

Additional Borrowing Application

(2-parts)



Part 1 - Personal Information

Part 2 - Declaration

Section 11

Declaration by Applicant(s) - Please read carefully

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

- 1**
 - a)** I am an individual aged 18 years or over, and the answers given are true and complete. If any answers have been completed by another person, I confirm that I have checked all the answers and that they are correct.
 - b)** I am not connected to a director of Harpenden Building Society.
 - c)** If any information I have provided changes before completion of the advance I will tell you without delay.
 - d)** You may, at any time before completion of the advance, withdraw or revise the offer without stating a reason.

- 2** I authorise you (or any company on your behalf) to instruct a valuer to prepare a Valuation Report for mortgage purposes at my cost and I understand that a fee is payable in advance and is not returnable whether or not an offer of advance is made. I accept that the valuation is obtained by you for your own purposes and that I will not receive a copy of the report which will remain your property and there will be no warranty, representation or assurance from you about the contents of the report on whether or not to buy the property.

I understand and accept that the valuation report is not a structural survey or a Homebuyer's Report and Valuation and that the most prudent course would be to commission a Surveyor to carry out a more detailed report. I further understand that if I do not request or obtain a more detailed report for my use I run the risk that the property may suffer or have suffered from serious defects which are not mentioned in the valuation report obtained by you.

- 3** I will, on completion of the advance, be bound by Harpenden Building Society's rules.

- 4** You may process my personal information as follows:

a) Use of your personal information

- store and process the personal information I give you on this application form and during the relationship with me. This data and that supplied to you by other third parties (i.e. credit reference agencies, fraud prevention agencies, joint account holders, introducers and insurers) can be used for assessing my mortgage application, credit scoring, managing and administering my account, credit referencing, searching the electoral register, marketing, market research, statistical and risk analysis, producing management information, preventing and detecting fraud, debt collection, systems administration and testing, legal and regulatory compliance and for third party processing;
- treat all my personal information as private and confidential (even if I no longer have an account with you) and you will not disclose any information about me or my account to anyone except with my consent or if the law or public duty or your legitimate interests require you to do so.

b) Disclosure of your personal information

You may disclose my personal information to:

- insurance companies that Harpenden Building Society arranges policies with and their agents. This includes insurance companies that indemnity insurance is arranged with;
- credit reference agencies.

- a)** Their files will be searched and they will supply you with credit and electoral register information for use in, for example, assessing applications, verifying my identity and credit scoring. The agencies will keep these details, whether or not this application proceeds.

- b) If the application is in more than one name a financial link will be created between us at the credit reference agency. This means that my personal information and that of the other applicant(s), or those with whom I have previously been financially linked, may be treated as affecting each other now and in respect of my/their future applications. This linking will continue until one of us successfully files a “disassociation” at the credit reference agencies.
 - c) You will give details of my account and how I manage it to credit reference agencies. If I borrow and do not repay in full and on time, you may tell the credit reference agencies who will record the outstanding debt.
- Fraud prevention agencies.
 - a) You may check what I have told you with these agencies. If I give you false or inaccurate information and you suspect fraud, you will record this at these agencies.
 - b) You may use credit reference agency and fraud prevention agency records about me and those with whom I am financially linked, and other members of my household, to help make decisions about me and them for:
 - i) fraud prevention and detection, tracing debtors, recovering debt and checking my identity to prevent money laundering;
 - ii) credit or credit related services, and to manage my accounts/services;
 - iii) household, or any other insurance applications or claims.
 - Possessions Register maintained by the Council of Mortgage Lenders.
 - Other third parties (including my guarantor or occupier) where necessary for example to administer accounts, systems administration and testing, marketing, arranging insurance (in dealing with insurance applications and claims it may be necessary for you or the insurance company to obtain information about any criminal record I may have), valuation, recovering debt and other third party processing.
 - Your regulators or any other body which monitors compliance with any code of practice to which the Society subscribes.
 - Your lawyers, auditors and external advisors.

5 You may process my financial information as follows:

- a) You may also disclose information about my financial standing and the mortgage I have applied for (including information contained in this application form) in order that joint applicants or any guarantor can obtain independent legal advice regarding this application.

6 You may take up references from my previous or existing employers, mortgagees, landlords, accountants, bankers, the Land Registry and the Inland Revenue, and make any other enquiries you consider necessary in connection with my application. Any costs incurred in doing so will be my responsibility.

