

**REGULATED FURTHER ADVANCE**  
APPLICATION FORM

**COMPLETING THIS FORM**

1. Please use **BLACK INK** and **BLOCK CAPITALS** throughout.
2. Please ensure that you answer **ALL** questions. If a question is not applicable, write N/A
3. Please use Section Six or a separate sheet of paper to provide any additional information requested by us and/or other matters relevant to your application.
4. When submitting your fully completed further advance application form, please ensure that the items shown in the Submission Checklist are enclosed, if applicable.

In order for us to process your application as quickly as possible, it is important that you answer all questions accurately and completely and that you provide the required supporting documentation in full. Failure to do so will result in delays in your Mortgage Offer being issued and may result in your application being declined.

**SOURCE OF APPLICATION**

Prior to completing this application form you were given a Key Facts Illustration (KFI) which showed the terms of the product for which you were applying. Please state the reference number and date at the top of the first page of the KFI.

Reference no:

Date:

DD/MM/YYYY

Please state your mortgage and/or savings account number(s):

**FOR OFFICE USE**

Source Code:				Branch Code:							
Rec'd: Date		Initials		Underwritten: Date		Initials		Acknowledged: Date		Initials	

## SUBMISSION CHECKLIST

Please use this checklist to ensure that all relevant items are enclosed with your application. Missing or incorrect documents will cause delays in the processing of your application.

### PAYMENT OF FEES

- The application or reservation fee (non-refundable) can be paid by cheque enclosed with the application, or by debit card. If you prefer to pay by debit card we will send you a link to our secure online payment page by email when we receive your application form. Please give the email address we should use for this in Section Five.

### EVIDENCE OF INCOME

Please check that you are enclosing the evidence relevant to each applicant by checking against relevant sections as follows:

- If the mortgage term **does not** extend beyond State pension age Section A & D
- If the mortgage term **does** extend beyond State pension age Section A, B & D
- If you are **already retired** and have **no income from employment** Section C & D
- If you are **already retired** and **do have income from employment** Section A, C & D

#### A) Income primarily from employment or self-employment:

**BORROWER  
ONE TWO**

- |  |                          |                          |
|--|--------------------------|--------------------------|
| – Employed - your most recent three months' payslips and most recent P60 (if you have a financial interest in your employer and own 33% or more of it then also see self-employed below)   | <input type="checkbox"/> | <input type="checkbox"/> |
| – Self-employed (or your ownership interest in your employer exceeds 33%) – for the last two years, either (a) your self-assessment forms together with HM Revenue and Customs (HMRC) original acknowledgements stating that they have been accepted without correction, or (b) the HMRC's original certificates of tax calculation, if the figures provided were the subject of correction. | <input type="checkbox"/> | <input type="checkbox"/> |

#### B) Future pension income:

- |  |                          |                          |
|--|--------------------------|--------------------------|
| – Final salary pensions – benefit statement from employer or scheme administrator showing pension at normal retirement date      | <input type="checkbox"/> | <input type="checkbox"/> |
| – Money purchase pensions – projection from provider showing pension at expected retirement date                                 | <input type="checkbox"/> | <input type="checkbox"/> |
| – Deferred pensions – latest statement of deferred benefits from scheme administrator showing pension at normal retirement date. | <input type="checkbox"/> | <input type="checkbox"/> |

#### C) Current retirement income:

- |  |                          |                          |
|--|--------------------------|--------------------------|
| – State pension – most recent annual Department of Work and Pensions (DWP) letter or most recent two months' bank statements | <input type="checkbox"/> | <input type="checkbox"/> |
| – Private or company pension – most recent P60 or most recent statement from pension provider.                               | <input type="checkbox"/> | <input type="checkbox"/> |

#### D) Other current income:

- |  |                          |                          |
|--|--------------------------|--------------------------|
| – Rental income – most recent self-assessment or current signed tenancy agreement and last three months' bank statements | <input type="checkbox"/> | <input type="checkbox"/> |
| – Investment income – most recent self-assessment and evidence that investment vehicle is still in place                 | <input type="checkbox"/> | <input type="checkbox"/> |
| – Maintenance income – court order documents and last six months' bank statements  | <input type="checkbox"/> | <input type="checkbox"/> |
| – Confirmatory evidence of any other source(s) of income declared in Section Two.  | <input type="checkbox"/> | <input type="checkbox"/> |

