

Buy to Let or Commercial mortgage Application form



Account number

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

	Applicant 1	Applicant 2
1. Latest P60 and last 3 months' payslips (employed applicants) or proof of pension (retired applicants).	<input type="checkbox"/>	<input type="checkbox"/>
2. Proof of payments e.g. Banking information. Please refer to page 21 of this application form. (applicants who are renting or have rented in the last 3 years).	<input type="checkbox"/>	<input type="checkbox"/>
3. For self-employed applicants: Last 3 years' accounts prepared by a Chartered/Certified Accountant. If your accounts are not prepared by a Chartered/Certified Accountant, please also provide: Last 3 years' tax calculations and tax year overviews.	<input type="checkbox"/>	<input type="checkbox"/>
4. If Buy to Let mortgage please also enclose: - Copy of existing AST and banking information (please refer to page 21 of this application form), evidencing rental if property already let or if you have other Buy to Let properties. - Copy of proposed rental agreement if new let. - Copy of the Energy Performance Certificate (minimum rating E).	<input type="checkbox"/>	<input type="checkbox"/>
5. For a purchase application: Proof of the source of your deposit e.g. bank statement, savings statement etc.	<input type="checkbox"/>	<input type="checkbox"/>

ONLY TO BE COMPLETED IF AN INTERMEDIARY IS ACTING – *Intermediary to complete***Details of the Mortgage Intermediary giving advice to this customer 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 FCAs 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 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 _____

Are you: 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? (please give full details below) Yes No Is there a fee payable by the customer to you? Yes No

If YES, please give amount £ _____

When is the fee payable? _____

Is any of the fee refundable? Yes No

If YES, when and how much? _____

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:

- An up to date copy of the Company's Memorandum, Articles of Association and Certificate of Incorporation.
- 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.
- Any relevant additional information.

Personal details

Applicant 1

Applicant 2

Title

Forename(s)

Surname

Maiden/previous surname (if applicable)

Date of birth

Country and town of birth

National Insurance number

Do you have any financial connections to any country outside the UK? For example, employment, property, bank accounts or other assets. If yes, please provide full details in the 'Extra Space' provided on page 18.

Yes

No

Yes

No

Current home address

Postcode

Postcode

How long have you lived at this address?

yrs mths

yrs mths

Home tel

Mobile tel

Work tel

Email

Please provide all previous addresses for the last 3 years (and the time you spent at each one).

Use the 'Extra Space' provided on page 18 of this form if required.

Postcode

yrs mths

yrs mths

Marital status

Married

Single

Married

Single

Divorced

Separated

Divorced

Separated

Widowed

Civil Partner

Widowed

Civil Partner

Sex

Male

Female

Male

Female

How many people reside in your household?

Adults

Children (under 18)

Dependants (e.g. children or elderly relative) who are financially dependent on you:

Please use the 'Extra Space' on page 18 if required.

Name

Name

Date of birth

Date of birth

Name

Name

Date of birth

Date of birth

Applicant 1

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

Name _____

Date of birth _____

Name _____

Date of birth _____

Are you a UK citizen?

Yes No Yes No

If no, do you have indefinite leave to remain in the UK or settled/pre-settled status?

Yes No Yes No

Do you have a current account with a bank or building society?

Yes No Yes No

If YES, state how long you have had it (if you have more than one, please refer to the one you have had the longest).

yrs _____

mths _____

yrs _____

mths _____

If you have an account with Newbury Building Society, what is your account number? (Just state one)

Do you currently:

Own a property Rent a property Own a property Rent a property Live with relatives Live with friends Live with relatives Live with friends

Have you ever had a mortgage or been party to one?

Yes No Yes No

Have you applied for a mortgage in the last 12 months?

Yes No Yes No

Following completion of this mortgage, will you be party to any other mortgage(s)?

Yes No Yes No

If YES, please give full details. If you are in the process of applying for a mortgage with another lender, please provide details on the 'Extra Space' on page 18

Name of Lender _____

Name of Lender _____

Balance outstanding £ _____

Balance outstanding £ _____

Monthly repayment £ _____

Monthly repayment £ _____

Have you ever been insolvent or declared bankrupt, had a county court and/or high court judgement or default registered against you?

Yes No Yes No

If YES, please give full details.

Applicant 1**Applicant 2**

Are you currently involved in any court proceedings for debt or have you ever entered into any repayment arrangement in connection with debt that you owe to a creditor?

Yes No Yes No

If YES, please give full details.

Have you ever been behind with financial commitments (including mortgage arrears)?

Yes No Yes No

If YES, please give full details.

Have you owned a property which has been repossessed or voluntarily surrendered?

Yes No Yes No

If YES, please give full details.

