

Additional Borrowing Application

Section 1: Personal Details

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

	First Applicant	Second Applicant
11. Have you ever:		
a. missed any payments on any credit, rental or mortgage agreement?	No ☐ Yes ☐	No ☐ Yes ☐
b. had a default or court judgement registered against you?	No ☐ Yes ☐	No ☐ Yes ☐
c. been bankrupt, insolvent or made an arrangement with creditors such as an IVA (Individual Voluntary Arrangement) or is such action pending?	No ☐ Yes ☐	No ☐ Yes ☐
d. had a property taken into possession voluntarily or otherwise by a lender?	No ☐ Yes ☐	No ☐ Yes ☐
e. had any application for a mortgage or credit refused?	No ☐ Yes ☐	No ☐ Yes ☐
f. been convicted of, or charged with any offence other than a minor driving offence?	No ☐ Yes ☐	No ☐ Yes ☐
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 ☐ Yes ☐	No ☐ Yes ☐

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	Name	Day	Month	Year
Please list any other financial dependants in Section 18				

Section 2: New Loan Requirements

13. Estimated current property value	£
14. Additional borrowing required	£
Term of mortgage	Yrs
If the mortgage terms extend beyond your intended retirement age, please confirm how you plan to cover the repayments in Section 18 .	

15. Indicate the purpose(s) of the requested borrowing	☐ Home improvements £ ☐ Debt consolidation £ ☐ Additional property purchase £ ☐ Other (Specify) £	
16. Type of mortgage For more information on the types of mortgage, please refer to our 'Mortgage Information' booklet	☐ Repayment (capital & interest) ☐ Go to Q18 ☐ Interest-only ☐ ☐ Part Repayment/Part interest-only (please specify the amount for each) Repayment £ Interest-only £	
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.	Interest-only Repayment Strategy ☐ Sale of mortgaged property ☐ Sale of other property ☐ Investment ☐ Endowment ☐ Other (Specify)	
18. Property address (if different to correspondence address)	Postcode	
19. Is it intended that the entire loan will be for the financial benefit of all applicants jointly?	☐ Yes ☐ No If no, please explain who will benefit from the loan in Section 18	
20. Property use	Is any part of the property or land to be used for a business purpose? No ☐ Yes ☐ Is the property let, or going to be let? (Please provide details of the tenancy agreement in Section 18) No ☐ Yes ☐ Do you intend to carry out any improvements or structural alterations now or in the immediate future? No ☐ Yes ☐ Has the property ever suffered from structural damage or subsidence? No ☐ Yes ☐ Is it a site which has been flooded in the last 10 years? No ☐ Yes ☐	
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	Day	Date of birth Month		Year	Relationship to applicant
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	☐ Complete Section 4	☐ Complete Section 4
Self-employment	☐ Complete Section 5	☐ Complete Section 5
Pension	☐ Complete Section 6	☐ Complete Section 6
Investment	☐ Complete Section 7	☐ Complete Section 7
Rental	☐ Complete Section 8	☐ Complete Section 8
Other	☐ Complete Section 9	☐ Complete Section 9
Expected changes to future income	☐ Complete Section 10	☐ 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).

	M/Q/A		M/Q/A	
24. Employment income				
Basic pay	£	☐	£	☐
Overtime or shift allowance	£	☐	£	☐
Commission/bonus	£	☐	£	☐
Car allowance	£	☐	£	☐
Other	£	☐	£	☐
25. Nature of employment	Permanent ☐	Contract ☐	Permanent ☐	Contract ☐
	Part-time ☐	Full-time ☐	Part-time ☐	Full-time ☐

	First Applicant	Second Applicant
26. Name and address of employer	Postcode	Postcode
27. Is the location of your employment different from the details in Q26 ?	No ☐ Yes ☐ If yes, give full details in Section 18 .	No ☐ Yes ☐ If yes, give full details in Section 18 .
28. Date employment commence	Day Month Year	Day Month Year

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 £	Year end £
	Year end £	Year end £
	Year end £	Year end £
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	Yrs	Yrs
31. Trading name, address, telephone number and website	Postcode Tel www.	Postcode Tel www.

