

Account Number

|                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |
|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|

**Please complete all sections of this application form for all parties to the mortgage. Incomplete applications may be delayed. Once you have completed the form, post it (with any required paperwork) to:  
Branch Lending & Variations Team, Accord Mortgages, PO Box 1145, Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ.**

**PLEASE COMPLETE YOUR DETAILS BELOW AND ENSURE  
THAT YOU SIGN THE DECLARATION ON PAGE 5 AND ENCLOSE:**

|  |                          |  |                          |
|--|--------------------------|--|--------------------------|
| Cheque for the valuation fee, payable to Accord Mortgages Ltd A/C No. (if applicable)  | <input type="checkbox"/> | Latest personal bank statement & latest business bank statement (Self-Employed Applicants)               | <input type="checkbox"/> |
| Latest payslip/pension payslip & latest bank statement (Employed / Retired Applicants) | <input type="checkbox"/> | Evidence of repayment strategies for any new Interest Only borrowing (e.g. latest investment statements) | <input type="checkbox"/> |
| Evidence of post retirement income (if within 10 years of retirement)                  | <input type="checkbox"/> | Evidence of permission from Homes England/Help to Buy (Wales) Ltd for the additional lending             | <input type="checkbox"/> |

For more details of our requirements please refer to our website [www.accordmortgages.com](http://www.accordmortgages.com).  
**TO AVOID DELAYS, PLEASE ENSURE ALL REQUIRED ITEMS ARE ENCLOSED.**

**APPLICATION DETAILS - 1ST APPLICANT**

| PERSONAL DETAILS  |               |                          |     | INCOME DETAILS  |  |                          |                          |
|---|---------------|--------------------------|-----|---|--|--------------------------|--------------------------|
| 1. Title and Surname  |               |                          |     | 2. Status   | Permanent Employee                         | <input type="checkbox"/> |                          |
| 2. Forenames  |               |                          |     |   | Fixed Term Contract                        | <input type="checkbox"/> |                          |
| 3. Contact Telephone No   |               |                          |     |   | Salaried Director                          | <input type="checkbox"/> |                          |
| 4. Mobile/Email address   |               |                          |     |   | Non -Salaried Director                     | <input type="checkbox"/> |                          |
| 5. Is the Mortgaged property still your main residence?   | Yes           | <input type="checkbox"/> | No  | <input type="checkbox"/>  | 3. Are you                                 | Full time                | <input type="checkbox"/> |
| If No, please provide details   |               |                          |     | Part time   |  | <input type="checkbox"/> |                          |
|   |               |                          |     | 4. If you are on a fixed term contract, please state the start and end dates of the contract(s)               |  | Current                  | Start                    |
|   |               |                          | End |   | <input type="text"/>                       |                          |                          |
| 6. Number of dependants (e.g financially dependent on you)  |               |                          |     |   | Previous                                   | Start                    | <input type="text"/>     |
| 7. Please give details of anyone over the age of 17 who will be living with you in the mortgaged property |               |                          |     |   |  | End                      | <input type="text"/>     |
| 8. Are you a UK citizen or a citizen of an EU/ EEA Country?   | Yes           | <input type="checkbox"/> | No  | <input type="checkbox"/>  | 5. Employer and/or pension company name    |                          |                          |
| If No, do you have indefinite leave to remain?  | Yes           | <input type="checkbox"/> | No  | <input type="checkbox"/>  | 6. Employer and/or pension company address |                          |                          |
| <b>INCOME DETAILS</b>   |               |                          |     | 7. Name and telephone number (inc ext) of the individual who can provide us with confirmation of your income. | Name                                       |                          |                          |
| 1. Are you currently  | Employed      | <input type="checkbox"/> |     |   | Telephone                                  |                          |                          |
|   | Self Employed | <input type="checkbox"/> |     |   |  |                          |                          |
|   | Retired       | <input type="checkbox"/> |     |   |  |                          |                          |
|   | Un - employed | <input type="checkbox"/> |     |   |  |                          |                          |
|   | Other         | <input type="checkbox"/> |     |   |  |                          |                          |

