Does this apply to your whole mortgage?

Yes No

If NO, please provide details

If interest only, please detail your repayment strategy for repaying the mortgage at the end of the term.

Removing a joint borrower who is not named on the mortgage deed

Borrower to be removed _____

Request to let the property
(If ticked, please also complete questions on page 12)

Request to move into let property

Request to let the property – Please complete the below questions if ticked ‘Request to Let the property’ on page 11

Your mortgage was approved on the basis of you living in the property. Your request to let the property is a change to your mortgage contract and therefore subject to approval by the Society.

Applicant 1

Please give the reason for letting your property:

How long will the property be let for?

Are you planning to return to live in the property in the future?

The letting agent that you are using:

Name:

Address:

Date tenancy is to start:

The monthly rent must be sufficient to cover your monthly mortgage payment. If it is not, please advise. (Please enter expected monthly rent)

Your correspondence address:

Will you own or rent your new property?

own rent

Please provide details of the ongoing costs involved e.g. rent, mortgage payment

Do you have any letting experience? If so, please give details

Yes No

The tenancy agreement must be an Assured Periodic Tenancy under the provisions of the Renters' Rights Act 2025. A copy of the signed tenancy agreement must be forwarded to the Society as soon as it is available.

Enclosed to follow

Please confirm approval from your buildings insurance company that meets the terms detailed above, including cover for flooding under standard terms and with a reasonable excess. (Please select as appropriate)

Yes No N/A

What type of tenants will live in the property? (Please select as appropriate)

Professional Couple Family Students Other

Solicitor/conveyancer

You may require a solicitor for your additional borrowing application, e.g. where you are staircasing in your shared ownership property or repaying a second charge.

Please provide the name and address of your solicitor/conveyancer. Applicants can choose their own firm of solicitors/conveyancers. Providing that there is a minimum of 2 approved managers and they are registered on the Law Society website (www.lawsociety.org.uk) or The Council of Licensed Conveyancers, we will ask them to represent us too. If your solicitor/conveyancer does not qualify in this respect, we will engage our own solicitor at your cost. This cost will be in addition to your own legal costs.

Name of solicitor/conveyancer

Solicitor/conveyancer address

Postcode

Email

Telephone

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.

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.



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

7	2	5	9	3	7
---	---	---	---	---	---

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):

<input type="text"/>	Date:
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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.

Banking information

We need to view your banking information. You can provide this by clicking on the below link and signing up to Open Banking: <https://connect.consentsonline/newbury/>

When you sign-up, you will be able to provide access to multiple accounts. Please ensure you give us access to the following:

- The account your income is paid into
- The account your main bills and rent/mortgage are paid from
- If applicable, the account your deposit funds are held in

Please tick the appropriate box below to advise if you have signed up to Open Banking to give us access to your banking information or if you would prefer to provide us with your bank statements:

	Applicant 1	Applicant 2
I have signed up to Open Banking giving access to my relevant accounts	<input type="checkbox"/>	<input type="checkbox"/>
I have/will provide my bank statements instead	<input type="checkbox"/>	<input type="checkbox"/>

For more information about about Open Banking and FAQs, please visit the help and support pages on our website www.newbury.co.uk

Keeping you informed

Newbury Building Society would like to ensure you are the first to know about new products and changes to our existing products. We will also keep you informed about the support and investments we make in our local communities. We will always treat your personal details in accordance with our privacy notice and will never share them with other organisations without your explicit consent or other legal grounds for processing.

Let us know if you would like us to contact you by selecting the options below (select all that apply):

Applicant 1

By email By post

Applicant 2

By email By post

You're in control of your preferences. If you change your mind and wish to opt out from marketing communications from us, you will be able to do so at any time by emailing marketing@newbury.co.uk; visiting our website; calling us on 01635 555700; visiting any of the Society's branches; by post or by 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. This notification will be emailed to you to help us reduce costs and paper waste. If you do not have an email address the notification will be sent by post, or you can choose to receive it by post by ticking the box below.

Applicant 1

By post

Applicant 2

By post

Part 4: 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/, in any of our branches or by calling us on 01635 555700.
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 and a European Standardised Information Sheet (ESIS) from Newbury Building Society, 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 Building Society 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 Building Society (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.**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 Building Society standard valuation report is limited and is for the Newbury Building Society only. Newbury Building Society might supply a copy of the report to me, but the report will remain the property of Newbury Building Society 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 Building Society strongly recommends that I request a more detailed report and Newbury Building Society gives no warranty, representation or assurance in respect of the report.
 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 Building Society. Newbury Building Society might provide a fee to the intermediary for introducing the mortgage.
 5. Before issuing a mortgage Offer, Newbury Building Society will undertake an appraisal of my financial standing in order to satisfy itself of my ability to repay the loan. Newbury Building Society 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 Building Society, at Newbury Building Society request, all information relevant to Newbury Building Society 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 Building Society has my authority to obtain a redemption statement including all costs and charges from my existing mortgagee.
 8. Newbury Building Society 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 Building Society Rules and Mortgage Conditions.
 11. Where Additional Security is required, I understand that it is for Newbury Building Society benefit only and the Insurer can seek payment from me for any shortfall. Newbury Building Society discloses information on any arrears that accrue to the insurer.
 12. Newbury Building Society may add any unpaid fees to the mortgage, if I have been notified they are due.
 13. Any negative information reported by Newbury Building Society may impair my ability to obtain credit.

Do you require additional support from us as a mortgage customer? If yes please provide details in the extra space on page 14/15

Yes No

All applicants (including guarantors) to sign

PLEASE ALSO ENSURE YOU COMPLETE AND SIGN THE DIRECT DEBIT GUARANTEE ON PAGE 16

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

PRINT NAME

SIGNATURE

Date

/ /

PRINT NAME

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.

Head Office

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Newbury, Berkshire RG14 5EE

Tel: 01635 555700

Visit: newbury.co.uk

Email: enquiries@newbury.co.uk

Newbury Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number 206077). B190