

IMPORTANT INFORMATION

If you wish to add someone to or release them from your mortgage, you need to apply for what we call a Transfer of Equity.

Accord Mortgages is not obliged to consent to a Transfer of Equity. In considering whether to give consent, it needs to be satisfied that the borrower(s) remaining after the transfer (the transferee(s)) meet Accord Mortgages' normal lending criteria.

Please Note:

If you make a transfer of equity application any borrower who is to be removed from the mortgage account will remain on that account until our legal adviser sends us written confirmation that the transfer of the mortgaged property has been legally completed. Until we receive that confirmation all borrowers will still be liable under the mortgage and can have access to the account details, including details of any additional lending.

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

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

Where the transferees do not meet Accord Mortgages' lending criteria, but there is a Court Order in place to transfer the property from joint to sole names, e.g. upon divorce, dissolution of a civil partnership or separation, Accord Mortgages will not amend the mortgage details, and both parties will remain jointly responsible for the mortgage payments. However, the Title Deeds to the property may be transferred into a sole name by your legal adviser.

What legal advice do I need?

A legal adviser must be appointed to act on behalf of Accord Mortgages and the transferees. It is not necessary for a separate legal adviser to be appointed to act for the people being released from the mortgage, 'the transferors', but the transferors may wish to do so.

Will I have to pay any charges?

An administration fee is payable when you apply. **This is non-refundable, whether or not the application proceeds.** The current level of this fee is in our Loans Administration Fee Tariff, available from the Customer Contact Centre.

What if I need to borrow more money?

If you require an additional loan at the same time as your Transfer of Equity, the transferee(s) will need to complete the additional loan section of this form. In addition, the following points should be noted:

- Consent to an additional loan will only be given if the application meets our normal lending criteria
- A revaluation of your property may be required and if this is so you will be responsible for the cost of this.

What happens next?

Once completed the application form(s), should be returned, together with the administration fee, to our Branch Lending & Variations Team at Accord Mortgages, Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ.

We will then consider whether Accord Mortgages' consent may be given. If it cannot, we will inform you of this. If it can, we will issue a formal offer to the transferees and their legal adviser.

Your legal adviser will ensure that any conditions contained in Accord Mortgages' offer are satisfied and do the necessary legal work to complete the transfer.

Accord Mortgages will not alter the names on the mortgage account until the legal adviser confirms that the transfer has been completed.

What must I do to change my Direct Debit details?

To change the Bank from which we collect your monthly payments, you will need to complete a new Direct Debit instruction, available from our Customer Contact Centre, and return it to us immediately.

What about my insurance policy(ies) and endowments?

If you wish to alter your property insurance or Payment Protection after completion of the transfer, please notify us of your requirements. Your financial adviser should advise you of the options available to you for any endowment policies associated with the mortgage.

**If you have any queries about the Transfer of Equity process,
please contact our Customer Contact Centre on 0345 1 200 872.**

Transfer of equity application form

Account Number

PLEASE ENSURE THAT YOU HAVE ENCLOSED:

- | | |
|---|---|
| Transfer of equity administration Fee <input type="checkbox"/> | 75% LTV and below - Latest payslip/pension payslip & latest bank statement (Employed/Retired Applicants) <input type="checkbox"/> |
| Name identification (New borrowers only) E.G. Passport/Driving Licence <input type="checkbox"/> | Above 75% LTV - Latest 3 payslip/pension payslip & latest bank statement (Employed/Retired Applicants) <input type="checkbox"/> |
| Evidence of post retirement income (If within 10 years of retirement) <input type="checkbox"/> | Latest personal bank statement & latest business bank statement. (Self-Employed Applicants) <input type="checkbox"/> |

For more details of our requirements please refer to our website accordmortgages.com.