| INCOME DETAILS   |  |
|--|--|
| 8. What date did you start your current employment               |  |
| 9. Total annual salary and/or pension                            | Salary £   |
|  | Pension £  |
| 10. What is your expected retirement age                         |  |
| 11. Other income (e.g. working tax credit/dividends)             | Source   |
|  | £  |
| If dividends please confirm the last 3 years                     | Latest year  |
|  | Year 2   |
|  | Year 3   |
| 12. Is your income likely to reduce during the next 12 months    | Yes <input type="checkbox"/> No <input type="checkbox"/> |
|  | If Yes, please provide details                           |
| 13. Do you receive childcare vouchers from your employer         | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| 14. Please tell us the annual amount                             | £  |
| 15. Please tell us how much savings you have                     | £  |
| <b>Self employed applicant</b>                                   |  |
| 16. Name and address of business                                 | Name   |
|  | Address  |
| 17. % Shareholding   | %  |
| 18. Name and address of accountant                               | Name   |
|  | Address  |
| 19. What qualifications does your accountant hold (e.g. FCA,ACA) |  |
| 20. The accountants telephone number                             |  |
| 21. How long have you been self employed?                        |  |
| 22. Current annual net profit of the business                    | £  |

| RETIREMENT INCOME   |   |
|---|---|
| 1. Please tell us your anticipated retirement income  | £   |
| 2. Please also tell us what you will do should your retirement income be insufficient to cover the mortgage payments  | Sell a second property <input type="checkbox"/>                     |
|   | Sell property and move in rented <input type="checkbox"/>           |
|   | Sell property and downsize <input type="checkbox"/>                 |
|   | Make regular overpayments to repay capital <input type="checkbox"/> |
|   | Sell property and move in with relatives <input type="checkbox"/>   |
|   | Use expected inheritance <input type="checkbox"/>                   |
| <b>Please note that the term of the mortgage cannot extend beyond your expected retirement date for any interest only parts of your mortgage</b>                              |   |
| 11. Other income (e.g. working tax credit/dividends)  | Source  |
|   | £   |
| If dividends please confirm the last 3 years  | Latest year   |
|   | Year 2  |
|   | Year 3  |
| FINANCIAL DETAILS   |   |
| 1. Do you have a current account with a bank or building society  | Yes <input type="checkbox"/> No <input type="checkbox"/>            |
| If YES, state how long you have had it (if you have more than one, please refer to the one you have had the longest)  | Years   |
|   | Months  |
| 2. Do you have a cheque guarantee/debit card  | Yes <input type="checkbox"/> No <input type="checkbox"/>            |
| 3. How many credit cards do you have?   |   |
| 4. 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"/>            |
| If YES, please give details, including outstanding debts, monthly repayments, the dates when the debts are due to be fully repaid, and if they will be paid off on completion |   |
| Type  |   |
| Outstanding debt  |   |
| Monthly repayment   |   |
| Final repayment   |   |
| Repaid on completion  |   |

