

Additional Borrowing Application

Section 1: Personal Details

1. Mortgage account no	<input type="text"/>	
	First Applicant	Second Applicant
2. Title	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Other <input type="checkbox"/> (specify) <input type="text"/>	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Other <input type="checkbox"/> (specify) <input type="text"/>
3. Surname	<input type="text"/>	<input type="text"/>
4. Forename(s)	<input type="text"/>	<input type="text"/>
5. Telephone number(s)	Home <input type="text"/> Work <input type="text"/> Mobile <input type="text"/>	Home <input type="text"/> Work <input type="text"/> Mobile <input type="text"/>
6. Email address	<input type="text"/>	<input type="text"/>
7. Correspondence address	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>
8. Age and date of birth	<input type="text"/> Yrs Day <input type="text"/> <input type="text"/> Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/>	<input type="text"/> Yrs Day <input type="text"/> <input type="text"/> Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/>
9. Relationship to first applicant (e.g. spouse, partner etc.)	<input type="text"/>	<input type="text"/>
10. Current account details, bank/building society name and address	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>
Account name	<input type="text"/>	<input type="text"/>
Account number	<input type="text"/>	<input type="text"/>
Sort code	<input type="text"/> - <input type="text"/> - <input type="text"/>	<input type="text"/> - <input type="text"/> - <input type="text"/>

	First Applicant	Second Applicant
11. Have you ever:		
a. missed any payments on any credit, rental or mortgage agreement?	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>
b. had a default or court judgement registered against you?	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>
c. been bankrupt, insolvent or made an arrangement with creditors such as an IVA (Individual Voluntary Arrangement) or is such action pending?	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>
d. had a property taken into possession voluntarily or otherwise by a lender?	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>
e. had any application for a mortgage or credit refused?	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>
f. been convicted of, or charged with any offence other than a minor driving offence?	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>
g. or any person who will reside in the property to be mortgaged, received a formal police caution in the last 5 years, been convicted of, or have any prosecutions pending, for any offence other than for parking or speeding, excluding any which are spent under the Rehabilitation of Offenders Act 1974?	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>

If the answer to any of the above questions is yes, please give full details in **Section 18**.

12. Enter name and date of birth of any financial dependants Please list any other financial dependants in Section 18	Name	Day	Month	Year
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Section 2: New Loan Requirements

13. Estimated current property value	£ <input type="text"/>
14. Additional borrowing required	£ <input type="text"/>
Term of mortgage	<input type="text"/> Yrs

If the mortgage terms extend beyond your intended retirement age, please confirm how you plan to cover the repayments in **Section 18**.