The present borrowers (transferors)

1. Account Number	<input type="text"/>	
	1st Transferor	2nd Transferor
2. Title (Mr, Mrs, etc.) and Surname	<input type="text"/>	<input type="text"/>
3. Forename(s)	<input type="text"/>	<input type="text"/>
4. Maiden/previous surname	<input type="text"/>	<input type="text"/>
	3rd Transferor	4th Transferor
5. Title (Mr, Mrs, etc.) and Surname	<input type="text"/>	<input type="text"/>
6. Forename(s)	<input type="text"/>	<input type="text"/>
7. Maiden/previous surname	<input type="text"/>	<input type="text"/>
8. Address of property	<input type="text"/>	
	Postcode	
9. Correspondence address (if different from above)	<input type="text"/>	<input type="text"/>
	Postcode	Postcode
10. Please complete details of any current offset savings account(s) linked to this mortgage	Savings Account Number	Name(s) of Holder(s)
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
		Is this account to remain open following completion of transfer?
		Yes <input type="checkbox"/> No <input type="checkbox"/>
		Yes <input type="checkbox"/> No <input type="checkbox"/>
		Yes <input type="checkbox"/> No <input type="checkbox"/>

Following completion of the transfer of equity, the person(s) being released from the mortgage will be removed from any savings account which is to remain open as detailed above.

Any outstanding balance remaining in a savings account to be closed will be returned by cheque to the holders of that savings account.

11. Declaration:

I/We hereby request Accord Mortgages to consent to the transfer of the above property subject to the mortgage

Signature(s) of (all) present borrower(s)

Date signed

The remainder of the application form should be completed by all transferees, including any present borrowers named in the above Section who are remaining on the mortgage.

Transferees' solicitor details

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

Postcode Telephone

2. Solicitors email address

3. Are the premises entirely for the residential occupation of the transferee(s)? Yes No

Personal details (transferees)

	Borrower remaining on mortgage	New party to the mortgage
1. Existing account number with Accord Mortgages (if applicable)	<input type="text"/>	<input type="text"/>
2. Title (Mr, Mrs, etc.) and Surname	<input type="text"/>	<input type="text"/>
3. Forename(s)	<input type="text"/>	<input type="text"/>
4. Date of birth	<input type="text"/>	<input type="text"/>
5. Nationality	<input type="text"/>	<input type="text"/>
6. Marital status <i>(delete as appropriate)</i>	Married/Civil Partner/Single/Widowed/ Surviving Civil Partner/Divorced/ Dissolved Civil Partnership/Separated	Married/Civil Partner/Single/Widowed/ Surviving Civil Partner/Divorced/ Dissolved Civil Partnership/Separated
7. Sex <i>(delete as appropriate)</i>	Male/Female	Male/Female
8. Maiden name/previous surname	<input type="text"/>	<input type="text"/>
9. Are you a UK citizen or a citizen of an EU/EEA Country?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If NO, do you have indefinite leave to remain in the UK?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
10. Number of dependants (e.g. children who are financially dependent on you)	<input type="text"/>	<input type="text"/>
11. Please give details of anyone over the age of 17 who will be living with you at the mortgaged property?	<input type="text"/>	<input type="text"/>
12. At what age do you expect to retire?	<input type="text"/>	<input type="text"/>
13. Present address	<input type="text"/> Postcode <input type="text"/>	<input type="text"/> Postcode <input type="text"/>
14. How long have you lived at your present address?	Years <input type="text"/> Months <input type="text"/>	Years <input type="text"/> Months <input type="text"/>
15. Are you currently <i>(delete as appropriate)</i>	Owner Occupier/Tenant/Living with relatives/Living with friends/Other (please specify)	Owner Occupier/Tenant/Living with relatives/Living with friends/Other (please specify)
16. If you have lived at your present address for less than 3 years, please tell us your previous address	<input type="text"/> Postcode <input type="text"/>	<input type="text"/> Postcode <input type="text"/>
17. How long were you at your previous address?	Years <input type="text"/> Months <input type="text"/>	Years <input type="text"/> Months <input type="text"/>
18. Were you previously <i>(delete as appropriate)</i>	Owner Occupier/Tenant/Living with relatives/Living with friends/Other (please specify)	Owner Occupier/Tenant/Living with relatives/Living with friends/Other (please specify)