7 If you make an advance:

- a) The mortgage may (provided the transferee or any future transferee complies with the DoE Statement of Practice on Mortgage Transfers) be transferred to another lender (who may or may not be another building society or subsidiary of a building society) which may itself later wish to transfer the mortgage freely, without you needing to obtain my specific consent.
- b) Before you make any transfer you will notify me of any expected change of policy regarding the setting of interest rates and the conduct of arrears administration.
- c) On any transfer any membership (including voting) rights I may have in Harpenden Building Society arising from the mortgage alone will cease, but any membership rights I have arising out of the accounts I may have with Harpenden Building Society will be unaffected.

8 I accept the terms for the insurance of the property and will disclose all facts which an insurer would regard as likely to influence the assessment and acceptance of an insurance proposal. I understand that you will pass the information about any incident I may give details of to Insurance Database Services (IDS) Ltd. so that they can make it available to other insurers. I also understand that, in response to any searches you make in connection with this application, or any incident I have given details of IDS Ltd. may pass you information it has received from other insurers about other incidents involving anyone insured under this policy.

In the event of a claim under the payment protection insurance, I consent to any information which I provide to you being put onto a register of claims through which insurers share such information to prevent fraudulent claims.

I understand and accept that premiums for any insurance arranged by the Society will be renewed automatically at the end of the period stated in the policy schedule, unless we inform you otherwise.

- 9 My income is as stated in this form and is sufficient to support all of the relevant payments required to sustain the mortgage.
- 10 If an advance is granted you may revalue the property at any time if necessary to reschedule the loan and I agree to such fees being charged to my mortgage account as per the Society's Tariff of Charges at the time.
- 11 I have received a Key Facts Illustration (KFI) for the mortgage that I am applying for and I undertake to reimburse all fees, expenses, etc. incurred by you in connection with my application and with any advance which may result whether or not the advance proceeds to completion.
- 12 I understand that any person (other than a Harpenden Building Society employee) with whom I deal in connection with the advance or any related insurance is not empowered to make any representations or give any undertaking on your behalf whether in relation to the advance, any related insurance or otherwise and you shall not be bound by or liable for any such representation or undertaking.
- 13 I authorise my solicitor/licensed conveyancer to disclose to you information relevant to your decision to lend and I waive any right to claim solicitor/client confidentiality or legal professional privilege in respect of such information.
- 14 I understand that Harpenden Building Society do not arrange life assurance, critical illness insurance or mortgage repayment protection insurance. If I have chosen not to arrange cover elsewhere, I confirm that I will have alternative means of maintaining repayments.
- 15 I am aware that internet communications/e-mails are not secure unless the data being sent is encrypted. Therefore, you cannot accept responsibility for the unauthorised access by a third party and/or the corruption of this data. Harpenden Building Society may monitor and record telephone calls for training and security purposes.

Section 12

Important Note to Applicants

- ALL THE QUESTIONS MUST BE ANSWERED
- CHECK THAT YOU HAVE RECEIVED A KEY FACTS ILLUSTRATION FOR THIS MORTGAGE
- FAILING TO DISCLOSE OR GIVING FALSE MATERIAL INFORMATION MAY RESULT IN ANY OFFER BEING WITHDRAWN
- BY SIGNING THIS APPLICATION YOU AGREE THAT WE CAN USE YOUR PERSONAL INFORMATION AS SET OUT IN THE CLAUSES ABOVE

Under the Data Protection Act you are entitled to a) make a written request for a copy of the information we hold about you upon payment of a fee, b) a right of access to your personal records held by credit reference and fraud prevention agencies, and we will supply you with their addresses upon request, c) ask us to delete or correct any information that we hold about you that is wrong.

Harpenden Building Society may contact you by post, telephone, fax or e-mail with information about products, services, and other promotions that may be of interest to you. If you do not wish to receive such information, please tick this box.

I/We authorise any existing or previous lender, employer, landlord, accountant or bankers to provide references or other relevant information to Harpenden Building Society, introducer or broker, upon written request by them.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

Section 13

All Applicants must sign here

Signed

Dated

Signed

Dated

Harpenden Building Society is authorised and regulated by the Financial Services Authority and is a Member of the Building Societies Association.

The following checklist is designed to help you understand our ID requirements under the Money Laundering regulations and ensure a smoother, quicker application.

Identifying Customers

Branch application (face to face) – one document for each list per applicant.

