ACCORD MORTGAGES

REPAYMENT TYPE/TERM CHANGE APPLICATION FORM FOR INTERMEDIARIES

Mortgage account number		Product code (if product transfer is happening simultaneously)	

ESSENTIAL INFORMATION

This application to change the repayment type and/or term of the mortgage must be completed with the authority of all borrowers. Any details provided will be treated with the strictest of confidence, it is essential you complete all parts of the application accurately as this may delay processing. To assist with processing please tick if any of the below documents are enclosed:

Latest payslip/pension payslip (Employed & Retired Applicants)	☐	Accountant's reference or latest 2 years SA302's (Self-Employed Applicants)	☐
1 personal bank statement/1 business bank statement if self employed	☐	Evidence of post retirement income (If within 15 years of retirement)	☐
IO repayment strategy	Please select		

DECLARATION

I confirm that I have verified the customer(s) identity and will retain suitable records of the evidence seen to satisfy identity verification requirements under the Money Laundering Regulations 2007 and the Financial Services and Markets Act 2000. I will make these records available, on request, to Accord Mortgages Ltd or the Financial Conduct Authority (FCA. 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) 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.

Name		Date Position
Firm name		Email
Address		Telephone
		Fax
	Postcode	FSR number

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

YOUR PERSONAL DETAILS

PLEASE USE CAPITAL LETTERS	1st Applicant	2nd Applicant
1 Title (Mr, Mrs, etc.) and surname	Please select	Please select
2 Forename(s)		
3 Maiden name/Previous surname(s)		
4 Contact telephone number (including STD)		
5 Email address		
6 Is the mortgaged property still your main residence?	Yes ☐ No ☐	Yes ☐ No ☐
If no, please give details:	House No Address Postcode	House No Address Postcode
7 Stay at current address	Years ☐ Months ☐	Years ☐ Months ☐
8 If stay is less than 3 years, please provide previous address	House No Address Postcode	House No Address Postcode
Stay at this address	Years ☐ Months ☐	Years ☐ Months ☐
	House No Address Postcode	House No Address Postcode
Stay at this address	Years ☐ Months ☐	Years ☐ Months ☐
	House No Address Postcode	House No Address Postcode
Stay at this address	Years ☐ Months ☐	Years ☐ Months ☐

9 Dependents	Number of adults to live in the property (including applicants and financially independent adults)	How many of these adults are financially dependent on the applicant(s)?	Number of children (under 17) to live in the property

10 At what age do you intend to retire?		
11 Are you a UK citizen or a citizen of an EU/EEA Country? If NO:	Yes ☐ No ☐	Yes ☐ No ☐
12 Please state your nationality		
13 Do you have indefinite leave to remain?	Yes ☐ No ☐	Yes ☐ No ☐

YOUR ACCOUNT AMENDMENT REQUIREMENTS (LEAVE BLANK IF NO CHANGES)

	Part no.		Type change		New type	Select...		
	New term years		Months		Term change			
	Product code If new product required					Add fee to loan		
	Do you want to split part				Amount of loan to split	£		
	Part no.		Type change		New type	Interest Only		
	New term years		Months		Term change			
	Product code If new product required					Add fee to loan		
	Do you want to split part				Amount of loan to split	£		
	Part no.		Type change		New type	Select...		
	New term years		Months		Term change			
	Product code If new product required					Add fee to loan		
	Do you want to split part				Amount of loan to split	£		

YOUR OCCUPATION, INCOME AND EXISTING BORROWING

PLEASE USE CAPITAL LETTERS	1st Applicant				2nd Applicant			
1 Employment category	Please select...				Please select...			
2 Employment status	Please select...				Please select...			
3 Are you full time/part time?	Please select...				Please select...			
4 If you are on a fixed term or zero hour contract, please state the start and end date of the contract	**Current**				**Current**			
	Start				Start			
	End				End			
	Previous				**Previous**			
	Start				Start			
	End				End			
5 Your employer **or** your business name								
6 Your employer **or** your business name address	No				No			
	Address				Address			
	Postcode				Postcode			
7 Your employer's telephone number (incl STD)								
8 How long have you been with your employer?	Years		Months		Years		Months	
9a Basic Salary/Remuneration/ Pension/annuity	£				£			
9b Zero hour salary (if applicable)	£				£			

