

Intermediary Additional Borrowing Application



FOR OFFICE USE ONLY

Account Number:

ESIS Reference number:

Adviser:

Branch code:

FOR INTERMEDIARY USE ONLY

Your name

Name of your business

Mortgage Club name

Network name

Directly Authorised name

If any part of the Procuration Fee is being paid to the applicant please state amount

£

Are you charging the applicant a fee for arranging this mortgage?

Yes No

If yes, please state amount

£

If yes, please also state when the fee is payable

Application Offer Completion

If payable on Application, will the fee be refunded if the mortgage does not proceed?

Yes No

Please remember this informaton is required to ensure that the Society can issue a fully compliant Offer document to the applicant in accordance with the FCA Mortgage Conduct of Business Sourcebook. (MCOB Section 6 – Disclosure at the Offer Stage).

Your business address

Postcode

Your telephone number

FCA reference (tick one box)

Level of service given Advised Execution Only

Buy to Let

(FOR OFFICE USE ONLY)

Existing mortgage account no(s)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Existing additional borrowing account no(s)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Adviser code	<input type="text"/>				
Financial Services Register no.	<input type="text"/>				
Date of application	<input type="text"/>				
Mortgage Scheme	<input type="text"/>				
Customer no. 1st applicant	<input type="text"/>				
Customer no. 2nd applicant	<input type="text"/>				

Important note to applicants:

Please use black pen and complete in BLOCK CAPITALS.

Where there is a choice of answer, please ✓ the appropriate box.

Please answer all questions. However, where a question is not applicable, state 'no', 'none' or 'n/a'.

Please ensure that all applicants sign and date the declaration

1. Your Personal Details

First Applicant	
Title	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Other <input type="checkbox"/>
First names	<input type="text"/>
Surname	<input type="text"/>
Previous surname	<input type="text"/>
Date of Birth	<input type="text"/>
Gender	M <input type="checkbox"/> F <input type="checkbox"/>
Marital status	<input type="text"/>
	<small>(civil partner, married, single, divorced etc.)</small>
Nationality	<input type="text"/>
Any other name(s) you have been known by	<input type="text"/>
If you are not a UK citizen do you have permanent rights to reside in the UK?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Relationship to other applicant	<input type="text"/>
Time with current bank	Years <input type="text"/> Months <input type="text"/>
National Insurance Number	<input type="text"/>

Second Applicant	
Title	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Other <input type="checkbox"/>
First names	<input type="text"/>
Surname	<input type="text"/>
Previous surname	<input type="text"/>
Date of Birth	<input type="text"/>
Gender	M <input type="checkbox"/> F <input type="checkbox"/>
Marital status	<input type="text"/>
	<small>(civil partner, married, single, divorced etc.)</small>
Nationality	<input type="text"/>
Any other name(s) you have been known by	<input type="text"/>
If you are not a UK citizen do you have permanent rights to reside in the UK?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Relationship to other applicant	<input type="text"/>
Time with current bank	Years <input type="text"/> Months <input type="text"/>
National Insurance Number	<input type="text"/>

2. Contact Details

First Applicant	
Home telephone number	<input type="text"/>
Work telephone number	<input type="text"/>
Mobile telephone number	<input type="text"/>
Email address	<input type="text"/>
Preferred contact method	<input type="text"/>

Second Applicant	
Home telephone number	<input type="text"/>
Work telephone number	<input type="text"/>
Mobile telephone number	<input type="text"/>
Email address	<input type="text"/>
Preferred contact method	<input type="text"/>

3. Customer information

First Applicant	
Do you have an existing account with the Society?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes please provide account number	<input type="text"/>

Second Applicant	
Do you have an existing account with the Society?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes please provide account number	<input type="text"/>

4. Non-Borrowing Occupants - Family, dependents, other people who live with you

First Applicant		
a) Please give details of dependent children and any other dependents:		
Age	Relationship	
E.G. 10	Son	
b) Please state the name, Date of Birth and relationship of those aged 17 or over who do or may live in the property including any people aged 17 or over that you have already mentioned above in (a):		
Name	Date of Birth	Relationship
The people named in 4b will be asked to sign a form by the solicitors. We will not give them any financial information about you but may have to tell them the amount you are borrowing from us.		

