



IMPORTANT INFORMATION

If you wish to remove the non-owner borrower or replace the non-owner borrower on your Joint Borrower Sole Proprietor mortgage, you need to apply for what we call a 'Change to Non-Owner Borrower'.

Accord Mortgages is not obliged to consent to a Change to Non-Owner Borrower. In considering whether to give consent, Accord Mortgages needs to be satisfied that the borrower(s) remaining after the change meet Accord Mortgages' normal lending criteria.

Please note:

If you apply to change the non-owner borrower, the non-owner borrower who is to be removed from the mortgage account will remain on that account until the legal adviser instructed sends us written confirmation that the person who is to be added as a non-owner borrower has received independent legal advice and that the legal adviser holds a completed and signed Certificate of Independent Legal Advice and a deed of variation/mortgage deed. Until we receive that confirmation the original borrowers will still be liable under the Joint Borrower Sole Proprietor mortgage and can access the account details, including details of any additional lending.

If your application doesn't meet Accord Mortgages' lending criteria

If the removal or replacement of the non-owner borrower does not meet Accord Mortgages' lending criteria, we will not be able to agree to the application.

The legal advice you need

If you are applying to remove the non-owner borrower, a legal adviser is not necessary as the non-owner borrower is not registered as an owner of the property at the Land Registry.

If you are applying to replace the non-owner borrower, a legal adviser must be appointed to act on behalf of Accord Mortgages and the proposed new non-owner borrower. It is not necessary for a separate legal adviser to be appointed to act for the non-owner borrower being released from the mortgage, but they may wish to do so.

The new non-owner borrower will need to take independent legal advice, and a Certificate of Independent Legal Advice will need to be provided to the legal adviser acting on behalf of Accord Mortgages.

Any legal costs incurred in connection with a Change to Non-Owner Borrower application will be the responsibility of the borrowers and not Accord Mortgages.

Charges you have to pay

You will have to pay an administration fee when you apply. This is non-refundable, whether or not the application proceeds. To find out the current fee, please call us on **0345 1200 872**.

If you need to borrow more money

Removal of non-owner borrower

If you are applying to remove the non-owner borrower from your Joint Borrower Sole Proprietor mortgage and not replace them, then you will no longer be able to have a Joint Borrower Sole Proprietor mortgage account. You will be able to apply for a different mortgage product and within that process can apply for an additional loan. Please note:

- We will only consent to an additional loan if the application meets our normal lending criteria
- If a revaluation of the property is required, you will have to pay for this.

Replacement of non-owner borrower

If you require an additional loan at the same time as replacing the non-owner borrower, the owner borrower and the proposed new non-owner borrower will need to complete an additional loan application form. Please note:

- The legal adviser acting on behalf of Accord Mortgages in respect of the Change to Non-Owner Borrower application must have confirmed that they hold signed copies of the necessary legal documents before an additional loan application can be progressed.
- We will only consent to an additional loan if the application meets our normal lending criteria
- If a revaluation of the property is required, you will have to pay for this.

accordmortgages.com

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All communications with us may be monitored/recorded to improve the quality of our service and for your protection and security. Calls to 03 numbers are charged at the same standard network rate as 01 or 02 landline numbers, even when calling from a mobile.

Our printed material is available in alternative formats e.g. large print, braille or audio. Please call us on **0345 1200 872**.

What happens next

Once you have completed the Change to Non-Owner Borrower application form, return it to us, together with the application fee.

Removal of non-owner borrower

If your application is approved, the owner borrower will receive a new mortgage offer. This offer must be accepted within the specified time frame. Once the offer has been accepted the Joint Borrower Sole Proprietor mortgage account will be closed and a new mortgage account opened. At this stage, the non-owner borrower will be released from their personal liability and obligations under the Joint Borrower Sole Proprietor mortgage account. The legal charge registered at the Land Registry against the property will remain in place and will act as security for the new mortgage.

If the new mortgage offer is not accepted within the specified time frame, it will expire and the Joint Borrower Sole Proprietor mortgage account will remain open. The non-owner borrower will not have been released from their personal liability and obligations under the Joint Borrower Sole Proprietor mortgage account.

