



Mortgage Application Form

Overview of your Mortgage Application

Is your mortgage application for? Remortgage House purchase Further Advance
 Transfer of Equity Term Extension

Is this property to be used for? (tick all that apply) **Residential** **Buy to Let** **Holiday Let**
 Parent Assisted Mortgage Buy for Uni If this is an application for a Holiday Let, do you intend to personally use the property for more than 60 days per annum?
 Shared Ownership Right to Buy
 Rent a Room Self Build Yes No

Is there a guarantor for this application? Yes No

Are you a first time buyer? **Applicant 1** Yes No **Applicant 2** Yes No

Are you applying to Bath Building Society through a Financial Adviser? Yes No If yes, please ensure your Financial Adviser completes the Intermediary Declaration below.

Where did you hear about Bath Building Society?

Intermediary Declaration for Bath Building Society Mortgages

Applicant Names

Mortgage amount

£

Fees payable to Intermediary by applicant

On application £ At offer £

On completion £ Other £

If other, please specify in the box below

We certify that we (please tick all that apply):

- Comply with any relevant Mortgage Conduct of Business rules.
- Have given the applicant(s) advice to help them choose their mortgage.
- Have provided a compliant Illustration for the applicants before this form was completed.
- Accept it is our responsibility to advise our clients that we will receive payment from you.
- Comply with the relevant data protection laws and have provided the customer with a copy of the Society's short privacy notice (a copy is available from www.bathbuildingsociety.co.uk).
- Have appropriate professional indemnity insurance in place.

Are you submitting through a Mortgage Club? Yes No Are you submitting through a Mortgage Packager? Yes No

Club/Packager name

Broker name

Company name

Directly Authorised/
Appointed Representative of

Email address

Phone number – Office

Phone number – Mobile

Our Firm Registration Number is

Who from our Intermediary sales team have you discussed the application with?

I have read a copy of the Society's B2B Privacy Notice (a copy is available at www.bathbuildingsociety.co.uk)

FAILURE TO COMPLETE THIS SECTION WILL RESULT IN DELAYS IN THE PROCESSING OF THE APPLICATION AND MAY MEAN THAT WE CANNOT PAY A PROCURATION FEE.

Signed

Date

Section A – About you

Answer all questions. If a question does not apply, note N/A.

Where we use the masculine, it includes the feminine and the single includes the plural.

Please complete in black ink and in block capitals.

Applicant 1 **Guarantor** **Applicant 2** **Guarantor**

1. Title

2. Forename(s)

3. Surname

4. Any other Surnames used now or in the past

5. Date of change

6. Sex Male Female Male Female

7. Date of birth

8. Phone number (home)

9. Phone number (work)

10. Phone number (mobile)

11. Email

12. Relationship to applicant 1/2

13. Nationality

14. National Insurance Number

15. Marital status

16. Number of dependants Ages

17. Current address

 Postcode

18. How long have you lived there? Years Months Years Months

If less than three years, please give all previous addresses held in the last three years in the sections overleaf. We may request address verification for all addresses over this period.

If less than three years, please give all previous addresses held in the last three years in the sections overleaf. We may request address verification for all addresses over this period.

19. Is this address Mortgaged Rented Owned outright Living with family Living with friends Other Please give details in Section M Notes.

Section A – About you – continued

20. Are you a Director of, or a relative of a Director of, Bath Building Society?

Yes No

If yes, please give details in Section M Notes.

Yes No

If yes, please give details in Section M Notes.

21. Lender/Landlord name and address

| |
|----------|
| |
| |
| |
| Postcode |

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| |
| |
| |
| Postcode |

22. Monthly payment (Mortgage/Rent)

| |
|---|
| £ |
|---|

| |
|---|
| £ |
|---|

If mortgaged:

23. Mortgage Account Number

| |
|--|
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|--|

| |
|--|
| |
|--|

24. Property value

| |
|---|
| £ |
|---|

| |
|---|
| £ |
|---|

25. Mortgage balance outstanding

| |
|---|
| £ |
|---|

| |
|---|
| £ |
|---|

26. Date mortgage started

| |
|--|
| |
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27. On completion of this advance, will the above mortgage be fully repaid?

Yes No

If no, please give details in Section M Notes.

Yes No

If no, please give details in Section M Notes.