	First Applicant	Second Applicant
32. Accountant's contact name, company name, address, telephone number and email		
	Postcode	Postcode
Accountant's qualification	Tel	Tel
	Email	Email

Section 6: Pension

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

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	£ Per annum	£ Per annum
Savings income	£ Per annum	£ Per annum
Other investment income	£ Per annum	£ 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)	£ Per annum	£ 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		
Amount	£ Per annum	£ Per annum
Income type		
Amount	£ Per annum	£ 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	£	Per month
Gas/Electricity/other heating	£	Per month	£	Per month
Water rates	£	Per month	£	Per month
Telephone	£	Per month	£	Per month
Council tax	£	Per month	£	Per month
Building/contents insurance	£	Per month	£	Per month
Essential travel costs (tax, insurance, servicing)	£	Per month	£	Per month
Public transport for essential travel	£	Per month	£	Per month
Property repairs/maintenance	£	Per month	£	Per month
Ground rent/Service charge	£	Per month	£	Per month
Total	£	Per month	£	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	£	Per month
Council tax	£	Per month	£	Per month
Service charge	£	Per month	£	Per month
Insurance	£	Per month	£	Per month
Repairs	£	Per month	£	Per month
Voids	£	Per month	£	Per month
Utilities	£	Per month	£	Per month
Gas and Electrical Certs	£	Per month	£	Per month
License fee	£	Per month	£	Per month
Ground rent	£	Per month	£	Per month
Total	£	Per month	£	Per month

Section 14: Quality of Living Costs

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

Section 15: Expected Changes to Future Expenditure

	Per month	Month	Year	Per month	Month	Year
42. Enter details and start date of expected changes to expenditure. Increase (+) / Decrease (-)						
School fees (+/-)	£			£		
Child maintenance/Alimony (+/-)	£			£		
Child leaves home (-)	£			£		
Other	£			£		
(specify)						

Section 16: Additional Property Assets (UK Based Only)

43. Do you currently own any other property?	Yes ☐ No ☐ (If no, go to Q44)	Yes ☐ No ☐ (If no, go to Q44)
If yes, what is the estimated value?	£	£

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

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	£	£
Investment bonds	£	£
ISAs/PEPs	£	£
Unit/investment trusts/OEICs	£	£
Shares	£	£
Pension funds	£	£
Business assets	£	£
All other assets	£	£
Total	£	£

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

Section 18: Additional Details

50. Additional details - please cross reference your answers with the relevant question numbers.

HARPENDEN BUILDING SOCIETY: DECLARATION

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; • licensed credit reference agencies (including Equifax Europe (UK) Limited) for credit assessment purposes, 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 a record of the search, 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, will continue to be taken into account in future credit searches for either or both of us, until they are notified otherwise of a “disassociation”. 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. For further details, including how your information may be used by credit reference agencies together with your data protection rights, please see our website at https://harpendenbs.co.uk/privacy-notice
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 the 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 European Standardised Information Sheet (ESIS) 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 and 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.		I understand that if the mortgage I'm taking out is for the purposes of a Self-Build project, Harpenden Building Society will make contact with my financial intermediary/mortgage broker during the latter stages of the build process to discuss any rates that I may be eligible for, on completion of the build project.
18		I declare that I am entitled to disclose information about all applicants and/or anyone else referred to by me and authorise you to search, link and/or record information at credit reference agencies about me and anyone else referred to by me.
19.		ONLY REQUIRED IF THE MORTGAGE IS TO BE FOR A BUY TO LET, CONSUMER BUY TO LET OR HOLIDAY LET PROPERTY
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?		
Do you own other let properties?		
Are you a first time landlord?		
Is this a Let to Buy transaction?		
Was the property inherited?		