### OUTGOINGS

- |  |                          |                          |
|--|--------------------------|--------------------------|
| – If you own any other property – lender or bank statements evidencing the last 12 months' repayments for all current mortgages held | <input type="checkbox"/> | <input type="checkbox"/> |
| – Personal loans – bank statements evidencing the last six months' repayments.   | <input type="checkbox"/> | <input type="checkbox"/> |

### OTHER DOCUMENTS NEEDED

As applicable, please provide the following:

- |   |                          |                          |
|---|--------------------------|--------------------------|
| – 'Interest-Only' supplementary form for all mortgages on Interest-Only or part Interest-Only and part repayment  | <input type="checkbox"/> | <input type="checkbox"/> |
| – 'Mortgage in Retirement' supplementary form if the mortgage term extends beyond your State pension age  | <input type="checkbox"/> | <input type="checkbox"/> |
| – Life Insurance – where you and/or your partner are relying on the proceeds of life policies to repay all or part of the balance of the mortgage, the policy schedule for each life insurance policy should be provided. | <input type="checkbox"/> | <input type="checkbox"/> |

### IMPORTANT NOTE

- All documents provided must be **originals** or original **certified copies**
- Internet banking statements are **not** acceptable where evidencing income
- All bank statements provided must show the account holder(s) details.

## FOR COMPLETION BY INTERMEDIARY ONLY

This section must be completed in full when an application is submitted to Family Building Society via an intermediary.

NAME:	
INDIVIDUAL REFERENCE NO:	
FIRM:	
FIRM REFERENCE NO:	
ADDRESS:	
POSTCODE:	
TELEPHONE NUMBER:	
FAX NUMBER:	
EMAIL:	
INTERMEDIARY ADMIN CONTACT NAME (IF APPLICABLE):	
INTERMEDIARY ADMIN CONTACT NUMBER (IF APPLICABLE):	
FAMILY BUILDING SOCIETY INTERMEDIARY REFERENCE CODE:	
NAME OF PRINCIPAL IF FIRM NOT DIRECTLY AUTHORISED:	
PRINCIPAL'S FIRM REFERENCE NO:	
PRINCIPAL'S ADDRESS:	
POSTCODE:	
IS THIS BEING HANDLED VIA A PACKAGER?	<input type="checkbox"/> YES <input type="checkbox"/> NO         PACKAGER COMPANY NAME:
PACKAGER EMAIL:	

### PROC FEE PAYMENT DETAILS FOLLOWING COMPLETION TO:

(Please note: If the application is being submitted via a packager, network or mortgage club, please provide **their** bank details)

ACCOUNT NAME:		
SORT CODE:	ACCOUNT NUMBER:	

**LEVEL OF ADVICE GIVEN TO BORROWER:**  
 HOW WAS YOUR ADVICE GIVEN TO THE BORROWER?

☐ EXECUTION ONLY
 ☐ ADVICE AND RECOMMENDATION  
☐ FACE TO FACE, SUBSEQUENTLY BEING CONFIRMED IN WRITING  
☐ OVER THE TELEPHONE, SUBSEQUENTLY BEING CONFIRMED IN WRITING  
☐ IN WRITING ONLY

### IF YOU ARE CHARGING THE BORROWER A FEE FOR YOUR SERVICE:

HOW MUCH IS YOUR FEE? £

IS YOUR FEE REFUNDABLE? ☐ YES ☐ NO

WHEN IS THE FEE TO BE PAID? ☐ ON APPLICATION ☐ ON COMPLETION

DOES THE BORROWER HAVE TO PURCHASE ANY INSURANCE PRODUCTS THROUGH YOUR FIRM? ☐ YES ☐ NO

IF YES, GIVE DETAILS:

I confirm that the information given above is correct and that any third party who arranged, advised on or introduced this mortgage is either authorised by the Financial Conduct Authority to arrange, advise on or introduce mortgages as appropriate, or is exempt from authorisation. Based on my knowledge of the customer the information contained in this application form is reasonable and the proposed loan affordable.

