

Mortgage Application



Personal Details

FIRST APPLICANT

Title (eg Mr/Mrs/Miss/Ms/Other):	
Surname:	
First Name(s):	
Any previous Name(s):	
Date of Birth (dd/mm/yy):	Nat. Ins. No:

Are you an existing customer of Amber Homeloans Ltd (AHL) Yes: No:

If **Yes**, enter one of your existing Account Numbers Account No:

Have you ever been declared bankrupt or insolvent or is there any such action pending? Yes: No:

Have you ever entered into any arrangement with your creditors or are you a party to a voluntary arrangement? Yes: No:

Have you had a court order/deed made against you for debt or is there any such action pending? Yes: No:

Have you ever been in arrears with any existing or previous loans or letting agreements, or had a property repossessed by a lender (voluntary or otherwise)? Yes: No:

If **Yes** to any of the above, enter details 1st/2nd/Jnt to indicate if applicable to 1st, 2nd or Joint applicant(s). *Please supply further details on a separate sheet.*

1st/2nd/Jnt:	Type:	Date:	Amount: £	Reason:	Satisfied?
1st/2nd/Jnt:	Type:	Date:	Amount: £	Reason:	Satisfied?

SECOND APPLICANT

Title (eg Mr/Mrs/Miss/Ms/Other):	
Surname:	
First Name(s):	
Any previous Name(s):	
Date of Birth (dd/mm/yy):	Nat. Ins. No:

Are you an existing customer of Amber Homeloans Ltd (AHL) Yes: No:

If **Yes**, enter one of your existing Account Numbers Account No:

Have you ever been declared bankrupt or insolvent or is there any such action pending? Yes: No:

Have you ever entered into any arrangement with your creditors or are you a party to a voluntary arrangement? Yes: No:

Have you had a court order/deed made against you for debt or is there any such action pending? Yes: No:

Have you ever been in arrears with any existing or previous loans or letting agreements, or had a property repossessed by a lender (voluntary or otherwise)? Yes: No:

Present Housing

FIRST APPLICANT

Current Address:	
Postcode:	

(If less than 3 years, please give all addresses during this period and length of time at each address on a separate sheet.)

Length of time at this address Years: Months:

Are you a first time buyer? Yes: No:

Residential Status Owner: Tenant: Living With Others:

Telephone Number (inc. code) Day: Eve:

SECOND APPLICANT

Current Address:	
Postcode:	

Length of time at this address Years: Months:

Are you a first time buyer? Yes: No:

Residential Status Owner: Tenant: Living With Others:

Telephone Number (inc. code) Day: Eve:

Occupation, Income & Expenditure (Income details must be completed for Self-Certification)

FIRST APPLICANT

What is your occupation?

If you are a sole trader, a partner in a firm or a company director with 33% or more shareholding, please tick the box and complete the self-employed section

What is your annual basic income? £

State any other income (eg bonus, overtime) Other: £

Please note: You will need to provide the originals of your last 3 months' bank statements, your last 3 consecutive months' payslips and your last P60.

Current Employer Name:

Address:

Postcode:

Tel: Fax:

How long have you been with your current employer? Years: Months:

Is your current employment permanent? Yes: No:

Do you make any maintenance/child support payments/any payments to court? Yes: No:

If **Yes**, how much per month? £

If you are self-employed, please complete the next four questions. Please note that you will also need to provide your last 2 years' accounts.

What is your trading name and address? Name:

Address:

Postcode:

What is your percentage shareholding/share in partnership? %

How long has the business/company/partnership been trading? Yrs

Names and address of your accountant Name:

Address:

Postcode:

Tel: Fax:

SECOND APPLICANT

What is your occupation?