Replacement of non-owner borrower

If your application is approved, the owner borrower and new non-owner borrower will receive a new mortgage offer. This offer will need to be accepted within the specified time frame. The owner borrower and the new non-owner borrower will need to instruct a legal adviser to act on their behalf. It is the legal adviser's responsibility to ensure that any conditions contained in the new mortgage offer are complied with and to do the necessary legal work to complete the Change to Non-Owner Borrower application. We will not alter the names on the Joint Borrower Sole Proprietor mortgage account until the legal adviser acting on behalf of Accord Mortgages confirms that they hold signed copies of the necessary legal documents.

At this stage, the old non-owner borrower will be released from their personal liability and obligations under the Joint Borrower Sole Proprietor mortgage account. The legal charge registered at the Land Registry against the property will remain in place and will act as security for the new mortgage.

If the new mortgage offer is not accepted within the specified time frame, it will expire and the Joint Borrower Sole Proprietor mortgage account will not be altered in any way. The old non-owner borrower will not have been released from their personal liability and obligations under the Joint Borrower Sole Proprietor mortgage account and the new non-owner borrower will not have been added to the Joint Borrower Sole Proprietor mortgage account.

If you need to change the Direct Debit details

To change your Direct Debit details, please complete and return a new Direct Debit instruction, which is available from our Customer Contact Centre.

Your insurance policy(ies) and endowments

Please let us know if you want to change the property's insurance or Payment Protection policy after the Change to Non-Owner Borrower application is completed. Your financial adviser will be able to tell you about any endowment policies associated with the mortgage that are available to you.

If you have any queries about the Change to Non-Owner Borrower application process, please call our Customer Contact Centre on 0345 1200 872.

CHANGE TO NON-OWNER BORROWER APPLICATION FORM

Account number		
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Please ensure you have enclosed:

Non-owner borrower application fee <input style="float: right;" type="checkbox"/>	75% LTV and below - Latest payslip/pension payslip & latest bank statement (employed/retired applicants) <input style="float: right;" type="checkbox"/>	Evidence of repayment strategies for any new interest-only borrowing (e.g. latest investment statements) <input style="float: right;" type="checkbox"/>
Name identification (new non-owner borrower only) (e.g. passport/driving licence) <input style="float: right;" type="checkbox"/>	Above 75% LTV - Latest 3 payslip /pension payslip & latest bank statement (employed/retired applicants) <input style="float: right;" type="checkbox"/>	Evidence of permission from Homes England/Help to Buy Wales Ltd/shared ownership scheme provider (if this property has a Help to Buy Equity Loan or is shared ownership) <input style="float: right;" type="checkbox"/>
Evidence of post-retirement income (If within 10 years of retirement) <input style="float: right;" type="checkbox"/>	Latest personal bank statement & latest business bank statement (self-employed applicants) <input style="float: right;" type="checkbox"/>	

For more details of our requirements please refer to our website accordmortgages.com

The present borrowers

1. Account number		
	Owner borrower	Non-owner borrower
2. Title (Mr, Mrs, etc.) and surname		
3. Forename(s)		
4. Maiden/previous surname		
5. Address of property		
6. Correspondence address (if different from above)		
7. Please complete details of any current offset savings account(s) linked to this mortgage		
Savings account number	Name(s) of holder(s)	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 Change to Non-Owner Borrower application, 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.

Declaration

8. I/We hereby request Accord Mortgages to consent to the release of the Non-owner borrower and add a new Non-owner borrower	
Signature(s) of all borrower(s)	
Date signed	

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

Solicitor details

1. Name and address of solicitor/ licensed conveyancer								
2. Telephone number								
3. Solicitor's email address								
4. Are the premises entirely for the residential occupation of the Owner borrower?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>				

Personal detail (owner borrower or owner borrower and new non-owner borrower)