All mortgage applications submitted by intermediaries are subject to the Society's Terms of Business, which can be found on the Forms page of our website. I confirm that I have read and understood the Society's Terms of Business and that I agree to be bound by them.

SIGNATURE:		DATE:	DD	MM	YYYY
------------	--	-------	----	----	------

SECTION ONE

ABOUT YOU

	BORROWER ONE	BORROWER TWO
TITLE:	MR / MRS / MISS / MS / OTHER:	MR / MRS / MISS / MS / OTHER:
SURNAME:		
FIRST NAME(S):		
DATE OF BIRTH:	DD / MM / YYYY	DD / MM / YYYY
MARITAL STATUS:		
NATIONALITY <sup>1</sup> :	<input type="checkbox"/> BRITISH <input type="checkbox"/> OTHER:	<input type="checkbox"/> BRITISH <input type="checkbox"/> OTHER:
WORK TELEPHONE NUMBER:		
HOME TELEPHONE NUMBER:		
EMAIL ADDRESS:		

<sup>1</sup> If you are a non UK national we may need to see your passport certified by either a regulated or professional person e.g. financial adviser or solicitor. If we do, we will let you know.

SECTION TWO

EMPLOYMENT

OCCUPATION:		
DO YOU HAVE A FINANCIAL STAKE IN THE COMPANY? If YES, state the extent of your share	<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="text"/> % SHARE	<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="text"/> % SHARE
EMPLOYER'S NAME OR YOUR BUSINESS NAME:		
PLEASE PROVIDE THE NAME AND JOB TITLE OF THE PERSON TO WHOM WE SHOULD WRITE FOR A REFERENCE:		
ADDRESS OF EMPLOYER OR BUSINESS:		
POSTCODE:		
LENGTH OF TIME WITH EMPLOYER / IN BUSINESS:	<input type="text"/> YEARS <input type="text"/> MONTHS	<input type="text"/> YEARS <input type="text"/> MONTHS

EMPLOYED INCOME

BASIC GROSS ANNUAL SALARY:	£ PER YEAR	£ PER YEAR
GUARANTEED OVERTIME / BONUS / COMMISSION:	£ PER YEAR	£ PER YEAR
NON-GUARANTEED OVERTIME / BONUS / COMMISSION:	£ PER YEAR	£ PER YEAR
TOTAL:	£ PER YEAR	£ PER YEAR

SELF-EMPLOYED INCOME

YOUR SHARE OF THE NET PROFIT BEFORE TAX DURING THE LAST TWO YEARS:	£ YEAR	£ YEAR
	£ YEAR	£ YEAR

OTHER SOURCE(S) OF INCOME e.g. pension, investment, rental, maintenance payments.

SOURCE:		
ANNUAL AMOUNT:	£	£
SOURCE:		
ANNUAL AMOUNT:	£	£
PLANNED RETIREMENT AGE:		

## PROTECTING YOUR INCOME

Owning a home is one of the largest financial and emotional commitments many people undertake and a mortgage is often an essential part of this. If you are unable to work because of unemployment, accident or sickness and cannot continue to meet the mortgage repayments, then this commitment may be at risk. In these circumstances, if you are eligible, income protection can cover a proportion of your income to help you meet your monthly outgoings such as your mortgage repayments.

Taking account of your existing arrangements, what level of monthly income after tax would you have if you could not work due to:

ACCIDENT OR SICKNESS?

£

£

UNEMPLOYMENT?

£

£

WOULD YOU BE ABLE TO MEET YOUR MONTHLY MORTGAGE REPAYMENTS AND OTHER ESSENTIAL EXPENDITURE FROM THIS INCOME? ☐ YES ☐ NO

☐ YES ☐ NO

If you have requested a discussion with an adviser, Family Building Society will pass relevant details about you to Cavendish Online who will contact you by telephone. By requesting a discussion you are consenting to this disclosure of your personal information.