If you have more than one previous address during the last 3 years, please give us the above details for each address, in the extra space on page 6

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 <i>(delete as appropriate)</i> (We recommend email as the preferred option)	Email/Post/Mobile/Home/Work	Email/Post/Mobile/Home/Work
6. Preferred time <i>(delete as appropriate)</i>	Morning/Afternoon/Evening	Morning/Afternoon/Evening

Income details

1. Are you currently <i>(delete as appropriate)</i>	Employed/Self Employed/Retired/Unemployed/ Other (please specify)	Employed/Self Employed/Retired/Unemployed/ Other (please specify)
2. (a) Are you <i>(delete as appropriate)</i>	Permanent Employee/Fixed Term Contract/ Salaried Director/Non-Salaried Director	Permanent Employee/Fixed Term Contract/ Salaried Director/Non-Salaried Director
(b) Are you <i>(delete as appropriate)</i>	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"/>
	1st Transferee	2nd Transferee
4. Basic annual salary and/or pension	Salary £ <input type="text"/> Pension £ <input type="text"/>	Salary £ <input type="text"/> Pension £ <input type="text"/>

Income details - continued

(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) 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 No

If YES, new annual basic salary

(b) Are you due an increment in the next 12 months? Yes No

If YES, new annual basic salary

6. On what date did you start your current employment?

If you are on a fixed term contract, please state the start and end dates of the contract(s)

Current	Start <input type="text"/>	End <input type="text"/>	Current	Start <input type="text"/>	End <input type="text"/>
Previous	Start <input type="text"/>	End <input type="text"/>	Previous	Start <input type="text"/>	End <input type="text"/>

If you have been with your current employer for less than 3 months, please give us details of where you previously worked in the last 12 months in the extra space on page 6 - including start and end dates for each employment

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

(a) Amount (gross)	£ <input type="text"/>	£ <input type="text"/>
Source	<input type="text"/>	<input type="text"/>
(b) Amount (gross)	£ <input type="text"/>	£ <input type="text"/>
Source	<input type="text"/>	<input type="text"/>

Employed and/or retired transferees

1. National Insurance Number	<input type="text"/>	<input type="text"/>
2. Name of your Tax Office	<input type="text"/>	<input type="text"/>
3. Tax Reference (not your tax code)	<input type="text"/>	<input type="text"/>
4. Employee number and/or pension reference	<input type="text"/>	<input type="text"/>
5. Employer and/or pension company name	<input type="text"/>	<input type="text"/>
6. Employer and/or pension company address	<input type="text"/>	<input type="text"/>
	Postcode <input type="text"/>	Postcode <input type="text"/>
7. Name and telephone number (including extension) of the individual who can provide us with confirmation of your income	Name <input type="text"/> Telephone No. <input type="text"/>	Name <input type="text"/> Telephone No. <input type="text"/>
8. How are you paid? <i>(delete as appropriate)</i>	Cash/Cheque/Direct to Bank/ Other (please specify)	Cash/Cheque/Direct to Bank/ Other (please specify)
9. How often? <i>(delete as appropriate)</i>	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 6	
	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 6	
10. 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"/>

Self-employed transferees and shareholding directors

1. (a) Name and address of your business	<input type="text"/>		<input type="text"/>	
	Postcode <input type="text"/>		Postcode <input type="text"/>	
(b) How long has the business been established?	<input type="text"/> Years	<input type="text"/> Months	<input type="text"/> Years	<input type="text"/> Months
(c) How long have you been connected with the business?	<input type="text"/> Years	<input type="text"/> Months	<input type="text"/> Years	<input type="text"/> Months

Self-employed transferees and shareholding directors - continued

	1st Transferee		2nd Transferee	
2. Do you produce accounts ?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
3. Name and address of your accountant (including name of person dealing)				
	Postcode		Postcode	
4. What qualifications does your accountant hold? (e.g. FCA, ACA)				
5. If you are a company director, what is your % shareholding?	%		%	