	Owner borrower				Non-owner borrower			
1. Existing account number with Accord Mortgages (if applicable)								
2. Title (Mr, Mrs, etc.) and surname								
3. Forename(s)								
4. Date of birth								
5. Nationality								
6. Marital status	Married	<input type="checkbox"/>	Civil partner	<input type="checkbox"/>	Married	<input type="checkbox"/>	Civil partner	<input type="checkbox"/>
	Single	<input type="checkbox"/>	Widowed	<input type="checkbox"/>	Single	<input type="checkbox"/>	Widowed	<input type="checkbox"/>
	Surviving civil partner	<input type="checkbox"/>	Divorced	<input type="checkbox"/>	Surviving civil partner	<input type="checkbox"/>	Divorced	<input type="checkbox"/>
	Dissolved civil partnership	<input type="checkbox"/>	Separated	<input type="checkbox"/>	Dissolved civil partnership	<input type="checkbox"/>	Separated	<input type="checkbox"/>
7. Gender								
8. Maiden name/previous surname								
9. Are you a UK citizen or a citizen of an EU/EEA Country? 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"/>
	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)								
11. Please give details of anyone over the age of 17 who will be living with you at the mortgaged property								
12. At what age do you expect to retire?								
13. Present address								
14. How long have you lived at your present address?	Years	<input type="checkbox"/>	Months	<input type="checkbox"/>	Years	<input type="checkbox"/>	Months	<input type="checkbox"/>
15. Are you currently	Owner occupier	<input type="checkbox"/>	Tenant	<input type="checkbox"/>	Owner occupier	<input type="checkbox"/>	Tenant	<input type="checkbox"/>
	Living with relatives	<input type="checkbox"/>	Living with friends	<input type="checkbox"/>	Living with relatives	<input type="checkbox"/>	Living with friends	<input type="checkbox"/>
	Other (please specify)	<input type="checkbox"/>			Other (please specify)	<input type="checkbox"/>		
16. If you have lived at your present address for less than 3 years, please tell us your previous address								
17. How long were you at your previous address?	Years	<input type="checkbox"/>	Months	<input type="checkbox"/>	Years	<input type="checkbox"/>	Months	<input type="checkbox"/>

	Owner borrower				Non-owner borrower			
18. Were you previously	Owner occupier	<input type="checkbox"/>	Tenant	<input type="checkbox"/>	Owner occupier	<input type="checkbox"/>	Tenant	<input type="checkbox"/>
	Living with relatives	<input type="checkbox"/>	Living with friends	<input type="checkbox"/>	Living with relatives	<input type="checkbox"/>	Living with friends	<input type="checkbox"/>
	Other (please specify)	<input type="checkbox"/>			Other (please specify)	<input type="checkbox"/>		
Contact details								
1. Email address								
2. Home telephone number								
3. Work telephone number								
4. Mobile number								
5. Preferred contact	Email	<input type="checkbox"/>	Post	<input type="checkbox"/>	Email	<input type="checkbox"/>	Post	<input type="checkbox"/>
	Mobile	<input type="checkbox"/>	Home	<input type="checkbox"/>	Mobile	<input type="checkbox"/>	Home	<input type="checkbox"/>
	Work	<input type="checkbox"/>			Work	<input type="checkbox"/>		
6. Preferred time	Morning	<input type="checkbox"/>	Afternoon	<input type="checkbox"/>	Morning	<input type="checkbox"/>	Afternoon	<input type="checkbox"/>
	Evening	<input type="checkbox"/>			Evening	<input type="checkbox"/>		
Income details								
1. Are you currently	Employed	<input type="checkbox"/>	Self-employed	<input type="checkbox"/>	Employed	<input type="checkbox"/>	Self-employed	<input type="checkbox"/>
	Retired	<input type="checkbox"/>	Unemployed	<input type="checkbox"/>	Retired	<input type="checkbox"/>	Unemployed	<input type="checkbox"/>
	Other (please specify)	<input type="checkbox"/>			Other (please specify)	<input type="checkbox"/>		
2. (a) Are you	Permanent employee	<input type="checkbox"/>	Fixed-term contract	<input type="checkbox"/>	Permanent employee	<input type="checkbox"/>	Fixed-term contract	<input type="checkbox"/>
	Zero-hour contract	<input type="checkbox"/>	Salaried director	<input type="checkbox"/>	Zero-hour contract	<input type="checkbox"/>	Salaried director	<input type="checkbox"/>
	Non-salaried director	<input type="checkbox"/>			Non-salaried director	<input type="checkbox"/>		
(b) Are you	Full-time	<input type="checkbox"/>	Part-time	<input type="checkbox"/>	Full-time	<input type="checkbox"/>	Part-time	<input type="checkbox"/>
(c) What is your company's/ employer's trade/profession?								
(d) What is your job title?								
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"/>
4. Basic annual salary and/or pension/ annuity	Salary	Pension/annuity		Salary	Pension/annuity			
	£	£		£	£			
(a) Share of annual net profits for the last 2 years, plus projection	Latest year			Latest year				
	Amount	£		Amount	£			
	Year 1			Year 1				
	Amount	£		Amount	£			
	Projection			Projection				
	Amount	£		Amount	£			