28. If you have lived at your current address for less than three years, please give all the addresses you have held over that period.

| |
|----------|
| |
| |
| |
| Postcode |

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| |
| |
| Postcode |

How long did you live there?

| | |
|-------|--------|
| Years | Months |
|-------|--------|

| | |
|-------|--------|
| Years | Months |
|-------|--------|

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| Postcode |

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| |
| Postcode |

How long did you live there?

| | |
|-------|--------|
| Years | Months |
|-------|--------|

| | |
|-------|--------|
| Years | Months |
|-------|--------|

If required, please use Section M Notes to provide further addresses.

29. Bank details (name and address)

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30. Account name

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31. Account number

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32. Sort code

| | |
|---|---|
| — | — |
|---|---|

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| — | — |
|---|---|

33. Will the mortgage payment come from this account?

Yes No

Yes No

Section B – Employment details

| | | |
|--|--|--|
| 1. At what age do you expect to retire? | <input type="text"/> | <input type="text"/> |
| 1a. If you have already retired, at what age did you retire? | <input type="text"/> | <input type="text"/> |
| 2. What is your tax code? | <input type="text"/> | <input type="text"/> |
| 3. Are you? | <input type="checkbox"/> Employed <i>Complete this section in full</i> <input type="checkbox"/> Self-employed <i>Go to section C</i> <input type="checkbox"/> Retired <i>Go to section D</i> <input type="checkbox"/> Not employed <i>Please explain in Section M Notes</i> | <input type="checkbox"/> Employed <i>Complete this section in full</i> <input type="checkbox"/> Self-employed <i>Go to section C</i> <input type="checkbox"/> Retired <i>Go to section D</i> <input type="checkbox"/> Not employed <i>Please explain in Section M Notes</i> |
| 4. Is your employment? | <input type="checkbox"/> Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> Fixed term contract End date <input type="text"/> | <input type="checkbox"/> Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> Fixed term contract End date <input type="text"/> |
| 5. Are you currently within a probationary period? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |

Employer's details

| | | |
|--|--|--|
| 6. Name and address | <input type="text"/> <input type="text"/> <input type="text"/> | <input type="text"/> <input type="text"/> <input type="text"/> |
| | Postcode <input type="text"/> | Postcode <input type="text"/> |
| 7. Telephone number | <input type="text"/> | <input type="text"/> |
| 8. How long have you worked for this company? | <input type="text"/> Years <input type="text"/> Months | <input type="text"/> Years <input type="text"/> Months |
| 9. What is your occupation? | <input type="text"/> | <input type="text"/> |
| 10. Where is your place of work? <i>Nearest town</i> | <input type="text"/> | <input type="text"/> |

Your Income

| | | |
|---|---|---|
| 11. Basic salary | £ <input type="text"/> | £ <input type="text"/> |
| 12. Guaranteed bonus | £ <input type="text"/> | £ <input type="text"/> |
| 13. Non-guaranteed bonus | £ <input type="text"/> | £ <input type="text"/> |
| 14. Overtime | £ <input type="text"/> | £ <input type="text"/> |
| 15. Allowances | £ <input type="text"/> | £ <input type="text"/> |
| | <i>Please give details in Section M Notes</i> | <i>Please give details in Section M Notes</i> |
| 16. Do you own 20% or more of the shares in your employer's business? | <input type="checkbox"/> Yes <input type="checkbox"/> No <i>If yes, please state percentage</i> <input type="text"/> % | <input type="checkbox"/> Yes <input type="checkbox"/> No <i>If yes, please state percentage</i> <input type="text"/> % |
| 17. Any other regular income? | £ <input type="text"/> | £ <input type="text"/> |
| | <i>Please give details in Section M Notes</i> | <i>Please give details in Section M Notes</i> |

Previous employment

| | | |
|--|--|--|
| 18. If you have been working for your employer for less than 12 months, please provide your previous employer's name and address | <input type="text"/> <input type="text"/> <input type="text"/> | <input type="text"/> <input type="text"/> <input type="text"/> |
| <i>Continue in Section M Notes if necessary</i> | Postcode <input type="text"/> | Postcode <input type="text"/> |
| 19. Dates | From <input type="text"/> To <input type="text"/> | From <input type="text"/> To <input type="text"/> |

