

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.

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? If NO, please give details | Yes <input type="checkbox"/> No <input type="checkbox"/> <input style="width: 100%; height: 20px;" type="text"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> <input style="width: 100%; height: 20px;" 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? If NO, do you have indefinite leave to remain? | Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> |

INCOME DETAILS

| | | |
|--|---|---|
| 1. Are you currently | <i>(delete as appropriate)</i> | Employed/Self Employed/Retired/Unemployed/ Other (please specify) |
| 2. Status | <i>(delete as appropriate)</i> | Permanent Employee/Fixed Term Contract/ Salaried Director/Non-Salaried Director |
| 3. Are you | <i>(delete as appropriate)</i> | 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"/> | Current <input style="width: 50px;" type="text"/> Start <input style="width: 50px;" type="text"/> End <input style="width: 50px;" type="text"/> |
| | Previous <input style="width: 50px;" type="text"/> Start <input style="width: 50px;" type="text"/> End <input style="width: 50px;" type="text"/> | 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: 20px;" 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"/> Telephone No. <input style="width: 100%;" type="text"/> | Name <input style="width: 100%;" type="text"/> 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 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 | Latest Year <input style="width: 50px;" type="text"/> Year 2 <input style="width: 50px;" type="text"/> Year 3 <input style="width: 50px;" type="text"/> | Latest Year <input style="width: 50px;" type="text"/> Year 2 <input style="width: 50px;" type="text"/> Year 3 <input style="width: 50px;" type="text"/> |
| 12. Is your income likely to reduce in the future? If YES, please provide details | Yes <input type="checkbox"/> No <input type="checkbox"/> <input style="width: 100%; height: 20px;" type="text"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> <input style="width: 100%; height: 20px;" type="text"/> |

INCOME DETAILS Continued

1st Applicant

2nd Applicant

13. Do you receive Childcare Vouchers from your employer?

Yes No

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 move to rented accommodation

Sell this property and downsize
 Make regular overpayments to repay capital

Sell this property and move in with relatives

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

| Type | Outstanding Debt | Monthly Repayment | Final Repayment | Repaid on Completion |
|---|---|---|---|---|
| <input style="width: 50px;" type="text"/> | <input style="width: 50px;" type="text"/> | <input style="width: 50px;" type="text"/> | <input style="width: 50px;" type="text"/> | <input style="width: 50px;" type="text"/> |
| <input style="width: 50px;" type="text"/> | <input style="width: 50px;" type="text"/> | <input style="width: 50px;" type="text"/> | <input style="width: 50px;" type="text"/> | <input style="width: 50px;" type="text"/> |
| <input style="width: 50px;" type="text"/> | <input style="width: 50px;" type="text"/> | <input style="width: 50px;" type="text"/> | <input style="width: 50px;" type="text"/> | <input style="width: 50px;" type="text"/> |

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

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 outgoings? If your property is leasehold, please include any ground rent or service charge amounts?

| Type of Outgoing | Monthly Amount £ |
|---|---|
| <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> |

| Type of Outgoing | Monthly Amount £ |
|---|---|
| <input style="width: 100%;" type="text"/> | <input style="width: 100%;" 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"/> <div style="border: 1px solid black; height: 80px; width: 100%;"></div> | Yes <input type="checkbox"/> No <input type="checkbox"/> <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"/> <div style="border: 1px solid black; height: 80px; width: 100%;"></div> | Yes <input type="checkbox"/> No <input type="checkbox"/> <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"/> <div style="border: 1px solid black; height: 80px; width: 100%;"></div> | Yes <input type="checkbox"/> No <input type="checkbox"/> <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"/> <div style="border: 1px solid black; height: 80px; width: 100%;"></div> | Yes <input type="checkbox"/> No <input type="checkbox"/> <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"/> <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 | You must complete this box to avoid delays | | |
| | Product Code | | |
| 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 £ <input style="width: 100px;" type="text"/> | Interest Only £ <input style="width: 100px;" type="text"/> | Total £ <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 | Repayment strategy |
| | £ <input style="width: 100px;" type="text"/> | £ <input style="width: 100px;" type="text"/> | £ <input style="width: 100px;" type="text"/> |
| | £ <input style="width: 100px;" type="text"/> | £ <input style="width: 100px;" type="text"/> | £ <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.

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 (Accord's parent) trading as:

- Yorkshire Building Society (sometimes referred to as The Yorkshire, YBS)
- Chelsea Building Society (sometimes referred to as The Chelsea, CBS)
- Norwich and Peterborough (sometimes referred to as N&P)

We will use the personal information obtained from you and additional information obtained in the course of opening and managing your account. This includes, but is not limited to, name, address, identification, account transactions and communications and where relevant sensitive information, credit reference data, financial crime data, health details, nationality and legal proceedings.

We will respect your rights to privacy and will only collect, use, store and share your personal information where a lawful purpose applies:

- It's necessary for the performance of a contract you have or have requested to enter into.
- If we have a legal obligation.
- If we have a legitimate business interest where it does not have an unfair impact on you.
- If you have given your consent where the collection, use, storage or sharing involves special category (sensitive) personal information (e.g. health, race and religion).
- Where we believe you or another person is at risk and we need to protect your or their vital interests.
- Where it's in the public interest or we have been given official authority to do so.