Second Applicant		
a) Please give details of dependent children and any other dependents:		
Age	Relationship	
E.G. 10	Son	
b) Please state the name, Date of Birth and relationship of those aged 17 or over who do or may live in the property including any people aged 17 or over that you have already mentioned above in (a):		
Name	Date of Birth	Relationship
The people named in 4b will be asked to sign a form by the solicitors. We will not give them any financial information about you but may have to tell them the amount you are borrowing from us.		

5. Your Address Details

First Applicant	
Current/Correspondence address	
	Postcode
Time at current address	Years <input type="text"/> Months <input type="text"/>
Security address (if different)	
	Postcode

Second Applicant	
Current/Correspondence address	
	Postcode
Time at current address	Years <input type="text"/> Months <input type="text"/>
Security address (if different)	
	Postcode

6. Your Income Details - *Employed Applicants*

First Applicant	
Employer's Name	<input type="text"/>
Occupation	<input type="text"/>
Address of your employer	<input type="text"/>
	<input type="text"/> Postcode
Contact telephone number	<input type="text"/>
Time with current employer	Years <input type="text"/> Months <input type="text"/>
Are you still within a probationary period?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Planned age of retirement	<input type="text"/> Years of Age
Is your position	<input type="checkbox"/> Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> Fixed Term Contract
Are you paid in Pound Sterling (£)?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If no, please specify which currency you are paid in	<input type="text"/>
Gross basic salary per annum (before tax)	£ <input type="text"/>
Car, housing or shift allowance per annum	£ <input type="text"/>
Overtime/bonus/commission etc. per annum	£ <input type="text"/>
Total earned income per annum	£ <input type="text"/>
If your present employment has been for less than 12 months please give details of previous employment below.	

Second Applicant	
Employer's Name	<input type="text"/>
Occupation	<input type="text"/>
Address of your employer	<input type="text"/>
	<input type="text"/> Postcode
Contact telephone number	<input type="text"/>
Time with current employer	Years <input type="text"/> Months <input type="text"/>
Are you still within a probationary period?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Planned age of retirement	<input type="text"/> Years of Age
Is your position	<input type="checkbox"/> Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> Fixed Term Contract
Are you paid in Pound Sterling (£)?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If no, please specify which currency you are paid in	<input type="text"/>
Gross basic salary per annum (before tax)	£ <input type="text"/>
Car, housing or shift allowance per annum	£ <input type="text"/>
Overtime/bonus/commission etc. per annum	£ <input type="text"/>
Total earned income per annum	£ <input type="text"/>
If your present employment has been for less than 12 months please give details of previous employment below.	

7. Previous Employment - *Employed Applicants*

First Applicant	
Occupation	<input type="text"/>
Name and address of your employer	<input type="text"/>
	<input type="text"/> Postcode
Contact telephone number	<input type="text"/>
Time in Role	Years <input type="text"/> Months <input type="text"/>
Was your position	<input type="checkbox"/> Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> Fixed Term Contract
Gross basic salary per annum (before tax)	£ <input type="text"/>
If your present and previous employment has been for less than 2 years please give further details of previous employment in the 'Additional Information' (section 22).	

Second Applicant	
Occupation	<input type="text"/>
Name and address of your employer	<input type="text"/>
	<input type="text"/> Postcode
Contact telephone number	<input type="text"/>
Time in Role	Years <input type="text"/> Months <input type="text"/>
Was your position	<input type="checkbox"/> Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> Fixed Term Contract
Gross basic salary per annum (before tax)	£ <input type="text"/>
If your present and previous employment has been for less than 2 years please give further details of previous employment in the 'Additional Information' (section 22).	

8. Secondary Employment Details - *Employed Applicants*

First Applicant	
Employer's Name	<input type="text"/>
Occupation	<input type="text"/>
Address of your employer	<input type="text"/>
	<input type="text"/> Postcode
Contact telephone number	<input type="text"/>
Time with current employer	Years <input type="text"/> Months <input type="text"/>
Are you still within a probationary period?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Planned age of retirement	<input type="text"/> Years of Age
Is your position	<input type="checkbox"/> Permanent <input type="checkbox"/> Temporary
	<input type="checkbox"/> Fixed Term Contract
Gross basic salary per annum (before tax)	£ <input type="text"/>
Car, housing or shift allowance per annum	£ <input type="text"/>
Overtime/bonus/commission etc. per annum	£ <input type="text"/>
Total earned income per annum	£ <input type="text"/>

