

Residential 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. Proof of Income – • Employed applicants: Latest P60 and 3 months' payslips • Self-employed applicants: Latest 3 years' accounts, 3 years' tax calculations and tax year overviews, 6 months' business bank statements • Retired applicants: Bank statements or letter for State pension, latest P60 for Private pension, fund value statement dated within latest 3 months for SIPP	<input type="checkbox"/>	<input type="checkbox"/>
2. Banking information. Please refer to page 18 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. For Help to Buy: Authority to Proceed.	<input type="checkbox"/>	<input type="checkbox"/>
6. Signed declaration and direct debit mandate.	<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 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 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 ☐

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? _____

Personal details

Applicant 1

Applicant 2

Title	<input type="text"/>	<input type="text"/>
Forename(s)	<input type="text"/>	<input type="text"/>
Surname	<input type="text"/>	<input type="text"/>
Maiden/previous surname (if applicable)	<input type="text"/>	<input type="text"/>
Date of birth	<input type="text"/>	<input type="text"/>
Country of birth	<input type="text"/>	<input type="text"/>
National insurance number	<input type="text"/>	<input type="text"/>
What is your nationality?	<input type="text"/>	<input type="text"/>
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 15/16	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
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	<input type="text"/>	<input type="text"/>
Sex	<input type="text"/>	<input type="text"/>
Home tel	<input type="text"/>	<input type="text"/>
Mobile tel	<input type="text"/>	<input type="text"/>
Work tel	<input type="text"/>	<input type="text"/>
Email address	<input type="text"/>	<input type="text"/>

Dependants

Please give the full name and date of birth of anyone who is financially dependent on you (e.g. children or elderly relative). Use the 'Extra Space' on page 15/16 if necessary.

Name	<input type="text"/>	Name	<input type="text"/>
Date of birth	<input type="text"/>	Date of birth	<input type="text"/>
Name	<input type="text"/>	Name	<input type="text"/>
Date of birth	<input type="text"/>	Date of birth	<input type="text"/>

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	<input type="text"/>	Name	<input type="text"/>
Date of birth	<input type="text"/>	Date of birth	<input type="text"/>
Name	<input type="text"/>	Name	<input type="text"/>
Date of birth	<input type="text"/>	Date of birth	<input type="text"/>

Occupancy details

Applicant 1

Applicant 2

Current occupancy:

☐ Own a property ☐ Rent a property

☐ Own a property ☐ Rent a property

☐ Live with relatives ☐ Live with friends

☐ Live with relatives ☐ Live with friends

Current home address

Postcode

Postcode

What date did you move into this property?

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

Yes ☐

No ☐

Yes ☐

No ☐

Following completion of this mortgage, will you be party to any other mortgages?

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 pages 15/16

Name of lender

Name of lender

Balance outstanding: £

Balance outstanding: £

Monthly payments: £

Monthly payments: £

Previous occupancy (if you have been in your current residence for less than 3 years)

Previous occupancy:

Please provide all previous addresses for the last 3 years (and the date you moved into each one) Use the 'Extra space' provided on pages 15/16 of the form if required

Postcode

Postcode

yrs

mths

yrs

mths

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

If you are currently renting the property that you are living in, please tell us:

Applicant 1

Applicant 2

The name and address of your landlord

Postcode

Postcode

The date your tenancy began

Your monthly rental payment

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

Address of property previously rented

Postcode

Postcode

Have all your rent payments been paid on time?

Applicant 1

Yes ☐ No ☐

Applicant 2

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

Postcode

Postcode

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?

Are there any early repayment charges on your mortgage?

Yes ☐ No ☐

Yes ☐ No ☐

If yes, how much and when do they expire?

Employed applicants only

Applicant 1

Applicant 2

Current employment

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

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

Job title

Employee number

Employer name

Employer's address

Postcode

Postcode

Telephone

Email

What is your employer's trade/profession?

Applicant 1**Applicant 2**

What date did you start with your current employer?

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. 3 years' accounts. Last 3 years' tax returns, 6 months' business bank statements and proof of tax paid for the last 3 years (SA302). Tax calculations and Tax year overviews.

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

£

£

Net monthly income

£

£

Please enclose latest P60 and last 3 months' payslips.

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

Previous employer

Job title

Dates employed (from and to)
Use the 'Extra space' provided on pages 15/16

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 on your business? (e.g. partnership, sole trader)

What is the name and address of your business?

Postcode

Postcode

Business email address

Applicant 1**Applicant 2**

How long have you been connected with the business?

What is the name of your accountant?

Company name and address

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

Annual salary

Your last 3 years' net profit was:

Year ended (mm/yy)

/

£

/

£

Year ended (mm/yy)

/

£

/

£

Year ended (mm/yy)

/

£

/

£

Your last 3 years' dividends were:

/

£

/

£

/

£

/

£

/

£

/

£

Please enclose last 3 years' accounts. Please also provide: 6 months' business bank statements, proof of tax paid for the last 3 years', tax calculations (SA302) and tax years overviews.

Retired applicants only**Applicant 1****Applicant 2**

Pension provider

Pension reference

Pension company address

Postcode

Postcode

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' pages provided on page 15/16 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

Applicant 1**Applicant 2**

Please give details of any income listed 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. Please also include details of your monthly travel costs.

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

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 ☐

How much do you invest into your pension each month?

£

£

On what date do you plan to retire?

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.

Credit history

Applicant 1

Applicant 2

Have you ever been declared bankrupt?

Yes

☐

No

☐

Yes

☐

No

☐

If yes, please provide details

Have you ever had a County Court
Judgement registered against you?

Yes

☐

No

☐

Yes

☐

No

☐

If yes, please provide details

Have you ever entered into a payment
arrangement in connection with the debt
that you owe a creditor?