Employed applicants only**Applicant 1****Applicant 2**

Employment status (e.g. permanent employee, fixed term contract, temporary contract, director):

If you are on a fixed term contract, please state the start and end dates.

Job title

Employee number

Employer's name

Employer's address

Postcode

Postcode

Employer's telephone

What is your employer's trade/profession?

How frequently are you paid?
(e.g. weekly, monthly)

How are you paid?
(e.g. direct into bank, cheque, cash)

What date did you start with your current employer?

If you have been with your current employer less than 3 years, please tell us:

Previous employer _____

Job title _____

Dates employed (from and to)

Please use the 'Extra Space' on page 18 of this form, if required.

If you are a company director, what is your % shareholding?

%

%

If your shareholding is 25% or more, please confirm the name and address of the company's accountants.

Please enclose your latest accounts.

Postcode _____

Postcode _____

Gross income

Basic annual salary £ _____

Average annual overtime £ _____

Annual bonus £ _____

Annual commission £ _____

Annual car allowance £ _____

Other £ _____

Total annual gross income £ _____

Net monthly income £ _____

Are you due a pay rise in the next 3 months or an increment in the next 12 months?

Yes

No

Yes

No

If YES, please give full details _____

Please enclose your latest P60 and last 3 months' payslips.

Retired applicants only

Applicant 1

Applicant 2

Pension provider _____

Pension reference _____

Pension company address _____

Postcode _____

Postcode _____

When did you retire?

Total annual gross income £ _____

Net monthly income £ _____

If you receive income from more than one pension, please use the 'Extra Space' provided on page 18 of this form.

Other income

Applicant 1

Applicant 2

Please give details of any other income you may have (e.g. pay you get 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 _____

Committed expenditure

Do you have any debts outstanding under hire purchase arrangements, bank loans, credit cards etc. (including loans where you are a guarantor)?

Yes

No

Yes

No

If YES, please give details, including the monthly repayments and dates when the debts are due to be fully repaid.

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

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

Travel costs

How do you travel to work? _____

How much does this cost you 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 give full details. _____

Are you making any payments for childcare/school fees? Yes No Yes No

If YES, please give full details. _____

Are you a member of a company pension or superannuation scheme? Yes No Yes No

What age do you plan to retire? _____

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. _____

Mortgage requirements

How much do you wish to borrow and what length of repayment term would you like?

£ _____ years _____

What is the purchase price of the property you wish to buy, or if remortgaging, approximate current value?

£ _____

If you are buying a property please state the source of your deposit and include evidence with the application:

Please enclose proof of the source of your deposit e.g. bank statement, savings book etc.

If you are borrowing from a third party, please tell us:

From where:

Date when you must repay it:

How much you will be repaying each month:

£ _____

Please only answer these questions if you are switching a current mortgage to us without purchasing a new property.

Is this loan for the benefit of all applicants?

Yes No

Are you borrowing more from us than you have outstanding with your current lender?

Yes No

If YES, please tell us the purpose of that extra borrowing:

Are there any other charges or registered interests currently secured on the property you wish to remortgage to us?

Yes No

If YES, please give full details.

What was the original purchase price of your property?

£ _____

Date:

Product: Which of our products are you applying for?

Note: If you are an existing borrower, wishing to use portability please confirm the amount required on each product.

Product Initial interest rate % Amount £

Product Initial interest rate % Amount £

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 etc.)

Repayment strategy £

Repayment strategy £

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

Further advance requirements

Use this section if you are applying for extra borrowing on your existing mortgage.

Further advance required £ _____

Purpose of loan _____

Estimated current value of mortgaged property £ _____

Estimated value when complete (if applicable) £ _____

Give details of any home improvements to be carried out _____

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

What term do you require? **Either:** Term _____ Yrs _____ Mths _____

Or To coincide with existing mortgage

Which of our products are you applying for?	Product:	Initial interest rate	%
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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 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)

Applicants who are renting or have rented in the last 3 years

Applicant 1

Applicant 2

If you are currently renting the property that you are living in, please tell us:
The name and address of your landlord:

Postcode

Postcode

The date your tenancy began:

£

£

If you have been with your current landlord for less than 3 years, or ever rented during the last 3 years, please tell us:
The name and address of your previous landlord:

Postcode

Postcode

The address of the property that you previously rented:

Postcode

Postcode

The date your previous tenancy began:

The date your previous tenancy ended:

Have all your rent payments always been paid on time?

Yes

No

Yes

No

If NO, please give details:

Applicants who have a mortgage

Applicant 1

Applicant 2

Please tell us the name and address of your current lender:

What is the mortgage account number?

Date started:

What is the balance owing on your mortgage?