Second Applicant	
Employer's Name	<input type="text"/>
Occupation	<input type="text"/>
Address of your employer	<input type="text"/>
	<input type="text"/> Postcode
Contact telephone number	<input type="text"/>
Time with current employer	Years <input type="text"/> Months <input type="text"/>
Are you still within a probationary period?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Planned age of retirement	<input type="text"/> Years of Age
Is your position	<input type="checkbox"/> Permanent <input type="checkbox"/> Temporary
	<input type="checkbox"/> Fixed Term Contract
Gross basic salary per annum (before tax)	£ <input type="text"/>
Car, housing or shift allowance per annum	£ <input type="text"/>
Overtime/bonus/commission etc. per annum	£ <input type="text"/>
Total earned income per annum	£ <input type="text"/>

9. Self-Employed Applicants and Directors with a 25% or more shareholding

First Applicant	
Nature of business	<input type="text"/>
Trading Name and address	<input type="text"/>
	<input type="text"/>
	<input type="text"/> Postcode
Business telephone number	<input type="text"/>
Time trading	Years <input type="text"/> Months <input type="text"/>
Are you	<input type="checkbox"/> Sole Trader <input type="checkbox"/> Shareholding Director (25%+)
	<input type="checkbox"/> Partnership <input type="checkbox"/> Employee of your own Limited Company
Name and address of accountant	<input type="text"/>
	<input type="text"/> Postcode
Contact name and telephone number	<input type="text"/>
	<input type="text"/>

Second Applicant	
Nature of business	<input type="text"/>
Trading Name and address	<input type="text"/>
	<input type="text"/>
	<input type="text"/> Postcode
Business telephone number	<input type="text"/>
Time trading	Years <input type="text"/> Months <input type="text"/>
Are you	<input type="checkbox"/> Sole Trader <input type="checkbox"/> Shareholding Director (25%+)
	<input type="checkbox"/> Partnership <input type="checkbox"/> Employee of your own Limited Company
Name and address of accountant	<input type="text"/>
	<input type="text"/> Postcode
Contact name and telephone number	<input type="text"/>
	<input type="text"/>

10. Self-Employed Applicants and Directors with a 25% or more shareholding - *continued*

First Applicant	
Is your Accountant	<input type="checkbox"/> Chartered <input type="checkbox"/> Certified <input type="checkbox"/> Auditor <input type="checkbox"/> Other <input type="text"/>
Your share of the net profit for the last 3 trading years starting with the most recent	<input type="text"/> £ <input type="text"/> £ <input type="text"/> £
Director's salary	<input type="text"/> £
Dividend payments	<input type="text"/> £
If you have been self-employed for less than 3 years, please complete the 'Previous employment' details to give details of where you have worked in the last 3 years.	

Second Applicant	
Is your Accountant	<input type="checkbox"/> Chartered <input type="checkbox"/> Certified <input type="checkbox"/> Auditor <input type="checkbox"/> Other <input type="text"/>
Your share of the net profit for the last 3 trading years starting with the most recent	<input type="text"/> £ <input type="text"/> £ <input type="text"/> £
Director's salary	<input type="text"/> £
Dividend payments	<input type="text"/> £
If you have been self-employed for less than 3 years, please complete the 'Previous employment' details to give details of where you have worked in the last 3 years.	

11. Other Sources of Income

First Applicant	
Pension income per annum	<input type="text"/> £
Tax credits per annum	<input type="text"/> £
Rental income per annum	<input type="text"/> £
Investment income per annum	<input type="text"/> £
Child maintenance per annum	<input type="text"/> £
Other (please specify) per annum	<input type="text"/> £
	<input type="text"/> £
	<input type="text"/> £

Second Applicant	
Pension income per annum	<input type="text"/> £
Tax credits per annum	<input type="text"/> £
Rental income per annum	<input type="text"/> £
Investment income per annum	<input type="text"/> £
Child maintenance per annum	<input type="text"/> £
Other (please specify) per annum	<input type="text"/> £
	<input type="text"/> £
	<input type="text"/> £

14. Credit Declarations

First Applicant

Have you ever been in arrears with your mortgage payments, rent payments, or any other secured or unsecured loans?

Yes No

(If yes please confirm the following)

Highest number of missed payments in last 12 months

Highest number of missed payments in last 2 years

Have you ever had a default registered against you?

