

Account Number          

**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 any required paperwork) to: Branch Lending & Variations Team, Accord Mortgages, PO Box 1145, Yorkshire Drive, Bradford BD5 8LJ Please ensure that the Declaration on page 5 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)  | <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"/> |  |                          |

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

### PERSONAL DETAILS

|  | 1st Applicant  | 2nd Applicant  |
|--|--|--|
| 1. Title (Mr, Mrs, etc.) and Surname   | <input style="width: 100%;" type="text"/>  | <input style="width: 100%;" type="text"/>  |
| 2. Forename(s)   | <input style="width: 100%;" type="text"/>  | <input style="width: 100%;" type="text"/>  |
| 3. Contact Telephone number (including STD)  | <input style="width: 100%;" type="text"/>  | <input style="width: 100%;" type="text"/>  |
| 4. Mobile/Email Address  | <input style="width: 100%;" type="text"/>  | <input style="width: 100%;" type="text"/>  |
| 5. Is the mortgaged property still your main residence?<br>If NO, please give details                        | Yes <input type="checkbox"/> No <input type="checkbox"/>   | Yes <input type="checkbox"/> No <input type="checkbox"/>   |
|  | <input style="width: 100%; height: 30px;" type="text"/>  |  |
| 6. Number of dependants (e.g. children who are financially dependent on you)                                 | <input style="width: 50%;" type="text"/>   | <input style="width: 50%;" type="text"/>   |
| 7. Please give details of anyone over the age of 17 who will be living with you in the mortgaged property    | <input style="width: 100%; height: 40px;" type="text"/>  | <input style="width: 100%; height: 40px;" type="text"/>  |
| 8. Are you a UK citizen or a citizen of an EU/EEA Country?<br>If NO, do you have indefinite leave to remain? | Yes <input type="checkbox"/> No <input type="checkbox"/><br>Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/><br>Yes <input type="checkbox"/> No <input type="checkbox"/> |

## INCOME DETAILS

|  | Employed/Self Employed/Retired/Unemployed/<br>Other (please specify) .....  | Employed/Self Employed/Retired/Unemployed/<br>Other (please specify) .....  |
|--|---|---|
| 1. Are you currently   | Permanent Employee/Fixed Term Contract/<br>Salaried Director/Non-Salaried Director  |   |
| 2. Status  | Full Time/Part Time   |   |
| 3. Are you   | Full Time/Part Time   |   |
| 4. If you are on a fixed term contract, please state the start and end dates of the contract(s)                          | Current <input style="width: 50px;" type="text"/> Start <input style="width: 50px;" type="text"/> End <input style="width: 50px;" type="text"/><br>Previous <input style="width: 50px;" type="text"/> Start <input style="width: 50px;" type="text"/> End <input style="width: 50px;" type="text"/> | Current <input style="width: 50px;" type="text"/> Start <input style="width: 50px;" type="text"/> End <input style="width: 50px;" type="text"/><br>Previous <input style="width: 50px;" type="text"/> Start <input style="width: 50px;" type="text"/> End <input style="width: 50px;" type="text"/> |
| 5. Employer and/or pension company name  | <input style="width: 100%;" type="text"/>   |   |
| 6. Employer and/or pension company address   | <input style="width: 100%; height: 30px;" type="text"/>   |   |
|  | Postcode  | Postcode  |
| 7. Name and telephone number (including extension) of the individual who can provide us with confirmation of your income | Name <input style="width: 100%;" type="text"/><br>Telephone No. <input style="width: 100%;" type="text"/>   | Name <input style="width: 100%;" type="text"/><br>Telephone No. <input style="width: 100%;" type="text"/>   |
| 8. What date did you start your current employment?  | <input style="width: 100%;" type="text"/>   |   |
| 9. Total annual salary and/or pension  | Salary <input style="width: 50px;" type="text"/> £ Pension <input style="width: 50px;" type="text"/> £  | Salary <input style="width: 50px;" type="text"/> £ Pension <input style="width: 50px;" type="text"/> £  |
| 10. What is your expected retirement date?   | <input style="width: 100%;" type="text"/>   |   |
| 11. Other income (e.g. Working Tax Credit)/Dividends<br>Attach extra sheet with further details if needed                | Source <input style="width: 100%;" type="text"/> £  | Source <input style="width: 100%;" type="text"/> £  |
| If dividends please confirm the last 3 years   | <input style="width: 30px;" type="text"/> Latest Year <input style="width: 30px;" type="text"/> Year 2 <input style="width: 30px;" type="text"/> Year 3   | <input style="width: 30px;" type="text"/> Latest Year <input style="width: 30px;" type="text"/> Year 2 <input style="width: 30px;" type="text"/> Year 3   |
| 12. Is your income likely to reduce in the future?<br>If YES, please provide details                                     | Yes <input type="checkbox"/> No <input type="checkbox"/>  | Yes <input type="checkbox"/> No <input type="checkbox"/>  |
|  | <input style="width: 100%; height: 30px;" type="text"/>   |   |

