

# TRANSFER OF EQUITY APPLICATION FORM



## IMPORTANT INFORMATION

If you wish to add someone to or release them from your mortgage, you need to apply for what we call a Transfer of Equity.

Accord Mortgages is not obliged to consent to a Transfer of Equity. In considering whether to give consent, it needs to be satisfied that the borrower(s) remaining after the transfer (the transferee(s)) meet Accord Mortgages' normal lending criteria.

### **What if my application does not meet Accord Mortgages' lending criteria?**

If the transferees do not meet Accord Mortgages' lending criteria, then we will not be able to agree to the Transfer of Equity.

Where the transferees do not meet Accord Mortgages' lending criteria, but there is a Court Order in place to transfer the property from joint to sole names, e.g. upon divorce, dissolution of a civil partnership or separation, Accord Mortgages will not amend the mortgage details, and both parties will remain jointly responsible for the mortgage payments. However, the Title Deeds to the property may be transferred into a sole name by your legal adviser.

### **What legal advice do I need?**

A legal adviser must be appointed to act on behalf of Accord Mortgages and the transferees. It is not necessary for a separate legal adviser to be appointed to act for the people being released from the mortgage, 'the transferors', but the transferors may wish to do so.

### **Will I have to pay any charges?**

An administration fee is payable when you apply. This is non-refundable, whether or not the application proceeds. The current level of this fee is in our Loans Administration Fee Tariff, available from the Customer Contact Centre.

### **What if I need to borrow more money?**

If you require an additional loan at the same time as your Transfer of Equity, you will need to complete an additional loan application form (ACC 773). In addition, the following points should be noted:

- Consent to an additional loan will be given if the application meets our normal lending criteria.
- A revaluation of your property may be required, if so, you will be responsible for the cost of this.
- If any revaluation shows that the total debt after completion of the additional loan is more than 90% of the new valuation, a Higher Lending Charge may be required. This payment will be debited to your account on completion.

### **What happens next?**

Once completed the application form(s), should be returned, together with the administration fee, to our Lending Accounts Department at Accord Mortgages, 1 Filey Street, Bradford BD1 5AT.

We will then consider whether Accord Mortgages' consent may be given. If it cannot, we will inform you of this. If it can, we will issue formal consent to the transferees and their legal adviser.

Your legal adviser will ensure that any conditions contained in Accord Mortgages' consent are satisfied and do the necessary legal work to complete the transfer.

Accord Mortgages will not alter the names on the mortgage account until the legal adviser confirms that the transfer has been completed.

### **What must I do to change my Direct Debit details?**

To change the Bank from which we collect your monthly payments, you will need to complete a new Direct Debit instruction, available from our Customer Contact Centre, and return it to us immediately.

### **What about my insurance policy(ies) and endowments?**

If you wish to alter your property insurance or Payment Protection after completion of the transfer, please notify us of your requirements. Your financial adviser should advise you of the options available to you for any endowment policies associated with the mortgage.

**If you have any queries about the Transfer of Equity process,  
please contact our Customer Contact Centre on 0845 1 200 872.**

# TRANSFER OF EQUITY APPLICATION FORM

Account Number

**- Please ensure that you have enclosed:**

- Transfer of Equity Administration Fee
- Latest Payslip (employed transferees)
- Last 3 years certified accounts (self employed transferees)
- Last year's mortgage statement and proof of payments from the end of the statement to present e.g. bank statements (transferees who have or have had a mortgage in the past)
- Rent book or tenancy agreement (transferees who are renting or have rented in the last 12 months)
- If your 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 transferees)

For more details of our requirements please refer to our website [www.accordmortgages.com](http://www.accordmortgages.com)

