

MORTGAGE ENQUIRY AND AGREEMENT IN PRINCIPLE

Please complete all sections in **BLOCK CAPITALS**

Intermediary details

Adviser name

Company

FCA number

Phone

Address

Postcode

Email

Appointed Rep or Directly Authorised: Appointed Rep ☐ Directly Authorised ☐

Network/Club used

Do you have an NBS contact? Yes ☐ No ☐ NBS contact name:

Mortgage details

Type of borrower

Please tick all that apply: Help to Buy ☐ First time buyer ☐ House purchase ☐ Remortgage ☐

Shared Ownership ☐ Self Build ☐ Buy to Let ☐

Is property a new build?

Yes ☐ No ☐

If Shared Ownership, name of housing association:

If property is a flat, number of floors in development including ground floor:

Is property above commercial premises? Yes ☐ No ☐

Percentage of Share and year lease was created
If Shared Ownership:

Amount of Rent & Service Charge
If Shared Ownership:

Amount of Rent
If BTL:

Source & amount of deposit

Loan amount £

Product applied for:

Purpose of borrowing, if capital raising

Purchase price/valuation

Term in years

Repayment method

Repayment ☐

Interest Only ☐

Part and part ☐

Address of property to be

If interest only, repayment strategy please detail:

Personal

Applicant 1

Applicant 2

Title		
Forenames		
Surname		
Maiden Name if applicable (enter 'N/A' if none)		
Date of birth		
Marital status		
Number of dependants and ages (enter 'N/A' if none)		
Current address (including postcode)		
Date moved in		
Residential status	Owner ☐ Tenant ☐ With parents ☐	Owner ☐ Tenant ☐ With parents ☐

Please provide previous address if less than 3 years at present address. Use 'extra space' provided on pages 5/6 of this form if required.

	Postcode	Postcode
Date moved in		
Residential status	Owner ☐ Tenant ☐ With parents ☐	Owner ☐ Tenant ☐ With parents ☐
Place of birth		
Are you a UK citizen?	Yes ☐ No ☐	Yes ☐ No ☐
	If no, please state	If no, please state

Employment

Type	Employed ☐ Self employed ☐ Contract ☐	Employed ☐ Self employed ☐ Contract ☐
	Temporary ☐ Retired ☐ Other ☐	Temporary ☐ Retired ☐ Other ☐
If you are on a fixed term contract, please state the start and end dates	Start date _____	Start date _____
	End date _____	End date _____
Occupation	_____	_____
Start date	_____	_____
If less than 3 years, start date with previous employer	_____	_____
Gross Basic annual salary	£ _____	£ _____
Overtime, bonus & commission	£ _____	£ _____
Other income? Please provide details	_____	_____
Net monthly income (include pension and student loan costs)	_____	_____
Currency paid in	_____	_____

Self-Employed applicants only

Applicant 1

Applicant 2

What is the nature of your business?	_____		_____	
What is the legal structure of your business?	Sole Trader ☐ Limited Company (Ltd) ☐ Partnership ☐ Limited Liability Partnership (LLP) ☐ Other (please specify) _____		Sole Trader ☐ Limited Company (Ltd) ☐ Partnership ☐ Limited Liability Partnership (LLP) ☐ Other (please specify) _____	
How long has your business been established?	_____ yrs	_____ mths	_____ yrs	_____ mths
How long have you been connected with the business?	_____ yrs	_____ mths	_____ yrs	_____ mths
Annual salary	£ _____		£ _____	
Last 3 years' net profit:				
Year ended (mm/yy)	_____ / _____	£ _____	_____ / _____	£ _____
Year ended (mm/yy)	_____ / _____	£ _____	_____ / _____	£ _____
Year ended (mm/yy)	_____ / _____	£ _____	_____ / _____	£ _____
Dividends received:	_____		_____	
Year ended (mm/yy)	_____ / _____	£ _____	_____ / _____	£ _____
Year ended (mm/yy)	_____ / _____	£ _____	_____ / _____	£ _____
Year ended (mm/yy)	_____ / _____	£ _____	_____ / _____	£ _____
Net monthly income	_____		_____	

Expenditure – Please detail in the extra space section if any of these commitments will be cleared

Credit cards (totals)	Balance outstanding £ Monthly payment £	Balance outstanding £ Monthly payment £
Loans, HP and Equity loans (totals)	Balance outstanding £ Monthly payment £	Balance outstanding £ Monthly payment £
Maintenance, childcare costs &	Monthly £	Monthly £
Essential travel costs	Monthly £	Monthly £
Pension contributions	Monthly £	Monthly £
Have you been behind with any payments in respect of the above during the last 3 years?	Yes ☐ No ☐ If yes give details on the 'extra space' provided on page 5 of this form if required.	Yes ☐ No ☐ If yes give details on the 'extra space' provided on page 5 of this form if required.
Have you ever been bankrupt or been involved in court proceedings for debt with creditors?	Yes ☐ No ☐ If yes give details on the 'extra space' provided on page 5 of this form if required.	Yes ☐ No ☐ If yes give details on the 'extra space' provided on page 5 of this form if required.

Investments

Will you be left with any investment/savings following this transaction?	Yes ☐ Amount £	Yes ☐ Amount £
--	---------------------------------------	---------------------------------------

Other assets / liabilities & future changes

Please detail any known future changes in income or expenditure:

Do you have any other assets and liabilities? Please use the table below to detail these:

Asset/Liability	Value of Asset	Outstanding amount of	Date of asset acquired	Date liability started	Notes (including any expenditure, income)
1.					
2.					
3.					
4.					
5.					

Agreement in principle – agreement to process personal data

To provide an agreement in principle it will be necessary for Newbury Building Society to carry out some checks on the information provided.

Newbury Building Society complies 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 form you are confirming that you have provided your client with a copy of our Privacy Notice or advised them of its availability on our website. 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. The notice may be updated from to time.

You confirm that you are acting as an agent for the applicant(s) and in doing so confirm that you have the authority to agree to Newbury Building Society processing the applicant(s) personal data for the purposes of underwriting the application. This processing will include performing searches at Credit Reference Agencies.

Our Privacy Notice refers to the Credit Reference Agency Information Notice (CRAIN) which sets out the basis on which Credit Reference Agencies treat personal data when we ask them to verify an individual's identity and carry out routine financial crime and credit checks. This notice is available on the Privacy Notice page of our website.

I confirm that I have complied with the requirements of the General Data Protection Regulation and any other applicable Data Protection regulation.

I understand that an agreement in principle is not binding upon me or Newbury Building Society. If Newbury Building Society agrees the loan in principle and I wish to proceed with the application, then further checks will be needed.

INTRODUCER SIGNATURE

Date

Extra space

Please email the completed and signed form to brokerenquiries@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). B418