## INCOME DETAILS Continued

13. Do you receive Childcare Vouchers from your employer?

1st Applicant Yes  No

2nd Applicant Yes  No

14. Please tell us the annual amount

£

£

15. Please tell us how much you have in savings?

£

£

### Self Employed Applicant

16. Name and address of business

  
  
  
  
  
  
  
  
  
  
Postcode

  
  
  
  
  
  
  
  
  
  
Postcode

17. % Shareholding

%

%

### Only complete questions 14 to 18 if you are self employed or a company director with 25% or above shareholding.

18. Name and address of your accountant (including name of person dealing)

  
  
  
  
  
  
  
  
  
  
Postcode

  
  
  
  
  
  
  
  
  
  
Postcode

19. What qualifications does your accountant hold? (e.g. FCA, ACA)



20. The accountant's telephone number (incl STD)



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       Sell this property and downsize       Sell this property and move in with relatives   
 Sell this property and move to rented accommodation       Make regular overpayments to repay capital

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)

Years       Months

Years       Months

Do you have a debit card?

Yes  No

Yes  No

2. Do you have a savings account?

Yes  No

Yes  No

If you have an account with the Yorkshire, what is your account number?



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  No

Yes  No

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 | Type                 | Outstanding Debt     | Monthly Repayment    | Final Repayment      | Repaid 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"/> |

5. Are you planning to take on any future debts and/or credit cards?

Yes  No

Yes  No

6. Do you pay child minding, nursery or school fees or have other significant outgoing? If your property is leasehold, please include any ground rent or service charge amounts?

| Type of Outgoing     | Monthly Amount £     |
|----------------------|----------------------|
| <input type="text"/> | <input type="text"/> |

| Type of Outgoing     | Monthly Amount £     |
|----------------------|----------------------|
| <input type="text"/> | <input type="text"/> |

7. Do you regularly use an overdraft facility?

Yes  No

Yes  No

Maximum amount overdrawn in last 3 months

£

£

8. Are you making any maintenance payments to a third party?

Yes  No

Yes  No

If YES, please give details

## FINANCIAL DETAILS - Continued

|  | 1st Applicant   | 2nd Applicant   |
|--|---|---|
| 9. Have you ever had a mortgage, or been party to one?   | Yes <input type="checkbox"/> No <input type="checkbox"/>  | Yes <input type="checkbox"/> No <input type="checkbox"/>  |
| 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. If YES, please give full details | Yes <input type="checkbox"/> No <input type="checkbox"/><br><div style="border: 1px solid black; height: 80px; width: 100%;"></div> | Yes <input type="checkbox"/> No <input type="checkbox"/><br><div style="border: 1px solid black; height: 80px; width: 100%;"></div> |
| 11. When you take out this mortgage what will the outstanding balance be on any other mortgage?  | £ <input style="width: 80px;" type="text"/>   | £ <input style="width: 80px;" type="text"/>   |
| 12. Have you ever been behind with any financial commitment (e.g. mortgage, secured loan, unsecured loan, credit card)? If YES, please give details  | Yes <input type="checkbox"/> No <input type="checkbox"/><br><div style="border: 1px solid black; height: 80px; width: 100%;"></div> | Yes <input type="checkbox"/> No <input type="checkbox"/><br><div style="border: 1px solid black; height: 80px; width: 100%;"></div> |
| 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? If YES, please give details   | Yes <input type="checkbox"/> No <input type="checkbox"/><br><div style="border: 1px solid black; height: 80px; width: 100%;"></div> | Yes <input type="checkbox"/> No <input type="checkbox"/><br><div style="border: 1px solid black; height: 80px; width: 100%;"></div> |
| 14. Have you ever been subject to an Individual Voluntary Arrangement (IVA), Bankruptcy order or Trust Deed (Scotland only)? If YES, please give details   | Yes <input type="checkbox"/> No <input type="checkbox"/><br><div style="border: 1px solid black; height: 80px; width: 100%;"></div> | Yes <input type="checkbox"/> No <input type="checkbox"/><br><div style="border: 1px solid black; height: 80px; width: 100%;"></div> |
| 15. Is any part of the property being let or used for business purposes? If YES, please give details   | Yes <input type="checkbox"/> No <input type="checkbox"/><br><div style="border: 1px solid black; height: 20px; width: 100%;"></div> |   |
| 16. Has an improvement grant been made on the mortgaged property in the last 5 years or do you intend to apply to the local authority for an improvement grant?  | Yes <input type="checkbox"/> No <input type="checkbox"/>  | Details: <div style="border: 1px solid black; height: 40px; width: 100%;"></div>  |