If you are a sole trader, a partner in a firm or a company director with 33% or more shareholding, please tick the box and complete the self-employed section

What is your annual basic income? £

State any other income (eg bonus, overtime) Other: £

Current Employer Name:

Address:

Postcode:

Tel: Fax:

How long have you been with your current employer? Years: Months:

Is your current employment permanent? Yes: No:

Do you make any maintenance/child support payments/any payments to court? Yes: No:

If **Yes**, how much per month? £

What is your trading name and address? Name:

Address:

Postcode:

What is your percentage shareholding/share in partnership? %

How long has the business/company/partnership been trading? Yrs

Names and address of your accountant Name:

Address:

Postcode:

Tel: Fax:

Outstanding Mortgages/Loans

FIRST APPLICANT

SECOND APPLICANT

Do you have a mortgage or secured loan or any other loans outstanding?

Yes: No:

Yes: No:

If Yes, enter details below and indicate if the loan will be repaid on or before completion of your AHL mortgage. (Please continue on a separate sheet if necessary.) For any mortgage or secured loan please provide your latest annual statement(s).

Lender (eg Amber Homeloans Ltd)	Applicant 1st/2nd/Joint	Type of Loan (eg mortgage/secured/personal)	Account Number	Outstanding term	Outstanding balance	Monthly payment	To be repaid?
					£	£	
					£	£	

Your Home and Mortgage Needs

Address of property to be mortgaged

Address:

Postcode:

Brief description of property (eg modern 3-bed detached house)

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

Name:

Daytime Tel No. (inc. code):

Will you or your dependant (who is wholly maintained by you) use the property solely for residential purposes?

Yes: No:

If No, answer the following questions on a separate sheet

- Which rooms will you or your dependant reside in?
- What will the other rooms be used for?
- What commercial use if any will be made from the property?
- What will the grounds be used for?

Is vacant possession of the property being obtained on completion of the purchase and/or mortgage?

Yes: No:

Do you intend to occupy the property immediately on completion?

Yes: No:

Will any portion be sub-let? If Yes, please give details on a separate sheet.

Yes: No:

Is the property of standard construction? If No, please give details on a separate sheet.

Yes: No:

Will the loan be for the direct financial benefit and advantage of all applicants? If No, please give details on a separate sheet.

Yes: No:

Is the property leasehold/feudal tenure?

Yes: No:

If leasehold, what is the unexpired term?

Yrs

Do you require the Independent Valuer to prepare a Homebuyers Report on your behalf as well as the Report and Valuation for AHL?

Yes: No:

Amount of loan required:

£

Purchase Price:

£

Term of Loan:

Yrs

Will you be providing all of the monies required in addition to this loan to enable you to purchase the property?

Yes: No:

If No, please give full details on a separate sheet.

Will any additional borrowing be secured against the property by a second charge?

Yes: No:

Name of AHL product required

REMORTGAGES ONLY

Value of property:

£

How much of your original loan was used for house purchase?

£

How much of the loan is for:

Repayment of outstanding mortgages?

£

Home improvements?

£

Repayment of existing loans for home improvements/repairs?

£

Other?

£

Please give details on a separate sheet.

Method of Repayment - How Will You Repay Your Loan?

Total Loan Amount: £ To be repaid as: Capital and Interest: £ Endowment: £ Pension: £ PEP/ISA: £ Interest only*: £

*(Please provide details of how capital will be repaid on a separate sheet.)

IMPORTANT: IF YOUR MORTGAGE IS TAKEN OUT ON AN INTEREST ONLY BASIS IT IS YOUR RESPONSIBILITY TO ENSURE THAT YOU HAVE SUFFICIENT FUNDS TO REPAY THE LOAN AT THE END OF THE TERM; IF NOT YOU FACE THE RISK OF NOT BEING ABLE TO REPAY THE AMOUNT BORROWED AT MATURITY. YOU COULD BE FACED WITH INCREASED PAYMENTS AND YOUR HOME COULD BE AT RISK.

We recommend you protect your dependants by arranging life assurance to cover the loan.