## FINANCIAL DETAILS

|  |                  |                          |    |                          |     |                          |    |                          |
|--|------------------|--------------------------|----|--------------------------|-----|--------------------------|----|--------------------------|
| <p>5. Do you pay child minding, nursery or school fees or have other significant outgoings?</p>  | Type of outgoing | Monthly amount           |    |                          |     |                          |    |                          |
|  |                  | £                        |    |                          |     |                          |    |                          |
| <p>6. Do you regularly use an overdraft facility?</p>  | Yes              | <input type="checkbox"/> | No | <input type="checkbox"/> |     |                          |    |                          |
| <p>Maximum amount over-drawn in last 3 months</p>  | £                |                          |    |                          |     |                          |    |                          |
| <p>7. Are you making any maintenance payments to a third party?</p> <p>If Yes, please provide details</p>  | Yes              | <input type="checkbox"/> | No | <input type="checkbox"/> |     |                          |    |                          |
|  |                  |                          |    |                          |     |                          |    |                          |
| <p>8. Have you ever had a mortgage or been party to one?</p>   | Yes              | <input type="checkbox"/> | No | <input type="checkbox"/> |     |                          |    |                          |
| <p>9. Following completion of this mortgage, will you be party to any other mortgage(s)? If you are in the process of applying for a mortgage (including buy to let and investment mortgages) with another lender, you should tell us about this too</p> <p>If Yes, please provide details</p> | Yes              | <input type="checkbox"/> | No | <input type="checkbox"/> |     |                          |    |                          |
|  |                  |                          |    |                          |     |                          |    |                          |
| <p>10. When you take out this mortgage what will the outstanding balance be on any other mortgage?</p>   | £                |                          |    |                          |     |                          |    |                          |
| <p>11. Have you ever been behind with any financial commitment (e.g. mortgage, secured loan, unsecured loan, credit card)?</p> <p>If Yes, please provide details</p>   | Yes              | <input type="checkbox"/> | No | <input type="checkbox"/> |     |                          |    |                          |
|  |                  |                          |    |                          |     |                          |    |                          |
| <p>12. 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?</p> <p>If Yes, please provide details</p>                                  |                  |                          |    |                          | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
|  |                  |                          |    |                          |     |                          |    |                          |
| <p>13. Have you ever been subject to an Individual Voluntary Arrangement (IVA), or Bankruptcy order?</p> <p>If Yes, please provide details</p>   |                  |                          |    |                          | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
|  |                  |                          |    |                          |     |                          |    |                          |
| <p>14. Is any part of the property being let or used for business purposes?</p> <p>If Yes, please provide details</p>  |                  |                          |    |                          | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
|  |                  |                          |    |                          |     |                          |    |                          |
| <p>15. 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?</p> <p>If Yes, please provide details</p>   |                  |                          |    |                          | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
|  |                  |                          |    |                          |     |                          |    |                          |

**APPLICATION DETAILS - 2ND APPLICANT**

| PERSONAL DETAILS  |     |                          |                             |
|---|-----|--------------------------|-----------------------------|
| 1. Title and Surname  |     |                          |                             |
| 2. Forenames  |     |                          |                             |
| 3. Contact Telephone No   |     |                          |                             |
| 4. Mobile/Email address   |     |                          |                             |
| 5. Is the Mortgaged property still your main residence?   | Yes | <input type="checkbox"/> | No <input type="checkbox"/> |
| If No, please provide details   |     |                          |                             |
| 6. Number of dependants (e.g financially dependent on you)  |     |                          |                             |
| 7. Please give details of anyone over the age of 17 who will be living with you in the mortgaged property |     |                          |                             |
| 8. Are you a UK citizen or a citizen of an EU/ EEA Country?   | Yes | <input type="checkbox"/> | No <input type="checkbox"/> |
| If No, do you have indefinite leave to remain?  | Yes | <input type="checkbox"/> | No <input type="checkbox"/> |

| INCOME DETAILS  |                        |                          |  |
|---|------------------------|--------------------------|--|
| 1. Are you currently  | Employed               | <input type="checkbox"/> |  |
|   | Self Employed          | <input type="checkbox"/> |  |
|   | Retired                | <input type="checkbox"/> |  |
|   | Un - employed          | <input type="checkbox"/> |  |
|   | Other                  |                          |  |
| 2. Status   | Permanent Employee     | <input type="checkbox"/> |  |
|   | Fixed Term Contract    | <input type="checkbox"/> |  |
|   | Salaried Director      | <input type="checkbox"/> |  |
|   | Non -Salaried Director | <input type="checkbox"/> |  |
| 3. Are you  | Full time              | <input type="checkbox"/> |  |
|   | Part time              | <input type="checkbox"/> |  |
| 4. If you are on a fixed term contract, please state the start and end dates of the contract(s) | <b>Current</b>         | Start                    |  |
|   |                        | End                      |  |
|   | <b>Previous</b>        | Start                    |  |
|   |                        | End                      |  |