£ _____

£ _____

If you are selling, what is the sale price?

£ _____

£ _____

What term is remaining on your mortgage?

years _____
mths _____

years _____
mths _____

Are there any Early Repayment Charges on your mortgage?

Yes

No

Yes

No

If YES, how much and when do they expire?

£

Expire

£

Expire

Property information

Full address of property to be mortgaged (if it is a new property, and yet to be numbered, please tell us the plot number):

Postcode

Approximate year the property was built:

If the property is under construction do you wish the mortgage to be released in instalments?

Yes

No

N/A

Tenure of the property:

Freehold

Leasehold

Unexpired term of lease

years

Ground rent per year £

Maintenance charge per year £

Please note: The maximum acceptable ground rent is 0.10% of the open market value of the property at completion

Type of property:
(more than one answer
may apply)

House

Bungalow

Flat/Maisonette

Chalet

Terraced

Detached

Semi-detached

Other

Is the property ex-local authority?

Yes

No

If it is a flat/maisonette please tell us:

Purpose built

Converted house

Above/below commercial premises (e.g. shop/offices)

Please note:

The maximum acceptable number of floors is 6

Which floor in the block

No. of floors in block

Construction method:

Walls

Roof

Floor area if known:

sqm

Please tell us the number of:

Reception rooms

Bedrooms

Bathrooms

Inside WCs

Kitchens

Does the property have central heating?	Yes <input type="checkbox"/>	No <input type="checkbox"/>			
Does the property have a garage or parking space?	None <input type="checkbox"/>	Single <input type="checkbox"/>	Double <input type="checkbox"/>	Triple <input type="checkbox"/>	Parking space <input type="checkbox"/>
Do you already rent the property that you wish to buy?	Yes <input type="checkbox"/>	No <input type="checkbox"/>			
Will any part of the property be used for residential purposes?	Yes <input type="checkbox"/>	No <input type="checkbox"/>			
If YES, will this portion be occupied by yourself?	Yes <input type="checkbox"/>	No <input type="checkbox"/>			

Approximately what proportion will be residential? % *If more than 40% of the property's floor space is for residential use, a Residential Use Order form will need to be completed (to be supplied*

If the property, either in whole or in part, is to be let, supply details of tenants, rents and leases. (Use separate sheet if necessary)

Expected or current monthly rent £

Is the tenant a family relative e.g. parent, sibling, child or grandchild?

Yes No

If the property, either in whole or in part, is to be let, supply details of tenants, rents and

Yes No

If YES, please state relationship.

Do you intend to live in the property yourself at anytime in the future?

Yes No

Have you ever lived in the property to be mortgaged?

Yes No

Has a relative ever lived in the property to be mortgaged?

Yes No

Do you own any other Buy to Let properties? If yes, please give details on page 16 (schedule of properties owned).

Yes No

Is it equipped for the proposed business?

Yes No

If there is a change to the use intended, please state new use

For the proposed use, does the property have?	Planning Permission <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Applicable
	Building Control Approval <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Applicable
	Fire Certification <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Applicable
	Required Licenses <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Applicable

What type of valuation do you require?

Mortgage Valuation

Homebuyer Report and Valuation

Full Building Survey

Note: If you require a full building survey, contact us for further information.

Who should the valuer contact to gain access to the property?

Daytime contact number

Please only answer the following questions if you are purchasing a new property.

Name, address and contact details of selling agent.

Name

Address

Daytime contact number

Is there any connection between you and the vendor, other than as purchaser/seller?

Yes

No

If YES, please give details.

Are you receiving any cashbacks, discounts, allowances or other incentives in connection with this purchase from any source?

Yes

No

If YES, please give full details.

BUY TO LET

Note: Please provide the name and address of your solicitor/conveyancer. Applicants can chose 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

Telephone number

Fax number

Email

COMMERCIAL

The Lender requires separate representation for commercial lending. You will be responsible for the cost, which will be in addition to your own legal fees. If the property is entirely residential, the requirement for separate representation will be rescinded on certain conditions (please ask for details).