Please provide details below of any existing or proposed new Life or other policies to be used in connection with the loan (continue on a separate sheet if necessary):

Policy number	Life company	Policy type (eg PEP/ISA, Endowment, Pension)	Death benefit	Maturity date
<input type="text"/>	<input type="text"/>	<input type="text"/>	£ <input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	£ <input type="text"/>	<input type="text"/>

Please note - Pension and PEP/ISA linked mortgages must have a Term Assurance Policy deposited with AHL to cover the amount and term of the mortgage.

Other Occupiers

Will there be any persons who will reside in the property on completion of the mortgage other than the applicants?

Yes: No: If Yes, enter details below:

Title	Surname	First names	Relationship	Occupation	Date of birth
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Please note that non-borrowing occupiers over the age of 17 will be required to complete a Form of Consent to the mortgage.

Conveyancer Details

Name and address of firm

Name:

Address:

Postcode:

Name of Person acting:

Tel No. (inc. code):

Note: You should check whether your Conveyancer is on AHL's panel. If not, AHL will instruct a separate Conveyancer to act for it, and two sets of costs may be incurred for which you will be liable, whether or not the mortgage completes.

Declarations, Signature and Authority to Obtain References/Information

I apply for a mortgage to be made to me by Amber Homeloans Limited (AHL) and I understand that my property will be mortgaged to AHL.

For the purposes of the Data Protection Act 1998, AHL will be the Data Controller responsible for the processing of data in relation to your mortgage application, the ongoing operation of your mortgage account (if your application is approved) and after redemption of the mortgage for statutory, regulatory, auditing or other lawful requirements.

If your mortgage application has been introduced to AHL by an intermediary, the intermediary will be the Data Controller in respect of any data collected and held by them.

Your data may include 'sensitive information'. The Act defines 'sensitive information' as information about your racial or ethnic origin, political opinions, religious beliefs or beliefs of a similar nature, trade union membership, physical or mental health condition, sexual life, criminal record, pending court proceedings or sentence or any alleged offence.

AHL does not currently use Credit Scoring or other automated decision making systems to assess mortgage applications.

I declare that:

I am over 18 years of age;

There are no existing loans or mortgages in my name with AHL or any other lender other than declared in this application form;

I have read and understood the Tariff of Charges relating to mortgage accounts, the AHL Mortgage Guide and the marketing leaflets relating to the type of mortgage product I require;

Where this application is for a remortgage and the loan does not exceed £25,000, the whole of the mortgage loan made to me by AHL will be used for one or more of the following:

- i) the repayment of a loan for the purchase of land, dwelling or business premises;
- ii) the repayment of a further loan made for the alteration, enlargement, repair or improvement of property by the same lender as in i);
- iii) the purpose mentioned in i) and/or ii) and for the alteration, enlargement, repair or improvement of the property.

I have never been convicted of any criminal offence nor is any prosecution pending, excluding motoring offences and convictions regarded as 'spent' by virtue of the Rehabilitation of Offenders Act 1974 or the Rehabilitation of Offenders Act (Northern Ireland) Order 1978;

Any person interested now or in the future in the mortgage may rely upon the truth and accuracy of the information given in any supporting documentation or information supplied by me;

If any of the information I have given on this form changes before the mortgage is completed, I shall advise AHL immediately.

I acknowledge that:

To help maintain service quality, some telephone calls with customers may be recorded and monitored from time to time;

AHL will incur certain costs in processing this application and in obtaining an independent Report and Valuation of the property to be mortgaged for which I accept responsibility;

In the event of this application or any Offer of Advance which may be made not proceeding, I will not be entitled to a refund of fees or related costs;

The payment of any application and/or valuation fee will not bind AHL to make a mortgage loan available;

AHL is not an agent of the Valuer or firm of Valuers ('the Valuer') and I am making no agreement with the Valuer. I understand that neither AHL nor the Valuer will warrant, represent or give any assurance to me that the statements, conclusions and opinions expressed or implied in the Report and Valuation will be accurate and valid and the Valuer's Report will be supplied without any acceptance of responsibility to me on the part of the Valuer or AHL, even if the Valuer is negligent in relation to the Report. I understand that the Report is a valuation for mortgage purposes only and is not a full survey;

AHL will provide me with a copy of the Report and Valuation prepared by the independent Valuer instructed by AHL in relation to the property to be mortgaged;

AHL reserves the right to reject the application without giving any reason;

AHL is a subsidiary company of Skipton Building Society. AHL is a separate legal body to Skipton Building Society and I will have no membership rights in Skipton Building Society.