<p>15. Indicate the purpose(s) of the requested borrowing</p>	<table border="0"> <tr> <td><input type="checkbox"/></td> <td>Home improvements</td> <td>£</td> <td><input type="text"/></td> </tr> <tr> <td><input type="checkbox"/></td> <td>Debt consolidation</td> <td>£</td> <td><input type="text"/></td> </tr> <tr> <td><input type="checkbox"/></td> <td>Additional property purchase</td> <td>£</td> <td><input type="text"/></td> </tr> <tr> <td><input type="checkbox"/></td> <td>Other (Specify)</td> <td>£</td> <td><input type="text"/></td> </tr> <tr> <td colspan="4"><input type="text"/></td> </tr> </table>	<input type="checkbox"/>	Home improvements	£	<input type="text"/>	<input type="checkbox"/>	Debt consolidation	£	<input type="text"/>	<input type="checkbox"/>	Additional property purchase	£	<input type="text"/>	<input type="checkbox"/>	Other (Specify)	£	<input type="text"/>	<input type="text"/>			
<input type="checkbox"/>	Home improvements	£	<input type="text"/>																		
<input type="checkbox"/>	Debt consolidation	£	<input type="text"/>																		
<input type="checkbox"/>	Additional property purchase	£	<input type="text"/>																		
<input type="checkbox"/>	Other (Specify)	£	<input type="text"/>																		
<input type="text"/>																					
<p>16. Type of mortgage</p> <p>For more information on the types of mortgage, please refer to our 'Mortgage Information' booklet</p>	<table border="0"> <tr> <td>Repayment (capital & interest)</td> <td><input type="checkbox"/></td> <td>Go to Q18</td> </tr> <tr> <td>Interest-only</td> <td><input type="checkbox"/></td> <td></td> </tr> <tr> <td>Part Repayment/Part interest-only</td> <td><input type="checkbox"/></td> <td>(please specify the amount for each)</td> </tr> <tr> <td>Repayment</td> <td>£ <input type="text"/></td> <td>Interest-only</td> </tr> <tr> <td></td> <td></td> <td>£ <input type="text"/></td> </tr> </table>	Repayment (capital & interest)	<input type="checkbox"/>	Go to Q18	Interest-only	<input type="checkbox"/>		Part Repayment/Part interest-only	<input type="checkbox"/>	(please specify the amount for each)	Repayment	£ <input type="text"/>	Interest-only			£ <input type="text"/>					
Repayment (capital & interest)	<input type="checkbox"/>	Go to Q18																			
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Part Repayment/Part interest-only	<input type="checkbox"/>	(please specify the amount for each)																			
Repayment	£ <input type="text"/>	Interest-only																			
		£ <input type="text"/>																			
<p>17. If you are requesting an interest-only or part interest-only or part interest-only mortgage, please state the type of repayment strategy you will be adopting to repay the capital by the end of the mortgage term.</p>	<p>Interest-only Repayment Strategy</p> <table border="0"> <tr> <td>Sale of mortgaged property</td> <td><input type="checkbox"/></td> </tr> <tr> <td>Sale of other property</td> <td><input type="checkbox"/></td> </tr> <tr> <td>Investment</td> <td><input type="checkbox"/></td> </tr> <tr> <td>Endowment</td> <td><input type="checkbox"/></td> </tr> <tr> <td>Other (Specify)</td> <td><input type="checkbox"/></td> </tr> </table> <input type="text"/>	Sale of mortgaged property	<input type="checkbox"/>	Sale of other property	<input type="checkbox"/>	Investment	<input type="checkbox"/>	Endowment	<input type="checkbox"/>	Other (Specify)	<input type="checkbox"/>										
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Sale of other property	<input type="checkbox"/>																				
Investment	<input type="checkbox"/>																				
Endowment	<input type="checkbox"/>																				
Other (Specify)	<input type="checkbox"/>																				
<p>18. Property address (if different to correspondence address)</p>	<input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>																				
<p>19. Is it intended that the entire loan will be for the financial benefit of all applicants jointly?</p>	<p>Yes <input type="checkbox"/></p> <p>No <input type="checkbox"/> If no, please explain who will benefit from the loan in Section 18</p>																				
<p>20. Property use</p>	<table border="0"> <tr> <td>Is any part of the property or land to be used for a business purpose?</td> <td>No <input type="checkbox"/></td> <td>Yes <input type="checkbox"/></td> </tr> <tr> <td>Is the property let, or going to be let? (Please provide details of the tenancy agreement in Section 18)</td> <td>No <input type="checkbox"/></td> <td>Yes <input type="checkbox"/></td> </tr> <tr> <td>Do you intend to carry out any improvements or structural alterations now or in the immediate future?</td> <td>No <input type="checkbox"/></td> <td>Yes <input type="checkbox"/></td> </tr> <tr> <td>Has the property ever suffered from structural damage or subsidence?</td> <td>No <input type="checkbox"/></td> <td>Yes <input type="checkbox"/></td> </tr> <tr> <td>Is it a site which has been flooded in the last 10 years?</td> <td>No <input type="checkbox"/></td> <td>Yes <input type="checkbox"/></td> </tr> </table>	Is any part of the property or land to be used for a business purpose?	No <input type="checkbox"/>	Yes <input type="checkbox"/>	Is the property let, or going to be let? (Please provide details of the tenancy agreement in Section 18)	No <input type="checkbox"/>	Yes <input type="checkbox"/>	Do you intend to carry out any improvements or structural alterations now or in the immediate future?	No <input type="checkbox"/>	Yes <input type="checkbox"/>	Has the property ever suffered from structural damage or subsidence?	No <input type="checkbox"/>	Yes <input type="checkbox"/>	Is it a site which has been flooded in the last 10 years?	No <input type="checkbox"/>	Yes <input type="checkbox"/>					
Is any part of the property or land to be used for a business purpose?	No <input type="checkbox"/>	Yes <input type="checkbox"/>																			
Is the property let, or going to be let? (Please provide details of the tenancy agreement in Section 18)	No <input type="checkbox"/>	Yes <input type="checkbox"/>																			
Do you intend to carry out any improvements or structural alterations now or in the immediate future?	No <input type="checkbox"/>	Yes <input type="checkbox"/>																			
Has the property ever suffered from structural damage or subsidence?	No <input type="checkbox"/>	Yes <input type="checkbox"/>																			
Is it a site which has been flooded in the last 10 years?	No <input type="checkbox"/>	Yes <input type="checkbox"/>																			