Family Building Society introduces its customers to Cavendish Online for the purposes of advising on and arranging Life Assurance, Life and Critical Illness Protection and other protection products. Family Building Society is not a member of the same group of companies as Cavendish Online.

## LOANS OR CREDIT CARDS e.g. other loans could be a bank overdraft, personal loan for a car or a student loan.

DO YOU HAVE ANY OTHER LOANS OR CREDIT CARDS? ☐ YES ☐ NO

☐ YES ☐ NO

If YES, please provide details below and continue in Section Six if necessary, following the same format.

NAME OF LENDER:

ADDRESS OF LENDER:

POSTCODE:

ACCOUNT NUMBER:

DATE LOAN(S) COMMENCED:

DD / MM / YYYY

DD / MM / YYYY

CURRENT AMOUNT OUTSTANDING:

£

£

MONTHLY PAYMENT:

£

£

TYPE OF LOAN:

WILL THE LOAN REMAIN WHEN THIS MORTGAGE COMMENCES? ☐ YES ☐ NO

☐ YES ☐ NO

IF YES, PLEASE GIVE REASON:

## REGULAR FINANCIAL COMMITMENTS

If you have one or more regular financial commitments not already mentioned, please state what they are and provide the annual amount. If you need more space, please provide further details in Section Six.

MAINTENANCE PAYMENTS:

£

£

SCHOOL FEES:

£

£

OTHER:

£

£

PLEASE SPECIFY:

## FUTURE INCOME & FINANCIAL COMMITMENTS

ARE YOU AWARE OF ANYTHING THAT WILL, OR IS LIKELY TO, CHANGE YOUR INCOME OR EXPENDITURE DURING THE TERM OF THE MORTGAGE?

☐ YES ☐ NO

☐ YES ☐ NO

e.g. retirement, redundancy that you are aware of, any other loan that will become due during the term of the mortgage, starting or extending your family, current dependents no longer requiring financial assistance, and/or guaranteed promotion and/or wage increase.

If YES, please provide details.

## DISCLOSURE

Have you ever:

HAD A COURT ORDER FOR DEBT REGISTERED AGAINST YOU OR ARE ANY SUCH PROCEEDINGS PENDING? IF YES, A CERTIFICATE OF SATISFACTION MUST BE PRESENTED TO THE SOCIETY

☐ YES ☐ NO

☐ YES ☐ NO

MADE ARRANGEMENTS WITH CREDITORS OR BEEN MADE BANKRUPT OR ARE ANY SUCH PROCEEDINGS PENDING?

☐ YES ☐ NO

☐ YES ☐ NO

HAD A PAYDAY LOAN?

☐ YES ☐ NO

☐ YES ☐ NO

If you have answered YES to any of the above please provide further details in Section Six or on a separate sheet of paper if required.

## SECTION THREE

### THE PROPERTY

MORTGAGE ACCOUNT NUMBER:

ESTIMATED CURRENT VALUE OF THE PROPERTY: £

IS THE PROPERTY CURRENTLY LEASED OR TENANTED OR TO BE LEASED OR TENANTED?

☐ YES☐ NO

IF YES, PLEASE EXPLAIN:

IF ANY PART OF THE PROPERTY IS OR WILL BE LET PLEASE STATE:

MONTHLY RENT: £

TYPE OF LET:

☐

RESIDENTIAL

☐

BUSINESS

☐

MIXED

**You will need to supply copies of the relevant tenancy agreement(s) and/or lease(s) with this application.**

IF BUSINESS, PLEASE PROVIDE DETAILS OF THE BUSINESS USE:

CONTACT DETAILS FOR VALUER TO ACCESS THE PROPERTY:

WILL THERE BE ANY OTHER PERSONS (INCLUDING CHILDREN) WHO WILL RESIDE IN THE MORTGAGED PROPERTY WITH THE APPLICANTS ON COMPLETION OF THE MORTGAGE?

☐ YES☐ NO

If YES, enter details below. If more than three people, please provide further details in Section Six.