Name of solicitor

Name and address of firm

Telephone number

Fax number

DX

Schedule of properties owned

Property 1

Type of property		
Address		
	Postcode	
If mortgaged, mortgage account number		
Type of mortgage (repayment or interest only)		
Lender name		
Lender address		
	Postcode	
Monthly payment	£	
Rent received	£	
Date loan started		
Term remaining		
Balance outstanding	£	
Value of property	£	
Year purchased		
Purchase price	£	
Source of deposit for purchase		

Property 2

Type of property		
Address		
	Postcode	
If mortgaged, mortgage account number		
Type of mortgage (repayment or interest only)		
Lender name		
Lender address		
	Postcode	
Monthly payment	£	
Rent received	£	
Date loan started		
Term remaining		
Balance outstanding	£	
Value of property	£	
Year purchased		
Purchase price	£	
Source of deposit for purchase		

Property 3

Type of property		
Address		
	Postcode	
If mortgaged, mortgage account number		
Type of mortgage (repayment or interest only)		
Lender name		
Lender address		
	Postcode	
Monthly payment	£	
Rent received	£	
Date loan started		
Term remaining		
Balance outstanding	£	
Value of property	£	
Year purchased		
Purchase price	£	
Source of deposit for purchase		

Property 4

Type of property		
Address		
	Postcode	
If mortgaged, mortgage account number		
Type of mortgage (repayment or interest only)		
Lender name		
Lender address		
	Postcode	
Monthly payment	£	
Rent received	£	
Date loan started		
Term remaining		
Balance outstanding	£	
Value of property	£	
Year purchased		
Purchase price	£	
Source of deposit for purchase		

Property insurance

It is a condition of your mortgage that your property is insured for the full cost of rebuilding it. You must maintain buildings insurance for the reinstatement cost as recommended by our valuer and the policy must be index linked.

Protecting your property and its contents is an important decision and you should select the level to meet your own requirements.

Please read the following points carefully and raise any questions or ask for further information if you do not understand before signing the declaration on page 22 of this application form.

I/we will:

1. Accept sole responsibility for the choice of insurer, the sum insured, the extent of cover and the financial consequences of any terms, conditions or excesses imposed.
2. Ensure the sum insured is not less than the rebuilding figure given in the valuation report and is index-linked annually.
3. Ensure that the cover provided by the policy includes financial protection against loss or damage to the property for all major insurable perils, including but not restricted to: Fire, Flood, Storm, Theft, Escape of Water, Malicious Damage, Subsidence, Landslip and Heave and Legal Liability.
4. Undertake to pay all premiums as they fall due to maintain the policy cover for the life of the mortgage.
5. Accept the Society has no responsibility for any loss suffered by me/us in connection with the insurance of the property, however caused.

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

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):

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.



Banking information

We need to view your banking information. You can do this by clicking on the below link to sign up to open banking:
<https://connect.consents.online/newbury/>

During the sign-up process, 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 this, please click on the below link to see more information about open banking and our frequently asked questions:
<https://www.newbury.co.uk/news-knowledge/faq/nbs-bank-account-portal-frequently-asked-questions/>

Keeping you informed (only applicable to those aged 18+)

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

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.

I (each of us if more than one is applying) understand that the information given on this form and given during normal operation of my mortgage will be retained by the Lender (the Data Controller) on computer and other records, for the administration of the mortgage for which I am applying, and specifically in the following ways:-

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, product leaflet, and a Key Facts Illustration (KFI) from the lender, 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 the Lender 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 the Lender (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.
6. I/We will advise/have advised of any known future changes to my/our income and/or expenditure that are likely to affect my/our ability to meet the mortgage payments.

I (each of us if more than one is applying) understand and agree that:

1. Any valuation or administration fee paid in respect of this application is non-refundable.
2. The Lender's standard valuation report is limited and is for the Lender's use only. The Lender might supply a copy of the report to me, but the report will remain the property of the Lender 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. The Lender strongly recommends that I request a more detailed report and the Lender 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 the Lender. The Lender might provide a fee to the intermediary for introducing the mortgage.
5. Before issuing a Mortgage Offer the Lender will undertake an appraisal of my financial standing in order to satisfy itself of my ability to repay the loan. The Lender may withdraw, revise or cancel any offer made in consequence of this application at any time before the loan is granted.
6. Where applicable, my solicitor/licensed conveyancer will disclose to the Lender, at the Lender's request, all information relevant to the Lender's 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. The Lender has my authority to obtain a redemption statement including all costs and charges from my existing mortgage.
8. The Lender has my authority to obtain the title deeds of my property from wherever the title deeds are currently held (eg existing mortgage, 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 the Lender's Rules and Mortgage Conditions.
11. Where Additional Security is required, I understand that it is for the Lender's benefit only and the Insurer can seek payment from me for any shortfall. The Lender discloses information on any arrears that accrue to the insurer.
12. The Lender may add any unpaid fees to the mortgage, if I have been notified they are due.
13. Any negative information reported by the Lender may impair my ability to obtain credit.
14. I may at any time request in writing, upon payment of a fee, a copy of any personal information held about me by the Lender and have any inaccurate information corrected.

All applicants (including guarantors) to sign

PLEASE ALSO ENSURE YOU COMPLETE AND SIGN THE DIRECT DEBIT GUARANTEE ON PAGE 19

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.

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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). B297