	Owner borrower				Non-owner borrower			
Income details								
(b) If you are a company director with over 25% shareholding, state dividends income for the last 2 years, plus projection	Latest year		£		Latest year		£	
	Year 2		£		Year 2		£	
	Projection		£		Projection		£	
(c) If you are a company director, please state your share of net profits minus corporation tax for the last 2 years, plus projection	Latest year		£		Latest year		£	
	Year 2		£		Year 2		£	
	Projection		£		Projection		£	
(d) Sustainable annual overtime (i.e. the amount you reasonably expect to continue earning)	£		£		£		£	
(e) Sustainable annual bonus (i.e. the amount you reasonably expect to continue earning)	£		£		£		£	
(f) Annual commission	£		£		£		£	
(g) Other (e.g. annual band enhancement/annual dividends)	£		£		£		£	
(h) If you receive any of the following benefits, please provide details: DLA, PIP, Employment and Support Allowance, Carer's allowance, Industrial Injuries Disablement Benefit	Source				Source			
	Amount				Amount		£	
	Source				Source			
	Amount				Amount		£	
Total income	£		£		£		£	
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		Previous		Current		Previous	
	Start				Start			
	End				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 10 - 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)	Amount (gross) £				Amount (gross) £			
	Source				Source			
	Amount (gross) £				Amount (gross) £			
	Source				Source			

Employed and/or retired transferees									
	Owner borrower					Non-owner borrower			
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									
7. Name and telephone number (including extension) of the individual who can provide us with confirmation of your income	Name					Name			
	Telephone number					Telephone number			
8. How are you paid?	Cash	<input type="checkbox"/>	Cheque	<input type="checkbox"/>					
	Direct to bank	<input type="checkbox"/>	Other	<input type="checkbox"/>	Cash	<input type="checkbox"/>	Cheque	<input type="checkbox"/>	
9. How often?	Weekly	<input type="checkbox"/>	Monthly	<input type="checkbox"/>					
	4 weekly	<input type="checkbox"/>	Other	<input type="checkbox"/>	Weekly	<input type="checkbox"/>	Monthly	<input type="checkbox"/>	
10. Is your income likely to reduce in the future?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>					
	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	

Self-employed transferees and shareholding directors										
1. (a) Name and address of your business										
(b) How long has the business been established?	Years		Months			Years		Months		
(c) How long have you been connected with the business?	Years		Months			Years		Months		
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 with your accounts)										
4. What qualifications does your accountant hold? (e.g. FCA, ACA)										
5. If you are a company director, what is your % shareholding?	%					%				

Retirement income										
Please note that the term of the mortgage cannot extend beyond your expected retirement date for any interest-only parts of your mortgage										
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 downsize		<input type="checkbox"/>		
	Sell this property and move to rented accommodation		<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		<input type="checkbox"/>		

Borrowers financial details								
	Owner borrower				Non-owner borrower			
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)? 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)	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
	£				£			
3. Do you have a current account with a bank or building society? If YES, state how long you have had it (if you have more than one, please state the one you have had the longest) Do you regularly use an overdraft facility? Maximum amount overdrawn in last 3 months	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
	Years		Months		Years		Months	
	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
	£				£			
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?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
If YES, please give full details	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	
(a) Mortgage/secured loan								
(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?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
	If YES, please give details							
	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 10 to provide any supporting information.								
9. Do you have any debts outstanding under hire purchase arrangements, bank loans, credit cards, student loans etc.?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>

	Owner borrower				Non-owner borrower				
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				Type				
	Outstanding debt		£		Outstanding debt		£		
	Monthly repayment		£		Monthly repayment		£		
	Final repayment		£		Final repayment		£		
	Repaid on completion		£		Repaid on completion		£		
10. Are you planning to take on any future debts and/or credit cards?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	
11. Do you pay child minding, nursery or school fees or have other significant outgoings? If your property is leasehold, please include ground rent and/or service charge amounts outstanding	Type of outgoing			Type of outgoing					
	Monthly amount			£			Monthly amount		£

Borrowers who have a mortgage now or have had a mortgage in the past

Please answer the following questions relating to your most recent mortgage.