I consent:

To AHL at any time transferring or otherwise disposing of the benefit of any loan, mortgage and 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;

To AHL using particulars in this application, any supporting documents or information whether relating to the property or not, the mortgage and the conduct of the mortgage account and any other information or documentation involving me or the property (including information as to my physical or mental health or condition or any criminal offence which I may have committed, or am alleged to have committed) for credit assessment purposes and in connection with the operation of the mortgage account. I further consent to AHL passing the same to any transferee, potential transferee, guarantor, or potential guarantor of the mortgage or their legal or financial advisers;

To information about the mortgage including the purpose of the loan, its amount, any sums secured, the interest rate, the term of the mortgage and the payment details being passed to any person who will be required to sign AHL's standard Form of Consent or Acknowledgement or their legal or financial advisers;

To AHL passing particulars of this application and any supporting documents or information and any information obtained by AHL in the course of processing or underwriting this application, including information about the property, to the person/firm/company who introduced this application to AHL;

To information on undisputed personal debts which are in default and where no satisfactory proposals for repayment have been received by AHL following formal demand being passed to a credit reference agency;

That in the event of the property to be mortgaged ever being repossessed by AHL, information being passed to a credit reference agency;

To AHL using and disclosing the information contained in the mortgage application form and about my account in the following ways:

- i) to make enquiries of authorised referees and licensed credit reference agencies for credit assessment purposes. Such agencies will keep a record of the enquiry;
- ii) to assist in fraud prevention and detection and to make enquiries and for registration with third parties who may make it available to other mortgage lenders or their agents where this is done in the interests of fraud prevention;
- iii) to trace debtors;
- iv) for registration, together with details of the conduct of my account, with licensed credit reference agencies who may make it available to other mortgage lenders for credit assessment purposes and in the interests of fraud prevention;
- v) for registration on the arrears and possessions register maintained by the Council of Mortgage Lenders;
- vi) to allow AHL to provide details of any services which it thinks may be of interest to me.
- vii) to make enquiries as you shall consider necessary in respect of any application and to disclose information furnished by me in this application to the National Hunter Central Credit Application Checking system from which it may be made available to other credit grantors (a list of whom is available on request) where this is done in the interests of fraud prevention and detection.

To AHL passing the original Report and Valuation or any further Report and Valuation to any other firm of independent valuers if any re-valuation or re-inspection of the property is required.

I authorise AHL or their agent to take up references and check my identity in such ways as are deemed necessary.

I understand that:

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 we may be treated as financially linked and my application will be assessed with reference to any 'associated' records of my partners. By stating a financial association with another party, I also declare that AHL is entitled to disclose information about my joint applicant and/or anyone else referred to by me; and search, link and/or record information at credit reference agencies about me and/or anyone else referred to by me;

An 'association' between joint applicants and/or any individual identified as my financial partner, will be created at credit reference agencies, which will link our financial records. I and anyone else with whom I 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. This linking will continue until one of us successfully files a 'disassociation' at the credit reference agencies.

