

ADDITIONAL LOAN APPLICATION FORM



Account Number

- Please ensure that the declaration on page 4 has been signed and you have enclosed:

Cheque for revaluation fee and/or product fee (if applicable) If you would prefer the revaluation fee to be debited to your Mortgage account, please tick here

Latest payslip Last 3 years certified accounts (self employed applicants)

If the accounts are not prepared by a fully qualified Accountant, please also provide: Last 3 years tax returns, 6 months business bank statements and proof of tax paid for the last 3 years (self employed applicants)

For more details of our requirements please refer to our website www.accordmortgages.com or call **0845 1200 881**.
TO AVOID DELAYS, PLEASE ENSURE ALL REQUIRED ITEMS ARE ENCLOSED.

APPLICATION DETAILS

PERSONAL DETAILS

	1st Applicant	2nd Applicant
1. Title (Mr, Mrs, etc.) and Surname	<input type="text"/>	<input type="text"/>
2. Forename(s)	<input type="text"/>	<input type="text"/>
3. Contact Telephone number (including STD)	<input type="text"/>	<input type="text"/>
4. Mobile/Email Address	<input type="text"/>	<input type="text"/>
5. Is the mortgaged property still your main residence? If NO, please give details	Yes <input type="checkbox"/> No <input type="checkbox"/> <input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/> <input type="text"/>
6. Number of dependants (e.g. children who are financially dependent on you)	<input type="text"/>	<input type="text"/>
7. Please give details of anyone over the age of 17 who will be living with you in the mortgaged property	<input type="text"/>	<input type="text"/>

INCOME DETAILS

	Employed/Self Employed/Retired/Unemployed/ Other (please specify)	Employed/Self Employed/Retired/Unemployed/ Other (please specify)
1. Are you currently <i>(delete as appropriate)</i>		
2. Status <i>(delete as appropriate)</i>	Permanent Employee/Fixed Term Contract/ Salaried Director/Non-Salaried Director	Permanent Employee/Fixed Term Contract/ Salaried Director/Non-Salaried Director
3. Are you <i>(delete as appropriate)</i>	Full Time/Part Time	Full Time/Part Time
4. If you are on a fixed term contract, please state the start and end dates of the contract(s)	Current <input type="text"/> Start <input type="text"/> End <input type="text"/> Previous <input type="text"/> Start <input type="text"/> End <input type="text"/>	Current <input type="text"/> Start <input type="text"/> End <input type="text"/> Previous <input type="text"/> Start <input type="text"/> End <input type="text"/>
5. Employer and/or pension company name	<input type="text"/>	<input type="text"/>
6. Employer and/or pension company address	<input type="text"/> Postcode <input type="text"/>	<input type="text"/> Postcode <input type="text"/>
7. Name and telephone number (including extension) of the individual who can provide us with confirmation of your income	Name <input type="text"/> Telephone No. <input type="text"/>	Name <input type="text"/> Telephone No. <input type="text"/>
8. What date did you start your current employment?	<input type="text"/>	<input type="text"/>
9. Total annual salary and/or pension	Salary <input type="text"/> £ Pension <input type="text"/> £	Salary <input type="text"/> £ Pension <input type="text"/> £
10. Other income (e.g. Working Tax Credit)/Dividends Attach extra sheet with further details if needed	Source <input type="text"/> £ <input type="text"/>	Source <input type="text"/> £ <input type="text"/>
If dividends please confirm the last 3 years	Latest Year <input type="text"/> Year 2 <input type="text"/> Year 3 <input type="text"/>	Latest Year <input type="text"/> Year 2 <input type="text"/> Year 3 <input type="text"/>
11. Is your income likely to reduce during the next 12 months? If YES, please provide details	Yes <input type="checkbox"/> No <input type="checkbox"/> <input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/> <input type="text"/>

INCOME DETAILS Continued

1st Applicant

2nd Applicant

Self Employed Applicant

12. Name and address of business

Postcode

Postcode

13. % Shareholding

%

%

Only complete questions 14 to 18 if you are self employed or a company director with 25% or above shareholding.