## 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 <span style="float: right;">Code</span>           |   |   |
| 2. Additional loan required and over what term  | £ <input style="width: 100px;" type="text"/>              | Years <input style="width: 40px;" type="text"/>               | Months <input style="width: 40px;" type="text"/>        |
| 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?  | Repayment<br>£ <input style="width: 100px;" type="text"/> | Interest Only<br>£ <input style="width: 100px;" type="text"/> | Total<br>£ <input style="width: 100px;" type="text"/>   |
| 5. For the amount in the interest Only box above, please state the proposed repayment strategy e.g. Existing Endowment, General Investments, Sale of Mortgaged Property | Repayment strategy  | Amount<br>£ <input style="width: 100px;" type="text"/>        | Repayment strategy                                      |
|   |   | £ <input style="width: 100px;" type="text"/>                  | Amount<br>£ <input style="width: 100px;" type="text"/>  |
| 6. What is the purpose of the additional loan?  | £ <input style="width: 100px;" type="text"/>              | details   | <input style="width: 100%; height: 20px;" type="text"/> |
| Purchase of freehold/land   | £ <input style="width: 100px;" type="text"/>              | details   | <input style="width: 100%; height: 20px;" type="text"/> |
| Debt consolidation (not permitted for Interest Only)  | £ <input style="width: 100px;" type="text"/>              | details   | <input style="width: 100%; height: 20px;" type="text"/> |
| Purchase of interest  | £ <input style="width: 100px;" type="text"/>              | details   | <input style="width: 100%; height: 20px;" type="text"/> |
| Capital raising (please specify. N.B. not for business purposes)  | £ <input style="width: 100px;" type="text"/>              | details   | <input style="width: 100%; height: 20px;" type="text"/> |
| Home improvement (please specify)   | <input style="width: 100%; height: 20px;" type="text"/>   |   | <input style="width: 100%; height: 20px;" type="text"/> |

7. What is the current estimated value of the property? £
8. If you are borrowing to make alterations to your property, is planning permission required? (If Yes, please provide a copy) Yes  No
9. Are there any solar panels on the property? Yes  No

### IMPORTANT INFORMATION

HIGHER LENDING CHARGE - please refer to your financial adviser.

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

## VALUATION AND PRODUCT FEE - METHOD OF PAYMENT

### PRODUCT FEE

- Cheque  
(Please make payable to "Accord Mortgages Limited, Account Name, Account Number")
- 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:

**VALUATION FEE** Please tick how you wish to pay

- Cheque  
(Please make payable to "Accord Mortgages Limited, Account Name, Account Number")
- 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:

### 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. Your financial adviser 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.

## PAYMENT METHOD

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 seven working days notice of any change in the amount or date of your direct debit collections.