Have you or a related person* ever occupied the property?			
Do you intend that the property be occupied by you or a related person* at any time in the future?			
*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.			
Important Note to Applicants			
• ALL THE QUESTIONS MUST BE ANSWERED • CHECK THAT YOU HAVE RECEIVED AN ESIS 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			
YOUR MORTGAGE WILL BE SECURED ON YOUR PROPERTY AND YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE			
PRIVACY NOTICE			
• Data Protection regulations require Harpenden Building Society (the Society) to inform customers about how their personal data will be processed. • Personal data includes customer's name, addresses, financial information and other personal information needed for arranging a mortgage. • The Society will restrict its processing of your personal data to the minimum required to arrange and manage your mortgage account, update you on your mortgage account status and inform you of any new mortgage products. Your personal information will also be processed to comply with the Society's legal and regulatory obligations and to ensure that we continue to operate the Society in a way to safeguard your mortgage. • The Society will not send you marketing material on any other services and will not share your personal details with any other organisation for marketing purposes, without your consent. • Your personal details will be stored securely by the Society and its specialist suppliers, in countries that have equivalent data protection rules, and will only be used to communicate with you whilst you have a mortgage account with the Society. • For further details, including how your information may be used by credit reference agencies together with your data protection rights, please see our website at https://harpendenbs.co.uk/privacy-notice • You are entitled to request the Society to restrict its use of your personal data. If you have any questions about how we manage your personal data, or wish to complain about this, please contact the Data Protection Officer in the first instance on: privacy@harpendenbs.co.uk. • If you are not satisfied with the handling of your complaint by the Society, you can also make a complaint to the Information Commissioner's Office on: ico.org.uk.			
CONSENT FOR COMMUNICATIONS			
The Society will contact you in the future about this account. We may send you updates about our other products which may be of interest to you. If you would be happy to receive this information by email please indicate this by ticking the following box:			☐

Identification Checklist				
We are required by law to verify the name and address of new and, in some cases, existing customers wishing to apply for a mortgage. 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 third party (such as Equifax Europe (UK) Limited, TransUnion and RDC) who check your details (and those of each other applicants) 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 accept a certified copy of the document you are providing to confirm your identity. One document is required for each applicant.				
- Valid FULL UK driving licence (old style, paper version) - Valid UK photo-card driving licence, with counterpart slip (Full or Provisional) - Valid passport - Current bank statement ** (but not one printed from the internet) - Council Tax – Demand letter or statement * - Current credit/Debit card statement ** (but not one printed from the internet) - Educational grant/other grant* - Valid Firearms certificate or shotgun licence - Housing benefit notification * - HMRC Notice of Coding * - Identity card issued by the Electoral Office for Northern Ireland - Mortgage statement * - State Pension letter * - Utility bill ** (but not one printed from the internet)				
* Document must be dated in the past 12 months				
** Document must be dated in the past 3 months				
ALL APPLICANTS MUST SIGN HERE				
Applicant Name	Applicant Signature	Day	Month	Year
	X			
	X			
	X			
	X			
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.				

FCA Regulated Introducers – Declaration
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 The 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 have been submitted with the 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

Declaration for Applications where a property is to be Let:

Buy to Let:

YES

NO

I confirm that the applicant(s) has/have advised that they are applying for this Buy to Let for Business purposes for long term income and asset growth generation.

Consumer Buy to Let:

I confirm that the applicant(s) has/have advised that they are applying for this Consumer Buy to Let loan due to the circumstances of becoming an 'Accidental Landlord' as the property is their former home or has been inherited.

They confirm that :

- They have no other Buy to Let properties
- Letting is not for Business Income purposes but to maintain the payments required under the re-mortgage
- The property has been / will be occupied by an immediate family member (Partner, Parent, Brother, Sister, Child, Grandparent or Grandchild)

Please state which type of relative has/will be occupying the property:

Please Sign Below

Introducer Name	Introducer Signature	Day	Month	Year
	X			
Job Title				