Yes No

(If yes please confirm the following)

Date registered

Amount

£

Satisfied

Yes No

Date satisfied

Have you ever had a County Court Judgment registered against you?

Yes No

(If yes please confirm the following)

Date registered

Amount

£

Satisfied

Yes No

Date satisfied

Have you ever been subject to an individual voluntary arrangement?

Yes No

(If yes please confirm the following)

Date registered

Amount

£

Satisfied

Yes No

Date satisfied

Have you ever been bankrupt?

Yes No

(If yes please confirm the following)

Bankruptcy Order Date

Bankruptcy Discharge Date

Have you ever had a property repossessed?

Yes No

(If yes please confirm the following)

Date of possession

Have you ever been cautioned, convicted or have any prosecution pending for any offence other than motoring?

Yes No

(If yes please confirm the following)

Conviction Date

Conviction Type

Sentence

Do you have any other active or pending applications for a mortgage?

Yes No

If yes please provide details in section 22

Have you ever been refused credit or had an application declined?

Yes No

If yes please provide details in section 22

Second Applicant

Have you ever been in arrears with your mortgage payments, rent payments, or any other secured or unsecured loans?

Yes No

(If yes please confirm the following)

Highest number of missed payments in last 12 months

Highest number of missed payments in last 2 years

Have you ever had a default registered against you?

Yes No

(If yes please confirm the following)

Date registered

Amount

£

Satisfied

Yes No

Date satisfied

Have you ever had a County Court Judgment registered against you?

Yes No

(If yes please confirm the following)

Date registered

Amount

£

Satisfied

Yes No

Date satisfied

Have you ever been subject to an individual voluntary arrangement?

Yes No

(If yes please confirm the following)

Date registered

Amount

£

Satisfied

Yes No

Date satisfied

Have you ever been bankrupt?

Yes No

(If yes please confirm the following)

Bankruptcy Order Date

Bankruptcy Discharge Date

Have you ever had a property repossessed?

Yes No

(If yes please confirm the following)

Date of possession

Have you ever been cautioned, convicted or have any prosecution pending for any offence other than motoring?

Yes No

(If yes please confirm the following)

Conviction Date

Conviction Type

Sentence

Do you have any other active or pending applications for a mortgage?

Yes No

If yes please provide details in section 22

Have you ever been refused credit or had an application declined?

Yes No

If yes please provide details in section 22

15. Other Mortgages

Please give details of any other mortgages that will remain upon completion of this mortgage. If you need more space please continue details on 'Additional Information' (section 22).

Property address	Property value	Name of Lender	Balance outstanding	Monthly mortgage payment	To be redeemed

15a. Buy to Let Mortgages

Please give details of any other Buy to Let mortgages that will remain upon completion of this mortgage. If you need more space please continue details on 'Additional Information' (section 22).

Total number of properties	Estimated value of portfolio	Balance outstanding	Monthly mortgage payment	Total monthly rental income

16. Loan Details (Additional Borrowing)

If Self-Build

Estimated final value £

Initial drawdown required £

If Shared Ownership

Housing Association

Percentage share held %

Rental/Service Charges £

If Buy-to-Let

Monthly rental income £

Do you intend to let the property to a family member now or at any time in the future or do you intend to live in the property in the future? Yes No

Estimated monthly rental income £

Do you own other BTL properties? Yes No

Was the property inherited, or if purchased, since the last time of purchase has the property ever been occupied by you or a related person? Yes No

Date of Purchase / /

16a. About your additional borrowing

Amount of additional loan £

Purpose of loan (if capital raising or debt consolidation please give specific details).

If Right to Buy, plans, estimates and any appropriate permissions must accompany the application.

Estimated value of property (if known) £

17. Type of Mortgage (Please indicate the repayment method required)

Repayment (Capital & Interest)

With a Repayment mortgage, your monthly payments will cover the interest on the loan and also gradually pay off the capital which you have borrowed. By the end of the agreed term, provided you have maintained your payments, you will have repaid the whole loan.

Interest Only

With an Interest Only mortgage, your monthly payments only cover the interest on the loan. They will not pay off any of the capital which you have borrowed. If you have chosen to arrange all or part of your mortgage on an Interest Only basis, it is your responsibility to ensure that adequate funds are available to repay the mortgage loan at the end of the term, or upon death if prior to the end of the term.