YOUR OCCUPATION, INCOME AND EXISTING BORROWING

PLEASE USE CAPITAL LETTERS	1st Applicant	2nd Applicant
10a Please give details of any other income you may have (e.g. pay you get from a second job, share dividends, maintenance payments received under a court order, rental from investment properties)		
Source		
Amount	£	£
10b If you receive any of the following benefits, please provide details: Universal credit, DLA, PIP, Employment and Support Allowance, Carer's allowance, Industrial Injuries Disablement Benefit		
Source		
Amount	£	£
11 Dividends Income if you are a compnay director, please provide last 2 years plus projection. Ie. Latest year, year 1, projection.	Latest year Year 1 Projection	Latest year Year 1 Projection
12 Is your income likely to reduce in the future? If YES, please give details.	Yes ☐ No ☐	Yes ☐ No ☐
13 Do you receive Childcare Vouchers from your employer? Please tell us the annual amount.	Yes ☐ No ☐ £	Yes ☐ No ☐ £
Only complete questions 14 to 19 if you are self-employed or a company director with 25% or above shareholding, if not go to question 20.		
14 Your accountant's name		
15 Your accountant's address	No Address Postcode	No Address Postcode
16 Your accountant's telephone number (incl STD)		
17 What qualifications does your accountant hold? E.g. FCA, ACA etc.		
18 How long have you been self employed?	Years ☐ Months ☐	Years ☐ Months ☐
19 Annual net profit of the business	**Current** £ **Previous** £ **Projection** £	**Current** £ **Previous** £ **Projection** £
If you are a company director, please provide the following:		
20 Share of net profits minus corporation tax for the last 2 years, plus projection	Year 1 / Year 2 / Projection	Year 1 / Year 2 / Projection
21 Percentage shareholding you have in the business.	%	%
22 Where the required term extends beyond your 70th birthday or your planned retirement age where this is earlier, please confirm the following details:	What is your estimated post retirement income? £ What is the strategy that you will adopt to ensure your mortgage repayments remain affordable once you have retired You will repay your mortgage on/before retirement?	What is your estimated post retirement income? £ What is the strategy that you will adopt to ensure your mortgage repayments remain affordable once you have retired You will repay your mortgage on/before retirement?
23 Are you planning to take on any debts and/or credit cards?	Yes ☐ No ☐	Yes ☐ No ☐

24 Please give details of any debts outstanding under hire purchase agreements, personal loans, credit cards etc., or any maintenance payments to a third party.	Type HP/Loan/ Maintenance/Credit cards	Select...		Type HP/Loan/ Maintenance/Credit cards	Select...		
		Select...			Select...		
		Select...			Select...		
	Outstanding amount of debt	£		Outstanding amount of debt	£		
		£			£		
		£			£		
	Monthly repayment	£		Monthly repayment	£		
		£			£		
		£			£		
	Final repayment month/ year			Final repayment month/ year			
	To be repaid?	Please select...		To be repaid?	Please select...		
		Please select...			Please select...		
		Please select...			Please select...		
25 Do you regularly use an overdraft facility?	Yes	☐	No ☐	Yes	☐	No	☐
Max. overdrawn in last 3 months	£			£			
26 Other than your mortgage, do you currently have any mortgage(s)/loan(s) secured on any property(ies)?	Yes	☐	No ☐	Yes	☐	No	☐
	If you are in the process of completing a mortgage with another lender, you should tell us about this too (includes Buy to Let and Investment Mortgages).						
27 Have you ever been behind with any financial commitment (e.g. mortgage secured loan, unsecured loan, credit card)?	Yes	☐	No ☐	Yes	☐	No	☐
	Maximum no. of monthly payment in arrears		Latest date account 3 or more monthly payments in arrears	Maximum no. of monthly payment in arrears		Latest date account 3 or more monthly payments in arrears	
(a) Mortgage/secured loan							
(b) Unsecured loan							
(c) Credit card							
28 Have you ever been subject to an Individual Voluntary Arrangement (IVA), or Bankruptcy/Sequestration order?	Yes	☐	No ☐	Yes	☐	No	☐
If YES, please give details	IVA date		Bankruptcy date	IVA date		Bankruptcy date	
If you have answered YES to any of the Questions 22 to 28, please use the extra space to provide any further information.							
29 Is any part of the property being let or used for business purposes?	Yes	☐	No ☐	Yes	☐	No	☐
If YES, please give details							
30 Has an improvement grant been made on the mortgaged property in the last 5 years or do you intend to apply to the local authority for an improvement grant?				Yes	☐	No	☐

