

Adding or removing someone from your mortgage

If you wish to add someone to or release them from your Buy to Let 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' Buy To Let lending criteria.

What if my application does not meet Accord Mortgages' Buy to Let lending criteria?

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

Where the transferees do not meet Accord Mortgages' Buy to Let 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 transferee(s). Accord will usually instruct the same legal adviser as was appointed from the Accord limited panel of solicitors firms to act for Accord in the grant of the mortgage.

- The transferee(s) will be responsible for all legal costs, VAT and expenses incurred by Accord's legal adviser.
- The transferee(s) can instruct Accord's legal adviser to also act for them or can instruct their own legal adviser. If they instruct their own legal adviser, then the transferee(s) will be responsible for the legal costs, VAT and expenses of both Accord's legal adviser and their own legal adviser. It is not necessary for a separate legal adviser to be appointed to act for the person(s) being released from the mortgage, the 'transferor(s)', but the transferor(s) 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 Buy to Let Loans Administration Fee Tariff, which can be found on our website www.accordmortgages.com/btl

What happens next?

Once completed, the application form(s) should be returned together with the administration fee, to

DL&V Team
Yorkshire House
Yorkshire Drive
Bradford
BD5 8LJ

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 a formal offer to the transferee(s) and our legal adviser.

Our legal adviser will ensure that any conditions contained in Accord Mortgages' offer are satisfied in order that the necessary legal work to complete the transfer can proceed.

Accord Mortgages will not alter the names on the mortgage account until our 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 Customer Services, and return it to us immediately.

What about my insurance policy(ies) and endowments?

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 Customer Services on 0345 1200 891**

3	Forename(s)				
4	Date of Birth				
5	Nationality				
6	Marital Status	Married		Married	
		Civil partner		Civil partner	
		Single		Single	
		Widowed		Widowed	
		Surviving civil partner		Surviving civil partner	
		Divorced		Divorced	
		Dissolved civil partnership		Dissolved civil partnership	
	Separated		Separated		
7	Sex				
8	Maiden name/previous name				
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 dependant on you)				
11	At what age do you expect to retire				
12	Present address				
		Postcode		Postcode	
13	How long have you lived at your present address?	<input type="checkbox"/> Years	<input type="checkbox"/> Months	<input type="checkbox"/> Years	<input type="checkbox"/> Months
14	Are you currently	Owner occupied		Owner occupied	
		Tenant		Tenant	
		Living with relatives		Living with relatives	
		Living with friends		Living with friends	
		Other		Other	
15	If you have lived at your present address for less than 3 years, please tell us your previous address				
		Postcode		Postcode	
16	How long were you at your previous address?	<input type="checkbox"/> Years	<input type="checkbox"/> Months	<input type="checkbox"/> Years	<input type="checkbox"/> Months
17	Were you previously	Owner occupied		Owner occupied	
		Tenant		Tenant	
		Living with relatives		Living with relatives	
		Living with friends		Living with friends	
		Other		Other	

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 7

Contact details

		1st Borrower		2nd Borrower	
1	Email				
2	Home telephone number				
3	Work telephone number				
4	Mobile telephone number				
5	Preferred contact	Email		Email	
		Post		Post	
		Mobile		Mobile	
		Home		Home	
		Work		Work	
6	Preferred time	Morning		Morning	
		Afternoon		Afternoon	
		Evening		Evening	

Income details

		1st Borrower				2nd Borrower						
1	Are you currently	Employed				Employed						
		Self employed				Self employed						
		Retired				Retired						
		Unemployed				Unemployed						
		Other				Other						
2	A	Are you		Permanent employee		Permanent employee						
				Fixed term contract		Fixed term contract						
				Salaried director		Salaried director						
				Non salaried director		Non salaried director						
	B	Are you		Full time		Full time						
				Part time		Part time						
	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/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		Salary		£		Salary		£			
			Pension		£		Pension		£			
	A	If self employed, state annual net profit for the last three years and go to Question 7	Year end				Year end					
			Amount	£	£	£	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)										
		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	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 3 years 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 properties held with any other lender)											
	A	Amount (gross)	£				£					
		Source										
	B	Amount (gross)	£				£					
		Source										

Employed and/or retired transferee(s)

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	Name
		Telephone no	Telephone no
8	How are you paid?	Cash	Cash
		Cheque	Cheque
		Direct to Bank	Direct to Bank
		Other (please specify)	Other (please specify)
9	How often are you paid?	Weekly	Weekly
		Monthly	Monthly
		4 Weekly	4 Weekly
		Other (please specify)	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 7

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 7

Self-Employed Transferee(s) and Shareholding Directors

			1st Transferee		2nd Transferee	
1	A	Name and address of your business				
		Postcode			Postcode	
	B	How long has your 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)	Name		Name	
			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	£	£
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Transferee(s) 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"/>
		<p>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 7</p>			
	If Yes, balance outstanding	£		£	