Section C – Self-employed Applicants

| | | |
|--|--|--|
| 1. Name and address of your business | Postcode | Postcode |
| 2. Telephone number | | |
| 3. Nature of the business | | |
| 4. Business status | <input type="checkbox"/> Sole trader <input type="checkbox"/> Partnership <input type="checkbox"/> Limited company | <input type="checkbox"/> Sole trader <input type="checkbox"/> Partnership <input type="checkbox"/> Limited company |
| 5. What percentage of shares do you hold? | % | % |
| 6. Date business commenced | | |
| 7. Your Accountant's name and address | Postcode | Postcode |
| 8. Accountant's qualification | | |
| 9. Do you have three years' accounts? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 10. Net profit before tax for the last three years | £ Year | £ Year |
| | £ Year | £ Year |
| | £ Year | £ Year |
| 11. Gross dividend income for the last three years | £ Year | £ Year |
| | £ Year | £ Year |
| | £ Year | £ Year |
| 12. Any other regular income? | £ | £ |
| | Please give details in Section M Notes | Please give details in Section M Notes |

Section D – Retired Applicants

| | | |
|---|--|--|
| 1. Please tell us your pension income for each year | State £ | State £ |
| | Private £ | Private £ |
| 2. Any other regular income? | £ | £ |
| Source of income? | | |
| | Please give details in Section M Notes | Please give details in Section M Notes |

Section E – Details of other properties owned

Please continue on a separate sheet if necessary.

| Residential/ Buy to Let/ Commercial | Property address | Lender | Current value | Mortgage balance | Mortgage payment | Rent received |
|---|------------------|--------|------------------|---------------------|---------------------|------------------|
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Section F – Expenditure

Please give details of all financial agreements you currently hold. Please continue on a separate sheet if necessary.

| | Lender | Start date | Credit limit or original loan amount | Balance outstanding | Monthly payment | Will this loan continue after completion of your new mortgage? | Is this loan secured? | Applicant 1 or 2? Guarantor 1 or 2? |
|---|--------|------------|--|------------------------|--------------------|--|--------------------------|--|
| Loans, HP and Leases | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| Store and Credit Cards | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| Overdrafts | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| Loans for which you are Guarantor | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |

Further information may be required

| | Payable to | Monthly payment | Applicant 1 or 2? | Guarantor 1 or 2? |
|---------------------|------------|-----------------|-------------------|-------------------|
| Maintenance/Alimony | | | | |
| Childcare | | | | |
| Student loan | | | | |

Further information may be required

Section G – Property details

1. Address of property to be mortgaged

Give plot number if applicable

| |
|----------|
| |
| |
| Postcode |

2. Type of property

House Flat Maisonette Bungalow
 Detached Semi-detached Terraced Studio/Bedsit

3. Number of bedrooms

4. How many storeys does the property have?

5. Former social housing sector property? Yes No

6. Located over business premises? Yes No

7. Tenure Freehold Leasehold Other/not known

8. If leasehold, number of years remaining on Lease

 Years

9. Construction

Timber frame Brick Stone Concrete Other* Please give details in Section M Notes

10. Is the roof

Slate/Tile/Stone Thatched Other* Please give details in Section M Notes

11. How old is the property?

 Years

12. If less than ten years old, is it covered by NHBC or an Architect's certificate?

Yes No
If yes, please give details in Section M Notes

13. Area of land with property

 Acres

14. Are there any agricultural or occupancy restrictions?

Yes No Details

15. Will the whole of the property be occupied solely by you and your family as a private residence immediately following completion of the mortgage?

Yes No

16. For residential applications only: Other than the applicants, who will occupy the property?

Please give full names and dates of birth of all those age 17 or over. If necessary, continue in Section M Notes

| Name | Date of birth | Relationship to you |
|------|---------------|---------------------|
| | | |
| | | |
| | | |

17. Is any part of the property to be let?

Yes Entire property Room only Property will not be let

18. To whom will the property be let?

Please tick all that apply

Individual/Family Multiple let A company Members of your family
 Other Please give details in Section M Notes

19. Estimated monthly rental

£

20. Will you carry out any trade or profession at the property?

Yes No If yes, please specify in Section M Notes

Section H – About your new mortgage

If you are applying for a Further Advance, please complete Section I. If you are applying for a Transfer of Equity, please complete Section J.

| | | | |
|---|--|---|--|
| 1. Mortgage product | <input type="text"/> | Code | <input type="text"/> |
| 2. How much would you like to borrow? | £ <input type="text"/> | | |
| 3. Over how many years? | <input type="text"/> | Years | |
| 4. Do you wish to add any fees payable on completion to your mortgage? | <input type="checkbox"/> Yes <input type="checkbox"/> No | If you add the fees to your mortgage, you will pay interest on that amount for the life of the mortgage. It is not always possible to add the fees; we will advise you if this is the case for your mortgage. | |
| 5. Mortgage type | Repayment £ <input type="text"/> | Interest Only £ | <input type="text"/> |
| 6. If any part of the mortgage is Interest Only, how will this be repaid? | <input type="checkbox"/> Pension lump sum <input type="checkbox"/> ISA | <input type="checkbox"/> Investments | <input type="checkbox"/> Sale of this property |
| | <input type="checkbox"/> Sale of other assets | <input type="checkbox"/> Other | |
| Continue in Section M Notes if necessary | Monthly cost £ <input type="text"/> | | |