Yes

☐

No

☐

Yes

☐

No

☐

If yes, please provide details

Have you ever had a default registered
against you?

Yes

☐

No

☐

Yes

☐

No

☐

If yes, please provide details

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

Yes

☐

No

☐

Yes

☐

No

☐

If yes, please provide details

Have you ever had a mortgage application
refused or declined?

Yes

☐

No

☐

Yes

☐

No

☐

If yes, please provide details

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

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 on the 'Extra space' on pages 13/14 of this form.

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? £ _____

What is the purpose of your borrowing?

- ☐ Purchase
- ☐ Remortgage with capital raising for purchase of property
- ☐ Remortgage with capital raising for home/property improvements
- ☐ Remortgage with capital raising for debt consolidation
- ☐ Remortgage with no extra money
- ☐ Remortgage with capital raising for other purposes

If you are buying a property please state the source of your deposit: _____

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

Do you intend to run a business from any part of the property? Yes ☐ No ☐

Is the property being purchased from a relative? Yes ☐ No ☐

Is the property a self build? Yes ☐ No ☐

Do you live in a property that is part owned/part rented Yes ☐ No ☐

Please only answer these questions if you are switching your mortgage to us without moving home.

Is this loan for the benefit of all applicants? Yes ☐ No ☐

Are you borrowing more from us that you have currently 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 purchased _____

Shared equity details

Are you using a shared equity scheme to help purchase the property? _____

If yes, who is the scheme provider? _____

Shared ownership details

Are you purchasing under a shared ownership scheme? _____

If yes, what percentage are you buying? _____

Housing association _____

Rent per annum _____ Service charge per annum _____

Does the lease allow you to buy the remaining shares in the property to 100% of the property's value? Yes ☐ No ☐

Is the lease the current Homes & Communities agency lease? Yes ☐ No ☐

Are there any restrictions in the lease relating to who can buy/live in the property? Yes ☐ No ☐

Product details

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 ☐ N/A ☐

How do you intend to repay the mortgage? ☐ Capital and interest
☐ Interest only

Please tell us your repayment strategy for the interest only amount (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? £

For interest only loans please complete a 'Statement of Repayment Strategy' form.

Property information

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

Postcode

Is the property under construction? Yes ☐ No ☐ Development name: _____

Tenure of the property? Freehold ☐ Leasehold ☐

Unexpired term of the lease: _____

Ground rent per year? _____

The year the property was built? _____

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

Maintenance charge per year _____

Type of property? House ☐ Bungalow ☐ Flat/Maisonette ☐ Chalet ☐
Terraced ☐ Detached ☐ Semi-detached ☐

Is the property ex-local authority? Yes ☐ No ☐

If this is a flat or maisonette, please tell us Purpose built ☐ Converted house ☐

Is the property above/below commercial premises (e.g. shop/offices)? Yes ☐ No ☐

Which floor in the block? _____

Number of floors in block?

Please note: **The maximum number of floors in a block is 6 including the ground floor.**

Floor area, if known _____

Construction method _____ Walls _____ Roof _____

Solicitor/conveyancer

Note: 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

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 a minimum of 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 19 of this application form.

1. You 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. You will ensure the sum insured is not less than the rebuilding figure given in the valuation report and is index-linked annually.
3. You will 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. You undertake to pay all premiums as they fall due to maintain the policy cover for the life of the mortgage.
5. You accept the Society has no responsibility for any loss suffered by me/us in connection with the insurance of the property, however caused.

Schedule of properties owned

If you own any other properties in addition to your current main residence, please complete the details below.

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

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.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.

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.
2. I (each of us if more than one is applying) declare that:
 1. I have received a copy of and understand the Mortgages explained booklet, product leaflet and a European Standardised Information Sheet (ESIS) 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.
3. Any retention figure in the valuation report cannot be relied upon as an indication of the cost of necessary repairs.
4. Where this application is being submitted by an intermediary, that intermediary is acting on my behalf and not on behalf of Newbury BS. Newbury BS might provide a fee to the intermediary for introducing the mortgage.
5. Before issuing a Mortgage Offer Newbury BS will undertake an appraisal of my financial standing in order to satisfy itself of my ability to repay the loan. Newbury BS may withdraw, revise or cancel any offer made in consequence of this application. Reasons we may withdraw will be provided in the mortgage offer.
6. Where applicable, my solicitor/licensed conveyancer will disclose to Newbury BS, at Newbury BS request, all information relevant to Newbury BS decision to lend. I waive any right to claim solicitor/conveyancer client confidentiality or legal privilege in respect of such information. I am responsible for any solicitor/licensed conveyancer fees incurred even if the mortgage does not proceed to completion.
7. Newbury BS has my authority to obtain a redemption statement including all costs and charges from my existing mortgagee.
8. Newbury BS has my authority to obtain the title deeds of my property from wherever the title deeds are currently held (e.g. existing mortgagee, bank, solicitor). The title deeds will be held to the order of any existing chargeholder pending redemption of the charge(s).
9. It is my responsibility to take out appropriate life assurance, general insurance and where the loan is interest only, have suitable means of repaying the mortgage.
10. I will, on completion of the advance, be bound by Newbury BS Rules and Mortgage Conditions.
11. Where Additional Security is required, I understand that it is for Newbury BS benefit only and the Insurer can seek payment from me for any shortfall. Newbury BS discloses information on any arrears that accrue to the insurer.
12. Newbury BS may add any unpaid fees to the mortgage, if I have been notified they are due.
13. Any negative information reported by Newbury BS may impair my ability to obtain credit.

The following form part of the Mortgage terms and conditions:

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

All applicants (including guarantors) to sign

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

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

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

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

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