



**Bath Building Society**

We're different because you are

## Decision in Principle

### **What you'll need for a Decision in Principle**

- A minimum of 3 years address history in the UK
- Income details, such as salary, bonuses, benefits, pensions or investments
- Details of outgoings, including credit cards, finance, loans, travel costs, childcare and school fees
- Credit history, declaring existing commitments and historic adverse

### **Will a Decision in Principle affect your customer's credit score?**

We do not conduct any credit checks at this stage, so there will be no impact on your customer's credit score. If you go on to apply for a full mortgage application, we'll run a formal credit search which will leave a footprint on your customer's credit file.

### **How will we use information supplied to us?**

The information you provide will be held by us. We'll use it to process your customer's decision in principle and help manage your account(s) and any services you use. You can find out more information by visiting our [website](#).

### **How to obtain a Decision in Principle**

Complete this form and email the completed version to [intermediaries@bibs.co.uk](mailto:intermediaries@bibs.co.uk)

The information provided will be reviewed within 48 hours. This is not an automated decision, and if you would like to supply any further details with your case, feel free to provide further information in the "Additional Notes" section of this document.

Remember, a Decision in Principle isn't a mortgage offer. It doesn't reserve you a particular mortgage product or rate. Any mortgage offer will be subject to:

- Bath Building Society lending criteria (which may change)
- The valuation and suitability of the property
- A more thorough check of your income and outgoings
- The information you've given us being correct and complete.

**This decision will be based on the information you supply. Any inaccurate information supplied may lead to a decision in principle granted where it should not. Please take care to ensure the accuracy of the information you provide.**



## Intermediary Details

Advisor Name  
Company Name  
Telephone Number  
Email Address

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## Applicant Details

### Applicant 1

Full Name  
Date of Birth  
Nationality  
  
Does this applicant have three years address history in the UK?  
  
Does this applicant have permanent rights to reside in the UK?  
Intended retirement age

### Applicant 2

Full Name  
Date of Birth  
Nationality  
  
Does this applicant have three years address history in the UK?  
  
Does this applicant have permanent rights to reside in the UK?  
Intended retirement age

## Loan Details

Product range  
Product Code  
Property Location  
Loan amount £  
Value of security £  
Mortgage term (Years and Months)  
Loan purpose  
Capital raising  
Source of deposit if for purchase  
Repayment type  
Rental income (PCM, if applicable) £  
[Affordability Calculator](#) Reference

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## Income

Please note that all income used in the application must be sterling. Please provide details of any additional income in the additional notes section. Please note that we do not accept income from an applicant in probation.



## Applicant 1

Employment Status

Time in current job  
(Years and Months)

## Applicant 2

Employment Status

Time in current job  
(Years and Months)

## Employment

Contact type

Contact type

Annual salary        £

Overtime/bonuses    £

Annual salary        £

Overtime/bonuses    £

## Self Employed (Please include details of any COVID grants or bounce-back loans in additional notes section)

Self Employed Status

Self Employed Status

Length of time in business  
(Years and Months)

Latest completed year    £

Previous year            £

Year before              £

Length of time in business  
(Years and Months)

Latest completed year    £

Previous year            £

Year before              £

## Pension

Pension type

Pension type

If uncrystallised,  
amount in fund        £

Annual pension income    £

If uncrystallised,  
amount in fund        £

Annual pension income    £

## Expenditure

Number of dependents aged

0-5

6-11

12-17

18 and over

Total outstanding credit card balance    £

Total monthly payments for all  
other credit commitments                  £



Monthly student loan contributions	£
Monthly pension contributions	£
Life assurance/private health premiums	£
Child care/School/College/University fees	£
Child Maintenance	£
Council Tax	£
Ground rent/Service charge	£
Shared ownership rent	£

## Credit History

For any questions answered yes, please include an explanation in the additional notes section.

Has either applicant had any CCJs or defaults?

If yes, please provide details below:

Date Registered	Amount	Date of Satisfaction	Applicant
	£		
	£		
	£		
	£		
	£		

Has either applicant had any unsecured arrears?

If yes, please provide details below:

Maximum status of 2 considered in the last 24 months

Date Registered	Amount	Date of Satisfaction	Applicant
	£		
	£		
	£		
	£		
	£		

Has either applicant had any mortgage arrears?

If yes, please provide details below:

Maximum of 1 secured arrears considered in 36 months

Date Registered	Amount	Date of Satisfaction	Applicant
	£		
	£		
	£		
	£		
	£		

Has either applicant been in an IVA or subject to bankruptcy?

Must have been discharged in the last 24 months. If yes, please provide details below:



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IVA or Bankruptcy	Date Registered	Amount	Date of Satisfaction	Applicant
		£		
		£		
		£		
		£		
		£		

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### Additional Notes