Other than for a Retirement Mortgage, we will require further information about your repayment strategy and you will be required to provide evidence. Please note that it is your responsibility to make arrangements for an appropriate plan to repay the capital balance at the end of the mortgage term.

House purchase

| | | | |
|--|--|--|----------------------|
| 7. Are you buying from a member of your family? | <input type="checkbox"/> Yes <input type="checkbox"/> No | | |
| 8. Purchase price | £ <input type="text"/> | | |
| 9. Deposit | £ <input type="text"/> | | |
| 10. Are you receiving a discount off the purchase price? | <input type="checkbox"/> Yes <input type="checkbox"/> No | If yes, please give details in Section M Notes | |
| 11. Where is the deposit coming from? | Savings £ <input type="text"/> | Equity from sale £ | <input type="text"/> |
| | Gift £ <input type="text"/> | Other £ | <input type="text"/> |

If other, please give details in Section M Notes

We will require written confirmation (e.g bank statement, letter etc.)

| | |
|------------------------------------|------------------------|
| 12. Sale price of current property | £ <input type="text"/> |
| 13. Mortgage outstanding | £ <input type="text"/> |

Buy to Let applications

| | | |
|--|------------------------------|-----------------------------|
| 14. Are you a first-time landlord? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 15. Was the property inherited? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 16. Is this a 'Let to Buy' transaction? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 17. Have you, or a related person, occupied the property? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 18. Do you intend to let the property to a related person? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

Remortgages

| | | | |
|---|------------------------|-----------------------|----------------------|
| 19. Amount of original mortgage | £ <input type="text"/> | Balance outstanding £ | <input type="text"/> |
| 20. Estimated current value of property | £ <input type="text"/> | | |
| 21. Purpose of additional borrowing | <input type="text"/> | | |

Section I – Further Advance applications only

| | | |
|---|---|--|
| 1. Mortgage account number | <input type="text"/> | <input type="text" value="Code"/> |
| 2. Mortgage product | <input type="text"/> | |
| 3. How much would you like to borrow? | <input type="text" value="£"/> | |
| 4. Over how many years? | <input type="text" value="Years"/> | <input type="checkbox"/> Or existing term? |
| 5. Purpose of loan? | <input type="text"/> | |
| | <p>If the loan is for home improvement purposes, please state the cost of works and provide written estimates and plans. If structural alterations are to be made to the property, plans and evidence of relevant Local Authority approvals must be submitted and the Society's consent obtained before work commences. The Society may require that all of the work should be completed before the funds are released.</p> | |
| 6. Are you obtaining any other loan or assistance towards the purpose? | <input type="checkbox"/> Yes <input type="checkbox"/> No <i>If yes, please confirm:</i> | |
| Amount | <input type="text" value="£"/> | |
| Source | <input type="text"/> | |
| 7. Mortgage Type | <input type="checkbox"/> Repayment <input type="checkbox"/> Interest Only <i>Please give split below</i> | |
| | <input type="text" value="Repayment £"/> | <input type="text" value="Interest Only £"/> |
| 8. If any part of the mortgage is Interest Only, how will this be repaid? | <input type="text"/> | |
| | <p>Please note that it is your responsibility to make arrangements for an appropriate plan to repay the capital balance at the end of the mortgage term. Continue in Section M Notes, if necessary.</p> | |

Section J – Transfer of Equity applications only

| | | |
|--|---|-----------------------------|
| 1. Mortgage account number | <input type="text"/> | |
| 2. Are you | <input type="checkbox"/> Adding someone to the mortgage <i>(This person must complete this application form)</i> <input type="checkbox"/> Removing someone from the mortgage | |
| 3. Name and address of person being removed | <input type="text"/> <input type="text"/> <input type="text" value="Postcode"/> | |
| 4. Do you wish to borrow any additional funds? | <input type="checkbox"/> Yes <input type="text" value="£"/> | <input type="checkbox"/> No |
| 5. Purpose of additional borrowing | <input type="text"/> | |
| | <p>If the loan is for home improvement purposes, please state the cost of works and provide written estimates and plans. If structural alterations are to be made to the property, plans and evidence of relevant Local Authority approvals must be submitted and the Society's consent obtained before work commences. The Society may require that all of the work should be completed before the funds are released.</p> | |
| 6. Mortgage outstanding | <input type="text" value="£"/> | |
| 7. Will you be making a part redemption of the mortgage? | <input type="checkbox"/> Yes <input type="text" value="£"/> | <input type="checkbox"/> No |