Retirement income

1. Please tell us your anticipated retirement income				
2. Please also tell us what you will do should your retirement income be insufficient to cover the mortgage payments	Sell a second property <input type="checkbox"/>	Sell this property and downsize <input type="checkbox"/>	Sell this property and move in with relatives <input type="checkbox"/>	Sell this property and move in with relatives <input type="checkbox"/>
	Sell this property and move to rented accommodation <input type="checkbox"/>	Make regular overpayments to repay capital <input type="checkbox"/>	Use expected inheritance <input type="checkbox"/>	Use expected inheritance <input type="checkbox"/>

Transferees' financial details

1. Are you a first time buyer?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
2. Following completion of this mortgage, will you be party to any other mortgage(s)?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If YES, balance outstanding (If you are in the process of applying for a mortgage with another lender you should tell us about this too in the extra space on page 6)	£		£	
3. Do you have a current account with a bank or building society?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If YES, state how long you have had it (if you have more than one, please state the one you have had the longest)	Years	Months	Years	Months
Do you regularly use an overdraft facility?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Maximum amount overdrawn in last 3 months	£		£	
4. How many credit cards do you hold?				
5. Do you have a savings account?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
6. Have you ever been behind with any financial commitment? If YES, please give full details	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
	Maximum no. of monthly payments in arrears	Latest date account 3 or more monthly payments in arrears	Maximum no. of monthly payments in arrears	Latest date account 3 or more monthly payments in arrears
(a) Mortgage/secured loan				
(b) Unsecured loan				
(c) Credit Card				
7. Have you ever had a county court judgment (CCJ) or a high court judgment registered against you (Court Decree in Scotland) or are you currently involved in any court proceedings in connection with a debt? If Yes, please give details	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
	Date	Amount	Date	Amount
		£		£
		£		£
8. Have you ever been subject to an Individual Voluntary Arrangement (IVA), or Bankruptcy order? If YES, please give details	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
	IVA	Date	IVA	Date
	Bankruptcy	Date	Bankruptcy	Date
If you have answered YES to Question 6, 7 or 8, please use the extra space on page 6 to provide any supporting information				
9. Do you have any debts outstanding under hire purchase arrangements, bank loans, credit cards, student loans etc.?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
	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				
10. Are you planning to take on any future debts and/or credit cards?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
11. Do you pay child minding, nursery or school fees or have other significant outgoings? If your property is leasehold, please include ground rent and/or service charge amounts outstanding	Type of Outgoing		Monthly Amount £	

Transferees who have a mortgage now or have had a mortgage in the past

Please answer the following questions relating to your most recent mortgage

1st Transferee

2nd Transferee

1. What is the mortgage account number?

2. Name and address of the lender

3. What is the address of the property?

(a) Date mortgage opened

(b) Date repaid (if applicable)

(c) Balance outstanding (if applicable)

(d) Monthly mortgage payment (if applicable)

4. If this mortgage is with another lender, when the transfer 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

Not applicable

Not applicable

5. If applicable, what is the selling price/value of your property?

If you have had more than one mortgage in the last 12 months, please answer questions 1-5 above for each mortgage held in the extra space on page 6

Transferees who are renting or have rented in the last 12 months

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

(a) The name and address of your current landlord

(b) The date your tenancy began

(c) Your monthly rental payment

2. Have all your rent payments been paid on time?

Yes No

Yes No

If No, please provide details in the extra space on page 6

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 6

Mortgage requirements

1. What type is your existing mortgage.

Repayment Interest Only

Part & Part (Please specify part types)

2. Do you wish to change the type of your mortgage (e.g. repayment, interest only) after completion of the transfer of equity? If YES, please state the mortgage type you require after completion of the transfer.

Yes No

Repayment

Part & Part (Please specify part types)

It is a condition of your mortgage that your property must be adequately insured.