14. Name and address of your accountant
(including name of person dealing)

Postcode

Postcode

15. What qualifications does your accountant hold?
(e.g. FCA, ACA)

16. The accountant's telephone number (incl STD)

16. How long have you been self employed?

17. Current annual net profit of the business

£

£

RETIREMENT INCOME

1. Please tell us your anticipated retirement income

2. Please also tell us what you will do should your retirement income be insufficient to cover the mortgage payments

Sell a second property

Sell this property and move to rented accommodation

Sell this property and downsize

Make regular overpayments to repay capital

Sell this property and move in with relatives

Use expected inheritance

FINANCIAL DETAILS

1. Do you have a current account with a bank or building society?

Yes No

Yes No

If YES, state how long you have had it (if you have more than one, please refer to the one you have had the longest)

Years Months

Years Months

Do you have a cheque guarantee/debit card?

Yes No

Yes No

Do you regularly use an overdraft facility?

Yes No

Yes No

Maximum amount overdrawn in last 3 months

£

£

2. Do you have a savings account?

Yes No

Yes No

If you have an account with the Yorkshire, what is your account number?

3. How many credit cards do you have?

4. Do you have any debts outstanding under hire purchase arrangements, bank loans, credit cards etc.?

Yes No

Yes No

If YES, please give details, including outstanding debts, monthly repayments, the dates when the debts are due to be fully repaid, and if they will be paid off on completion

Type	Outstanding Debt	Monthly Repayment	Final Repayment	Repaid on Completion
<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"/>

Type	Outstanding Debt	Monthly Repayment	Final Repayment	Repaid on Completion
<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"/>

5. Do you pay child minding, nursery or school fees or have other significant outgoings?

Type of Outgoing Monthly Amount £

Type of Outgoing Monthly Amount £

6. Are you making any maintenance payments to a third party?

Yes No

Yes No

If YES, please give details

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

Yes No

Yes No

8. Following completion of this mortgage, will you be party to any other mortgage(s)? If you are in the process of applying for a mortgage (including buy to let and investment mortgages) with another lender, you should tell us about this too. If YES, please give full details

Yes No

Yes No

FINANCIAL DETAILS - Continued

1st Applicant

2nd Applicant

9. When you take out this mortgage what will the outstanding balance be on any other mortgage?

£

£

10. Have you ever been behind with any financial commitment (e.g. mortgage, secured loan, unsecured loan, credit card)?
If YES, please give details

Yes No

Yes No

11. Have you ever had a county court judgment (CCJ) or a high court judgment registered against you (Court Decree in Scotland) or are you currently involved in any court proceedings in connection with a debt?
If YES, please give details

Yes No

Yes No

12. Have you ever been subject to an Individual Voluntary Arrangement (IVA), or Bankruptcy order?
If YES, please give details

Yes No

Yes No

LOAN DETAILS

1. Which additional loan product are you applying for?
Please note an offset additional loan can only be taken if the existing mortgage is an offset

You must complete this box to avoid delays

Product	Code
<input type="text"/>	<input type="text"/>

2. Additional loan required and over what term

£

Years

Months

3. Is the loan for the benefit of all applicants

Yes No

4. How do you intend to repay the additional loan?

Repayment	Interest Only	Total
£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>

Use expected inheritance

5. For the amount in the Interest Only box above, please state proposed repayment vehicle e.g. Endowment, Pension, ISA

Repayment Vehicle	Amount	Repayment Vehicle	Amount
<input type="text"/>	£ <input type="text"/>	<input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>	<input type="text"/>	£ <input type="text"/>

6. If the repayment vehicles do not cover the entire interest only element of the loan, please tell us what alternative arrangements have been made to repay the capital part of the mortgage at the end of the term

Sell a second property Sell this property and downsize Sell this property and move in with relatives
 Sell this property and move to rented accommodation Make regular overpayments to repay capital
 Use investment and/or Savings

YOU MUST MAKE SURE YOU HAVE MADE THE NECESSARY ARRANGEMENTS TO REPAY YOUR MORTGAGE AT THE END OF THE REPAYMENT TERM. (General Investments and No Repayment Vehicle are only acceptable in certain circumstances) - please refer to your financial adviser or call our mortgage helpline on 0845 1 200 891.