Section N – Valuation

Mortgage Valuation Report

This is a concise inspection and report which is purely to advise the Society whether the property provides reasonable security for the mortgage advance. The premises will be inspected by an experienced Valuer and the general state of repair will be taken into account in the valuation. The inspection is not to provide a detailed survey and it is therefore quite possible that there are factors or faults present which it would not reveal, and liability for such matters will not be accepted by the Valuer or the Society. You must not rely on this report as evidence that the property is a suitable purchase or that the price is reasonable. A Survey Report is always recommended.

Please note that as a result of the valuers' inspection, we may need further reports from qualified companies or individuals. You may need to pay a further fee for these inspections. We will let you know whether we need any further reports when we get the valuers' inspection report.

Survey Reports

The most suitable form of Survey Report will depend upon the type and age of property which you are buying. The different types of Survey Reports are described below.

Inspections will be carried out only by fully qualified members of the Royal Institution of Chartered Surveyors. These reports are specifically intended to identify major defaults or defects in a property which could affect its value. Nevertheless, purchasers must be aware that their report is not an insurance policy and is subject to common sense conditions depending on the degree of accessibility of the structure. For instance, whilst cupboards will be inspected, the Surveyor will not remove or interfere with the contents unless there is a sound reason to suspect a problem. Surveyors will try and lift loose floorboards where a problem is suspected but will not disturb or lift fitted or nailed carpets, nor will they carry out exposure works which could damage the property. Where a roof void is insulated, they will only lift small isolated sections of the insulation to look beneath it.

Homebuyers Survey

This survey is more detailed than the Mortgage Valuation Report and will cover the building inside and out, the services and the site. It focuses on the defects and other problems which in the judgement of the Surveyor are urgent or significant, but it also covers:

- the general condition and particular features of the property
- particular points which should be referred to the client's Legal Advisers
- other relevant considerations concerning, for example: safety, the location, the environment, or perhaps insurance.

Matters which are judged to be not urgent or not significant are in general NOT included in the Report, but the Surveyor will mention matters judged to be both helpful and constructive.

Building Survey

This type of report is suitable for all types of property in any condition. It can be custom made to your individual needs. The report provides an assessment of the construction/condition of the property and technical advice on problems and on remedial works.

The scope may be varied but in general, a careful inspection will be made of all visible parts of the property including the roof void where practicable. Detailed checks for dampness will be made, exposed and accessible timberwork will be checked, the structural stability of the fabric will be critically examined, and any apparent design faults noted.

Surveyors can arrange for detailed testing of plumbing, sanitary, heating, electrical and drainage services to be prepared by specialists, but if this service is not required, they will comment on the visible parts of the services without making tests. This form of report is more comprehensive than a Homebuyer Survey and Mortgage Valuation Report, and the Society recommends that it should be undertaken wherever possible as protection against the problems and liabilities which may not be evident.

If you require a Homebuyers Report or Building Survey, this will normally be undertaken at the same time as the Valuation. All Surveys are subject to Conditions of Engagement, which will be sent to you by the Surveyor.

You must tick one of these boxes

- I require a Mortgage Valuation Report
- Please arrange a Homebuyer Survey and Mortgage Valuation Report on my/our behalf
- I require a Building Survey

If you require a Building Survey you must pay us the fee applicable for a Mortgage Valuation Report. We will instruct a Mortgage Valuation Report and advise the Valuer that you require a Building Survey. If they are able to carry out a Building Survey they will contact you to discuss your requirements and negotiate a fee which you must pay to the Valuer. You do not have to use our Valuer to carry out the Building Survey.

Would you like the Society to instruct the Valuer immediately, prior to full assessment of your application? Yes No

Please note that the valuation fee is not refundable if the application is declined subsequently.

Section O – General insurance

You are required, as a condition of this mortgage, to take out Buildings Insurance for a minimum reinstatement value as advised by the Society's Valuer; the sum insured must be index linked. It is your responsibility to ensure your home is adequately insured and to pay all premiums as they become due.