## How we use your personal information

| Use  |  |
|--|--|
| <ul style="list-style-type: none"> <li>■ We will use your personal information together with other information available including relevant sensitive information, e.g. health, nationality, offences or proceedings or other items as appropriate to process your loan application and arrange associated insurance. We will also use it to make credit decisions, complete your loan and administer your account, up to and including redemption, contact you where necessary, for fraud prevention and detection, legal and regulatory compliance, marketing and market research and general business purposes.</li> <li>■ We may undertake a search with Credit Reference Agencies, now and in the future, for the purposes of verifying identity, details submitted and financial circumstances, in line with regulatory requirements. The Credit Reference Agencies may check the details supplied against any databases (public or otherwise) to which they have access. They may also use the details in the future to assist other companies for verification purposes. A record of the search will be retained, but will not affect future credit. By proceeding with this application you are agreeing to a search being undertaken in this way.</li> <li>■ If false or inaccurate information is provided and fraud or money laundering is identified, details will be passed to fraud prevention agencies and/or Law enforcement agencies. Law enforcement agencies may access and use this information. We and other organisations may also access and use this information to prevent fraud and money laundering, for example when:               <ul style="list-style-type: none"> <li>- checking details on applications for credit, credit related or other facilities</li> <li>- managing credit and credit related account or facilities</li> <li>- recovering debt</li> <li>- checking details on proposals and claims for all types of insurance</li> <li>- checking details of job applicants and employees</li> </ul>               Please write to Group Risk Department, Accord Mortgages Limited, Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ if you want to receive details of the relevant fraud prevention agencies.<br/>We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.             </li> <li>■ Any document provided during or after the application process to help to prove identity may be checked with the issuing authority.</li> <li>■ Accord Mortgages Limited shares information with its parent Yorkshire Building Society (and any trading names of the Yorkshire Building Society) for fraud prevention, customer and account administration, and general business purposes.</li> </ul> | <ul style="list-style-type: none"> <li>■ If you take out Accord Mortgages' Home Payment or other insurance we and/or your insurer may:               <ul style="list-style-type: none"> <li>- disclose information you have supplied and details of your policy and claims to each other and to a data administration company, to licensed credit reference agencies, relevant insurance companies and fraud prevention bodies, and this information will be made available to other prospective lenders and insurers.</li> <li>- use your personal information together with other information available (including relevant sensitive information, e.g. health, offences and proceedings or other items as appropriate) to carry out risk assessment, process your application, administer your policy and claims during the life of the policy, contact you where necessary, for fraud prevention and detection, legal and regulatory compliance, marketing and market research and general business purposes. We may also contact your medical professional representative with your consent to obtain information or confirm a pre-existing medical condition you have informed us of.</li> </ul> </li> <li>■ 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 if necessary and to consent to our use of their personal information, as described. We may also share information about you with joint account holders if they make an enquiry or further application without you being present where they confirm they have your authority to act on your behalf.</li> <li>■ An 'association' between the joint applicants and/or any individual identified as your spouse or financial partner will be created at credit reference agencies, which will link your financial records. You and anyone else with whom you have a financial link should understand that each other's information will be taken into account in all future applications by either or both of you. This linking will continue until one of you successfully files a 'disassociation' at the credit reference agencies.</li> <li>■ We routinely carry out an additional credit search for account management purposes but this will not affect your future creditworthiness.</li> <li>■ 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.</li> <li>■ We will use and keep your personal information only for as long as necessary to deal with your enquiry and/or administer the account you have in line with regulatory requirements.</li> </ul> |

