

If you have already submitted an ON-LINE application, DO NOT USE THIS application form.

 Account Number

Please use this form for Portability applications or data capture only, New Business applications must be submitted online. Before submitting an application you must ensure you have obtained a KFI from our sales team on 0345 1200 891. 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 the required paperwork) to: Branch Lending & Variations Team, Accord Mortgages, PO Box 1145, Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ. Please ensure that the declaration on page 12 has been signed and you have enclosed the appropriate items.

 Cheque for the valuation fee, payable to Accord Mortgages Ltd A/C No. (if applicable) Evidence of post retirement income (if within 10 years of retirement)

 75% LTV and below - Latest payslip/pension payslip & latest bank statement (Employed / Retired Applicants) Above 75% LTV - Latest 3 payslips/pension payslips & latest bank statement (Employed / Retired Applicants)

 Latest personal bank statement & latest business bank statement (Self-Employed Applicants) Evidence of repayment strategies for any new Interest Only borrowing (e.g. latest investment statements)

 For more details of our requirements please refer to our website www.accordmortgages.com
INSURANCE ARRANGEMENTS, VERIFICATION OF CUSTOMER IDENTITY & INTERMEDIARY DECLARATION

I am arranging the following buildings insurance/contents cover:

 Company Sum Insured (if known) £

 I am arranging the following mortgage payment insurance cover: Premium £

 Accident Sickness Unemployment Through (Name of Company)
Name verification

	1st Applicant	2nd Applicant
Document type (e.g. Driving Licence, Passport)	<input type="text"/>	<input type="text"/>
Issuer (e.g. DVLC, Passport Office)	<input type="text"/>	<input type="text"/>
Document reference number (e.g. Passport Number)	<input type="text"/>	<input type="text"/>
Document expiry date	<input type="text"/>	<input type="text"/>
Document's country of origin (if foreign passport or national ID card used)	<input type="text"/>	<input type="text"/>

Residency verification

Document type (e.g. Utility bill, bank statement)	<input type="text"/>	<input type="text"/>
Issuer	<input type="text"/>	<input type="text"/>
Document reference number (e.g. customer number)	<input type="text"/>	<input type="text"/>
Document issue date (must be within last 3 months)	<input type="text"/>	<input type="text"/>

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. 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
<input type="text"/>	<input type="text"/>

Name	Position
<input type="text"/>	<input type="text"/>

Firm Name and Address

Email	Telephone
<input type="text"/>	<input type="text"/>

Fax	FSR Register Number
<input type="text"/>	<input type="text"/>

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

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

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

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

 Is the level of service offered to your client advised? Yes No

CONTACT DETAILS

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

INCOME DETAILS

I understand that it is a criminal offence if either I or someone acting on my behalf provides incorrect information in order to obtain a mortgage, and the provision of any inaccurate information can lead to prosecution for fraud.

1. Are you currently (delete as appropriate)	Employed/Self Employed/Retired/Unemployed/ Other (please specify)	Employed/Self Employed/Retired/Unemployed/ Other (please specify)
2. (a) Are you (delete as appropriate)	Permanent Employee/Fixed Term Contract/ Salaried Director/Non-Salaried Director	Permanent Employee/Fixed Term Contract/ Salaried Director/Non-Salaried Director
(b) Are you (delete as appropriate)	Full Time/Part Time	Full Time/Part Time
(c) What is your company's/employer's trade/ profession?	<input type="text"/>	<input type="text"/>
(d) What is your job title?	<input type="text"/>	<input type="text"/>
3. Are you a member of a company pension scheme or superannuation scheme?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
4. Basic annual salary and/or pension	Salary <input type="text"/> £ Pension <input type="text"/> £	Salary <input type="text"/> £ Pension <input type="text"/> £
(a) If self employed, state annual net profit for the last three years and go to Question 7	Year Ending <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Amount	£ <input type="text"/> £ <input type="text"/> £ <input type="text"/>	£ <input type="text"/> £ <input type="text"/> £ <input type="text"/>
(b) Sustainable annual overtime (i.e. the amount you reasonably expect to continue earning)	£ <input type="text"/>	£ <input type="text"/>
(c) Sustainable annual bonus (i.e. the amount you reasonably expect to continue earning)	£ <input type="text"/>	£ <input type="text"/>
(d) Annual commission	£ <input type="text"/>	£ <input type="text"/>
(e) Do you receive childcare vouchers?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Please tell us the annual amount (if applicable)	£ <input type="text"/>	£ <input type="text"/>
(f) Other (e.g. annual band enhancement/annual dividends)	£ <input type="text"/>	£ <input type="text"/>
Total income	£ <input type="text"/>	£ <input type="text"/>
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	£ <input type="text"/>	£ <input type="text"/>
(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	£ <input type="text"/>	£ <input type="text"/>
6. Is your income likely to reduce in the future?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If YES, please give details	<input type="text"/>	<input type="text"/>
7. What date did you start your current employment?	<input type="text"/>	<input type="text"/>
If you are on a fixed term contract, please state the start and end dates of the contract(s)	Current <input type="text"/> Start <input type="text"/> End <input type="text"/>	Current <input type="text"/> Start <input type="text"/> End <input type="text"/>
	Previous <input type="text"/> Start <input type="text"/> End <input type="text"/>	Previous <input type="text"/> Start <input type="text"/> End <input type="text"/>