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

FOR OFFICIAL USE ONLY

Existing Accord Mortgages
Account number

Source code

Accord Mortgages' Solicitors/
Licenced Conveyancers reference
(if applicable)

Valuation fee collected

How we use your personal information

Use

- 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 application and arrange associated insurance. We will also use it to make credit decisions, complete your application 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.
- 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.
- 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:
 - checking details on applications for credit, credit related or other facilities
 - managing credit and credit related account or facilities
 - recovering debt
 - checking details on proposals and claims for all types of insurance
 - checking details of job applicants and employeesPlease contact 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. We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.
- Any document provided during or after the application process to help prove identity may be checked with the issuing authority.
- 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.
- If you take out Home, Payment Protection or other insurance we and/or your insurer

may:

- 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.
- 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.

- 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 a joint account holder if they make an enquiry or further application without you being present where they confirm they have authority to act on your behalf.
- 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 everyone 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.
- If we use an automated system to make a decision about you, such as credit scoring, we will tell you or your mortgage intermediary 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.
- We routinely carry out an additional credit search for account management purposes but this will not affect your future credit worthiness.
- We will use and keep your personal information only for as long as necessary for us to deal with your enquiry and/or administer the account you have in line with regulatory requirements.

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 credit worthiness 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 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 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 the current balance, current monthly payment, amount of additional loan applied for, projected balance, projected monthly payment to a subsequent Charge holder 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.
- If you make a transfer of equity application any borrower who is to be removed from the mortgage account will remain on that account until our legal adviser sends us written confirmation that the transfer of the mortgaged property has been legally

completed. Until we receive that confirmation all borrowers will still be liable under the mortgage and can have access to the account details, including details of any additional lending.

- Where the application is in relation to an offset mortgage, we will disclose information to any offset savings account holder. Disclosure will be limited to information necessary to manage the offset account. This may include a transfer of equity, a product transfer to a non-offset mortgage, notification that the total savings exceed the mortgage balance and redemption of the mortgage.
- 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

Our leaflet 'How we use your personal information', explains how we use your personal information and contains additional information about General Business Purposes, Agencies and Service Providers we use and explain sensitive information.

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 or by writing to the Information Risk Management Privacy Team at the address on the back of this leaflet.

Copies of our leaflet and Subject Access Request form (ACC 0039), that can 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 accordmortgages.com.

Transfers 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 Accord Mortgages' interest. Accord Mortgages may transfer its interest in your mortgage to any one else who may not necessarily be a building society or an associated body of a building society. Accord Mortgages is part of the Yorkshire Building Society group but is a separate legal entity from Yorkshire Building Society. You will not be a member of, or have any membership rights in, Yorkshire Building Society.

Declaration to be signed by all applicants

I apply for consent to a transfer of the property mentioned on page 2

1. I agree:

- to accept a transfer of the property subject to the mortgage of Accord Mortgages
- that this information will form the basis of the mortgage contract between Accord Mortgages and me
- 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 transfer 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, borrowers and any existing guarantors (if any)
- to the processing of my personal information as explained above. My agreement here applies in any circumstances during the mortgage where Accord Mortgages needs to make a credit decision
- to tell Accord Mortgages of any changes to the information in this form which arise between now and completion of the transfer.

2. I confirm that:

- the information in this form is true and complete, including any answers which have been completed by someone else
- I am aware that repayments of my loan may continue after I am retired. I confirm that I have discussed this with my adviser and that I am aware of the financial implications.

3. I have read the explanation on Transfers of Mortgage (above) and had the opportunity to have anything I do not understand explained to me. I acknowledge that you are entitled to transfer Accord Mortgages' interest in the mortgage which I will be a party to once this application has completed and any related security, assignment or other related deeds or documents to another body. I consent to the transfer of Accord Mortgages' interest.

4. I understand that:

- Accord Mortgages does not have to make an offer of a loan or refund any fees paid
- the Transfer of Equity Fee is non-refundable and shall not bind Accord Mortgages to consent to the transfer.