I understand that:

If any or all of the loan is subject to payments of interest only, I will be responsible for payment of the capital element at the end of the mortgage term and I understand the implications of NOT having a suitable method to repay the capital element;

AHL will charge fees on redemption of the mortgage, such as a deeds production fee and a redemption sealing fee and **in addition AHL will charge a fee for early redemption of the mortgage** if I wish to redeem my mortgage before the time agreed. AHL's general practice in charging early redemption fees varies according to the type of mortgage product selected and is illustrated below:

- cashback, fixed rate, capped rate and discounted mortgage products – AHL's general practice is to charge up to 5% of the balance of the mortgage account on the date of redemption if redemption occurs within a specified period after the mortgage has been completed. After the specified period has elapsed, interest is generally payable up to the end of the month of redemption;
- most other types of mortgage – interest is generally payable up to the end of the month of redemption;
- **specific details of the redemption fees and/or interest and/or charges in respect of the mortgage product(s) selected will be provided in the Offer of Advance.**

Depending on the type of mortgage product(s) selected, I may have to pay a capital repayment fee if any additional payment is made over and above the required monthly payments before the time agreed. AHL's general practice in charging capital repayment fees is illustrated below:

- cashback, fixed rate, capped rate and discounted mortgage products – if any additional payment is made over and above the required monthly payments within a specified period after the mortgage has completed, the general practice is to charge a capital repayment fee of up to 5% of the sum paid;
- most other types of mortgage – if an additional payment occurs before the time agreed no capital repayment fee will be charged;
- **specific details of the capital repayment fees in respect of the mortgage product(s) selected will be provided in the Offer of Advance.**

If my bank/building society rejects an application from AHL for payment by Direct Debit, a fee will be charged and debited to my account;

I consent to receiving details of other products and services and confirm that:

I understand that I can request not to receive any details about AHL's products by writing to it at 1 Providence Place, Skipton BD23 2HL, or by ticking this box.

The information provided may be shared by AHL with Skipton Building Society and other companies within the Skipton Building Society Group (a list of which is available on request) for marketing purposes.

I understand that I may request AHL not to share my personal details with the above organisations by writing to it at 1 Providence Place, Skipton BD23 2HL, or by ticking this box.

I understand that I can request not to be contacted by telephone for marketing purposes or to receive by e-mail or other electronic media any details of products or services by writing to AHL at 1 Providence Place, Skipton BD23 2HL, or by ticking this box.

I understand that I have the right of access to my personal records held by credit and fraud agencies. AHL will supply their names and addresses upon request.

I understand that with limited exceptions I may request in writing upon payment of a fee, a copy of the details which are held about me by AHL and where necessary rectify information held about me.

I have read all answers including those completed in other than my own handwriting and confirm that all answers are correct and complete and shall be the basis of any mortgage.

I hereby authorise and request you to provide Amber Homeloans Limited with any information they may require.

Signed: Signature of 1st Applicant	Date: (dd/mm/yy)	Signed: Signature of 2nd Applicant	Date: (dd/mm/yy)
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Identification - Direct Customers Only

To help protect against fraud, we are required by law to check all new customers' names and addresses before opening an account.

If you are an existing customer, please ensure you have entered an existing account number where requested in the **Personal Details** section.

All new customers wishing to apply for a mortgage: i) **in person** will be required to supply one of the forms of identification in Section a) **and** one of the forms of address verification in Section b); ii) **through the post** will be required to supply one of the forms of address verification in Section b) **and** one other item from either Section a) or Section b). All documents must be the originals and not photocopies. They will be returned to you immediately upon receipt.

- a) **Acceptable forms of identification** - A current full signed UK driving licence, current full passport, pension/benefit book, personal cheque/guarantee card together with corresponding statement less than 3 months old. National Insurance card and P60 with NI number and name.
- b) **Acceptable forms of address verification** - Any correspondence from an official body (eg Tax Office, DSS, Local Authority, etc.) bearing your name and being a pre-printed document. Examples include your last quarter's utility bill (eg gas, electricity), most recent mortgage/loan statement, council tax demand/payment book for current year, vehicle registration document, TV licence, etc., less than 3 months old.

Insurance

Mortgage Payment Protection Insurance

Cover for Accident, Sickness and Unemployment

We strongly recommend that you insure against the inability to meet mortgage payments through accident, sickness or unemployment. Full details are in the enclosed Accident, Sickness and Unemployment Plan leaflet and Summary of Cover. Premiums can be collected monthly by direct debit with your mortgage payments. The monthly premium will be payable in advance on the 1st of each month and will carry interest until payment at the interest rate for the time being payable on the loan. This insurance is arranged through the Norwich Union Group of Companies.