TITLE	SURNAME	FIRST NAME	RELATIONSHIP	OCCUPATION / STATUS	DATE OF BIRTH
					DD / MM / YYYY
					DD / MM / YYYY
					DD / MM / YYYY

### INSURING YOUR HOME AND ITS CONTENTS

As you are increasing your borrowing we recommend that you undertake a review of your home insurance arrangements to ensure that you have adequate buildings insurance in accordance with the terms of your mortgage.

## SECTION FOUR

### THE FURTHER ADVANCE

#### PRODUCT

PLEASE INDICATE WHICH OF THE SOCIETY'S MORTGAGE PRODUCTS YOU ARE APPLYING FOR BY ENTERING THE PRODUCT CODE IN THE BOX OPPOSITE. THIS CAN BE FOUND IN SECTION FOUR OF YOUR KFI:

**PURPOSE OF THE FURTHER ADVANCE** (Please state the purpose, continuing in Section Six or on a separate sheet if necessary)

### FINANCIAL BENEFIT

WILL THE WHOLE OF THE FURTHER ADVANCE AMOUNT YOU WOULD LIKE TO BORROW BE FOR THE FINANCIAL BENEFIT OF ALL ADULT OCCUPIERS OF THE PROPERTY?

☐ YES☐ NO

If NO, the person(s) concerned may be required to obtain separate legal advice to have the significance and consequences of the situation explained so that the extent of his/her/their liabilities and responsibilities are understood.

### FURTHER ADVANCE AMOUNT (MINIMUM AMOUNT APPLIES, PLEASE REFER TO PRODUCT SHEET)

WHAT IS THE TOTAL AMOUNT OF THE FURTHER ADVANCE YOU WOULD LIKE TO BORROW? £

It is recommended that, in order to protect your dependants, you have in place life assurance for at least the amount of the further advance.

FURTHER ADVANCE TERM

OVER WHAT TERM IS THE FURTHER ADVANCE REQUIRED?<sup>2</sup>  YEARS  MONTHS

<sup>2</sup> The term should not normally extend beyond your retirement age. Where it does, please complete the supplementary form for mortgage in retirement, which will explain how the further advance will continue to be affordable in retirement.

METHOD OF REPAYMENT

What is the breakdown of the **total amount of the further advance** between repayment and Interest-Only methods?

FURTHER ADVANCE AMOUNT ON REPAYMENT (i.e. repayments of capital and interest): £

FURTHER ADVANCE AMOUNT ON INTEREST-ONLY (i.e. payments of interest with capital repaid at end of term<sup>3</sup>): £

<sup>3</sup> If you have stated a mortgage amount on Interest-Only please complete the supplementary form for Interest-Only residential mortgages, which will provide details of any repayment vehicle, savings plan or other investment you have which will discharge this amount by the end of the mortgage term. You must confirm, too, that the capital and/or regular sums set aside for this purpose will be reviewed periodically to ensure that sufficient funds will be available to clear the Interest-Only portion then.

YOUR PERSONAL INSURANCE ARRANGEMENTS

DO YOU HAVE LIFE ASSURANCE AND / OR CRITICAL ILLNESS COVER? ☐ YES ☐ NO

If YES, please give details of all life assurance and critical illness policies being used in conjunction with this loan:

	POLICY ONE	POLICY TWO	POLICY THREE	POLICY FOUR
INSURANCE COMPANY:				
TYPE OF POLICY:				
MINIMUM DEATH BENEFIT:	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
POLICY NUMBER:				
MONTHLY PREMIUM:	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
MATURITY / EXPIRY DATE:	DD / MM / YYYY	DD / MM / YYYY	DD / MM / YYYY	DD / MM / YYYY
TYPE OF COVER:				
LIFE OR LIVES INSURED:				

TAKING INTO ACCOUNT THE FURTHER ADVANCE YOU ARE NOW APPLYING FOR, DO YOU HAVE SUFFICIENT LIFE AND CRITICAL ILLNESS COVER TO PROTECT YOURSELF AND YOUR DEPENDANTS?