You are also reminded to adequately insure the contents of your property and to make arrangements to protect yourself in the event of losing your income.

You must tick one of the following two boxes:

I/we will arrange our own General Insurance; accept responsibility for the choice of insurer, sum insured, extent of cover, payment of premium and maintenance of sum insured to meet the full rebuilding cost throughout the term of the mortgage. I understand that I will need to provide my Solicitor with a copy of the Insurance Schedule prior to completion to evidence these conditions have been met.

My/Our Intermediary has met all General Insurance needs to comply with the above. I understand that I will need to provide my Solicitor with a copy of the Insurance Schedule prior to completion to evidence these conditions have been met.

Section P – Additional security

Are you providing additional security for the mortgage? Yes No

Over a Life Policy:

| | | |
|-------------------|----------|----------------|
| Surrender value £ | Insurer: | Policy number: |
|-------------------|----------|----------------|

We may take an assignment over the policy.

Over a Property:

| |
|-------------------|
| Property address: |
| |
| |
| Postcode |

| | |
|---|--|
| Number of bedrooms | |
| Any major improvements to the property in the last ten years? | |
| Names of the owners of the property? | |
| Contact details | |
| Are there any mortgages over the collateral? | |
| If yes, who are they with and how much? | |
| Estimated value of property | |

We will take a legal charge/standard security over the property, so we recommend that you take full independent legal advice before offering your property as collateral security. We will require your lender's consent to charge, so you should check that they will allow this.

Section Q – Buy to Let – additional declaration

Certain Buy to Let mortgages are regulated by the European Union Mortgage Credit Directive (MCD). So that we can determine whether your application will be covered by the MCD regulations, we need you to complete this declaration and submit it with your mortgage application. Unfortunately, we will be unable to process your application until a completed declaration is received.

Declaration

| | |
|---|-----------------|
| 1. This Buy to Let mortgage is an Investment Property Loan which means it is being entered into wholly or predominantly for the purposes of a business carried on, or intended to be carried on, by me/us. | YES / NO |
| If you answered YES to Question 1 above, please complete Questions 2 and 3, and the signature section. If you answered NO to Question 1 above, please complete the signature section below. | |
| 2. I/we understand that I/we will not have the benefit of the protection and remedies under the MCD. | YES / NO |
| 3. I/we am/are aware that if I/we am/are in any doubt as to the consequences of the agreement not being regulated by the MCD, then I/we should seek independent legal advice. | YES / NO |

All applicants to sign below

| | |
|-------------------|-------------|
| Sign | |
| Print name | Date |
| Sign | |
| Print name | Date |
| Sign | |
| Print name | Date |
| Sign | |
| Print name | Date |

Section R – Declaration and consent

I (each of us if more than one is applying) understand that the information given on this form and given during normal operation of my mortgage will be retained by the Society (the Data Controller) on computer and other records, for the administration of the mortgage for which I am applying, and specifically in the following ways:

1. To use the information obtained on this application form for purposes of underwriting this mortgage. This includes disclosure of relevant information; to the Valuer and Solicitor, so they can carry out the Society's requirements and their functions; to employers, landlords, lenders, bankers, accountants, benefits agencies, HMRC and any other third party the Society reasonably needs to contact for a reference; and to second and subsequent charge holders to postpone that charge where applicable.
 2. Law Enforcement Agencies may access and use this information.
 3. To make enquiries of licensed Credit Reference Agencies (CRAs) (including Equifax Europe (UK) Ltd, and Experian UK Ltd) for credit assessment purposes. Such agencies will keep a record of the search.
 4. The Society is required to release payment information (positive or negative) on a monthly basis in order to obtain reciprocal data. CRA data might be used for debt tracing and recovery.
 5. The Society may allow access to our records to third party processors where there is a legitimate business need (i.e. to transmit and collect money, investigate complaints, process applications, distribute statements and rate change notices, resolve IT issues, develop and test new software) and where the Society has an agreement from the third party processors that they will comply with all the requirements of the relevant data protection legislation.
 6. The Society may disclose information relating to the conduct of my mortgage account to any third party providing additional security for my mortgage.
 7. To inform fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment. Further details of how your information will be used by us and these fraud prevention agencies, and your data protection rights, can be found in our Privacy Notice on our website or by contacting us.
 8. To register details of repossessions with the CML's Possessions Register (if applicable), which is held by CRAs.
 9. The Society may disclose my personal information to a third party insurer if we require a mortgage indemnity guarantee. The information I have provided will be passed to the insurer (including any affiliate, subsidiary or parent undertaking of the insurer and any independent service provider) details of whom will be provided freely on request.
 10. To retain this form, copies of identification, supporting underwriting documents (including references and statements), information relating to transactions on the account, and correspondence. This information will be retained throughout the term of the mortgage to maintain my account and deal with enquiries; and for at least seven years after the mortgage redeems, for evidential purposes.
 11. The Society's Regulators carry out routine audits for customer protection. The Society's Auditors may require access to personal records during their enquiries. The Society might be required to disclose my personal information including sensitive personal data such as criminal convictions. By signing this declaration, I am giving consent to such disclosures.
 12. To provide the services I request; deal with the enquiries I make or authorise to be made; and to contact me regarding my account.
 13. To develop the services we offer; provide statistical and business analysis; and produce management reports.
- property of the Society and there will be no guarantee that the contents of the report are accurate, or adequate for the purpose of deciding whether or not to purchase the property. The Society strongly recommends that I request a more detailed report and the Society gives no warranty, representation or assurance in respect of the report.
8. Any retention figure in the valuation report cannot be relied upon as an indication of the cost of necessary repairs.
 9. Where this application is being submitted by an Intermediary, that Intermediary is acting on my behalf and not on behalf of the Society. The Society might provide a fee to the Intermediary for introducing the mortgage.
 10. Before issuing a mortgage offer, the Society will undertake an appraisal of my circumstances in order to satisfy itself of my ability to repay the loan. The society may withdraw, revise or cancel any binding offer if there has been a material change in the circumstances surrounding the loan. This could include a change to my employment, or change affecting the title, condition or value of the property. Please see our Conditions and Explanations brochure for more details.
 11. Where applicable, my Solicitor will disclose to the Society, at the Society's request, all information relevant to the Society's decision to lend. I waive any right to claim Solicitor/client confidentiality or legal privilege in respect of such information. I am responsible for any Solicitor's fees and other expenses incurred even if the mortgage does not proceed to completion.
 12. The Society has my authority to obtain a redemption statement including all costs and charges from my existing Lender.
 13. The Society has my authority to obtain the title deeds of my property from wherever the title deeds are currently held (e.g. Existing Lender, bank, and Solicitor). The title deeds will be held to the order of any existing charge holder pending redemption of the charge(s).
 14. It is my responsibility to take out appropriate life assurance, general insurance and where the loan is interest only, have suitable means of repaying the mortgage.
 15. I will, on completion of the advance, be bound by the Society's Rules and Mortgage Conditions and Explanations.
 16. Where additional security is required, I understand that it is for the Society's benefit only and both the Society and the Insurer can seek payment from me for any loss incurred. The Society discloses information on any arrears that accrue to the insurer. I understand that where there is a Higher Lending Charge, this may be deducted from the advance.
 17. The Society may add any unpaid fees to the mortgage if I have been notified they are due and have not paid them.
 18. Where the Society has been asked to consider a Guarantor(s) in support of my application, I give consent to the disclosure of all confidential information relating to my mortgage account to the persons giving the guarantee or their legal adviser.
 19. Where the Society is taking third party collateral as security in support of this mortgage, I give consent to the disclosure of all confidential information relating to this mortgage account to the persons providing the collateral security or their legal adviser.
 20. If I am applying with another person jointly, a financial association will be created at the Credit Reference Agency (CRA) and will continue to be taken into account in future credit searches for either or both of us until they are notified otherwise of a disassociation.
 21. Any negative information reported by the Society may impair my ability to obtain future credit.
 22. If you wish to receive information about our products and services from us please tick the relevant box as to how you'd like to receive the communication:
 Telephone
 Letter
 Email – please provide an email address _____
 You can opt out at any time by telephoning 01225 423271, emailing us at mortgageadmin@bibs.co.uk, or by writing to us at Bath Building Society, Mortgages Department, 15 Queen Square, Bath BA1 2HN. Telephone calls may be recorded to help the Society to maintain high standards of service delivery.
 23. I have received a copy of the Society's short Privacy Notice and am aware that the full version is available at www.bathbuildingsociety.co.uk or on request.