Do you wish to take out this cover? Yes: No:

If **No**, have you arranged or do you intend to arrange this or a similar type of cover (eg Permanent Health Insurance) elsewhere? Yes: No:

If **Yes**, please state below the full name(s) of the person(s) to be insured. In the case of joint applicants, both or either may choose to be selected for cover.

PLEASE INDICATE (✓) BELOW THE TYPE OF MONTHLY BENEFIT REQUIRED IN RESPECT OF THE FOLLOWING:

- a) Minimum of monthly mortgage payment including any insurance premiums paid to AHL as part of your monthly mortgage payment (rounded up to the nearest £10) or the equivalent monthly mortgage payment at the Standard Variable Rate (whichever is higher)
- b) Additional monthly cover required for associated costs (ie. endowment premiums, household bills, etc.) not payable to AHL up to a maximum of 140% of a)

Please note that the maximum TOTAL cover allowed is £1,500 per month. Cover is for your contractual monthly payments and associated costs only, and additional voluntary payments to AHL cannot be covered.

If joint cover is required please choose the split (eg 50/50, 60/40) for each applicant named above

1st Applicant:	%	2nd Applicant:	%
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If 100% cover is required for each borrower enter 100% in each box (will necessitate double premium)

1st Applicant:	%	2nd Applicant:	%
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Your monthly premium will be shown on the Offer of Advance

Total monthly cover required: £

HOUSEHOLD INSURANCE

We will require the buildings to be insured and recommend the House & Contents Combined Insurance which has been specially negotiated for AHL borrowers through CGNU and provides comprehensive cover. Details of the schemes are set out in the enclosed leaflets. Please indicate the cover you require below.

House & Contents Combined:

Buildings Only:

If you have an existing buildings/contents policy, when does it expire?

Date:

IMPORTANT: AHL REQUIRES THE BORROWER TO PAY A CHARGE TO COVER THE RISK OF AHL SUFFERING FINANCIAL LOSS WHERE BUILDINGS INSURANCE IS NOT EFFECTED THROUGH AHL'S POLICY WITH CGNU. PLEASE SEE THE TARIFF OF CHARGES.

AHL's arrangements with its Insurers do not require completion of detailed insurance proposal forms. However, a contract of insurance requires disclosure of all facts which an Insurer would regard as likely to influence the acceptance and assessment of an insurance proposal. If you are in any doubt about any information which may affect this application, you should disclose it. Failure to do so may affect the settlement of a claim or render the policy invalid. You are not required to disclose convictions regarded as 'spent' by virtue of the Rehabilitation of Offenders Act 1974 or the Rehabilitation of Offenders (Northern Ireland) Order 1978.

You should keep a record (including copies of letters) of all information supplied for the purpose of entering into the insurance contract. You should answer the following questions carefully, to the best of your knowledge and belief.

- 1 Will your home be occupied as a holiday home? Yes: No:
- 2 Will your home be unfurnished or not occupied solely by you and your household (by household we mean all members of your family permanently living with you)? Yes: No:
- 3 Will the property be left unoccupied for any reason for more than one month at a time? Yes: No:
- 4 Have you or any person normally resident with you:
- a) ever been convicted of, or is any prosecution pending for, any criminal offence other than a motoring offence? Yes: No:
- b) had any home or personal insurance declined, cancelled or had special terms imposed? Yes: No:
- c) had any property or possession stolen, lost or damaged or had any claim made against you, in the last five years, whether insured or not? Yes: No:
- 5 Has the property or the site on which it stands been affected by subsidence, ground heave, landslip, storm or flood? Yes: No:

If you answer **Yes** to any of the above five questions or have any other information to disclose, please give full details on a separate sheet.