1. What is the mortgage account number?								
2. Name and address of the lender								
3. What is the address of the property?								
(a) Date mortgage opened								
(b) Date repaid (if applicable)								
(c) Balance outstanding (if applicable)								
(d) Monthly mortgage payment (if applicable)								
4. Is there a Help to Buy: Equity Loan outstanding on this property?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>				
If YES, which Help to Buy equity scheme?								
5. Outstanding Help to Buy: Equity Loan amount and term?	£				Years	<input type="text"/>	Months	<input type="text"/>
6. If this mortgage is with another lender, when the transfer completes will you:	Repay the mortgage at the time of completion			<input type="checkbox"/>	Repay the mortgage at the time of completion			<input type="checkbox"/>
	Be released from the mortgage			<input type="checkbox"/>	Be released from the mortgage			<input type="checkbox"/>
	Retain the mortgage			<input type="checkbox"/>	Retain the mortgage			<input type="checkbox"/>
	Not applicable			<input type="checkbox"/>	Not applicable			<input type="checkbox"/>
7. If applicable, what is the selling price/ value of your property?	£				£			

If you have had more than one mortgage in the last 12 months, please answer questions 1-7 above for each mortgage held in the extra space on page 10.

Non-owner borrower(s) 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 the name and address of your current landlord								
	(a) The date your tenancy began							
	(b) 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 8	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 10.

Additional space

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

If you need more space, please attach a separate sheet and tick here.

FOR OFFICIAL USE ONLY

Existing Accord Mortgages account number	Source code
Accord Mortgages' Solicitors/Licenced Conveyancers reference (if applicable)	Valuation fee collected

ABOUT YOUR PERSONAL INFORMATION (ALL APPLICANTS) AND (IF APPLICABLE) YOUR OFFSET SAVING ACCOUNT

Accord Mortgages Limited decides what personal information we need to collect about you, how we use it, who we share it with and how long we keep it. This makes us the data controller of your personal information for data protection purposes. When we refer to 'Society', 'YBS Group' or 'Yorkshire Group' we mean Yorkshire Building Society Group (Accord's parent) trading as:

- Yorkshire Building Society (sometimes referred to as The Yorkshire, YBS)
- Chelsea Building Society (sometimes referred to as The Chelsea, CBS)
- Norwich and Peterborough (sometimes referred to as N&P)

We will use the personal information obtained from you and additional information obtained in the course of opening and managing your account. This includes, but is not limited to, name, address, identification, account transactions and communications and where relevant sensitive information, credit reference data, financial crime data, health details, nationality and legal proceedings.

We will respect your rights to privacy and will only collect, use, store and share your personal information where a lawful purpose applies:

- It's necessary for the performance of a contract you have or have requested to enter into.
- If we have a legal obligation.
- If we have a legitimate business interest where it does not have an unfair impact on you.
- If you have given your consent where the collection, use, storage or sharing involves special category (sensitive) personal information (e.g. health race and religion).
- Where we believe you or another person is at risk and we need to protect your or their vital interests.
- Where it's in the public interest or we have been given official authority to do so.

For full details of the types of information used in each product, and the other lawful purposes we may use it for, please see our "How we use your personal information" booklet which can be found at www.accordmortgages.com or via your intermediary.

HOW WE USE YOUR PERSONAL INFORMATION

When you apply for a mortgage account we will use your personal information together with other information available including relevant sensitive information, (e.g. health, race and religion), for:

- Identity verification (including checking documents with issuing authorities e.g. driving licence – DVLA)
- Processing any Approval in Principle
- Processing your application
- Making credit decisions about you
- Contacting you where necessary
- Fraud prevention and detection
- Arranging associated insurance (where you have requested us to do so)
- Completing your mortgage
- Administering your account up to and including redemption
- Legal and regulatory compliance
- Marketing (where we have your consent) and market research
- General business purposes

If you are making an enquiry or 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 and to consent to our use of their personal information. We may also share information about you with a joint account holder if they make an enquiry or further application without you being present where they have confirmed you have authorised them to act on your behalf.