BORROWER ONE

☐ YES ☐ NO

BORROWER TWO

☐ YES ☐ NO

IF NOT, DO YOU WISH TO DISCUSS YOUR ARRANGEMENTS WITH AN ADVISER?

BORROWER ONE

☐ YES ☐ NO

BORROWER TWO

☐ YES ☐ NO

If you have requested a discussion with an adviser, Family Building Society will pass relevant details about you to Cavendish Online who will contact you by telephone. By requesting a discussion you are consenting to this disclosure of your personal information.

Family Building Society introduces its customers to Cavendish Online for the purposes of advising on and arranging Life Assurance, Life and Critical Illness Protection and other protection products. Family Building Society is not a member of the same group of companies as Cavendish Online.



SECTION FIVE

Please use this space to provide any additional information and continue on a separate sheet if necessary.

## SECTION SIX

This section explains some of the ways in which we will use the information you provide to us and which we obtain from third parties. For further details about how your information is used and your rights under data protection laws please see our leaflet “How We Use Personal Information”. If you do not understand any point, please ask for further information.

### USE OF PERSONAL INFORMATION

1. We may contact third parties (including any past/present lender, bank, or other financial institution, employer, pension provider, accountant, landlord, professional adviser named on this form, HM Revenue & Customs or the Department for Work and Pensions) for reference purposes, for confirmation of employment details or to obtain information to confirm any income received and payments made. You give your permission to such third parties to supply the references and to answer the enquiries.
2. In order to process your application, we will perform credit and identity checks on you with a credit reference agency (“CRA”). To do this, we will supply your personal information to the CRA and they will give us information about you. This will include information from your mortgage application and about your financial situation and financial history. The CRA will supply to us both public (including the electoral register) and shared credit, financial situation and financial history information and fraud prevention information.

We will use this information to:

- check your identity;
- assess your credit worthiness and whether you can afford the mortgage;
- verify the accuracy of the information you have provided to us;
- prevent criminal activity, fraud and money laundering; and
- trace and recover debts.

We will continue to exchange information about you with the CRA while you have a mortgage with us. This will include details of your repayments and whether you repay in full and on time. This information may be supplied to other organisations by the CRA.

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

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 this information with them, before lodging the application. CRAs 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 requests with the CRAs to break that link.

**The identities of the CRAs, their role also as fraud prevention agencies, the data they hold, the ways in which they use and share personal information, data retention periods and your data protection rights with the CRAs are explained in more detail in our leaflet “How We Use Personal Information”.**

3. We may ask you to supply one or more original documents as confirmation of your identity, address or both which we will use together with any electronic checks we may make using the services of a CRA. Any documents provided to us will be recorded and copied as part of our Anti-Money Laundering requirements.
4. We may disclose information relating to this application or the mortgage to other people and organisations, such as:
  - your legal adviser, broker or other intermediary and you authorise them to give us any information relevant to our decision to lend. To this extent, you agree to waive any claim to legal privilege to that information;
  - any chargor(s) or potential chargor(s) (or to their legal advisers);
  - any guarantor(s) or potential guarantor(s) (or to their legal advisers);
  - any occupier(s) or other person who is required to postpone rights in favour of the Society, to enable them to consider their position and/or to obtain independent legal advice;
  - any potential new borrower(s) (or their legal advisers) in connection with a transfer of equity;
  - any other lender which has a charge secured upon the property, subject to payment of the appropriate fee;
  - any insurance company from which we require an indemnity in relation to the mortgage.
5. We may monitor or record any communications you have with us in the interests of staff training, customer service and security.
6. Any personal information which you or others provide to us will be held on computer and in other manual and electronic forms and will be kept after your mortgage account is closed. Some of the ways the information may be used include:
  - to assist us in assessing your application and, if it is accepted, to assist us in providing the account or service for which you have applied;
  - to assist us in making credit decisions and establishing identity, where necessary;
  - for fraud prevention and detection and/or to prevent money laundering;
  - to assist the insurers in risk assessment and dealing with claims;
  - disclosure to third parties acting as our agent so long as they keep the information confidential;
  - marketing, market research, statistical analysis and general business purposes;
  - to help develop and improve the products and services offered to you and other customers. The Society may also share information with other companies within the National Counties Group to help provide you with a high standard of service (for example administrative purposes);
  - if the law permits it or it is in the public interest.