For full details of the types of information used in each product, and the other lawful purposes we may use it for, please see our "How we use your personal information" booklet which can be found at www.accordmortgages.com or via your intermediary.

How we use your personal information

When you apply for a mortgage account we will use your personal information together with other information available including relevant sensitive information, (e.g. health, race and religion), for:

- Identity verification (including checking documents with issuing authorities e.g. driving license – DVLA)
- Processing any Approval in Principle
- Processing your application
- Making credit decisions about you
- Contacting you where necessary
- Fraud prevention and detection
- Arranging associated insurance (where you have requested us to do so)
- Completing your mortgage
- Administering your account up to and including redemption
- Legal and regulatory compliance
- Marketing (where we have your consent) and market research
- General business purposes

If you are making an enquiry or application on behalf of another person they must have authorised you to act on their behalf, to give us their personal information, to authorise a credit search and to consent to our use of their personal information. We may also share information about you with a joint account holder if they make an enquiry or further application without you being present where they have confirmed you have authorised them to act on your behalf.

We will share information with one or more Credit Reference Agencies (CRA's), now and in the future, to:

- Check your identity
- Verify the accuracy of the information you have provided
- Assess your creditworthiness and affordability
- Manage your account(s)/relationship with us
- Process your application
- Ensure any offers we send are appropriate to you
- Trace and recover debts
- Prevent criminal activity, fraud and money laundering.

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

When CRA's receive a search from us they will place a search footprint on your credit file that may be seen by other lenders.

We routinely carry out an additional credit search for account management purposes but this will not affect your future creditworthiness as no hard foot print will be left.

If you are making a joint application, or tell us that you have a spouse or financial associate, we will link your records together, so you should make sure you discuss this with them, and share with them this information, before applying. CRA's will also link your records together and these links will remain on your and their files until such time as you or your partner successfully files for a disassociation with the CRA's to break that link.

If we use an automated system to make a decision about you, such as credit scoring, we will tell you if your application is rejected and give you the opportunity to discuss the matter with us. The decision can be reviewed to ensure an appropriate decision has been made.

The personal information we have collected from you will be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment in the future.

Further details of how your personal information will be used by us, Credit Reference Agencies and Fraud Prevention Agencies can be found in our booklet "How we use your personal information" which can be found at www.accordmortgages.com or via your intermediary.

If you take out Yorkshire Building Society home insurance or other insurance we and/or your insurer may:

- Share information you have supplied and details of your policy and claim with each other, a data administration company, licensed credit reference agencies, relevant insurance companies and fraud prevention bodies. This information will be made available to other prospective lenders and insurers.
- Use your personal information together with other information available (including relevant sensitive information (e.g. health, race and religion) to carry out a risk assessment, process your application, administer your policy and claims during the life of the policy, for fraud prevention and detection, legal and regulatory compliance, marketing and market research and general business purposes.
- We may contact your medical professional representative with your explicit consent to obtain information or confirm a pre-existing medical condition you have informed us of, but we will always explain why we need the information, how it will be used and who it will be shared with.

Insurers pass information to the Claims and Underwriting Exchange register, run by Insurance Database Services Ltd. (IDS Ltd.). The aim is to help us check information provided and also to prevent fraudulent claims. When we deal with your request we may search the register. When you tell us about an incident (such as fire, water damage or theft) which may or may not give rise to a claim, we will pass information relating to it to the register. IDS Limited may also pass on information received from other insurers about other incidents involving anyone insured under the policy.

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

Disclosing your personal information

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

- The progress of your application, including if it has been granted, to your broker, Independent Financial Adviser, professional adviser or other intermediary, if the request came from them.
- With HM Revenue & Customs, Department for Work & Pensions, any lender, landlord, employer or professional adviser named on this form to obtain information to confirm any income received and payments made.
- The information you have supplied, and details of how you conduct your account including disputes, arrears and repossession proceedings, to joint account holders, anyone who guarantees the loan or their legal adviser.
- Your account, including current balance, current monthly payment, projected balance and monthly payment to a subsequent charge holder in connection with any application for the postponement of that charge.
- Your account, including balance outstanding, interest rate(s) applicable, early repayment charges and monthly payments to potential borrowers if one of you in the future enquires about adding or removing a party to the account (also known as a "transfer of equity"). However, such a transaction will not proceed without a completed application form signed by all account holders.
- With Yorkshire Building Society and its subsidiary companies for fraud prevention, lawful purposes, account administration and for general business purposes (e.g. updating customer records, handling customer queries and complaints).
- Personal information to (i) our external auditors and regulatory bodies including the Financial Ombudsman Service, Prudential Regulation Authority and the Financial Conduct Authority, and (ii) associate companies, agents and service providers including solicitors and valuers acting for the Society, field agents, debt recovery agents, tracing agents, letting agents, brokers, printers, market research agencies and providers of information technology services.

If 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 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 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.

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:

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.

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). 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.

| | |
|---|--|
| Signature | Name |
| Date | Position |
| Firm Name and Address | |
| Email | Telephone |
| Fax | FSR Number |
| Please indicate the mortgage club/network to be used (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

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.