THIS SPACE MUST BE LEFT BLANK

Insurance Declarations

By signing below I make the following declarations:

I agree to all premiums being charged to the mortgage account and to the monthly payment being adjusted accordingly;

I understand that default in making the total monthly payment (ie. mortgage payments and premiums) as it falls due will result in the cancellation of any insurance after due notice has been given by AHL;

I confirm that I have read the relevant insurance leaflets and that I am aware of the terms, conditions and exclusions contained in those leaflets;

I confirm that I have read and understood the terms and conditions provided for the AHL Accident, Sickness and Unemployment Plan and I fully satisfy the eligibility requirements;

I consent to AHL passing to either Norwich Union Group of Companies or CGNU any information provided by me in support of this application for insurance and ongoing provision of insurance cover including details of any criminal offence which I may have committed or am alleged to have committed.

I declare that the above information is, to the best of my knowledge and belief, correct and complete in every respect.

Data Protection

I understand that:

My information (including information you already hold and may receive now and in the future as well as information about lapsed policies) may be held on a group database and may be shared with CGNU or Norwich Union Group of Companies, depending on the policy selected. The Insurers may disclose my information to agents and service providers appointed by them (such as loss adjusters, approved contractors, market research and quality assurance companies). My information will be used for general insurance administration purposes. It may also be used for offering renewal, research and statistical purposes, and crime prevention. The Insurers may also transfer my information to any country including countries outside the European Economic Area for any of these purposes and for systems administration. The Data Protection Act 1998 defines sensitive data as information about my racial or ethnic origin, political opinions, religious beliefs or beliefs of a similar nature, trade union membership, physical or mental health condition, sexual life, criminal record, pending court proceedings or sentence or any alleged offence. The information referred to above may include sensitive data;

With limited exceptions, I have a right to access and if necessary rectify the information held about me by the Insurers;

Insurers pass information to the Claims and Underwriting Exchange register, run by Insurance Database Services Ltd (IDS Ltd). The aim is to help to check the information provided and also to prevent fraudulent claims. When you deal with my request for insurance, you or the Insurers may search the register. When I tell you about an incident (such as fire, water damage or theft) which may or may not give rise to a claim, the Insurers will pass information relating to it to the register. I can ask you for more information about this.

Cover will be issued on the basis of the information provided by you or on your behalf. If any of the above information changes, you must advise us immediately, giving full details.

A copy of this form will be supplied, for reference purposes, upon request.

Signed:	Date:	Signed:	Date:
Signature of 1st Applicant	(dd/mm/yy)	Signature of 2nd Applicant	(dd/mm/yy)

AHL is an independent intermediary which acts as your agent and accepts responsibility for the advice provided and for arranging your general insurance. It has undertaken to comply with the Association of British Insurers' Code of Practice for the selling of general insurance. A copy of the code is available on request. As required by law, you will be provided with details of procedures in the event of a complaint.

Direct Debit Instruction

It is a condition of any Offer of Advance that your monthly payments are made by Direct Debit. Please complete all sections of the following form.

Do not detach, but return it with the mortgage application. We will send it to your bank.

The first full monthly payment will be collected on the first of the month following completion of your mortgage. Interest from the date of completion to the end of the month will not be collected by direct debit and is payable separately.

The Direct Debit Guarantee

This Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society.

If the amounts to be paid or the payment dates change, you will be told in advance by at least 10 working days as agreed.

If an error is made by Amber Homeloans Limited or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.

You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us.



Instructions to your Bank or Building Society to Pay Direct Debits

Please fill in the whole form and send it to: Amber Homeloans Limited (AHL), 1 Providence Place, Skipton, North Yorkshire BD23 2HL

NAME AND FULL POSTAL ADDRESS OF YOUR BANK OR BUILDING SOCIETY BRANCH

To: The Manager	Bank/Building Society
Address:	
	Postcode:
Account Holder(s) - Name One:	Name Two:
Branch Sort Code: <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/>	Bank or Building Society Account Number: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
From the Top Right Hand Corner of your Cheque	
Banks and Building Societies may not accept Direct Debit Instructions for some types of account.	
Amber Homeloans Limited Mortgage Account Reference Number: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	

INSTRUCTIONS TO YOUR BANK OR BUILDING SOCIETY

Please pay Amber Homeloans Limited Direct Debits from the account detailed on this instruction subject to the safeguards assured by the Direct Debit Guarantee.