|   |  |
|---|--|
| 5. Employer and/or pension company name   |  |
| 6. Employer and/or pension company address  |  |
| 7. Name and telephone number (inc ext) of the individual who can provide us with confirmation of your income. | Name   |
|   | Telephone  |
| 8. What date did you start your current employment  |  |
| 9. Total annual salary and/or pension   | Salary £   |
|   | Pension £  |
| 10. What is your expected retirement age  |  |
| 11. Other income (e.g. working tax credit/ dividends)   | Source   |
|   | £  |
| If dividends please confirm the last 3 years  | Latest year  |
|   | Year 2   |
|   | Year 3   |
| 12. Is your income likely to reduce during the next 12 months   | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| If Yes, please provide details  |  |
| 13. Do you receive childcare vouchers from your employer  | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| 14. Please tell us the annual amount  | £  |
| 15. Please tell us how much savings you have  | £  |
| <b>Self employed applicant</b>  |  |
| 16. Name and address of business  | Name   |
|   | Address  |
| 17. % Shareholding  | %  |

| INCOME DETAILS   |  |                          |
|--|--|--------------------------|
| 18. Name and address of accountant   | Name   |                          |
|  | Address  |                          |
| 19. What qualifications does your accountant hold (e.g. FCA,ACA)   |  |                          |
| 20. The accountants telephone number   |  |                          |
| 21. How long have you been self employed?  |  |                          |
| 22. Current annual net profit of the business  | £  |                          |
| RETIREMENT INCOME  |  |                          |
| 1. Please tell us your anticipated retirement income   | £  |                          |
| 2. Please also tell us what you will do should your retirement income be insufficient to cover the mortgage payments                             | Sell a second property                                   | <input type="checkbox"/> |
|  | Sell property and move in rented                         | <input type="checkbox"/> |
|  | Sell property and downsize                               | <input type="checkbox"/> |
|  | Make regular overpayments to repay capital               | <input type="checkbox"/> |
|  | Sell property and move in with relatives                 | <input type="checkbox"/> |
|  | Use expected inheritance                                 | <input type="checkbox"/> |
| <b>Please note that the term of the mortgage cannot extend beyond your expected retirement date for any interest only parts of your mortgage</b> |  |                          |
| 11. Other income (e.g. working tax credit/dividends)<br><br>If dividends please confirm the last 3 years   | Source   |                          |
|  | £  |                          |
|  | Latest year  |                          |
|  | Year 2   |                          |
|  | Year 3   |                          |
| FINANCIAL DETAILS  |  |                          |
| 1. Do you have a current account with a bank or building society   | Yes <input type="checkbox"/> No <input type="checkbox"/> |                          |
| If YES, state how long you have had it (if you have more than one, please refer to the one you have had the longest)                             | Years  |                          |
|  | Months   |                          |
| 2. Do you have a cheque guarantee/debit card   | Yes <input type="checkbox"/> No <input type="checkbox"/> |                          |

|   |   |                          |                |                          |
|---|---|--------------------------|----------------|--------------------------|
| 3. How many credit cards do you have?   |   |                          |                |                          |
| 4. 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"/> |
|   | If YES, please give details, including outstanding debts, monthly repayments, the dates when the debts are due to be fully repaid, and if they will be paid off on completion |                          |                |                          |
| Type  |   |                          |                |                          |
| Outstanding debt  |   |                          |                |                          |
| Monthly repayment   |   |                          |                |                          |
| Final repayment   |   |                          |                |                          |
| Repaid on completion  |   |                          |                |                          |
| 5. Do you pay child minding, nursery or school fees or have other significant outgoings?  | Type of outgoing  |                          | Monthly amount |                          |
|   |   |                          | £              |                          |
| 6. Do you regularly use an overdraft facility?  | Yes   | <input type="checkbox"/> | No             | <input type="checkbox"/> |
| Maximum amount over-drawn in last 3 months  | £   |                          |                |                          |
| 7. Are you making any maintenance payments to a third party?<br><br>If Yes, please provide details  | Yes   | <input type="checkbox"/> | No             | <input type="checkbox"/> |
|   |   |                          |                |                          |
| 8. Have you ever had a mortgage or been party to one?   | Yes   | <input type="checkbox"/> | No             | <input type="checkbox"/> |
| 9. Following completion of this mortgage, will you be party to any other mortgage(s)? If you are in the process of applying for a mortgage (including buy to let and investment mortgages) with another lender, you should tell us about this too<br><br>If Yes, please provide details | Yes   | <input type="checkbox"/> | No             | <input type="checkbox"/> |
|   |   |                          |                |                          |