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.	Years	Months	Years	Months
	Do you regularly use an overdraft facility?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
	Maximum amount overdrawn in the last 3 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	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
	If Yes, please provide 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? If Yes, please give details	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
		Date		Date	
		Date		Date	
		Amount £		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 7 to provide any supporting information

9	Do you have any debts outstanding under hire purchase arrangements, bank loans, credit cards, student loans etc.? 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	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
		Type		Type	
		Outstanding debt		Outstanding debt	
		Monthly repayment		Monthly repayment	
		Final repayment		Final repayment	
		Repaid on completion		Repaid on completion	
		10	Do you pay child minding, nursery or school fees or have other significant outgoings?	Type of outgoing	Monthly amount £

Transferee(s) who have a mortgage now or have had a mortgage in the past

		1st Transferee	2nd Transferee
Please answer the following questions relating to your most residential mortgage			
1	What is your Mortgage account number		
2	Name and address of the lender		
	Postcode		

3	What is the address of the property?					
			Postcode		Postcode	
A	Date the mortgage opened					
B	Date repaid (if applicable)					
C	Balance outstanding (if applicable)					
D	Monthly mortgage payment (if applicable)					
E	Remaining term of mortgage (if applicable)		Years	Months	Years	Months
4	If this mortgage is with another lender, when the transfer completes will you:		Repay the mortgage at time of completion		Repay the mortgage at time of completion	
			Be released from the mortgage		Be released from the mortgage	
			Retain the mortgage		Retain the mortgage	
			Not applicable		Not applicable	
5	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 1-5 above for each mortgage held in the extra space on page 7. Please detail all existing Buy to Let mortgages opposite on page 8.

Transferee(s) who are renting or have rented in the last 12 months

			1st Transferee	2nd Transferee		
If you are currently renting the property which you are living in, please tell us:						
1	A	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?		Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>

If No, please provide details in the extra space on page 7

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 7

Mortgage requirements

If you are currently renting the property which you are living in, please tell us:

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	Repayment (Capital & Interest)	Interest Only
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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

Transferees who have a Buy to Let mortgage now or have had a Buy to Let mortgage in the past - Please complete this page

	Full Property address	Current Lender	Date purchased	Latest valuation		Mortgage balance outstanding	Monthly mortgage payment	Current interest rate	Gross rent received monthly	Net rent received after deduction of agents fees	Number of rental voids in last 12 months
				Figure (£)	Date						
1											
2											
3											
4											
5											
6											
7											
8											
9											
10											

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Existing Accord Mortgages Account number	<input type="text"/>	Source code	<input type="text"/>
Accord Mortgages' Solicitors/ Licenced Conveyancers reference (if applicable)	<input type="text"/>	Valuation fee collected	<input type="text"/>
		Lending partnership	<input type="text"/>

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 (Accords 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 license – 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 (CRA's), 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 CRA's while you have a relationship with us. We will also inform the CRA's about your settled accounts. If you borrow and do not repay in full and on time, CRA's will record the outstanding debt. This information may be supplied to other organisations by CRA's.

When CRA's 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. CRA's 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 CRA's 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 www.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

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.
- 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 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.

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 www.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 www.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 or writing to:

Data Protection Officer
Yorkshire House
Yorkshire Drive
Bradford
BD5 8LJ

Declaration to be signed by all applicants

I apply for consent to a transfer of the property 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 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' legal costs and valuation fees even if the transfer does not complete.
- to a 10-day notice period for Direct Debit changes.
- 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: 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:

Transferee 1: Mail Phone Email (including text and other messaging services)

Transferee 2: Mail Phone Email (including text and other messaging services)

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

2nd Transferee

Signature of Transferee

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		Through (name of company)
Sickness		
Unemployment		

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 www.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
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Firm Name and address

Email	Telephone
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Fax	FSR Register number
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What is your fee charged to your client for arranging this mortgage?	£
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What is the amount of your fee that is refundable if the mortgage application does not proceed?	£
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What is your fee charged to your client for arranging insurance?	£
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Is the level of service offered to your client advised?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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**Accord Mortgages,
Yorkshire house, Yorkshire Drive, Bradford, BD5 8LJ**

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.

Accord Mortgages is authorised and regulated by the Financial Conduct Authority. Accord Mortgages Limited is entered in the Financial Services Register under registration number 305936.

Buy to Let Mortgages for business purposes are not regulated by the Financial Conduct Authority. Accord Mortgages Limited is registered in England No: 2139881.

Registered Office: Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ.
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Our printed material is available in alternative formats e.g. large print, Braille or audio. Please call us on **0345 1200 891.**