## THE PRESENT BORROWERS (TRANSFERORS)

1. Account Number	<input type="text"/>	
	1st Borrower	2nd Borrower
2. Title (Mr, Mrs, etc.) and Surname	<input type="text"/>	<input type="text"/>
3. Forename(s)	<input type="text"/>	<input type="text"/>
4. Maiden/previous surname	<input type="text"/>	<input type="text"/>
	3rd Borrower	4th Borrower
5. Title (Mr, Mrs, etc.) and Surname	<input type="text"/>	<input type="text"/>
6. Forename(s)	<input type="text"/>	<input type="text"/>
7. Maiden/previous surname	<input type="text"/>	<input type="text"/>
8. Address of property	<input type="text"/>	
		Postcode
9. Correspondence address (if different from above)	<input type="text"/>	<input type="text"/>
	Postcode	Postcode
10. Please complete details of any current offset savings account(s) linked to this mortgage	Savings Account Number	Name(s) of Holder(s)
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
		Is this account to remain open following completion of transfer?
		Yes <input type="checkbox"/> No <input type="checkbox"/>
		Yes <input type="checkbox"/> No <input type="checkbox"/>
		Yes <input type="checkbox"/> No <input type="checkbox"/>

Following completion of the transfer of equity, the person(s) being released from the mortgage will be removed from any savings account which is to remain open as detailed above.

Any outstanding balance remaining in a savings account to be closed will be returned by cheque to the holders of that savings account.

11. Declaration:

I/We hereby request Accord Mortgages to consent to the transfer of the above property subject to the mortgage

Signature(s) of (all) present borrower(s)

Date signed

**The remainder of the application form should be completed by all transferees, including any present borrowers named in the above Section who are remaining on the mortgage.**

**If you wish to apply for an additional loan, please complete the Additional Loan application form (ACC773).**

## TRANSFEREES' SOLICITOR DETAILS

1. Name and address of solicitor/licensed conveyancer (Please confirm contact name, address and telephone number)

Postcode  Telephone

2. Are the premises entirely for the residential occupation of the transferee(s)? Yes  No

**PERSONAL DETAILS (TRANSFEREES)**

	Borrower remaining on mortgage	New party to the mortgage
1. Existing account number with Accord Mortgages (if applicable)	<input type="text"/>	<input type="text"/>
2. Title (Mr, Mrs, etc.) and Surname	<input type="text"/>	<input type="text"/>
3. Forename(s)	<input type="text"/>	<input type="text"/>
4. Date of birth	<input type="text"/>	<input type="text"/>
5. Nationality	<input type="text"/>	<input type="text"/>
6. Marital status <i>(delete as appropriate)</i>	Married/Civil Partner/Single/Widowed/ Surviving Civil Partner/Divorced/ Dissolved Civil Partnership/Separated	Married/Civil Partner/Single/Widowed/ Surviving Civil Partner/Divorced/ Dissolved Civil Partnership/Separated
7. Sex <i>(delete as appropriate)</i>	Male/Female	Male/Female
8. Maiden name/previous surname	<input type="text"/>	<input type="text"/>
9. Are you a UK citizen or a citizen of an EU/EEA Country?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If NO, do you have indefinite leave to remain in the UK?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
10. Number of dependants (e.g. children who are financially dependent on you)	<input type="text"/>	<input type="text"/>
11. At what age do you expect to retire?	<input type="text"/>	<input type="text"/>
12. Present address	<input type="text"/> <div style="text-align: right;">Postcode</div>	<input type="text"/> <div style="text-align: right;">Postcode</div>
13. How long have you lived at your present address?	<input type="text"/> Years <input type="text"/> Months	<input type="text"/> Years <input type="text"/> Months
14. Are you currently <i>(delete as appropriate)</i>	Owner Occupier/Tenant/Living with relatives/Living with friends/Other (please specify) .....	Owner Occupier/Tenant/Living with relatives/Living with friends/Other (please specify) .....
15. If you have lived at your present address for less than 3 years, please tell us your previous address	<input type="text"/> <div style="text-align: right;">Postcode</div>	<input type="text"/> <div style="text-align: right;">Postcode</div>
16. How long were you at your previous address?	<input type="text"/> Years <input type="text"/> Months	<input type="text"/> Years <input type="text"/> Months
17. Were you previously <i>(delete as appropriate)</i>	Owner Occupier/Tenant/Living with relatives/Living with friends/Other (please specify) .....	Owner Occupier/Tenant/Living with relatives/Living with friends/Other (please specify) .....