ABOUT YOUR PERSONAL INFORMATION (ALL APPLICANTS) AND (IF APPLICABLE) YOUR OFFSET SAVINGS 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 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 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 foot print 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 file 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 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 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

- 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.
- 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.
- 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.

- 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 the Data Protection law.

YOUR RIGHTS UNDER 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 to 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 alternatively call us on **0345 1200 872** for Accord Residential Mortgages.
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:

Emailing: dpo@ybs.co.uk

Writing to us at: Data Protection Officer, Yorkshire House, Yorkshire Drive, Bradford, BD5 8LJ

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, face to face, email, text message, telephone or any other appropriate messaging service. Please use the tickboxes to let us know how you'd like to be kept informed about our latest products and services:

1st Applicant details				2nd Applicant details			
Mail	☐	Phone	☐	Mail	☐	Phone	☐
Email (including text & other messaging services)	☐	No contact, please.	☐	Email (including text & other messaging services)	☐	No contact, please.	☐

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

REPAYMENT TYPE/TERM CHANGE DECLARATION (ON BEHALF OF ALL APPLICANTS)

I am applying for the change to be made to my mortgage account as detailed on page 2 of this application form.

I agree

- That this information will form part of the contract between me and Accord Mortgages Limited.
- To the processing of my personal information as explained on page 5 and 6 of this form.
- To consent to a 10-day notice period for Direct Debit changes.
- To tell Accord Mortgages of any changes to the information in this form which arise between now and completion of the change.

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 mortgage may continue after I am retired. I confirm that I have discussed this with my financial adviser and that I understand the financial implications.

I understand that:

- Accord Mortgages does not have to agree to my application or refund any fees paid if I do not meet its lending criteria.
- Accord Mortgages may withdraw or modify its agreement to the change requested in this application at any time before the change to my account is actually made.
- If the application is not completed within six months of the date of this form Accord Mortgages may require further information about my application or the mortgaged property.

PLEASE CONFIRM THAT THE FOLLOWING STATEMENTS APPLY TO THE APPLICATION

- There are no more than 2 applicants
- The property to be mortgaged is not a studio flat
- The applicant will not rely on non-sterling Income or assets to repay the mortgage
- The application will not be for the purpose of porting an existing mortgage
- If there is an element of Interest Only and the repayment strategy is sale of mortgaged property, the customer has a minimum equity of £250,000, or £300,000 if the property is located in London.
- The applicant(s) will not be using the property for business purposes or altering the outside appearance of the property for business reasons
- The property to be mortgaged will be the applicants main residence

☐ **I confirm that all the above statements apply**

☐ **I confirm that all applicants have consented to my acting on their behalf**

☐ **I confirm that I have read 'How we use your personal information' to the applicant(s) and they agree to their information in the way specified here**

CONSENT TO A CREDIT SCORE

A Decision in Principle will confirm that we would be prepared to lend the applicant(s) the amount requested. It is not a guarantee because it's subject to proof of Income as well as any references we request and a valuation of the property.

Please be aware that a Decision in Principle is a full credit search and will leave a hard footprint against the credit record of the applicant(s). Please confirm you wish to continue

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

Accord Mortgages Limited is authorised and regulated by the Financial Conduct Authority. Registered Office: Yorkshire House, Yorkshire Drive, Bradford, BD5 8LJ. Dx No 11756 Bradford. Accord Mortgages Limited is registered in England No. 2139881.

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.