INCOME DETAILS

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

(a) Amount (gross)	£	£	
Source			
If dividend income, please provide last 3 years	Latest Year	Year 2	Year 3
(b) Amount (gross)	£	£	
Source			
If dividend income, please provide last 3 years	Latest Year	Year 2	Year 3

EMPLOYED AND / OR RETIRED APPLICANTS

1. National Insurance Number			
2. Name of your Tax Office			
3. Tax Reference (not your tax code)			
4. Employee number and/or pension reference			
5. Employer and/or pension company name			
6. Employer and/or pension company address	Postcode	Postcode	
7. Name and telephone number (including extension) of the individual who can provide us with confirmation of your income	Name Telephone No.	Name Telephone No.	
8. How are you paid? (delete as appropriate)	Cash/Cheque/Direct to Bank/ Other (please specify)	Cash/Cheque/Direct to Bank/ Other (please specify)	
9. How often? (delete as appropriate)	Weekly/Monthly/4 Weekly/ Other (please specify)	Weekly/Monthly/4 Weekly/ Other (please specify)	
If you are about to leave your current employment, please give details of any future employment in the extra space on page 9			
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 9			
10. If you have been with your current employer for less than 3 months, please tell us where you previously worked during the last year and when your employment started and finished			

Previous employer's name			
Previous employer's address	Postcode	Postcode	
Previous employer's telephone number			
Date employment started			
Date employment finished			

SELF-EMPLOYED APPLICANTS AND SHAREHOLDING DIRECTORS

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

SELF-EMPLOYED APPLICANTS AND SHAREHOLDING DIRECTORS

2. Do you produce accounts ? Yes No Yes No
3. Name, address and telephone number of your accountant (including name of person dealing)
- | | | | |
|----------|----------|----------|----------|
| Tel. No. | Postcode | Tel. No. | Postcode |
|----------|----------|----------|----------|
4. What qualifications does your accountant hold? (e.g. FCA, ACA)
5. If you are a company director, what is your % shareholding? % %

RETIREMENT INCOME

1. Please tell us your anticipated retirement income
2. Please also tell us what you will do should your retirement income be insufficient to cover the mortgage payments
- Sell a second property Sell this property and downsize Make regular overpayments
- Please note that the term of the mortgage cannot extend beyond your expected retirement date for any interest only parts of your mortgage