If you have more than one previous address during the last 3 years, please give us the above details for each address, in the extra space on page 6

**CONTACT DETAILS**

1. Email address	<input type="text"/>	<input type="text"/>
2. Home telephone number	<input type="text"/>	<input type="text"/>
3. Work telephone number (including extension number)	<input type="text"/>	<input type="text"/>
4. Mobile number	<input type="text"/>	<input type="text"/>
5. Preferred contact <i>(delete as appropriate)</i> (We recommend email as the preferred option)	Email/Post/Mobile/Home/Work	Email/Post/Mobile/Home/Work
6. Preferred time <i>(delete as appropriate)</i>	Morning/Afternoon/Evening	Morning/Afternoon/Evening

**INCOME DETAILS**

1. Are you currently <i>(delete as appropriate)</i>	Employed/Self Employed/Retired/Unemployed/ Other (please specify) .....	Employed/Self Employed/Retired/Unemployed/ Other (please specify) .....
2. (a) Are you <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
(b) Are you <i>(delete as appropriate)</i>	Full Time/Part Time	Full Time/Part Time
(c) What is your company's/employer's trade/ profession?	<input type="text"/>	<input type="text"/>
(d) What is your job title?	<input type="text"/>	<input type="text"/>
3. Are you a member of a company pension scheme or superannuation scheme?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

**INCOME DETAILS - Continued**

	1st Transferee			2nd Transferee		
	Salary	Pension		Salary	Pension	
4. Basic annual salary and/or pension	£	£		£	£	
(a) If self employed, state annual net profit for the last three years and go to Question 7	Year Ending					
	Amount	£	£	£	£	£
(b) Sustainable annual overtime (i.e. the amount you reasonably expect to continue earning)	£			£		
(c) Sustainable annual bonus (i.e. the amount you reasonably expect to continue earning)	£			£		
(d) Annual commission	£			£		
(e) Other (e.g. annual band enhancement/annual dividends)	£			£		
<b>Total income</b>	£			£		
5. (a) Are you due a pay rise in the next 3 months?	Yes <input type="checkbox"/>	No <input type="checkbox"/>		Yes <input type="checkbox"/>	No <input type="checkbox"/>	
If YES, new annual basic salary	£			£		
(b) Are you due an increment in the next 12 months?	Yes <input type="checkbox"/>	No <input type="checkbox"/>		Yes <input type="checkbox"/>	No <input type="checkbox"/>	
If YES, new annual basic salary	£			£		
6. On what date did you start your current employment?						
If you are on a fixed term contract, please state the start and end dates of the contract(s)	Current	Start	End	Current	Start	End
	Previous	Start	End	Previous	Start	End

If you have been with your current employer for less than 3 months, please give us details of where you previously worked in the last 12 months in the extra space on page 6 - including start and end dates for each employment

7. Please give details of any other income you may have (e.g. pay you get from a second job, share dividends, maintenance payments, rental from investment properties)

(a) Amount (gross)	£	£
Source		
(b) Amount (gross)	£	£
Source		

**EMPLOYED AND/OR RETIRED TRANSFEREES**

1. National Insurance Number		
2. Name of your Tax Office		
3. Tax Reference (not your tax code)		
4. Employee number and/or pension reference		
5. Employer and/or pension company name		
6. Employer and/or pension company address		
	Postcode	Postcode
7. Name and telephone number (including extension) of the individual who can provide us with confirmation of your income	Name Telephone No.	Name Telephone No.
8. How are you paid? <i>(delete as appropriate)</i>	Cash/Cheque/Direct to Bank/ Other (please specify) .....	Cash/Cheque/Direct to Bank/ Other (please specify) .....
9. How often? <i>(delete as appropriate)</i>	Weekly/Monthly/4 Weekly/ Other (please specify) .....	Weekly/Monthly/4 Weekly/ Other (please specify) .....