If the answer to any of the above questions is yes, please give full details in **Section 18**.

21. Other occupiers

(Please give details of all persons over 17 years, other than the applicants, who will live in the property).

Full name	Date of birth			Relationship to applicant
	Day	Month	Year	

22. Please provide details of the account you would like the funds credited to:

Bank/building society name and address

Account name

Account number

Sort code

If this information is not provided a cheque will be drawn made payable to the applicant(s).

	Postcode			
	-		-	

Additional Borrowing Application

Section 3: Income

	First Applicant	Second Applicant
23. Please indicate all sources of income for each applicant		
Employment	<input type="checkbox"/> Complete Section 4	<input type="checkbox"/> Complete Section 4
Self-employment	<input type="checkbox"/> Complete Section 5	<input type="checkbox"/> Complete Section 5
Pension	<input type="checkbox"/> Complete Section 6	<input type="checkbox"/> Complete Section 6
Investment	<input type="checkbox"/> Complete Section 7	<input type="checkbox"/> Complete Section 7
Rental	<input type="checkbox"/> Complete Section 8	<input type="checkbox"/> Complete Section 8
Other	<input type="checkbox"/> Complete Section 9	<input type="checkbox"/> Complete Section 9
Expected changes to future income	<input type="checkbox"/> Complete Section 10	<input type="checkbox"/> Complete Section 10

It is important to provide accurate information concerning your income to prevent over commitment in respect of mortgage payments. The Society reserves the right to carry out referencing and will require independent evidence to support your income. Please note that we can only accept income paid in UK £ Sterling.

Section 4: Employment

Please indicate whether the income is per month (M), per quarter (Q) or per annum (A).

24. Employment income	M/Q/A		M/Q/A	
Basic pay	£ <input type="text"/>	<input type="checkbox"/>	£ <input type="text"/>	<input type="checkbox"/>
Overtime or shift allowance	£ <input type="text"/>	<input type="checkbox"/>	£ <input type="text"/>	<input type="checkbox"/>
Commission/bonus	£ <input type="text"/>	<input type="checkbox"/>	£ <input type="text"/>	<input type="checkbox"/>
Car allowance	£ <input type="text"/>	<input type="checkbox"/>	£ <input type="text"/>	<input type="checkbox"/>
Other	£ <input type="text"/>	<input type="checkbox"/>	£ <input type="text"/>	<input type="checkbox"/>
25. Nature of employment	Permanent <input type="checkbox"/>	Contract <input type="checkbox"/>	Permanent <input type="checkbox"/>	Contract <input type="checkbox"/>
	Part-time <input type="checkbox"/>	Full-time <input type="checkbox"/>	Part-time <input type="checkbox"/>	Full-time <input type="checkbox"/>

	First Applicant	Second Applicant
26. Name and address of employer	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>
27. Is the location of your employment different from the details in Q26?	No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, give full details in Section 18 .	No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, give full details in Section 18 .
28. Date employment commence	Day <input type="text"/> <input type="text"/> Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Day <input type="text"/> <input type="text"/> Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

If less than 12 months, use **Section 18** to answer **Q26**, **Q27** and **Q28** for each employer, including family interests, during the last 36 months and state the probation period details for your current employer.