| FINANCIAL DETAILS  |     |                          |    |                          |
|--|-----|--------------------------|----|--------------------------|
| 10. When you take out this mortgage what will the outstanding balance be on any other mortgage?  | £   |                          |    |                          |
| 11. Have you ever been behind with any financial commitment (e.g. mortgage, secured loan, unsecured loan, credit card)?<br><br>If Yes, please provide details  | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| 12. 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?<br><br>If Yes, please provide details | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| 13. Have you ever been subject to an Individual Voluntary Arrangement (IVA), or Bankruptcy order?<br><br>If Yes, please provide details  | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| 14. Is any part of the property being let or used for business purposes?<br><br>If Yes, please provide details   | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| 15. 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?<br><br>If Yes, please provide details  | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |

### LOAN DETAILS

|  |   |                          |                    |                          |
|--|---|--------------------------|--------------------|--------------------------|
| 1. Which additional loan product are you applying for?   | Please note an offset additional loan can only be taken if the existing mortgage is an offset |                          |                    |                          |
|  | <b>You must complete this box to avoid delays</b>   |                          |                    |                          |
|  | Product   |                          | Code               |                          |
| 2. Additional loan required and over what term   | £   |                          | Years              | Months                   |
| 3. Is the loan for the benefit of all applicants   | Yes   | <input type="checkbox"/> | No                 | <input type="checkbox"/> |
| 4. How do you intend to repay the additional loan?   | £   | £                        | £                  |                          |
| 5. For the amount in the Interest Only box above, please state proposed repayment strategy e.g. Existing Endowment, General Investments, Sale of Mortgage Property | Repayment Strategy  | Amount                   | Repayment Strategy | Amount                   |
|  |   | £                        |                    | £                        |
|  |   | £                        |                    | £                        |
|  |   | £                        |                    | £                        |
| 6. Is there a Help to Buy Equity Loan outstanding on the property?   | Yes   | <input type="checkbox"/> | No                 | <input type="checkbox"/> |
|  | If Yes, which Help to Buy Equity Scheme?  |                          |                    |                          |
| 7. Outstanding Help to Buy Equity Loan Amount  | Yes   | <input type="checkbox"/> | No                 | <input type="checkbox"/> |
|  | Outstanding Help to Buy Equity Loan Term  |                          | Years              | Months                   |

## LOAN DETAILS

**YOU MUST MAKE SURE YOU HAVE MADE THE NECESSARY ARRANGEMENTS TO REPAY YOUR MORTGAGE AT THE END OF THE REPAYMENT TERM.**

8. In some cases we need a new valuation solely for our purposes and benefit so that we can be satisfied that the property provides sufficient security for us to lend. Any fee for arranging a revaluation is payable by you. For details of the valuation fees please call us on 0345 200 881. You will not receive a copy of any valuation report prepared in connection with this application

|  |                          |  |  |  |
|--|--------------------------|--|--|--|
| Who can the valuer obtain access from? | Name                     |  |  |  |
|  | Daytime Telephone number |  |  |  |
|  | Address                  |  |  |  |

|  |  |   |  |         |
|--|--|---|--|---------|
| 9. What is the purpose of the additional loan? | Purchase of freehold/land  | £ |  | Details |
|  | Debt consolidation (not permitted for Interest Only)             | £ |  | Details |
|  | Purchase of interest   | £ |  | Details |
|  | Capital raising (please specify. N.B. not for business purposes) | £ |  | Details |
|  | Home improvement (please specify)                                | £ |  | Details |

|  |   |  |  |  |
|--|---|--|--|--|
| 10. What is the current estimated value of the property? | £ |  |  |  |
|--|---|--|--|--|

|  |                               |  |    |  |  |
|--|-------------------------------|--|----|--|--|
| 11. If you are borrowing to modify your property, is planning permission required? | Yes                           |  | No |  |  |
|  | If Yes, please provide a copy |  |    |  |  |