Key information elements

- a) In order to prevent or detect fraud, the information provided in the application will be shared with fraud prevention agencies;
- b) If false or inaccurate information is provided and fraud identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering;
- c) Law enforcement and government agencies may access and use this information to prevent fraud and money laundering;
- d) All the information you provide must be accurate and up to date;
- e) Searches will be made for similar applications made by you to other lenders and, if fraud is suspected, other relevant details will be shared with those lenders;
- f) This information may be used by other entities to prevent fraud and money laundering, for example, when:
 - a. Making financial or credit-related decisions about you
 - b. Managing credit and credit related accounts or facilities
 - c. Checking details on proposals and claims for all types of insurance
 - d. Checking details of job applicants and employees
- g) You can find out which fraud prevention agencies are used by the Society by contacting us on 01225 475719 or by email at mortgages@bibs.co.uk;
- h) All individuals have the right to access their personal data held by the Society.

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

1. I have received a Mortgage Illustration and I am aware that full information about Bath Building Society mortgages is available at www.bathbuildingsociety.co.uk/mortgages
2. The information provided in this application is correct, complete, and contains all material facts relevant to my application. Where someone has filled in this form on my behalf, I confirm that I have checked and agree with the answers given. Specifically, my income, my age and my loans are as stated in this application; any refusal for a loan, arrears of more than one month, County Court Judgements, Sheriff Court Decrees, Debt Relief Orders, Debt Payment Programme, arrangements with creditors or bankruptcy or sequestration have been declared herein.
3. I must notify the Society immediately of any change in circumstances, change in information set out in this application or any proposed change to the occupants of the property aged 17 or over.
4. I am not connected with a Director of the Society (delete this statement if you are so connected).
5. Monies paid to the credit of the mortgage will be paid on behalf of all applicants jointly.
6. The Society may choose not to refund any valuation fee paid in respect of this application to cover costs incurred.
7. The Society's standard valuation report is limited and is for the Society's use only. The Society might supply a copy of the report to me, but the report will remain the

All Applicants including Guarantors to sign

Guarantors are strongly advised to obtain legal advice from a Solicitor independent of the Borrower(s) and the Society.

Signature

Print name

Date

Signature

Print name

Date

Signature

Print name

Date

Signature

Print name

Date



Bath Building Society

Head Office 15 Queen Square Bath BA1 2HN
Telephone: 01225 475719 Fax: 01225 424590

Instructions to your
Bank or Building Society
to pay Direct Debits



PLEASE COMPLETE ALL THE BOXES ON THIS FORM

Name and full postal address of your Bank or Building Society

| | |
|-----------------|--------------------------|
| To: The Manager | Bank or Building Society |
| Address | |
| | |
| Postcode | |

Society's identification number

| | | | | | |
|---|---|---|---|---|---|
| 9 | 4 | 1 | 4 | 0 | 1 |
|---|---|---|---|---|---|

Name(s) of Account Holders

| |
|--|
| |
| |

Bank or Building Society
Account Number

| | | | | | | | |
|--|--|--|--|--|--|--|--|
| | | | | | | | |
|--|--|--|--|--|--|--|--|

Branch Sort Code

| | | | | | | | |
|--|--|---|--|--|---|--|--|
| | | - | | | - | | |
|--|--|---|--|--|---|--|--|

Reference Number

| |
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Your Instruction to your Bank or Building Society

Please pay Bath Building Society Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Bath Building Society and, if so, details will be passed electronically to my Bank or Building Society.

Signature(s)

| |
|--|
| |
| |

Date

| |
|--|
| |
|--|

Banks and Building Societies may not accept Direct Debit Instructions for some types of account.

This Guarantee should be retained by the payer

The Direct Debit Guarantee

This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits

If there are any changes to the amount, date or frequency of your Direct Debit, Bath Building Society will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request to collect a payment, confirmation of the amount and date will be given to you at the time of the request.

If an error is made in the payment of your Direct Debit, by Bath Building Society or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society

If you receive a refund you are not entitled to, you must pay it back when Bath Building Society asks you to.

You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.



We're different
because you are

Head Office:
15 Queen Square,
Bath BA1 2HN

Telephone:
Intermediary Sales 01225 475702
Direct Sales 01225 475737
Mortgage Admin 01225 475719

Fax:
01225 424590

Email:
mortgages@bibs.co.uk

Web:
www.bathbuildingsociety.co.uk

Telephone calls may be recorded
to help the Society to maintain
high standards of service delivery.

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

Bath Investment & Building Society is
authorised by the Prudential Regulation
Authority and regulated by the Financial
Conduct Authority and Prudential Regulation
Authority, Registration Number 206026.

Thank you for choosing
Bath Building Society



We're different because you are