Section 5: Self-employed Applicants (inc. Company Directors with at least 25% shareholding)

29. Your share of net profits from the last 3 years' trading (if you are a shareholding director, please confirm total remuneration including dividends)	Year end <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> £ <input type="text"/> Year end <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> £ <input type="text"/> Year end <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> £ <input type="text"/>	Year end <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> £ <input type="text"/> Year end <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> £ <input type="text"/> Year end <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> £ <input type="text"/>
30. Nature of business and length of time trading under your control. If less than 2 years, please give details of previous trading/occupation in Section 18	<input type="text"/> <input type="text"/> Yrs	<input type="text"/> <input type="text"/> Yrs
31. Trading name, address, telephone number and website	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/> Tel <input type="text"/> www. <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/> Tel <input type="text"/> www. <input type="text"/>

	First Applicant	Second Applicant
32. Accountant's contact name, company name, address, telephone number and email	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/> Postcode <input type="text"/>	<input type="text"/> Postcode <input type="text"/>
	Tel <input type="text"/>	Tel <input type="text"/>
Accountant's qualification	Email <input type="text"/>	Email <input type="text"/>
	<input type="text"/>	<input type="text"/>

Section 6: Pension

33. Enter details of any pension income you receive.	Pension income 1	
	Income	£ <input type="text"/>
	Frequency	<input type="text"/> Wk <input type="text"/> Mth <input type="text"/> Qtr <input type="text"/> Ann
	Provider	<input type="text"/>
	End date (if applicable)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
	Index-linked	<input type="text"/> Yes <input type="text"/> No
	Percentage for survivor on death of beneficiary	<input type="text"/> %
Pension income 2	Pension income 2	
	Income	£ <input type="text"/>
	Frequency	<input type="text"/> Wk <input type="text"/> Mth <input type="text"/> Qtr <input type="text"/> Ann
	Provider	<input type="text"/>
	End date (if applicable)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
	Index-linked	<input type="text"/> Yes <input type="text"/> No
	Percentage for survivor on death of beneficiary	<input type="text"/> %
Pension income 3	Pension income 3	
	Income	£ <input type="text"/>
	Frequency	<input type="text"/> Wk <input type="text"/> Mth <input type="text"/> Qtr <input type="text"/> Ann
	Provider	<input type="text"/>
	End date (if applicable)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
	Index-linked	<input type="text"/> Yes <input type="text"/> No
	Percentage for survivor on death of beneficiary	<input type="text"/> %

If you have any other pensions please provide details in **Section 18**

Section 7: Investment Income

	First Applicant	Second Applicant
34. Enter details of any investment income you receive		
Dividend income	£ <input type="text"/> Per annum	£ <input type="text"/> Per annum
Savings income	£ <input type="text"/> Per annum	£ <input type="text"/> Per annum
Other investment income	£ <input type="text"/> Per annum	£ <input type="text"/> Per annum

Please provide a separate breakdown for each type of investment income.

Section 8: Rental Income

35. Enter details of any rental income you receive (net of any related expenditure)		
Rental income (net)	£ <input type="text"/> Per annum	£ <input type="text"/> Per annum

Please provide a separate breakdown of all rental income in **Section 18**.

Section 9: Other Income

36. Enter details of other regular income you receive (e.g. maintenance, trust etc.)		
Income type	<input type="text"/>	<input type="text"/>
Amount	£ <input type="text"/> Per annum	£ <input type="text"/> Per annum
Income type	<input type="text"/>	<input type="text"/>
Amount	£ <input type="text"/> Per annum	£ <input type="text"/> Per annum

If you have any other types of income, please provide details in **Section 18**.

Section 10: Expected Changes to Future Income

	First Applicant			Second Applicant		
37. Are you aware of any changes to your future income during the term of the mortgage? Increase (+) / Decrease (-) Maintenance (+/-)	Per month	Month	Year	Per month	Month	Year
£				£		
Career progression (+)	£			£		
Development of business (+)	£			£		
Retirement income (-)	£			£		
Redundancy (-)	£			£		
Reduction in working hours (-)	£			£		
Other	£			£		
(specify)						

Please provide supporting evidence of any changes and when the expected change will occur.

Section 11: Committed Expenditure

38. Give details of all regular loan, credit/store card, overdraft and hire purchase commitments. Include any proposed additional borrowing from any source other than the Society.