6. In some cases we need a new valuation solely for our purposes and benefit so that we can be satisfied that the property provides sufficient security for us to lend. Any fee for arranging a revaluation is payable by you. For details of the valuation fees please contact your financial adviser or call us on 0845 1200 881. You will not receive a copy of any valuation report prepared in connection with this application.

Who can the valuer obtain access from?
(Please confirm contact name, address and daytime telephone number)

Postcode Telephone

7. What is the purpose of the additional loan?

Purchase of freehold/land

£

details

Debt consolidation

£

details

Purchase of interest

£

details

Capital raising (please specify. N.B. not for business purposes)

£

details

Home improvement (please specify)

£

details

LOAN DETAILS - Continued

8. What is the current estimated value of the property?

9. If you are borrowing to modify your property, is planning permission required? Yes No
(If Yes, please provide a copy)

IMPORTANT INFORMATION

HIGHER LENDING CHARGE - please refer to your financial adviser.

10. Do you want to add the Higher Lending Charge to your loan amount? Yes No N/A

VALUATION AND PRODUCT FEE - METHOD OF PAYMENT

PRODUCT FEE

This will be added to your mortgage account unless you send a cheque payable to "Accord Mortgages Limited *Account Name, Account Number*".

Please tick here if you wish to pay by cheque

VALUATION FEE Please tick how you wish to pay

Cheque
(Please make payable to "Accord Mortgages Limited, *Account Name, Account Number*")

Credit/Debit Card. To safeguard your details, we do not take your card information on this form. Please contact us on 0845 1200 881 with your card, or provide a daytime telephone number where we can call you to arrange payment:

INSURANCE ARRANGEMENTS

You must consider how you would pay your mortgage if you became unemployed, sick or had an accident and therefore could not work. Your financial adviser should give you advice on payment protection arrangements.

It is a condition of your mortgage that your property must be adequately insured. If you are making structural changes to your property that will increase its value, you should review your insurance cover.

PAYMENT METHOD

If your existing mortgage is paid by one direct debit, the additional loan payments will automatically be collected by the same direct debit. In this case, you do not need to complete a new direct debit instruction form.

If your existing mortgage is paid by two or more direct debits from different bank accounts, Accord Mortgages will automatically collect the additional loan payments from the bank account which pays the main part of your loan. If you want to make alternative arrangements or if you are unsure which bank account pays the main part of your loan, please contact the Mortgage Helpline on 0845 1 200 872 immediately after your additional loan completes. Accord Mortgages will give you seven working days notice of any change in the amount or date of your direct debit collections.