## Disclosure

- When assessing your application, we may carry out a credit reference search with one or more licensed credit reference agencies. This may have implications on future creditworthiness for you.
- Whether or not your application to us is successful, each credit reference agency will add details of the search, and your application, to their records and will share this information with other lenders and grantors of credit and insurance who will use it when assessing any applications for banking, loan, hire facilities or insurance which you may make in future. They will use it for verifying identity, fraud prevention, debt recovery and tracing debtors. The credit reference agencies may also use the information for statistical analysis and market research.
- We may disclose details about the progress of your application, including if it has been granted, and how you conduct your account, to your broker, Independent Financial Adviser, professional adviser or other intermediary, if the request came from them.
- We may contact the HM Revenue & Customs, Department for Work and Pensions, any lender, landlord, employer or professional adviser named on this form to obtain information to confirm any income received and payments made. We may also contact your medical professional representative with your consent to obtain information or confirm a pre-existing medical condition you have informed us of.
- We may disclose 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.
- We may disclose information you have supplied and details of how you conduct your account (including arrears, defaults and repossession proceedings) to credit reference agencies and fraud prevention bodies.
- We may disclose details of your account, including current balance, current monthly payment, amount of additional loan applied for, projected balance and projected monthly payment to a subsequent Chargeholder in connection with any application for the postponement of that Charge.
- We may disclose details of 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.
- We may disclose personal information to (i) our external auditors and regulatory bodies including the Financial Ombudsman Service, the Prudential Regulation Authority and the Financial Conduct Authority, and (ii) associate companies (including our parent), agents and service providers including solicitors and valuers acting for us, introducers or agents who send us applications, debt recovery agents who assist us in recovering debt, tracing agents who assist us in tracing customers who we have not been able to contact, field agents who assist us in determining customers circumstances and managing arrears, letting agents, mailing houses, printers, marketing agents and market research agencies, contractors and consultants who develop and test systems, providers of information technology services, and Data Processors who act on our behalf.
- If we sell or transfer all or part of our business, we may disclose or transfer our customer records as part of the proposed/actual sale or transfer. However, we will only do so under a contract, which protects the confidentiality and security of your information.
- 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 Ltd. may also pass on information received from other insurers about other incidents involving anyone insured under the policy.
- We will respect your rights to privacy and will not disclose your personal information to anyone except with your consent or if the law, public duty or our legitimate interests require us to.
- We may occasionally need to transfer personal information to countries outside the European Economic Area (EEA). This will only be done under a contract which includes appropriate safeguards for the security and confidentiality of your personal information, with your consent or where permitted by the Data Protection Act.

## Your Rights

You have the right to have any inaccuracies corrected, to object to direct marketing at any time and a right of access under the Data Protection Act to your personal records held by Accord Mortgages Limited, subject to payment of a fee. You can find out more about these rights on our website [www.accordmortgages.com](http://www.accordmortgages.com) or by writing to the Information Risk Management Privacy Team at the address at the back of this leaflet.

Our explanatory leaflets 'How we use your personal information' and 'Your Rights and The Data Protection Act', explain how we use your personal information and contain additional information about General Business Purposes, Agencies and Service Providers we use and explain sensitive information.

Copies of our leaflets and Subject Access Request form (ACC 0039), that should be used if you require access to your personal information, can be obtained from our registered office, Accord Mortgages Limited, Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ or from [www.accordmortgages.com](http://www.accordmortgages.com).

## Declaration to be signed by all applicants

I apply for an additional loan on the mortgaged property

- 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 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 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.
- 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.
- 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:** We (Accord Mortgages a subsidiary of Yorkshire Building Society and any trading names operated by Yorkshire Building Society), would occasionally like to keep you up to date with details of products and services supplied by us and carefully selected organisations. This may be by post, phone or email (including SMS / text). By giving your details you are agreeing to receive this information. **If there is a contact method you do NOT want us too use for this, please tick the relevant box.**

**Applicant 1:**  Mail  Phone  Email

**Applicant 2:**  Mail  Phone  Email

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

If you are an existing customer with any trading name or subsidiary company operated by Yorkshire Building Society Group your marketing permissions will be updated across all trading names and subsidiary companies.

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

### 1st Applicant

Signature of Applicant

Date

### 2nd Applicant

Signature of Applicant

Date

## FOR INTRODUCER USE ONLY

### INSURANCE ARRANGEMENTS & INTERMEDIARY DECLARATION

#### Declaration

I have advised the customer on the types of valuations available; the other costs included; and credit scoring (if you need any further information about these please refer to our website [www.accordmortgages.com](http://www.accordmortgages.com)). I 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.

|   |  |
|---|--|
| <b>Signature</b>  | <b>Name</b>  |
| <b>Date</b>   | <b>Position</b>  |
| Firm Name and Address   |  |
| Email   | Telephone  |
| Fax   | FSR Number   |
| Please indicate the mortgage club/network to be used<br>(We are unable to pay you a procurement 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 <input type="checkbox"/> No <input type="checkbox"/> |
| Has a Key Facts Illustration been issued to your client for this purpose?   | Yes <input type="checkbox"/> No <input type="checkbox"/> |

#### 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

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

Registered office: Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ  
[www.accordmortgages.com](http://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.