We will share information with one or more Credit Reference Agencies (CRAs), now and in the future, to:

- Check your identity
- Verify the accuracy of the information you have provided
- Assess your creditworthiness and affordability
- Manage your account(s)/relationship with us
- Process your application
- Ensure any offers we send are appropriate to you
- Trace and recover debts
- Prevent criminal activity, fraud and money laundering.

We will continue to exchange information about you with CRAs while you have a relationship with us. We will also inform the CRAs about your settled accounts. If you borrow and do not repay in full and on time, CRAs will record the outstanding debt. This information may be supplied to other organisations by CRAs.

When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders. We routinely carry out an additional credit search for account management purposes but this will not affect your future creditworthiness as no hard footprint will be left.

If you are making a joint application, or tell us that you have a spouse or financial associate, we will link your records together, so you should make sure you discuss this with them, and share with them this information, before applying. CRAs will also link your records together and these links will remain on your and their files until such time as you or your partner successfully files for a disassociation with the CRAs to break that link.

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 can be reviewed to ensure an appropriate decision has been made.

The personal information we have collected from you will be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment in the future. Further details of how your personal information will be used by us, Credit Reference Agencies and Fraud Prevention Agencies can be found in our booklet 'How we use your personal information' which can be found at accordmortgages.com or via your intermediary.

If you take out Yorkshire Building Society home insurance or other insurance we and/or your insurer may:

- Share information you have supplied and details of your policy and claim with each other, a data administration company, licensed credit reference agencies, relevant insurance companies and fraud prevention bodies. 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, race and religion) to carry out a risk assessment, process your application, administer your policy and claims during the life of the policy, for fraud prevention and detection, legal and regulatory compliance, marketing and market research and general business purposes.
- We may contact your medical professional representative with your explicit consent to obtain information or confirm a pre-existing medical condition you have informed us of, but we will always explain why we need the information, how it will be used and who it will be shared with.

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 Limited may also pass on information received from other insurers about other incidents involving anyone insured under the policy.

We will only use, keep and share your personal information for as long as is required to meet our legal and regulatory obligations, industry standards and business requirements, and to deal with your enquiry, administer and manage your accounts, products and relationship with us. After this time, we will delete your personal information in line with the requirements of the Financial Conduct Authority, Prudential Regulation Authority, Money Laundering regulations, Financial Ombudsman Service and HM Revenue & Customs

DISCLOSING YOUR PERSONAL INFORMATION

We may disclose your personal information with other people or organisations, as follows;

- The progress of your application, including if it has been granted to your broker, Independent Financial Adviser, professional adviser or other intermediary, if the request came from them.
- With HM Revenue & Customs, Department for Work & Pensions, any lender, landlord, employer or professional adviser named on this form to obtain information to confirm any income received and payments made.
- To any government body providing you with financial assistance (for example, Homes England or Help to Buy (Wales) Limited) any application or account information in which that body has legitimate interest such as an unauthorised letting or property alteration or any identified false or inaccurate information.
- The information you have supplied, and details of how you conduct your account including disputes, arrears and repossession proceedings, to joint account holders, anyone who guarantees the loan or their legal adviser.
- Your account, including current balance, current monthly payment, projected balance and monthly payment to a subsequent charge holder in connection with any application for the postponement of that charge.
- 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.
- If you make a transfer of equity application any borrower who is to be removed from the mortgage account will remain on the account until our legal adviser sends us written confirmation that the transfer of the mortgages property has been legally completed. Until we receive that confirmation all borrowers will still be liable under the mortgage and can have access to the account details including details of additional lending.
- With Yorkshire Building Society and its subsidiary companies for fraud prevention, lawful purposes, account administration and for general business purposes (e.g. updating customer records, handling customer queries and complaints).
- Personal information to (i) our external auditors and regulatory bodies including the Financial Ombudsman Service, Prudential Regulation Authority and the Financial Conduct Authority, and (ii) associate companies, agents and service providers including solicitors and valuers acting for the Society, field agents, debt recovery agents, tracing agents, letting agents, brokers, printers, market research agencies and providers of information technology services.