FINANCIAL DETAILS

1. Do you have a current account with a bank or building society? Yes No Yes No
- 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)
- | | |
|--|--|
| <input type="text"/> Years <input type="text"/> Months | <input type="text"/> Years <input type="text"/> Months |
|--|--|
- Do you have a debit card? Yes No Yes No
- Do you regularly use an overdraft facility? Yes No Yes No
- Maximum amount overdrawn in last 3 months £ £
2. Do you have a savings account? Yes No Yes No
3. Please tell us how much you have in Savings?
4. How many credit cards do you have?
5. Are you planning to take on any future debts and/or credit cards? Yes No Yes No
6. Do you have any debts outstanding under hire purchase arrangements, bank loans, credit cards, secured loans, student loans etc.?
- | | Type | Outstanding Debt | Monthly Repayment | Final Repayment | Repaid on Completion | | Type | Outstanding Debt | Monthly Repayment | Final Repayment | Repaid on Completion |
|---|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| 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 | <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"/> | <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"/> | <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"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
7. Do you pay child minding, nursery or school fees or have other significant outgoings e.g. Hobbies/ Gym/Golf membership?
- | | | | |
|---|--|---|--|
| Type of Outgoing | Monthly Amount £ | Type of Outgoing | Monthly Amount £ |
| <input style="width: 100%;" type="text"/> | <input style="width: 50%;" type="text"/> | <input style="width: 100%;" type="text"/> | <input style="width: 50%;" type="text"/> |
8. Are you making any maintenance payments to a third party? Yes No Yes No
- If YES, please give details
- | | |
|--|--|
| | |
|--|--|
9. Have you ever had a mortgage, or been party to one? Yes No Yes No

FINANCIAL DETAILS

10. 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

Yes

No

Yes

No

If YES, please give full details

11. When you take out this mortgage what will the outstanding balance be on any other mortgage?

£

£

12. Have you ever been behind with any financial commitment (e.g. mortgage, secured loan, unsecured loan, credit card, tenancy)?

Yes

No

Yes

No

If YES, please give details

13. Have you ever had a county court judgment (CCJ) or a high court judgment registered against you (Court Decree in Scotland) or are you currently involved in any court proceedings in connection with a debt?

Yes

No

Yes

No

If YES, please give details

14. Have you ever been subject to an Individual Voluntary Arrangement (IVA), Bankruptcy order or Trust Deed (Scotland only)?

Yes

No

Yes

No

If YES, please give details

APPLICANTS WHO HAVE A MORTGAGE NOW OR HAVE HAD A MORTGAGE IN THE PAST

Please answer the following questions relating to your most recent mortgage

1. What is the mortgage account number?

2. Name and address of the lender

Postcode

Postcode

3. What is the address of the property?

Postcode

Postcode

(a) Date mortgage opened

(b) Date repaid (if applicable)

(c) Balance outstanding (if applicable)

£

£

(d) Monthly mortgage payment (if applicable)

£

£

4. If this mortgage will still be outstanding when your new mortgage completes, will you:

Repay the mortgage at the time of completion

Repay the mortgage at the time of completion

Be released from the mortgage

Be released from the mortgage

Retain the mortgage

Retain the mortgage

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 9

APPLICANTS WHO ARE RENTING OR HAVE RENTED IN THE LAST 12 MONTHS

1. If you are currently renting the property that you are living in, please tell us:
- (a) The name, address and telephone number of your current landlord
- | | | | |
|----------|----------|----------|----------|
| Tel. No. | Postcode | Tel. No. | Postcode |
|----------|----------|----------|----------|
- (b) The date your tenancy began
- | | |
|--|--|
| | |
|--|--|
- (c) Your monthly rental payment
- | | |
|---|---|
| £ | £ |
|---|---|
2. Have all your rent payments been paid on time? Yes No
- If No, please provide details in the extra space on page 9 Yes No

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 9

PROPERTY INFORMATION

1. Approximate year that the property was built
- | | | |
|--|----------------------------------|--|
| | DATE OF ENTRY
(SCOTLAND ONLY) | |
|--|----------------------------------|--|
2. Full address (if it is a new property, and yet to be numbered, please tell us the plot number)
- | | |
|--|----------|
| | Postcode |
|--|----------|
3. Type of property (more than one answer may apply)
- House Bungalow Flat/Maisonette Detached Semi-detached Terrace
4. If you have ticked FLAT or MAISONETTE, please tell us
- Which floor in block No. of floors in block Purpose built Converted house Above/below shop premises
5. Accommodation - please indicate the number of:
- Reception rooms Kitchens Bedrooms Bathrooms Inside WCs (if separate)
6. Are there Solar panels on the property?
- Yes No
7. Is the property (more than one answer may apply, please complete as appropriate)
- Heritable (formerly Feudal) (Scotland only) Freehold
- Leasehold - unexpired term of lease Years and Ground Rent/Service Charge £
- Commonhold
8. Please give the full names of anyone over the age of 17 who will be living with you in the mortgaged property
- | |
|--|
| |
|--|
9. Do you intend to run a business from or let any part of the property? Yes No
- If YES, please give details
- | |
|--|
| |
|--|
10. Will the property be your main residence? Yes No
11. Is the property a new build? (will you be the first owner/occupier since the property was built/converted to its current state)? Yes No
12. If a new Build, please provide the Builders Name
- | |
|--|
| |
|--|
13. If a new Build, please provide the Development Name
- | |
|--|
| |
|--|