Combination of Repayment and Interest Only

Please state amount of:

Repayment £

Interest Only £

If you have chosen to arrange all or part of your mortgage on an Interest Only basis, it is your responsibility to ensure that adequate funds are available to repay the mortgage loan at the end of the term, or upon death if prior to the end of the term. Please state your strategy to repay the mortgage at the end of the term:

Monthly cost of interest only repayment strategy £

Term Required years

18. Your Solicitor/Licensed Conveyancer

In certain circumstances a solicitor will be required. You will be advised if one is needed. If we are unable to use your nominated solicitor we will notify you and we will instruct a separate firm to act on our behalf. You will be responsible for meeting the costs incurred.

Please give the name and address of your Solicitor or Licensed Conveyancer

 Postcode

Contact Name

Telephone Number

Fax Number

19. Your Bank Details

The Society will release the additional borrowing by CHAPS payment to the account you currently pay your mortgage from, unless a Solicitor is involved when the Society will require completion of a Certificate of Title prior to releasing funds.

I/We require the additional borrowing to be released automatically after all offer conditions have been satisfied.

I/We will contact the Society to advise when the additional borrowing is required.

20. Your Insurance Needs

BUILDINGS AND CONTENTS INSURANCE

If you would like the Society to arrange Buildings and Contents insurance, please indicate below. The policy is underwritten and administered by Royal & Sun Alliance. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Broker arranging Society to quote Customer arranging Not required

LIFE PROTECTION

The Society recommends you seek advice on how to protect and repay your increased borrowing.

Broker arranging Customer arranging Not required

ACCIDENT SICKNESS AND UNEMPLOYMENT COVER

Please indicate below if you intend to arrange accident, sickness and unemployment cover.

Broker arranging Customer arranging Not required

21. Contact Details for valuer to gain access to the security property

Who should the valuer contact to gain access to the property?

Applicant

Other

Contact Name

Telephone Number

22. Additional Information

Use this space to provide any additional information we require to assess your application

22. Additional Information *continued*

For office use only

23. Application Checklist

Document Check-List

To help us work quickly and efficiently on your behalf you will need to enclose the following items with your application.

IMPORTANT: If you enclose any copied documents they must be certified by a person in one of the following professions:

Bank/Building Society Employee, Post Office Employee, Solicitor, Accountant, Financial Adviser, Civil Servant, Doctor, Police Officer, Teacher

When certifying, the following information must be provided:

Their printed name and signature, date, occupation, work address and contact telephone number and the statement 'I CERTIFY THAT THIS IS A TRUE COPY OF THE ORIGINAL DOCUMENT'

PLEASE USE THE TABLE BELOW TO LIST WHICH ITEMS YOU ARE ENCLOSING WITH YOUR APPLICATION

	First Applicant		Second Applicant	
	Type of document and reference number	Original or Certified Copy	Type of document and reference number	Original or Certified Copy
Last 3 months bank statements. These must show your salary credits (if employed) and mortgage or rent payments				
Evidence of Income (Employed Applicants) i.e. your last 3 months wage slips and latest P60				
Evidence of Income (Self-Employed Applicants) i.e. your last 2 years Audited Accounts, Inland Revenue final assessment of tax liability or your Self-Assessment Tax Return (SA302s)				

24. Fees Checklist

You can elect to add the completion fee, insurance contingency fee, and CHAPS fee to your mortgage account. If you choose to do so this will increase your mortgage balance and the amount of interest you pay over the term of the mortgage. Please indicate which fees you are enclosing payment for. Please ensure that all cheques are made payable to Ipswich Building Society re 'your name'. E.G. Ipswich Building Society re Mr A Smith.

If payment is not enclosed, all fees will be debited to the mortgage account on completion subject to product limits.