If we sell or transfer all or part of our business, we may share or transfer our customer records as part of the proposed/actual sale or transfer. However, we will only do so under a contract or where we have a legal obligation to do so. The protection, security and confidentiality of your personal information are important to us and we put in place appropriate safeguards to manage this.

Where we transfer personal information to countries outside the European Economic Area (EEA) this is always done under a contract which includes appropriate safeguards for the security and confidentiality of your personal information, with your consent, or where permitted by Data Protection laws.

YOUR RIGHTS UNDER THE DATA PROTECTION LAWS

You have the right to:

- Be informed about processing of your personal information
- Have your personal information corrected if it is inaccurate or incomplete
- Object or restrict to the processing of your personal information
- Have your personal information erased subject to conditions (e.g. where the processing fails to satisfy legal requirements)
- Request access to your personal information and details about how we process it
- Move, copy or transfer your personal information - also known as 'data portability'
- Challenge automated decision making including profiling, which is the automated processing of your personal information to evaluate certain things about you
- Complain to the Information Commissioner's Office (<https://ico.org.uk/>) which enforces data protection laws.

TRANSFER 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 the Society's interest. The Society may transfer its interest in your mortgage to another party which may not necessarily be a building society or an associated body of a building society. If the Society transfers its interest in your mortgage your borrowing membership of the Society may cease.

For more information please see our 'How we use your personal information' and 'Your Rights and Data Protection' booklets.

Our 'How we use your personal information' booklet explains what personal information we need to collect, why we need it, where we may obtain information from and how long we keep it for.

Our 'Your Rights and Data Protection' booklet provides more information on data protection laws, our legal obligation and your individual rights in relation to the processing of your personal information.

To obtain a copy of these booklets, or if you wish to invoke any of the rights listed above, simply visit our website accordmortgages.com or via your intermediary.

If you want to see what personal information we hold about you, you can request a copy of this by completing a Subject Access request form. This form can be found on our website accordmortgages.com or by putting a request in writing to our head office address.

Our Data Protection Officer (DPO) provides help and guidance to make sure we apply the best standards to protecting your personal information. You can contact the DPO by writing to:

Data Protection Officer
Yorkshire House
Yorkshire Drive
Bradford
BD5 8LJ

Or by emailing dpo@ybs.co.uk

Declaration to be signed by all applicants

I apply for consent to a Change to Non-Owner Borrower as mentioned on page 2

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
- 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' legal costs and valuation fees even if the Change to Non-Owner Borrower application does not complete
- To a 10-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 Change to Non-Owner Borrower application.

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 am aware of the financial implications.

Please note: the term of the mortgage cannot extend beyond your expected retirement date for any interest-only parts of your mortgage.

3. I have read the explanation on Change to Non-Owner Borrower application (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
- The Change to Non-Owner Borrower application Fee is non-refundable and shall not bind Accord Mortgages to consent to the application.

Managing our contact with you:

From time to time we would like to tell you about products and services that may be of benefit to you. These may be provided by us or other carefully selected organisations. To do this, we would like to communicate with you by post, email, text message, telephone or any other appropriate messaging service.

Please tell us how you would like to be kept informed about our latest products and services:

Owner borrower details				Non-owner borrower details			
Mail	<input type="checkbox"/>	Phone	<input type="checkbox"/>	Mail	<input type="checkbox"/>	Phone	<input type="checkbox"/>
Email (including text & other messaging services)	<input type="checkbox"/>	No contact, please.	<input type="checkbox"/>	Email (including text & other messaging services)	<input type="checkbox"/>	No contact, please.	<input type="checkbox"/>

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

Owner borrower details	Non-owner borrower details
Signature of owner borrower	Signature of non-owner borrower
Date	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	<input type="checkbox"/>	Sickness	<input type="checkbox"/>	Unemployment	<input type="checkbox"/>	
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Through (name of company)

Name verification

1st new party

2nd new party

Document type (e.g. driving licence, passport)

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 **accordmortgages.com**). I also confirm that the registration number for the Financial Conduct Authority (FCA) completed below is correct, and that I have complied with the FCA 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

Fax number

Telephone

FSR number

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

Applying for an additional loan

PLEASE USE CAPITAL LETTERS

Please complete the following sections only if you would like to apply for an additional loan at the same time as your Transfer of Equity.