MORTGAGE REQUIREMENTS

1. If you wish to pay on a date other than the 1st, please enter a date in the box (2nd- 28th)
2. Which of Accord Mortgages' products are you applying for?
- | Product | Capital & Interest (Repayment) | Interest Only | Total |
|---------|--------------------------------|---------------|-------|
| | £ | £ | £ |
| | £ | £ | £ |
| | £ | £ | £ |
- Note: If you would like to have more than one product, or if you are an existing borrower wishing to use portability, please confirm the amount required on each product

MORTGAGE REQUIREMENTS

If you are applying for an offset mortgage product, please complete the Offset Savings declaration on page 9.

	Repayment strategy	Amount	Repayment strategy	Amount
3. For any new Interest Only borrowing, please state the proposed repayment strategy that will be used to repay the amount borrowed at term end e.g. Existing Endowment, General Investments, Sale of Mortgaged Property	<input type="text"/>	£ <input type="text"/>	<input type="text"/>	£ <input type="text"/>
	<input type="text"/>	£ <input type="text"/>	<input type="text"/>	£ <input type="text"/>

You must make sure you have made the necessary arrangements to repay your mortgage at the end of the repayment term.

	Repayment strategy	Amount	Repayment strategy	Amount
4. For any existing Interest Only parts, please state the proposed repayment strategy that will be used to repay the amount borrowed at term end. Please refer to the Accord website for details of acceptable repayment strategies for any existing Interest Only parts.	<input type="text"/>	£ <input type="text"/>	<input type="text"/>	£ <input type="text"/>
	<input type="text"/>	£ <input type="text"/>	<input type="text"/>	£ <input type="text"/>

5. Do you want to add the Higher Lending Charge to your loan amount? Yes No N/A

VALUATION AND SOLICITOR DETAILS

A mortgage valuation is solely for our purposes and benefit so that we can be satisfied that the property provides sufficient security for us to lend. You may not receive a copy of any valuation report prepared in connection with this application.

1. What type of valuation have you had/do you require? Mortgage valuation Home buyer survey & valuation Building survey

If the valuation has already been carried out please confirm contact name, address and telephone number of the valuer

Postcode	Telephone
----------	-----------

2. Who can the valuer obtain keys from? (Please confirm contact name, address and daytime telephone number)

Postcode	Telephone
----------	-----------

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

Postcode	Telephone
----------	-----------

HOUSE PURCHASE ONLY

4. Name and address of person selling (Please confirm contact name, address and daytime telephone number)

Postcode	Telephone
----------	-----------

5. Apart from your Help to Buy Equity Loan (if applicable) if you are borrowing the difference between the purchase price and the amount of loan you are applying for, please tell us:

(a) from where, and the date when you must repay it

(b) how much you are borrowing and how much you will be repaying each month

£ <input type="text"/>	(Amount borrowed)	£ <input type="text"/>	(Monthly repayment)
------------------------	-------------------	------------------------	---------------------

6. Are you receiving any cashbacks, discounts, allowances or other incentives in connection with this purchase from any source? Yes No

If YES, please give full details

<input type="text"/>

7. If the property is under construction, do you wish the mortgage to be released in instalments? Yes No If YES, please provide a correspondence address in the extra space below

PRODUCT FEE - METHOD OF PAYMENT

If applicable, fee to be added to loan? Yes No N/A

Please tell us how your client will pay any fees that are due immediately:

- Cheque - Please make payable to Accord Mortgages account (your name)
- Accord to contact customer by phone for card payment

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

OFFSET SAVING DETAILS (ALL APPLICANTS WHO ARE APPLYING FOR AN OFFSET MORTGAGE)

You are allowed to link up to a maximum of three accounts to your offset mortgage account. All names on the offset savings account must also be a party to the mortgage application.