Under data protection law you have rights in relation to your personal information, including a right of access and to ask for any inaccurate details to be amended. If you have any questions about data protection law or your rights under it, please write to Family Building Society, FREEPOST, Ebbisham House, 30 Church Street, Epsom Surrey KT17 4BR.

## DECLARATIONS AND CONSENTS

For your own protection and benefit, please carefully read the declarations below before signing in the space provided. If you do not understand any point please ask for further information.

I (each of us if more than one is applying) agree that:

### GENERAL

1. for the purposes of these Declarations, the "Society" includes its successors in title and assigns.
2. I will make good any loss which the Society may suffer by acting in reliance on the information on this form which I confirm is true to the best of my knowledge and belief. I will notify the Society promptly if any of the information on this form changes before the mortgage is completed.
3. the Society will require independent legal advice to be taken by any co-owner/adult co-habitee of the property or guarantor who will not receive a financial benefit from all or part of the loan.
4. I will not enter into any further borrowing secured on the property prior to or after completion of the mortgage without first advising the Society and obtaining the Society's consent in writing.
5. the Society has the right to decline the application without giving any reasons and without giving any refund of fees or related costs. However, where the application is rejected due to information obtained from a credit reference agency, the Society will notify me of the result of the credit search and the credit reference agency consulted. I understand that valuation fees that have been paid will be refunded if a valuation is cancelled prior to the valuer's visit to the property. In all other cases, the valuation fee will not be refunded, save in exceptional circumstances and at the Society's sole discretion.
6. I will pay to the Society all sums due in respect of Application Fees, Reservation Fees, Product Fees, Arrangement Fees and legal expenses arising out of this application, whether or not any Mortgage Offer is either issued or completed. I understand that the payment of any such fees shall not bind the Society to make any loan.
7. income details will be verified and the Society will not rely on a declaration of affordability made by me.

### PROPERTY REVIEW

8. I acknowledge that the review of the property undertaken by the Society has been obtained for the Society's purposes and is not a structural survey or detailed report. You recommend that I arrange for a full structural survey or more detailed report which must be obtained independently at my expense.
9. I acknowledge that the review of the property undertaken by the Society is to decide whether the property is suitable security for any loan made and neither the valuer's inspection report, if any, nor any Mortgage Offer will imply that, if I am purchasing, the price paid is reasonable or that the property is properly constructed and of sound materials.
10. the review of the property carried out by the Society is not undertaken either as agent for or by agreement with the organisation used for the review.

### TRANSFER OF MORTGAGE

11. the Society may at any time transfer its interest in some or all of its rights under the mortgage to another financial institution without seeking my specific consent and, following this, my membership rights of the Society will no longer apply.
12. I understand that whilst the transferee of the mortgage would be the person legally entitled to receive payments under any mortgage, such transfer will not affect the policies in relation to the setting of the interest rate and conduct of arrears.
13. my acceptance of any Mortgage Offer will constitute my general consent to the future transfer of the mortgage on the foregoing terms and as may be more particularly set out in the Society's Mortgage Conditions.

### JOINT BORROWERS

14. we accept that we are individually responsible for the total mortgage debt. (On request, information will be provided to joint applicants in respect of their rights and responsibilities should the relationship end through death, divorce or separation.)
15. as joint borrowers we accept that the first named borrower, being the "First Applicant" on the Society's application form, will be the "Representative Joint Borrower" able to exercise membership rights.