Postal applications (non face to face) – one primary, one secondary and one other, which may be primary or secondary, per applicant. If you are not on the Electoral Register, also include one item from the Secondary List.

If two applicants reside at the same address, one document bearing both names is acceptable to establish proof of residency for both parties, e.g. a joint bank statement.

Where it is not clear whether the transaction is face to face or none face to face, it must be assumed that the transaction was non face to face, and identification established accordingly.

Identification will not be required if you are currently either a saver or borrower with Harpenden Building Society and opened your account during the last five years.

DOCUMENTS ENCLOSED

Primary (to establish identity)	App 1	App 2	Secondary (to establish residency)	App 1	App 2
	(✓)	(✓)		(✓)	(✓)
Valid full passport [or certified copy]	<input type="checkbox"/>	<input type="checkbox"/>	Utility bill less than 3 months old [gas, electric, water], not mobile phone	<input type="checkbox"/>	<input type="checkbox"/>
Firearms Certificate	<input type="checkbox"/>	<input type="checkbox"/>	Current full UK driving licence [old style], unless used for Primary	<input type="checkbox"/>	<input type="checkbox"/>
Current full UK driving licence [old style]	<input type="checkbox"/>	<input type="checkbox"/>	Current UK or EU photo-card driving licence, unless used for Primary	<input type="checkbox"/>	<input type="checkbox"/>
Current UK or EU photo-card driving licence	<input type="checkbox"/>	<input type="checkbox"/>	Current Council tax bill	<input type="checkbox"/>	<input type="checkbox"/>
State Pension/Benefits Book [or original notification letter from the Benefits Agency confirming the right to benefits]	<input type="checkbox"/>	<input type="checkbox"/>	Recent building society/bank/credit card statement or passbook	<input type="checkbox"/>	<input type="checkbox"/>
Construction Industry Sub-Contractor's Certificate (C1S4) bearing the holder's photograph	<input type="checkbox"/>	<input type="checkbox"/>	Recent Inland Revenue notice/ demand	<input type="checkbox"/>	<input type="checkbox"/>
Valid HM Forces ID card bearing the signatory's photograph	<input type="checkbox"/>	<input type="checkbox"/>	State Pension/Benefits Book [or original notification letter from the Benefits Agency confirming the right to benefits], unless used for Primary	<input type="checkbox"/>	<input type="checkbox"/>
National/multinational company ID card with company name, holder's photograph and signature	<input type="checkbox"/>	<input type="checkbox"/>	Local council rent card/book or tenancy agreement	<input type="checkbox"/>	<input type="checkbox"/>

This Section must be completed in full by the Introducer. A copy of the KFI must be submitted with this application, if applicable.

Name of Introducer	<input type="text"/>	
Company name	<input type="text"/>	
Number & Street	<input type="text"/>	
District	<input type="text"/>	
Town & County	<input type="text"/>	Postcode <input type="text"/>
Telephone Number(s)	<input type="text"/>	

If you are directly authorised, please show your Firm's Registration No.

If you are an Appointed Representative, please show FSA Regulation No.

Level of Service Advised Non-advised

Introducer fee charged to Applicant £

Procurations fee due £

Method of payment a) Cheque Payee

If Network member, complete the following:

Network name

Address for cheque

Reference No

b) Banking system

Name of Bank

Address

Account Name

Sort Code

Account No

Reference No

- Please attach photocopies of proof of **each** applicant(s) name and address as detailed under “Branch Applications”. Remember to certify on **each** copy that you have seen the original.
- Please complete the certificate below.

*I/We certify that:

I/We have verified the identity of each applicant in a face to face/non face to face* and confirm that documentary evidence has been obtained and identity checks have been undertaken to confirm that the applicant(s) name(s) and address(es) as shown on the Application Form *is/are correct.

The underlying records of identity and copies of the documentary evidence received are attached to this Application Form.

*I/We confirm that the Applicant(s) *is/are applying on *his/her/their own behalf and not as nominee, trustee or in a fiduciary capacity for any other person.

*delete as appropriate

Signed

Name

Job Title

Date

Please return completed application forms to:

Harpenden Building Society, Aberdeen House, 14-16 Station Road, Harpenden, Herts. AL5 4SE

FOR HARPENDEN BUILDING SOCIETY USE ONLY

- Full documented name/address checks completed
- Name/address check completed for existing member(s)

Name

Signature

Date