If you are about to leave your current employment, please give details of any future employment in the extra space on page 6  
If you receive income from more than one pension or have more than one employer, please give us details in the extra space on page 6

**SELF-EMPLOYED TRANSFEREES AND SHAREHOLDING DIRECTORS**

1. (a) Name and address of your business		
	Postcode	Postcode
(b) How long has the business been established?	Years	Months
(c) How long have you been connected with the business?	Years	Months

**SELF-EMPLOYED TRANSFEREES AND SHAREHOLDING DIRECTORS - Continued**

	1st Transferee		2nd Transferee	
2. Do you produce accounts ?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
3. Name and address of your accountant (including name of person dealing)	Postcode		Postcode	
4. What qualifications does your accountant hold? (e.g. FCA, ACA)				
5. If you are a company director, what is your % shareholding?	%		%	

**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 <input type="checkbox"/>	Sell this property and move to rented accommodation <input type="checkbox"/>	Sell this property and downsize <input type="checkbox"/>	Sell this property and move in with relatives <input type="checkbox"/>
		Make regular overpayments to repay capital <input type="checkbox"/>	Use expected inheritance <input type="checkbox"/>	

**TRANSFEREES' FINANCIAL DETAILS**

1. Are you a first time buyer?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
2. Following completion of this mortgage, will you be party to any other mortgage(s)?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If YES, balance outstanding (If you are in the process of applying for a mortgage with another lender you should tell us about this too in the extra space on page 6)	£		£	
3. Do you have a current account with a bank or building society?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If YES, state how long you have had it (if you have more than one, please state the one you have had the longest)	Years	Months	Years	Months
4. How many credit cards do you hold?				
5. Do you have a savings account?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
6. Have you ever been behind with any financial commitment? If YES, please give full details	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
(a) Mortgage/secured loan	Maximum no. of monthly payments in arrears	Latest date account 3 or more monthly payments in arrears	Maximum no. of monthly payments in arrears	Latest date account 3 or more monthly payments in arrears
(b) Unsecured loan				
(c) Credit Card				
7. 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 <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
	Date	Amount	Date	Amount
		£		£
		£		£
8. Have you ever been subject to an Individual Voluntary Arrangement (IVA), or Bankruptcy order? If YES, please give details	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
	IVA	Date	IVA	Date
	Bankruptcy	Date	Bankruptcy	Date

If you have answered YES to Question 6, 7 or 8, please use the extra space on page 6 to provide any supporting information

9. Do you have any debts outstanding under hire purchase arrangements, bank loans, credit cards etc.?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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
	Type	Outstanding Debt	Monthly Repayment	Final Repayment
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	Type	Outstanding Debt	Monthly Repayment	Final Repayment

**TRANSFEREES WHO HAVE A MORTGAGE NOW OR HAVE HAD A MORTGAGE IN THE PAST - Continued**

	1st Transferee	2nd Transferee
3. What is the address of the property?	Postcode	Postcode
(a) Date mortgage opened		
(b) Date repaid (if applicable)		
(c) Balance outstanding (if applicable)	£	£
(d) Monthly mortgage payment (if applicable)	£	£
4. If this mortgage is with another lender, when the transfer completes will you:	Repay the mortgage at the time of completion <input type="checkbox"/> Be released from the mortgage <input type="checkbox"/> Retain the mortgage <input type="checkbox"/> Not applicable <input type="checkbox"/>	Repay the mortgage at the time of completion <input type="checkbox"/> Be released from the mortgage <input type="checkbox"/> Retain the mortgage <input type="checkbox"/> Not applicable <input type="checkbox"/>
5. If applicable, what is the selling price of your property?	£	£

If you have had more than one mortgage in the last 12 months, please answer questions 1-5 above for each mortgage held in the extra space on page 6