### HOUSEHOLD INSURANCE

16. I:
  - accept sole responsibility for the choice of insurer, the sum insured, the extent of cover and the financial consequences of any terms, conditions or excesses imposed;
  - will ensure the sum insured is not less than the rebuilding figure given in the valuation report and is index-linked annually;
  - will ensure that the cover provided by the policy includes financial protection against loss or damage to the property for all major insurable perils, including but not restricted to: Fire, Flood, Storm, Theft, Escape of Water, Malicious Damage, Subsidence, Landslip and Heave, and Legal Liability;
  - will either arrange for the interest of Family Building Society to be noted on the policy or for the policy to be in the joint names of me and Family Building Society;
  - undertake to pay all premiums as they fall due to maintain the policy cover for the life of the mortgage;
  - agree that the Society accepts no responsibility for any loss suffered by me in connection with the insurance of the property, however caused.

DECLARATIONS AND CONSENTS

MARKETING

17. We would like to tell you about our products, services, and events and those of our carefully selected partners (a list of which is available on request). We will always treat your personal details with the utmost care and will never share them with other companies for marketing purposes. If you give consent, this will last as long as you have a relationship with us. If you agree to us communicating with you for marketing purposes, please tick the relevant boxes to confirm how we may contact you.

BORROWER ONE: Post ☐ email ☐ phone ☐ text ☐ BORROWER TWO: Post ☐ email ☐ phone ☐ text ☐

You can unsubscribe from marketing at any time by writing to: Family Building Society, Ebbisham House, 30 Church Street, Epsom, Surrey, KT17 4NL.

EXISTING LENDER AUTHORITY

18. I authorise and request you to supply to Family Building Society the information requested by them in the attached enquiry letter and in any subsequent telephone or written requests. I / We would be grateful if you would deal with these enquiries promptly.

I DECLARE AND CONFIRM THAT:

- I am aged 18 or over;
- I am entitled to disclose information about any joint applicant, partner/spouse or other third party named on the application form;
- You can use my personal information as explained in this form and in the leaflet “How We Use Personal Information”;
- I have read and agree to the Declarations and Consents;
- I understand that it is an offence to make a false declaration.

NAME OF BORROWER ONE	SIGNED:		DATE:	DD	MM	YYYY
NAME OF BORROWER TWO	SIGNED:		DATE:	DD	MM	YYYY

THE MORTGAGE WILL BE SECURED ON YOUR HOME.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

SECTION SEVEN

In order to process your application we will need to verify some of the information given by you in this form. Organisations are unable to disclose information about you without your permission, therefore please add your name(s) and sign all of the authority slips below for us to submit one with each of our enquiry letters. Please DO NOT detach any of the authority slips below. Some organisations may charge for providing the information requested and you will be required to pay any such charge.

I / We hereby authorise and request you to supply to Family Building Society the information requested by them on the attached enquiry letter and in any subsequent telephone or written requests. I / We would be grateful if you would deal with these enquiries promptly.

NAME OF BORROWER ONE	SIGNED:		DATE:	DD	MM	YYYY
NAME OF BORROWER TWO	SIGNED:		DATE:	DD	MM	YYYY

I / We hereby authorise and request you to supply to Family Building Society the information requested by them on the attached enquiry letter and in any subsequent telephone or written requests. I / We would be grateful if you would deal with these enquiries promptly.

NAME OF BORROWER ONE	SIGNED:		DATE:	DD	MM	YYYY
NAME OF BORROWER TWO	SIGNED:		DATE:	DD	MM	YYYY

FOR MORE INFORMATION CONTACT YOUR  
FINANCIAL ADVISER OR SOLICITOR.

ALTERNATIVELY, TELEPHONE OUR FRIENDLY  
AND HELPFUL TEAM WHO CAN HELP GUIDE  
YOU THROUGH YOUR OPTIONS.

PLEASE CONTACT US AS BELOW.

If you need this document in an alternative format please call us on **03330 140140**.

To find out more, please contact our New Business Team:



**familybuildingsociety.co.uk**



**03330 140140**



**newbusiness@familybsoc.co.uk**

**EBBISHAM HOUSE  
30 CHURCH STREET  
EPSOM  
SURREY  
KT17 4NL**

Family Building Society is a trading name of  
National Counties Building Society which is  
authorised by the Prudential Regulation Authority  
and regulated by the Financial Conduct Authority  
and the Prudential Regulation Authority.

Firm Reference No.206080  
register.fca.org.uk