

Further advance

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. 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, 6 months' business bank statements and proof of tax paid for the last 3 years.	<input type="checkbox"/>	<input type="checkbox"/>
3. Banking information. Please refer to page 14 of this application form	<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 ☐ Non-advised ☐

Name of adviser _____ Email _____

Telephone _____ Mobile _____

Declaration

I confirm that I have satisfied the verification requirements under the Money Laundering Regulations 2007 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.

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: _____

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, how much? £ _____

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 pages 11/12

Yes

☐

No

☐

Yes

☐

No

☐

Current home address

Postcode

Postcode

What date did you move into the property?

Home tel

Mobile tel

Work tel

Email

Please provide all addresses for the last 3 years (and the date you moved into each).

Use the 'Extra Space' provided on pages 11/12 of this form if required.

Postcode

Postcode

ys

mths

ys

mths

Marital status

Married

☐

Single

☐

Married

☐

Single

☐

Divorced

☐

Separated

☐

Divorced

☐

Separated

☐

Widowed

☐

Civil Partner

☐

Widowed

☐

Civil Partner

☐

Male

☐

Female

☐

Male

☐

Female

☐

Sex

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

Please use the 'Extra Space' on pages 11/12 if required.

Name

Date of birth

Name

Date of birth

Name

Date of birth

Name

Date of birth

Personal details

	Applicant 1	Applicant 2
Please give the full names and date of birth of anyone over the age of 17 who will be living with you:	<div>Name</div> <div>Date of birth</div> <div>Name</div> <div>Date of birth</div>	<div>Name</div> <div>Date of birth</div> <div>Name</div> <div>Date of birth</div>
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"/>
What is your nationality?		
Are you a UK resident?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you ever been bankrupt?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If YES, please provide details:	<div>Bankruptcy date:</div> <div>Date discharged:</div>	<div>Bankruptcy date:</div> <div>Date discharged:</div>
Have you ever had a County Court Judgement registered against you?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If YES, please provide details.	<div>Date last CCJ was registered:</div> <div>Amount payable for last CCJ</div> <div>Number of CCJs made against you:</div>	<div>Date last CCJ was registered:</div> <div>Amount payable for last CCJ</div> <div>Number of CCJs made against you:</div>
Have you ever entered into a payment arrangement in connection with the debt that you owe a creditor?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If YES, please provide details.		
Have you ever had a default registered against you?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If YES, please provide details.	How many accounts?	How many accounts?
Have you ever been behind with financial commitments (including mortgage arrears)?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If YES, please provide details.		
Have you owned a property which has been repossessed or voluntarily surrendered?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If YES, please provide details	Date repossessed	Date repossessed

If you have answered YES to any of the above questions, please provide details here or on the extra space provided details here or on the extra space pages at the back of this application form.

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 end date.

Job title

Employee number

Employer's name

Employer's address

Postcode

Telephone

What is your employer's trade/profession?

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

Employed from date

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.

Postcode

Postcode

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

£

£

New monthly income

£

£

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

Retired applicants only

Applicant 1

Applicant 2

Pension provider

Total annual gross income

£

£

Net monthly pension income

£

£

If you receive income from more than one pension, please use the 'Extra Space' provided on pages 11/12 of this form.

Self-employed applicants only

Applicant 1

Applicant 2

What is the nature of your business?

In what capacity do you carry on your business?
(e.g. partnership, sole trader)

What is the name and address of your business?

Postcode

Postcode

How long have you been associated with the business?

What is the name of your accountant?

Company name and address

Postcode

Postcode

What qualifications does your accountant hold?
(e.g. chartered, certified)

Last 3 years' net profit:

Year ended (mm/yy)

/

£

Year ended (mm/yy)

/

£

Year ended (mm/yy)

/

£

/

£

/

£

/

£

Last 3 years' dividends were:

£

£

Year ended (mm/yy)

/

£

Year ended (mm/yy)

/

£

Year ended (mm/yy)

/

£

/

£

/

£

/

£

Total net monthly income

£

£

Please enclose your last 3 years' accounts

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	Rental	Rental
Annual gross amount	£	£
Source	Investment	Investment
Annual gross amount	Other	Other
	£	£
Please give details of any income list in this section		

Committed expenditure

Please provide details of all monthly commitments. This should include loans, credit cards, maintenance, childcare etc. 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 loan amount.

Applicant 1

Applicant	Name of lender	Debt outstanding	Monthly repayments	Type of commitment (eg loan, credit card 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

Applicant 2

Applicant	Name of lender	Debt outstanding	Monthly repayments	Type of commitment (eg loan, credit card 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

	Applicant 1	Applicant 2
Travel costs		
How do you travel to work?	<hr/>	<hr/>
How much does this cost you each month?	£ <hr/>	£ <hr/>
Do you have any other travel costs?	<hr/>	<hr/>
Are you party to any other mortgage(s)?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If YES, please give full details (e.g. name of lender, mortgage balance outstanding). If you are in the process of applying for a mortgage with another lender, you should tell us about this too.	<hr/>	<hr/>
Are you making any maintenance payments to a third party?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If YES, please give full details.	<hr/>	<hr/>
Are you making any payments for childcare/school fees?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If YES, please give full details.	<hr/>	<hr/>
Are you a member of a company pension or superannuation scheme?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
What age do you plan to retire?	<hr/>	<hr/>
How much do you invest into your pension each month?	£ <hr/>	£ <hr/>
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 <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If YES, please give full details.	<hr/>	<hr/>

Solicitor/conveyancer - If applicable

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 4 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	<hr/>
Solicitor/conveyancer address	<hr/>
	<hr/>
	Postcode <hr/>
Email	Telephone <hr/>

Further advance requirements

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?		
Which of our products are you applying for?		
Do you wish to add the application fee to the loan?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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)		

Variation request

Please tick the changes you are requesting:

☐ **Request to Let the property**
(If ticked, please also complete questions on page 10/11)

☐ **Request to move into let property**

☐ **Change of term**

New term _____ years _____ months

Does this apply to your whole mortgage? ☐ Yes ☐ No

If NO, please provide details

☐ **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.

☐ **Changing mortgage product**

Product name _____ Product code _____ rate _____

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

Request to Let the property - Please complete the below questions if ticked 'Request to Let the property' on page 9

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

Applicant 2

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: _____

Your correspondence address: _____

Will you own or rent this property? own ☐ rent ☐

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

Do you have any letting experience? Yes ☐ No ☐
If so, please give details

The tenancy agreement must be an Assured Shorthold Tenancy under the provisions of the Housing Act 1988. Example of signed agreement enclosed. 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 ☐

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

Extra space

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:
www.connect.consentsonline/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:

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 Newbury Building Society (Newbury BS) (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, which has previously been provided to you, sets out the basis on which any personal data we collect from you, or that you provide to us, will be treated. 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 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.

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.

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.

All applicants (including guarantors) to sign

PLEASE ALSO ENSURE YOU COMPLETE AND SIGN THE DIRECT DEBIT GUARANTEE ON PAGE 13

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.

Head Office

90 Bartholomew Street
Newbury, Berkshire RG14 5EE

Tel: 01635 555700
Fax: 01635 555799

www.newbury.co.uk
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). English Law applies and we will communicate with you in English. We are participants of the Financial Ombudsman Service. We have a complaints procedure which we will provide on request. Most complaints that we cannot resolve can be referred to the Financial Ombudsman Service.