**TRANSFEREES WHO ARE RENTING OR HAVE RENTED IN THE LAST 12 MONTHS**

1. If you are currently renting the property which you are living in, please tell us:		
(a) The name and address of your current landlord	Postcode	Postcode
(b) The date your tenancy began		
(c) Your monthly rental payment	£	£
2. Have all your rent payments been paid on time? If No, please provide details in the extra space on page 6	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

If you have rented more than one property in the last 12 months please provide full details for each tenancy in the extra space on page 6

**MORTGAGE REQUIREMENTS**

1. If you wish to change the type of your mortgage (e.g. capital and interest, interest only) after completion of the transfer of equity please state your requirements	<input type="checkbox"/> Repayment (Capital & Interest) <input type="checkbox"/> Interest Only <input type="checkbox"/> Part & Part	If you require a Part & Part mortgage, please state the amounts you require for each part: Repayment (Capital & Interest) £ <input style="width:80px;" type="text"/> Interest Only £ <input style="width:80px;" type="text"/>												
2. For the amount in the Interest Only box above, please state proposed repayment vehicle e.g. Endowment, Pension, ISA	<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th style="width:50%;">Repayment Vehicle</th> <th style="width:50%;">Amount</th> </tr> </thead> <tbody> <tr> <td style="height: 25px;"></td> <td style="text-align:left;">£ <input style="width:80px;" type="text"/></td> </tr> <tr> <td style="height: 25px;"></td> <td style="text-align:left;">£ <input style="width:80px;" type="text"/></td> </tr> </tbody> </table>	Repayment Vehicle	Amount		£ <input style="width:80px;" type="text"/>		£ <input style="width:80px;" type="text"/>	<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th style="width:50%;">Repayment Vehicle</th> <th style="width:50%;">Amount</th> </tr> </thead> <tbody> <tr> <td style="height: 25px;"></td> <td style="text-align:left;">£ <input style="width:80px;" type="text"/></td> </tr> <tr> <td style="height: 25px;"></td> <td style="text-align:left;">£ <input style="width:80px;" type="text"/></td> </tr> </tbody> </table>	Repayment Vehicle	Amount		£ <input style="width:80px;" type="text"/>		£ <input style="width:80px;" type="text"/>
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Repayment Vehicle	Amount													
	£ <input style="width:80px;" type="text"/>													
	£ <input style="width:80px;" type="text"/>													
3. 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	<input type="checkbox"/> Sell a second property <input type="checkbox"/> Sell this property and move to rented accommodation <input type="checkbox"/> Use investment and/or savings	<input type="checkbox"/> Sell this property and downsize <input type="checkbox"/> Make regular overpayments to repay capital <input type="checkbox"/> Sell this property and move in with relatives <input type="checkbox"/> Use expected inheritance												

**EXTRA SPACE**

Please remember to quote the relevant section and question number next to your answer

If you require additional space, please attach a separate sheet and tick if applicable

<b>FOR OFFICIAL USE ONLY</b>	
Existing Accord Mortgages Account number <input style="width:90%;" type="text"/>	Source code <input style="width:90%;" type="text"/>
Accord Mortgages' Solicitors/ Licenced Conveyancers reference (if applicable) <input style="width:90%;" type="text"/>	Valuation fee collected <input style="width:90%;" type="text"/>
	Lending partnership <input style="width:90%;" type="text"/>

## 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 application and arrange associated insurance including mortgage indemnity insurance taken out by Accord Mortgages to protect its advance to you. We will also use it to make credit decisions, complete your mortgage 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 contact us at 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.
- If you take out Accord Mortgages' Buildings and/or Contents Insurance, Accord Mortgages and/or your insurer, Royal & SunAlliance Insurance plc, 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.
- 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 may from time to time carry out an additional credit search for account management purposes but this will not affect your future credit worthiness.
- 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 credit worthiness 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 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 supplied and details of how you conduct your account, including details of disputes, arrears and repossession proceedings, to anyone who has guaranteed the loan or their legal adviser.
- 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 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 Banking Code Standards Board, 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

Our booklet "Your Rights and the Data Protection Act", explains how we use your personal information, your rights under the Data Protection Act and contains additional information about General Business Purposes, Agencies and Service Providers that we use plus an explanation of sensitive information.