### IMPORTANT INFORMATION

HIGHER LENDING CHARGE - If you require information about the Higher Lending Charge, please call us on 0345 1200 891.

|   |     |                          |    |                          |     |                          |  |
|---|-----|--------------------------|----|--------------------------|-----|--------------------------|--|
| 12. Do you want to add the Higher Lending Charge to your loan amount? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> | N/A | <input type="checkbox"/> |  |
|---|-----|--------------------------|----|--------------------------|-----|--------------------------|--|

### VALUATION AND PRODUCT FEE

|  |  |
|--|--|
| <b>PRODUCT FEE</b><br>This will be added to your mortgage account unless you send a cheque payable to "Accord Mortgages Limited <i>Account Name, Account Number</i> ". | Please tick here if you wish to pay by cheque <input type="checkbox"/>   |
| <b>VALUATION FEE</b><br>Please tick how you wish to pay  | Cheque - Please make payable to "Accord Mortgages Limited, <i>Account Name, Account Number</i> " <input type="checkbox"/>  |
|  | Credit/Debit Card. To safeguard your details, we do not take your card information on this form. Please contact us on 0345 1200 881 with your card, or provide a daytime telephone number where we can call you to arrange payment: <input style="width: 100%;" type="text"/> <input type="checkbox"/> |

### INSURANCE ARRANGEMENTS

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

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

### METHOD OF PAYMENT

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

If your existing mortgage is paid by two or more direct debits from different bank accounts, Accord Mortgages will automatically collect the additional loan payments from the bank account which pays the main part of your loan. If you want to make alternative arrangements or if you are unsure which bank account pays the main part of your loan, please contact the Mortgage Helpline on 0345 1 200 872 immediately after your additional loan completes.

Accord Mortgages will give you ten working days notice of any change in the amount or date of your direct debit collections.

### 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



## 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 found at [www.accordmortgages.com](http://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 found at [www.accordmortgages.com](http://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.
- 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 a 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.

- 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 [www.accordmortgages.com](http://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](http://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 writing to:

Data Protection Officer  
Yorkshire House  
Yorkshire Drive  
Bradford  
BD5 8LJ  
Or by emailing [dpo@ybs.co.uk](mailto:dpo@ybs.co.uk)

**DECLARATION TO BE SIGNED BY ALL APPLICANTS**

**I apply for an additional loan on the mortgaged property**

1. I agree:

- that this information will form part of the mortgage contract between Accord Mortgages and me and that if I enter into an associated insurance contract it will also be the basis of a contract between the insurer and me.
- to tell Accord Mortgages about any information which may affect any insurance cover provided. I understand that the policy may be invalid, or the cover affected, if I do not disclose this information.
- to pay Accord Mortgages' conveyancing costs and valuation fees even if the additional loan does not complete.
- to a 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 parts 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.

3. I understand that:

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

**MANAGING OUR CONTACT WITH YOU**

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:

**ENSURE YOUR CLIENT(S) SIGN HERE TO AVOID DELAYS**

|             |  |                          |       |                          |      |                          |
|-------------|--|--------------------------|-------|--------------------------|------|--------------------------|
| APPLICANT 1 | EMAIL<br>(Including text and other messaging services) | <input type="checkbox"/> | PHONE | <input type="checkbox"/> | MAIL | <input type="checkbox"/> |
| APPLICANT 2 | EMAIL<br>(Including text and other messaging services) | <input type="checkbox"/> | PHONE | <input type="checkbox"/> | MAIL | <input type="checkbox"/> |

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

1ST APPLICANT SIGNATURE

DATE

2ND APPLICANT SIGNATURE

DATE

**accordmortgages.com**

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. Tel 01274 801 000 - Fax 01274 801 070 - DX number 11756. 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.**