1st/2nd/ Joint applicant	Lender	Balance outstanding	Purpose	Monthly repayment	Loan end date	Secured Yes/No	Repaid on or before completion? Yes/No
	Harpenden BS	£		£			
		£		£			
		£		£			
		£		£			

Continue in **Section 18** if necessary.

Section 12: Other Committed Expenditure

	First Applicant		Second Applicant	
39. Enter details of any other committed expenditure				
Child maintenance/alimony	£	Per month	£	Per month
Repayment strategy for interest only mortgage	£	Per month	£	Per month
Other	£	Per month	£	Per month
(specify)				

Section 13: Basic Essential Expenditure

40. Enter details of expenditure on basic essentials			
Housekeeping (Food/Washing)	£	Per month	£
Gas/Electricity/other heating	£	Per month	£
Water rates	£	Per month	£
Telephone	£	Per month	£
Council tax	£	Per month	£
Building/contents insurance	£	Per month	£
Essential travel costs (tax, insurance, servicing)	£	Per month	£
Public transport for essential travel	£	Per month	£
Property repairs/maintenance	£	Per month	£
Ground rent/Service charge	£	Per month	£
Total	£	Per month	£

Section 13A: Essential Expenditure for Buy to Let (BTL) and Consumer Buy to Let (CBTL)

40. Enter details of expenditure			
Management and letting fees	£	Per month	£
Council tax	£	Per month	£
Service charge	£	Per month	£
Insurance	£	Per month	£
Repairs	£	Per month	£
Voids	£	Per month	£
Utilities	£	Per month	£
Gas and Electrical Certs	£	Per month	£
License fee	£	Per month	£
Ground rent	£	Per month	£
Total	£	Per month	£

Section 14: Quality of Living Costs

	First Applicant	Second Applicant
41. Enter details of expenditure on quality of living costs		
Clothing	£ <input type="text"/> Per month	£ <input type="text"/> Per month
Personal goods	£ <input type="text"/> Per month	£ <input type="text"/> Per month
TV/satellite/cable/computer	£ <input type="text"/> Per month	£ <input type="text"/> Per month
Household goods (furniture, appliances and repairs)	£ <input type="text"/> Per month	£ <input type="text"/> Per month
Childcare	£ <input type="text"/> Per month	£ <input type="text"/> Per month
Healthcare/sickness cover	£ <input type="text"/> Per month	£ <input type="text"/> Per month
Entertainment/eating out	£ <input type="text"/> Per month	£ <input type="text"/> Per month
Sports/hobbies etc	£ <input type="text"/> Per month	£ <input type="text"/> Per month
Holidays/celebrations	£ <input type="text"/> Per month	£ <input type="text"/> Per month
Non-essential travel	£ <input type="text"/> Per month	£ <input type="text"/> Per month
School fees	£ <input type="text"/> Per month	£ <input type="text"/> Per month
Pension contributions/savings	£ <input type="text"/> Per month	£ <input type="text"/> Per month
Life insurance	£ <input type="text"/> Per month	£ <input type="text"/> Per month
Other	£ <input type="text"/> Per month	£ <input type="text"/> Per month
Total	£ <input type="text"/> Per month	£ <input type="text"/> Per month

Section 15: Expected Changes to Future Expenditure

42. Enter details and start date of expected changes to expenditure. Increase (+) / Decrease (-)	First Applicant			Second Applicant		
	Per month	Month	Year	Per month	Month	Year
School fees (+/-)	£ <input type="text"/>	<input type="text"/>	<input type="text"/>	£ <input type="text"/>	<input type="text"/>	<input type="text"/>
Child maintenance/Alimony (+/-)	£ <input type="text"/>	<input type="text"/>	<input type="text"/>	£ <input type="text"/>	<input type="text"/>	<input type="text"/>
Child leaves home (-)	£ <input type="text"/>	<input type="text"/>	<input type="text"/>	£ <input type="text"/>	<input type="text"/>	<input type="text"/>
Other (specify)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Section 16: Additional Property Assets (UK Based Only)