Valuation Fee	£ <input type="text"/>	Must be enclosed with your application form			
Application Fee	£ <input type="text"/>	Must be enclosed with your application form			
Completion Fee	£ <input type="text"/>	Pay in advance	<input type="checkbox"/>	Add to loan	<input type="checkbox"/>
CHAPS Fee	£ <input type="text"/>	Pay in advance	<input type="checkbox"/>	Add to loan	<input type="checkbox"/>
Own Insurance Fee (not applicable if insurance taken up through Society)	£ <input type="text"/>	Pay in advance	<input type="checkbox"/>	Add to loan	<input type="checkbox"/>

If you choose to pay fees up-front please enclose with application

Declarations

PLEASE READ THE FOLLOWING DECLARATIONS CAREFULLY BEFORE YOU SIGN:

I am/We are applying for a mortgage on the property described in this application and I am/we are aware that:

1. you will base your decision on whether to lend me/us money or arrange my/our insurance on the information contained in this form, and confirm that it is true, complete and contains all material facts relating to my/our application. I/We understand you may decide to decline my/our application.
2. my/our mortgage with Ipswich Building Society will have binding conditions and the Society's rules will apply and I/we can ask for copies of these.
3. the valuer is independently instructed by the Society to assess the adequacy of the security for the purpose of the Building Society only. I/We accept that this does not impose any duty on the valuer or the Society to indicate to me/us the value or condition of the property. I/We confirm and understand that I am/we are advised to make my/our own arrangements to have the property surveyed. I/We further understand that the Society does not accept any liability for the accuracy or contents of the valuer's report. The Society may undertake a reassessment of the property using computer based data or limited external appraisal. A copy of the assessment will not be provided and is for the Society's use only.
4. The Society requires all properties in mortgage to be insured in accordance with the valuer's recommendation.
5. I/We confirm that any acceptance of this Additional Borrowing Application shall not commit the Society to making a formal Offer of Advance and you can withdraw any offer you make to me/us at any time.
6. I/We may have to provide you with evidence of where I/we have obtained the deposit on the property (if applicable). You may retain copies of the identification given to you.
7. all applicants are 18 years of age or over.
8. there are no existing loans or mortgages in my name with the Society or any other lender other than declared on this application form.
9. I/We have never been convicted of any criminal offence nor is any prosecution pending, excluding motoring or 'spent' offences by virtue of the Rehabilitation of Offenders Act 1974.
10. if any of the information I/we have given changes before the mortgage is completed, I shall advise the Society immediately.

Credit Reference and other mortgage checks:

- a) you will make searches about me/us at credit reference agencies who will supply you with credit information, as well as information from the Electoral Register. The agencies will record details of the search whether or not this application proceeds. You may use credit-scoring methods to assess the application and to verify my/our identity. Credit searches and other information which is provided to you and/or the credit reference agencies, about me/us, and those with whom I am/we are linked financially may be used by the Society and other companies if credit decisions are made about me/us or other members or my/our household. This information may also be used for debt tracing and the prevention of money laundering as well as the management of my/our account.
- b) to prevent or detect fraud, or to assist in verifying my/our identity, you may make searches of Group records and at fraud protection agencies who will supply you with information. You may also pass information to financial and other organisations involved in fraud protection to protect yourselves and your customers from theft or fraud. If I/we give false or inaccurate information and you suspect fraud, you will record this. You, members of the Group, and other companies may use this information if decisions are made about me/us or others at my/our address(es) on credit or credit-related services or motor, household, credit, life or any other insurance facilities. It may also be used for tracing and claims assessment.
- c) by stating a financial association with another party, I am/we are also declaring that I am/we are entitled to:
 - disclose information about our joint applicant and/or anyone else referred to by us
 - authorise you to search, link and/or record information at credit reference agencies about us and/or anyone else referred to by us.

(This clause is applicable on joint applications including where one party is present or for sole facilities when declaring a financial association with another party [e.g. when stating the name of a partner]).

- d) information held about me by the Credit Reference Agencies may already be linked to records relating to one or more of my partners. For the purposes of this application I may be treated as financially linked and my application will be assessed with reference to any "associated" records. (This clause is applicable to sole applicants).
- e) an "association" between the joint applicants and/or any individual identified as our financial partner, will be created at credit reference agencies, which will link our financial records. We and anyone else with whom we have a financial link understand that each other's information will be taken into account in all future applications by either or both of us. The linking will continue until one of us successfully files a "disassociation" at the credit reference agencies. **(This clause is applicable to joint applicants).**

Data Protection Act:

I/We understand and authorise:

- a) the Society will make such enquiries and take up such references as it considers necessary in relation to this application.
- b) where I/we borrow or may borrow from you, you may give details of my/our account and how it has been managed to credit reference agencies. If I/we borrow and do not repay in full and on time, you may tell credit reference agencies who will record the outstanding debt.
- c) you may use the information in this application for business analysis and to maintain records completely up to date.
- d) any information provided by me/us in the application form and any other information you may hold about my/our account may be used by the Society for its own use in respect of marketing, research, statistical analysis or similar purposes.
- e) the passing of any details relating to the mortgage to any mortgage intermediary (including their principal, network or club) who introduces or introduced my application to the Society.
- f) the passing of our details to RSA PLC for the purpose of providing additional services where we request.
- g) I/We have the right of access to my/our personal records held by credit and fraud agencies. The Society will supply their names and addresses upon request.
- h) Ipswich Building Society and RSA PLC will be Data Controllers for the purpose of the Data Protection Act 1998 and will be responsible for the processing of my/our data in relation to my application for this mortgage application and any application for, and ongoing provision of, insurance cover.

GENERAL AND MEMBERSHIP DECLARATIONS – PLEASE READ CAREFULLY

If I am/we are an individual I/we apply to be a Borrowing Member according to the Rules of the Society, copies of which are available from the Society's Head Office or any branch. If this is a joint application by individuals I/we understand that the First Applicant will be the person named first in the Society's records in respect of the mortgage and will be the Representative Joint Borrower according to the Rules (provided that Individual is a Borrowing Member). I/ We understand that if I am/we are a Body Corporate or am applying as a bare trustee for a Body Corporate, that a Body Corporate cannot be a Borrowing Member of the Society and so no person will enjoy voting rights in respect of the mortgage under the Rules.

I/We consent to the Society at any time transferring or otherwise disposing of the benefit of any loan, mortgage or any other security for the loan to any third party, whether or not a building society or associated body of a building society, without any further reference to me. If I am/we are a Borrowing Member at that time I/we acknowledge that such a transfer will lead to the termination of my/our borrowing membership of the Society and the loss of my/our rights as a Borrowing member of the Society.

MARKETING CONSENT

We may bring to your attention (by mail, telephone, email or otherwise) products or services of Ipswich Building Society or other selected suppliers which may be of interest to you.

You can request that the Society does not use your information for marketing purposes by ticking the boxes below or writing to Ipswich Building Society, PO Box 547, Ipswich, IP3 9WZ

Applicant 1

- Do not contact me by telephone email or post for marketing purposes.
- Do not provide my details to third parties for marketing purposes.
- Do not send me details of the Society's other products or services.

Applicant 2

- Do not contact me by telephone email or post for marketing purposes.
- Do not provide my details to third parties for marketing purposes.
- Do not send me details of the Society's other products or services.

We may monitor and/or record your telephone conversations with us to ensure consistent service levels (including staff training).

SIGNATURE AND AUTHORITY TO OBTAIN REFERENCES/INFORMATION AND PROCESS DATA AND APPLICATION AGREEMENT

- I/We have checked the information given in this Mortgage Application Form and confirm that it accurately reflects the transaction.
- I/We confirm that I/we have read all answers including those completed in other than my/our own handwriting and confirm that all answers are correct and complete.
- To the best of my/our knowledge and belief the statements in these Declarations are true and correct.
- I/We authorise you to take up references and check my/our identity in such ways that are deemed necessary.
- I/We have received from our Mortgage Consultant, a European Standardised Information Sheet specific to my/our mortgage requirements and I/we fully understand the information contained within it.
- Joint applicants – where one party is not present:

I confirm that I am acting as an agent for the absent applicant and in doing so I confirm that I have the authority to disclose their financial information in the absence of the other applicant.

By signing this application, you agree that we can use your information as described. If you have any questions, please ask your mortgage consultant.

I/We hereby authorise and request you to provide Ipswich Building Society with any information they may require.

(This clause is applicable to applicants submitting their application via a Mortgage Intermediary). It is important that you read these declarations (including "Credit Reference and other mortgage checks" and "Data Protection Act") and by signing this application you agree that we can use your information in this way.

Signed (First Applicant) Date / /

Signed (Second Applicant) Date / /

Head office: PO Box 547 Ipswich IP3 9WZ

Website: www.ipswich-intermediaries.co.uk

Intermediary Contact Tel: 0330 123 1073

Fax: 01473 278600

Email: bdt@ibs.co.uk



Security will be required for any loan.

Your home may be repossessed if you do not keep up repayments on your mortgage.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
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*To help maintain service quality some telephone calls may be recorded and monitored.