1. How much do you wish to borrow and what length of repayment term would you like?	£ <input type="text"/>	Years <input type="text"/>	Please note: If repayments of the capital & interest parts of your loan continue into retirement, you must ensure that you fully understand the financial implications. The term of the loan cannot extend beyond your expected retirement date for any interest only parts of your loan.
2. Is this loan for the benefit of all applicants?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
If Accord Mortgages Limited agrees to the additional loan a cheque will be issued, made payable to all parties to the loan. If you would like the cheque to be made payable to only one party, please enclose a letter detailing the payee, signed by all parties. If any of the additional loan is to finance the transfer of equity, a cheque will be sent to your solicitor/licensed conveyancer.			
3. Which of the Accord Mortgages Limited products are you applying for?	Products		
Depending on the information we currently hold about the mortgaged property, we may need to carry out a new valuation . We will tell you as soon as possible if this is required. Any valuation report required in connection with your application will be solely for our use and benefit, and you will not receive a copy of the report. For details of valuation fees please contact telephone 0345 1200 891			
In order to allow our appointed valuer to prepare a report, please tell us:			
4. What is your estimated current value of the property?	£ <input type="text"/>		
Who can the valuer obtain the keys from?	Name <input type="text"/>		
	Telephone number <input type="text"/>		
5. Where the required term extends beyond your 70th birthday or your planned retirement age, whichever is earlier, please confirm the following details:	What is your estimated post-retirement income?	£ <input type="text"/>	
What is the strategy that you will adopt to ensure your mortgage repayments remain affordable once you have retired or to repay your mortgage on/before retirement?			
Please note: The term of the loan cannot extend beyond your expected retirement date for any interest-only parts of your loan.			

Method of payment for additional borrowing

If your existing mortgage is paid in by one direct debit, the additional loan payments will automatically be collected by the same direct debit, so 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 the loan. If you want to make alternative arrangements of if you are unsure which bank account pays the main part of your loan, please contact the Mortgage Helpline on 0345 1 200 872 immediately after your additional loan completes. Accord Mortgages will give you 10 working days' notice of any change in the amount or date of your direct debit. If the direct debit is not set up in your name, please call our Customer Contact Centre on 0345 1200 200 to amend your payment details.

Important information

Accord Mortgages Limited may withdraw or modify any offer of a loan at any time before the loan is actually made. We would normally only do so if circumstances change or any information is incorrect. If the loan is not completed within six months of the date of the offer Accord Mortgages Limited may:

- Require further information about your application for the property. This may include a new revaluation being carried out, the cost of which is met by you.
- Withdraw a product and offer a different product to you if the original one is no longer available. This may result in different payments being required under your mortgage. If this becomes necessary Accord Mortgages Limited will provide full details of the new payments before completion.

Additional loan declaration

1 I agree:

- That this information will form part of the mortgage contract between Accord Mortgages 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 10-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 for the capital & interest part of my additional loan may continue after I am retired. I confirm that I have discussed this with my adviser and that I understand the financial implications.

Please note: the term of the mortgage cannot extend beyond your expected retirement date for any interest-only parts of your mortgage.

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 mortgage 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.

Owner borrower details	Non-owner borrower details
Signature of owner borrower	Signature of non-owner borrower
Date	Date

Accord Mortgages Limited is authorised and regulated by the Financial Conduct Authority. Accord Mortgages Limited is entered in the Financial Services Register under registration number 305936. Accord Mortgages Limited is registered in England No. 2139881. Registered Office: Yorkshire House, Yorkshire Drive, Bradford, BD5 8LJ. Accord Mortgages is a registered Trade Mark of Accord Mortgages Limited.

All communications with us may be monitored/recorded to improve the quality of our service and for your protection and security. Calls to 03 numbers are charged at the same standard network rate as 01 or 02 landline numbers, even when calling from a mobile.

Our printed material is available in alternative formats e.g. large print, braille or audio. Please call us on **0345 1200 872**.