43. Do you currently own any other property?	Yes <input type="checkbox"/> No <input type="checkbox"/> (If no, go to Q44)	Yes <input type="checkbox"/> No <input type="checkbox"/> (If no, go to Q44)
If yes, what is the estimated value?	£ <input type="text"/>	£ <input type="text"/>

	First Applicant	Second Applicant
44. Address of other property (e.g. letting, second property etc.) Use Section 18 if necessary Specify use	<input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>
45. Do you have a mortgage in connection with this property?	Yes <input type="checkbox"/> No <input type="checkbox"/> If no, go to Q48	Yes <input type="checkbox"/> No <input type="checkbox"/> If no, go to Q48
46. Name and address of lender	<input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>
47. Account Number Balance Outstanding	<input type="text"/> £ <input type="text"/>	<input type="text"/> £ <input type="text"/>
48. Is the other property to be sold before completion of this new mortgage? If yes, what is the selling price?	Yes <input type="checkbox"/> No <input type="checkbox"/> £ <input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/> £ <input type="text"/>

If you have more than one other property, please give full details (as outlined in **Q44** and **Q48**) in **Section 18**.

Section 17: Other Assets (Assets denominated in £ sterling only)

49. Enter details of any other assets that you own.		
Cash savings	£ <input type="text"/>	£ <input type="text"/>
Investment bonds	£ <input type="text"/>	£ <input type="text"/>
ISAs/PEPs	£ <input type="text"/>	£ <input type="text"/>
Unit/investment trusts/OEICs	£ <input type="text"/>	£ <input type="text"/>
Shares	£ <input type="text"/>	£ <input type="text"/>
Pension funds	£ <input type="text"/>	£ <input type="text"/>
Business assets	£ <input type="text"/>	£ <input type="text"/>
All other assets	£ <input type="text"/>	£ <input type="text"/>
Total	£ <input type="text"/>	£ <input type="text"/>

Please provide full details of other assets in **Section 18**

Additional Borrowing Application

Section 19: 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 in this form 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 a relative of, or otherwise connected by any business or personal relationship, 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 any offer. You may do this in cases of fraud, misrepresentation, non-disclosure of material information or defects in the title to the property, or if any other matter comes to light that adversely affects the value of the property or which is inconsistent with the basis on which the offer was made.

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 non-refundable whether or not an offer of advance is made. I accept that the valuation is obtained by you for your own purposes only.

I understand and accept that the valuation report is not a building survey or a Homebuyer's Report and Valuation and that the most prudent course would be for me 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, a copy of which will be provided.

4. You may process my personal information as follows:

a) Use of my personal information

- You may 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;
- You will 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 as set out above or with my consent or if the law or public duty or your legitimate interests require you to do so.

b) Disclosure of my 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, in respect of which the following applies:
 - i) 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.

- ii) 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.
- iii) 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.

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.

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.

- 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, and any intermediary who introduces this mortgage application to you.

5. You may 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 HMRC, 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 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, 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 will disclose all facts which an insurer would regard as likely to influence the assessment and acceptance of an insurance proposal in respect of the property. 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 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 any 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 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, expenditure and assets are as stated in this form. I will inform you of any changes in my income, expenditure or assets that occur before the advance is made.
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 additional borrowing that I am applying for and I undertake to reimburse all fees, expenses, etc. incurred by you in connection with my application and with an 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. I understand that I should consider such cover as a 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. I accept that you may monitor and record telephone calls for training and security purposes.
16. I 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.
17. This loan is for a Buy to Let property Yes No
- If Yes, I confirm the answers to the following (please tick the applicable box) **YES** **NO**
- | | | |
|---|--------------------------|--------------------------|
| Is the Buy to Let application for business purposes for long term income and asset growth generation? | <input type="checkbox"/> | <input type="checkbox"/> |
| Do you own other let properties? | <input type="checkbox"/> | <input type="checkbox"/> |
| Are you a first time landlord? | <input type="checkbox"/> | <input type="checkbox"/> |
| Is this a Let to Buy transaction? | <input type="checkbox"/> | <input type="checkbox"/> |
| Was the property inherited? | <input type="checkbox"/> | <input type="checkbox"/> |
| Have you or a related person* ever occupied the property? | <input type="checkbox"/> | <input type="checkbox"/> |
| Do you intend that the property be occupied by you or a related person* at any time in the future? | <input type="checkbox"/> | <input type="checkbox"/> |

*A related person is your spouse, civil partner (or anyone whether or not of the same sex whose relationship with you is like husband and wife) parent, brother, sister, grandparent or grandchild.