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

Copies of our booklet and Subject Access Request form (ACC 39), 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 our website [www.accordmortgages.com](http://www.accordmortgages.com).

### Transfers of Mortgage

Although you may not transfer your interest in the mortgage without consent, there is no restriction in the mortgage against a transfer of Accord Mortgages' interest. Accord Mortgages may transfer its interest in your mortgage to any one else who may not necessarily be a building society or an associated body of a building society. Accord Mortgages is part of the Yorkshire Building Society group but is a separate legal entity from Yorkshire Building Society. You will not be a member of, or have any membership rights in, Yorkshire Building Society.

## Declaration to be signed by all applicants

1. I agree:

- to accept a transfer of the property subject to the mortgage of Accord Mortgages
- that this information will form the basis 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 transfer 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, borrowers and any existing guarantors (if any).
- to the processing of my personal information as explained above. My agreement here applies in any circumstances during the mortgage 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 transfer.

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 have read the explanation on Transfers of Mortgage (above) and had the opportunity to have anything I do not understand explained to me. I acknowledge that you are entitled to transfer Accord Mortgages' interest in the mortgage which I will be a party to once this application has completed and any related security, assignment or other related deeds or documents to another body. I consent to the transfer of Accord Mortgages' interest.

4. I understand that:

- Accord Mortgages does not have to make an offer of a loan or refund any fees paid.
- if Accord Mortgages offers me a loan, this does not imply that Accord Mortgages agrees that the price paid for the property is reasonable.
- the Transfer of Equity Fee is non-refundable and shall not bind Accord Mortgages to consent to the transfer.

Managing our contact with you: We would occasionally like to keep you up to date with details of products and services supplied by us, our group of companies 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 to use for this, please tick the relevant box:

**Transferee 1:**     Mail         Phone         Email  
**Transferee 2:**     Mail         Phone         Email

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

### 1st Transferee

Signature of Transferee
Date

### 2nd Transferee

Signature of Transferee
Date

## FOR INTRODUCER USE ONLY

### VERIFICATION OF IDENTITY OF NEW PARTY BEING ADDED & INTERMEDIARY DECLARATION

I am arranging the following mortgage payment insurance cover:

Accident

Sickness

Unemployment

Through  
(Name of Company)

#### Name verification

Document type (e.g. Driving Licence, Passport)

1st New Party

2nd New Party

Issuer (e.g. DVLC, Passport Office)

Document reference number (e.g. Driver/Passport Number)

Document expiry date

Document's country of origin  
(if foreign passport or national ID cards used)

#### Declaration

I confirm that the customer(s) provided the above documents to me to satisfy identity verification requirements under the Money Laundering Regulations 1993 and the Financial Services and Markets Act 2000. I have advised the customer on the types of valuations and surveys available; the other costs included; and credit scoring (if you need any further information about these please refer to our website [www.accordmortgages.com](http://www.accordmortgages.com)). I also confirm that the registration number for the Financial Services Authority (FSA) completed below is correct, and that I have complied with the FSA rules in giving advice to the customer(s). I confirm that I am not submitting this application on behalf of an unauthorised person or firm.

Signature

Date

Name

Position

Firm Name and Address

Email

Telephone

Fax

FSA Register Number

Please indicate the mortgage club/network to be used  
(We are unable to pay you a procuration fee without this information)

What is your fee charged to your client for arranging this mortgage?

What is the amount of your fee that is refundable if the mortgage application does not proceed?

What is your fee charged to your client for arranging insurance?

Is the level of service offered to your client advised?

Yes

No



Registered office: 1 Filey Street Bradford BD1 5AT  
[www.accordmortgages.com](http://www.accordmortgages.com)

Accord Mortgages Limited is registered in England No. 2139881

Accord Mortgages Limited is authorised and regulated by the Financial Services Authority

Communications with us may be monitored/recorded to improve the quality of our service and for your protection and security.