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 text/SMS messaging). By giving your details you are agreeing to receive this information. **If there is a contact method you do NOT want us to 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 operated by Yorkshire Building Society Group your marketing permissions will be updated across all trading names and subsidiary companies.

1st Transferee

Signature of Transferee

Date

2nd Transferee

Signature of Transferee

Date

For introducer use only

Verification of identity of new party being added & intermediary declaration

I am arranging the following mortgage payment insurance cover:

Accident Sickness Unemployment

Through
(Name of Company)

Name verification

	1st New Party	2nd New Party
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. Driver/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 cards used)	<input type="text"/>	<input type="text"/>

Declaration

I confirm that the customer(s) provided the above documents to me to satisfy identity verification requirements under the Money Laundering Regulations 1993 and the Financial Services and Markets Act 2000. I have advised the customer on the types of valuations and surveys available; the other costs included; and credit scoring (if you need any further information about these please refer to our website 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
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Name	Position
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Firm Name and Address

Email	Telephone
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Fax	FSR Number
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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

Your additional loan requirements

PLEASE USE CAPITAL LETTERS

Please complete the following sections only if you would like to apply for an additional loan at the same time as your Transfer of Equity

1. How much do you wish to borrow and what length of repayment term would you like? £ Years Note: If repayments of your loan continue into retirement, you must ensure that you fully understand the financial implications

2. Is this loan for the benefit of all applicants? Yes No

If Accord Mortgages Limited agrees to the additional loan a cheque will be issued, made payable to all parties to the loan. If you would like the cheque to be made payable to only one party please enclose a letter detailing the payee, signed by all parties. If any of the additional loan is to finance the transfer of equity a cheque will be sent to your solicitor/licensed conveyancer.

3. Which of the Accord Mortgages Limited products are you applying for? Product

4. What is the purpose of the loan?

Transfer of Equity (buying a larger share in your property from a joint borrower) £ Purchase of Land/Freehold £

Debt Consolidation £

Capital raising (please note this may not be used for business purposes) £ for

Home improvement (please specify, e.g. central heating, bathroom, kitchen) £ for

Please note where alterations are being made to your property plans, planning permission and/or building regulation approval may be required and should be submitted with your application.

5. Depending on the information we currently hold about the mortgaged property, we may need to carry out a new valuation. We will tell you as soon as possible if this is required.

Any valuation report required in connection with your application will be solely for our use and benefit, and you will not receive a copy of the report. For details of valuation fees please contact telephone 0345 1 200 891.

In order to allow our appointed valuer to prepare a report, please tell us:

What is your estimated current value of the property? £

Who can the valuer obtain the keys from? (Please confirm contact name and daytime telephone number)
 Name
 Contact No. (incl. STD)

6. Where the required term extends beyond your 70th birthday or your planned retirement age, whichever is earlier, please confirm the following details:

What is your estimated post retirement income? £ £

What is the strategy that you will adopt to ensure your mortgage repayments remain affordable once you have retired or to repay your mortgage on/before retirement?

Method of payment for additional borrowing

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 the 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.

If the direct debit is not set up in your name, please call our Customer Contact Centre on 0345 1200 200 to amend your payment details.

Important information

Accord Mortgages Limited may withdraw or modify any offer of a loan at any time before the loan is actually made. We would normally only do so if circumstances change or any information is incorrect.

If the loan is not completed within six months of the date of the offer the Accord Mortgages Limited may:

- require further information about your application or the property. This may include a new revaluation being carried out, the cost of which is met by you.
- withdraw a product and offer a different product to you if the original one is no longer available. This may result in different payments being required under your mortgage. If this becomes necessary Accord Mortgages Limited will provide full details of the new payments before completion.

Additional loan 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
- 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 of my loan may continue after I am retired. I confirm that I have discussed this with my adviser and that I understand the financial implications.

3 I 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.

1st Transferee

Signature of Transferee

Date

2nd Transfer

Signature of Transferee

Date

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

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. 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.