Section 20: Important Note to Applicants

- ALL THE QUESTIONS MUST BE ANSWERED
- CHECK THAT YOU HAVE RECEIVED A KEY FACTS ILLUSTRATION FOR THIS ADDITIONAL BORROWING
- 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.

YOUR MORTGAGE WILL BE SECURED ON YOUR PROPERTY AND YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

Section 21: All Applicants must sign here

Signed	X	Day	Month	Year
		<input type="text"/>	<input type="text"/>	<input type="text"/>
Signed	X	Day	Month	Year
		<input type="text"/>	<input type="text"/>	<input type="text"/>

Harpenden Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Reference number 157260. Member of the Building Societies Association.

PLEASE ALSO COMPLETE THE IMPORTANT RELEVANT SECTIONS AS FOLLOWS

Section 22: Identification Checklist

We are required by law to verify the name and address, in some cases, of existing customers wishing to apply for Additional Borrowing. To achieve this we use a combination of electronic identification and documentary evidence to verify your identity.

Electronic Identification

The electronic identification process is carried out using a Credit Reference Agency who checks your details against other databases.

Documentary Evidence

To support the electronic identification process we also require one form of documentary evidence from the list below. We will need to have sight of originals, except when they are sent by post, in which case we will accept a black and white certified copy of the document you are providing to confirm your identity. One document is required for each applicant.

Acceptable Identity Documents	App 1	App 2
Valid FULL UK driving licence (old style, paper version)	<input type="checkbox"/>	<input type="checkbox"/>
Valid UK photo-card driving licence, with counterpart slip (Full or Provisional)	<input type="checkbox"/>	<input type="checkbox"/>
Valid passport	<input type="checkbox"/>	<input type="checkbox"/>
Current bank statement ** (but not one printed from the internet)	<input type="checkbox"/>	<input type="checkbox"/>
Council Tax – Demand letter or statement *	<input type="checkbox"/>	<input type="checkbox"/>
Current credit/Debit card statement ** (but not one printed from the internet)	<input type="checkbox"/>	<input type="checkbox"/>
Educational grant/other grant*	<input type="checkbox"/>	<input type="checkbox"/>
Valid Firearms certificate or shotgun licence	<input type="checkbox"/>	<input type="checkbox"/>
Housing benefit notification *	<input type="checkbox"/>	<input type="checkbox"/>
HMRC Notice of Coding *	<input type="checkbox"/>	<input type="checkbox"/>

Identity card issued by the Electoral Office for Northern Ireland	<input type="checkbox"/>	<input type="checkbox"/>
Mortgage statement *	<input type="checkbox"/>	<input type="checkbox"/>
State Pension letter *	<input type="checkbox"/>	<input type="checkbox"/>
Utility bill ** (but not one printed from the internet)	<input type="checkbox"/>	<input type="checkbox"/>
* Document must be dated in the past 12 months ** Document must be dated in the past 3 months	<input type="checkbox"/>	<input type="checkbox"/>

Section 23: FCA Regulated Introducers

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 & Address	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>
Telephone Number(s)	<input type="text"/>
If you are directly authorised, please show your Firm's Reference No.	<input type="text"/>
If you are an Appointed Representative, please show FCA Reference No.	<input type="text"/>
Level of Service	Advised <input type="checkbox"/> Execution-Only <input type="checkbox"/>
Introducer fee charged to Applicant	£ <input type="text"/>
Procuration fee due	£ <input type="text"/>
Network name (if applicable)	<input type="text"/>
Method of payment	
a. Cheque	<input type="checkbox"/>
Payee	<input type="text"/>
Address for cheque	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>
Reference No.	<input type="text"/>

b. BACS payment

Bank name

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

X

Day

Month

Year

Name

Job Title

Please return completed application forms to:

Harpenden Building Society, Mardall House, 9-11 Vaughan Road, Harpenden, Herts. AL5 4HU