How we use your personal information

Use

- We will use your personal information together with other information available including relevant sensitive information, e.g. health, nationality, offences or proceedings or other items as appropriate to process your loan application and arrange associated insurance. We will also use it to make credit decisions, complete your loan and administer your account, up to and including redemption, contact you where necessary, for fraud prevention and detection, legal and regulatory compliance, marketing and market research and general business purposes.
- We may undertake a search with Credit Reference Agencies for the purposes of verifying identity and the details submitted, in line with regulatory requirements. The Credit Reference Agencies may check the details supplied against any databases (public or otherwise) to which they have access. They may also use the details in the future to assist other companies for verification purposes. A record of the search will be retained, but will not affect future credit. By proceeding with this application you are agreeing to a search being undertaken in this way.
- If false or inaccurate information is provided and fraud or money laundering is identified, details will be passed to fraud prevention agencies and/or Law enforcement agencies. Law enforcement agencies may access and use this information. We and other organisations may also access and use this information to prevent fraud and money laundering, for example when:
 - checking details on applications for credit, credit related or other facilities
 - managing credit and credit related account or facilities
 - recovering debt
 - checking details on proposals and claims for all types of insurance
 - checking details of job applicants and employeesPlease write to Group Risk Department, Accord Mortgages Limited, 1 Filey Street, Bradford, BD1 5AT if you want to receive details of the relevant fraud prevention agencies.
We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.
- Any document provided during or after the application process to help to prove identity may be checked with the issuing authority.
- Accord Mortgages Limited, its parent and other subsidiaries of that parent, share information for fraud prevention purposes.
- If you take out Accord Mortgages' Home Payment or other insurance we and/or your insurer may:
 - disclose information you have supplied and details of your policy and claims to each other and to a data administration company, to licensed credit reference agencies, relevant insurance companies and fraud prevention bodies, and this information will be made available to other prospective lenders and insurers.
 - use your personal information together with other information available (including relevant sensitive information, e.g. health, offences and proceedings or other items as appropriate) to carry out risk assessment, process your application, administer your policy and claims during the life of the policy, contact you where necessary, for fraud prevention and detection, legal and regulatory compliance, marketing and market research and general business purposes.
- If you are making this application on behalf of another person they must have authorised you to act on their behalf, to give us their personal information, to authorise a credit search if necessary and to consent to our use of their personal information, as described.
- An 'association' between the joint applicants and/or any individual identified as your spouse or financial partner will be created at credit reference agencies, which will link your financial records. You and anyone else with whom you have a financial link should understand that each other's information will be taken into account in all future applications by either or both of you. This linking will continue until one of you successfully files a 'disassociation' at the credit reference agencies.
- We may from time to time carry out an additional credit search for account management purposes but this will not affect your future creditworthiness.
- If we use an automated system to make a decision about you, such as credit scoring, we will tell you if your application is rejected and give you the opportunity to discuss the matter with us. The decision will be reviewed and may be changed, if appropriate.
- We will keep your personal information only for as long as is necessary for us to administer the account you have in line with regulatory requirements.

Disclosure

- When assessing your application, we may carry out a credit reference search with one or more licensed credit reference agencies. This may have implications on future creditworthiness for you.
- Whether or not your application to us is successful, each agency will add details of the search, and your application, to their records and will share this information with other lenders and grantors of credit and insurance who will use it when assessing any applications for banking, loan, hire facilities or insurance which you may make in future. They will use it for verifying identity, fraud prevention, debt recovery and tracing debtors. The agencies may also use the information for statistical analysis and market research.
- We may disclose details about the progress of your application, including if it has been granted, and how you conduct your account, to your broker, Independent Financial Adviser, professional adviser or other intermediary, if the request came from them.
- We may contact the HM Revenue & Customs, Department for Work and Pensions, any lender, landlord, employer or professional adviser named on this form to obtain information to confirm any income received and payments made.
- We may disclose information you have supplied and details of how you conduct your account (including arrears, defaults and repossession proceedings), to credit reference agencies and fraud prevention bodies.
- We may disclose details of your account, including current balance, current monthly payment, amount of additional loan applied for, projected balance and projected monthly payment to a subsequent Chargeholder in connection with any application for the postponement of that Charge.
- Where the loan applied for is in relation to an offset mortgage, we will disclose information to any offset plus savings account holder. Disclosure will be limited to information necessary to manage the offset plus account. This may include a transfer of equity, a product transfer to a non-offset mortgage, notification that the total savings exceed the mortgage balance, a request to de-link the offset plus savings account and redemption of the mortgage.
- We may disclose details of your account, including balance outstanding, interest rate(s) applicable, early repayment charges and monthly payments to potential borrowers if one of you in the future enquires about adding or removing a party to the account (also known as a "transfer of equity"). However such a transaction will not proceed without a completed application form signed by all account holders.
- We may disclose personal information to (i) our external auditors and regulatory bodies including the Financial Ombudsman Service and the Financial Services Authority, and (ii) associate companies (including our parent), agents and service providers including solicitors and valuers acting for Accord Mortgages, debt recovery agents, letting agents, market research agencies and providers of information technology services.
- If we sell or transfer all or part of our business, we may disclose or transfer our customer records as part of the proposed/actual sale or transfer. However, we will only do so under a contract, which protects the confidentiality and security of your information.
- Insurers pass information to the Claims and Underwriting Exchange register, run by Insurance Database Services Ltd. (IDS Ltd.). The aim is to help us check information provided and also to prevent fraudulent claims. When we deal with your request we may search the register. When you tell us about an incident (such as fire, water damage or theft) which may or may not give rise to a claim, we will pass information relating to it to the register. IDS Ltd. may also pass on information received from other insurers about other incidents involving anyone insured under the policy.
- We will respect your rights to privacy and will not disclose your personal information to anyone except with your consent or if the law, public duty or our legitimate interests require us to.
- We may occasionally need to transfer personal information to countries outside the European Economic Area (EEA) which may not have adequate Data Protection laws in place. This will only be done under a contract which includes appropriate safeguards for the security and confidentiality of your personal information, with your consent or where permitted by the Data Protection Act.