By signing the declaration on page 12 you are agreeing to us opening 1 Offset Savings account in the mortgage holder's name(s) as indicated below. If you would like additional Offset Savings accounts linked to your mortgage you must complete separate application forms (ACC01230S) for each additional account.

Applicant 1 Applicant 2 Joint

Your signature is required to enable you to maintain and transact on your account following completion of your mortgage. This also forms parts of the Terms and Conditions of an Offset mortgage.

EXISTING OFFSET SAVINGS DETAILS (PORTABILITY ONLY)

Account holder	<input type="text"/>	Account number	<input type="text"/>
Account holder	<input type="text"/>	Account number	<input type="text"/>
Account holder	<input type="text"/>	Account number	<input type="text"/>

OFFSET PAYMENT DETAILS

Your Payment Amount

With the offset mortgage account you have three options for your payment amount.

1. You can opt to pay on a **gross** basis and your payment will be based on your mortgage balance only. This allows any offset savings balances to work harder by reducing the outstanding mortgage balance faster.
2. You can decide to pay on a **net** basis and your payment will be based on the combined balance of your mortgage and your savings balance(s). You must estimate the total amount of savings which will be paid into your offset savings account(s) within 30 days of completion of the mortgage. Your net payment will initially be based on this estimate. Please note if your savings balance changes your payment will not be automatically recalculated until Annual Review.
3. You can agree to pay more than your normal payment by registering a **static** payment which will automatically reduce the term of your mortgage by taking into account the overpayment being made. This cannot be done until your mortgage has completed. You must contact us to do this.

Please indicate the payment option you require Gross Payment Net Payment - based on estimated initial savings balance of £
 Arrange Static Payment

YOUR PAYMENT DATE AND METHOD (ALL APPLICANTS)

PLEASE USE CAPITAL LETTERS

Your Payment Date

A first payment of initial interest will be payable immediately following completion. Your monthly payments will then be due on the first day of the month to which they relate, starting from the 1st of the month following release of funds. With Accord Mortgages' agreement the date that your monthly payments are due can be changed to any date between the 1st and 28th of the month, to help coincide with your salary payment.

1. If you prefer, you may specify a payment date between 1st and 28th of each month. Please enter the date in the box.

Your Payment Method

Accord Mortgages operates a Direct Debit scheme which provides a simple and convenient way to pay. On page 13 is a Direct Debit instruction form. Please complete it, sign it and return it along with this application form, to ensure that there is no delay in commencing collection following completion of your mortgage. No collections will be taken until after completion of your mortgage, and Accord Mortgages will give you seven working days notice of any change in the amount or date of your direct debit collections.

If you have NOT completed the Direct Debit form, please indicate how you intend to make payments Standing Order Cheque

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.

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.

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.

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

DISCLOSING YOUR PERSONAL INFORMATION

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

- The progress of your application, including if it has been granted, to your broker, Independent Financial Adviser, professional adviser or other intermediary, if the request came from them.
- With HM Revenue & Customs, Department for Work & Pensions, any lender, landlord, employer or professional adviser named on this form to obtain information to confirm any income received and payments made.
- To any government body providing you with financial assistance (for example, Homes England or Help to Buy (Wales) Limited) any application or account information in which that body has a legitimate interest such as a proposed loan term change, 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 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 writing to:

Data Protection Officer
Yorkshire House
Yorkshire Drive
Bradford
BD5 8LJ

Or by emailing dpo@ybs.co.uk

DECLARATION TO BE SIGNED BY ALL APPLICANTS

I apply for a loan on the property mentioned on page 7 (or any Replacement Property, form attached to this form).