I understand that this Instruction may remain with Amber Homeloans Limited, and, if so, details will be passed electronically to my Bank or Building Society.

Signature One:	Date:	Signature Two:	Date:
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Identification And Address Verification (For Completion By Introdurers In All Cases)

This section need not be completed where the applicant is an existing customer of AHL.

NB: Where the applicant is not listed on the Electoral Roll, sight of one original document from Section b will be required by AHL.

Introdurers - Identity should be verified by obtaining two of the following, one of which must be from Section a and one from Section b. You do not need to supply AHL with copies of the documents providing the originals have been seen (except as mentioned above).

	Applicant 1		Applicant 2	
	Reference Number	Issuing Office/Company	Reference Number	Issuing Office/Company
<input checked="" type="checkbox"/> Current full passport				
<input type="checkbox"/> Current full signed UK driving licence				
<input type="checkbox"/> National Insurance Card and P60 showing NI number and name				
<input type="checkbox"/> Personal Cheque/Guarantee Card with corresponding statement (less than 3 months old)				
<input type="checkbox"/> Pension/Benefit Book				

	Applicant 1		Applicant 2	
	Reference Number	Issuing Office/Company	Reference Number	Issuing Office/Company
<input checked="" type="checkbox"/> Last quarter's Utility bill				
<input type="checkbox"/> Mortgage/loan statement				
<input type="checkbox"/> Council Tax demand/payment book (for current year)				
<input type="checkbox"/> Building Society passbook with pre-printed name and address				
<input type="checkbox"/> Official letter issued by government agency - eg. vehicle registration document or TV Licence				

I declare that I have provided advice and relevant product information to the customer(s) and will confirm in writing to the customer(s), where appropriate, why the mortgage product is suitable.

I confirm also that where an introductory fee will be received that this has been disclosed to the customer(s).

(Please note that AHL will only accept Applications from Intermediaries who have registered with the Mortgage Code Compliance Board (MCCB). To enable us to check this position, please enter your MCCB number below.)

I declare that, in relation to the evidence of identity and address documented above: (a) I have seen the original documents; (b) any documents bearing a signature were pre-signed; and (c) any documents bearing a photograph bore a good likeness.

Signature of Introdurer:		Date:	
Name of Introdurer:	MCCB Reference:	Licence expiry date:	
Name and address of Company:			

Documentation Checklist

Please use this checklist to ensure you have enclosed the following, where applicable, before submitting. Tick (✓) if enclosed.

<input checked="" type="checkbox"/>	Last 3 full months' bank statements
<input type="checkbox"/>	Current lender's latest annual statement(s)
<input type="checkbox"/>	Latest P60
<input type="checkbox"/>	Latest 3 months' consecutive payslips
<input type="checkbox"/>	Last 2 years' accounts (self-employed only)
<input type="checkbox"/>	Confirmation of identity
<input type="checkbox"/>	Direct Debit instruction completed in full
<input type="checkbox"/>	Valuation Fee £ <input type="text"/>
<input type="checkbox"/>	Application Fee £ <input type="text"/>

Please use this space for any additional comments.

NOTE: Originals **MUST** be enclosed.

Authorisation

Account Number:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Authorised Signatory:	<input type="text"/>								
Position:	<input type="text"/>								
Date:	<input type="text"/>								

AHL supports the Code of Mortgage Lending Practice, copies of which are available on request.

**SECURITY WILL BE REQUIRED FOR ANY LOAN.
YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR OTHER LOAN SECURED ON IT.**



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