Your Rights

You have the right to have any inaccuracies corrected, to object to direct marketing at any time and a right of access under the Data Protection Act to your personal records held by Accord Mortgages, subject to payment of a fee.

Our booklets 'How we use your personal information' and 'Your Rights and The Data Protection Act', explain how we use your personal information and contain additional information about General Business Purposes, Agencies and Service Providers we use and explain sensitive information.

Copies of our booklet and Subject Access Request form (ACC 0039), that should be used if you require access to your personal information, can be obtained from our registered office, Accord Mortgages, 1 Filey Street, Bradford, BD1 5AT or from www.accordmortgages.com.

Declaration to be signed by all applicants

I apply for an additional loan on the mortgaged property

1. I agree:

- that this information will form part of the mortgage contract between Accord Mortgages and me and that if I enter into an associated insurance contract it will also be the basis of a contract between the insurer and me.
- to tell Accord Mortgages about any information which may affect any insurance cover provided. I understand that the policy may be invalid, or the cover affected, if I do not disclose this information.
- to pay Accord Mortgages' conveyancing costs and valuation fees even if the additional loan does not complete.
- to a 7-day notice period for Direct Debit changes.
- to Accord Mortgages and its agents or other members of its group disclosing the details of all offset savings accounts to the other applicants and borrowers.
- to the processing of my personal information as explained above. My agreement here applies in any circumstances during the additional loan where Accord Mortgages needs to make a credit decision.
- to tell Accord Mortgages of any changes to the information in this form which arise between now and completion of the additional loan.

2. I confirm that:

- the information in this form is true and complete, including any answers which have been completed by someone else.
- I am aware that repayments of my loan may continue after I am retired. I confirm that I have discussed this with my adviser and that I understand the financial implications.

3. I understand that:

- Accord Mortgages does not have to make an offer of an additional loan or refund any fees paid.
- Accord Mortgages may withdraw or modify any offer of an additional loan (particularly any quoted rates of interest and repayment) at any time before the additional loan is actually made.
- If the additional loan is not completed within 6 months of the date of the offer Accord Mortgages may:
 - Require further information about my application or the mortgaged property. This may include a new valuation being carried out at my cost.
 - Withdraw a product and offer a different product to me if the original one is no longer available. This may result in different payments being required under the mortgage. If this becomes necessary, Accord Mortgages will provide full details of the new payments before completion.

Managing our contact with you: We (Accord Mortgages a subsidiary of Yorkshire Building Society and any trading names operated by Yorkshire Building Society), would occasionally like to keep you up to date with details of products and services supplied by us and carefully selected organisations. This may be by post, phone or email. By giving your details you are agreeing to receive this information. **If there is a contact method you do NOT want us too use for this, please tick the relevant box.**

Applicant 1: Mail Phone Email

Applicant 2: Mail Phone Email

We will not sell your details to other companies but we may use marketing agents to act on our behalf.

ENSURE YOUR CLIENT(S) SIGN HERE TO AVOID DELAYS

1st Applicant

Signature of Applicant

Date

2nd Applicant

Signature of Applicant

Date