1. I agree:

- 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
- I am aware that repayments for the capital and interest parts 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.
- to pay Accord Mortgages' conveyancing costs and valuation fees even if the mortgage does not complete.
- to a 7-day notice period for Direct Debit changes
- to Accord Mortgages and its agents or other members of its group disclosing the details of all offset savings accounts to the other applicants and borrowers.
- to the processing of my personal information as explained on page 10 of this form. 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 loan.
- to the release to Accord Mortgages of my conveyancer's file in its entirety.

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 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 am applying for 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.

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:

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

Applicant 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 Applicant

Signature of Applicant

Date

2nd Applicant

Signature of Applicant

Date

INSTRUCTION TO YOUR BANK OR BUILDING SOCIETY TO PAY BY DIRECT DEBIT

Please complete the whole form using ballpoint pen and return the completed form to the address below.

Service User Number

6	7	6	5	3	2
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Accord Mortgages Limited
 Yorkshire House
 Yorkshire Drive
 Bradford
 BD5 8LJ

1. Name and full postal address of your bank or building society.

The Manager

.....

.....

.....

..... Postcode:

2. Name(s) of Account Holder(s)

3. Branch Sort Code - -

4. Bank/Building Society Account Number.

Reference Number

(i.e. Accord Mortgages Limited Mortgage Account Number.)

5. **Instruction to your Bank or Building society**

Please pay Accord Mortgages Limited Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Accord Mortgages Limited and, if so, details will be passed electronically to my bank or building society.

Signature(s)

Date

Banks and Building Societies may not accept Direct Debit Instructions for some types of account.

For Accord Mortgages Limited official use only - this is not part of the instruction to your bank or building society


If you prefer, you may specify a payment date between 1st and 28th of each month. Please enter the date in the box.

ACC 0772 (1019)

01/07/15

THIS GUARANTEE SHOULD BE DETACHED AND RETAINED BY THE PAYER

The Direct Debit Guarantee



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit Accord Mortgages Limited will notify you 7 working days in advance of your account being debited or as otherwise agreed. If you request Accord Mortgages Limited to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Accord Mortgages Limited or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.
 - If you receive a refund you are not entitled to, you must pay it back when Accord Mortgages Limited asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

This guarantee is provided by Accord Mortgages Limited
 Accord Mortgages Limited is registered in England No. 2139881. Registered Office: Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ
 Tel: 0345 1 200 872. Fax: 01274 734240. www.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.
 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.

NEW OFFSET SAVINGS DECLARATION (IF APPLICABLE)

DECLARATION:

I declare that the share account will not be held by me as trustee or nominee for a company or other corporate body or for persons who include a company or other corporate body.
I will be subject to the terms and conditions of the account which are set out as follows: (i) Offset Savings account - Offset Terms, I have a copy of these. I will also be subject to the Rules of Yorkshire Building Society (a copy of which can be obtained on request). Each person who signs makes this declaration.
I agree to the processing of my personal information as explained on page 11 of this mortgage application form.
I agree to Accord Mortgages disclosing details of this Offset Savings account to all borrowers and guarantors (if any) of an Offset Mortgage account linked to this account.

For joint accounts: How many signatures are required to operate the account?

FSCS INFORMATION SHEET ACKNOWLEDGMENT

I acknowledge receipt of the FSCS information sheet.

Signed 1st applicant

Date

Signed 2nd applicant

Date

SIGNATURE(S) (ALL APPLICANTS MUST SIGN - APPLICATIONS WILL NOT BE ACCEPTED WITHOUT ALL SIGNATURE(S))

1st Applicant

Signature of Applicant

Date

2nd Applicant

Signature of Applicant

Date

IDENTIFICATION REQUIREMENTS

Under regulations for the prevention and detection of financial crime, we have a responsibility to verify the identity of each applicant before opening a new account, even existing customers. To do this we use an electronic verification system. However, in certain cases, for example, you are not listed on the electoral roll or you have recently moved house, we may need further proof of your identity. For postal applications, this will mean returning your application. Therefore, you may wish to provide additional proof of your identity with your application.

To find out which forms of identification are acceptable, please call us on 0345 1 200 872 or our website www.accordmortgages.com

FOR ACCORD MORTGAGES USE ONLY

NEW OFFSET SAVINGS ACCOUNT NUMBER

NEW OFFSET SAVINGS ACCOUNT HOLDER(S)

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**.