

Residential Mortgage Application Form

THIS SECTION TO BE COMPLETED BY INTERMEDIARY RESPONSIBLE FOR PACKAGING THE APPLICATION TO BRITANNIC MONEY PLC

Packager Code

Contact Name

THIS SECTION TO BE COMPLETED BY THE INTRODUCING BROKER

Advisers Introducer Code

Network / Mortgage Club Contact Name

Company Name

Address

Town / County / Post Code

Telephone Fax

MCCB No. Email

(If this is not provided we will not process this application)

Service given to Client Advice Information only

Fees and status have been declared to client Yes No

OFT guidelines for non status lending has been complied with (if applicable) Yes No

If you have already been quoted an application number please enter it in this box.

Booking Reference Number (if appropriate)

CHECKLIST

When submitting your **fully completed** mortgage application form, please ensure that the following items are attached to this form so we can start processing your application immediately. Please tick each box to confirm that each item is attached.

Application fee (inc valuation fee) made payable to Britannic Money plc or packaging broker (We need this so we can start processing your application)

Completed and signed Direct Debit Mandate (Please include current banking details even if taking out our Current Account Mortgage Option) (We need this so we can collect your mortgage payments)

Original document confirming current address for each applicant (See list of acceptable documents in 'Rates, Fees & Lending Guidelines' brochure)

Originals of latest P60 and last three months' payslips if employed (computer produced slips only) or last two years' tax assessments or SA302s (Self Assessment Form) if self employed (We need this so we can calculate the amount you may borrow)

Latest original complete three calendar months' bank statements for all applicants (We need this so we can verify your overall financial status)

Last original itemised lender's statement (We need this so we can check your payments are up to date)

PRODUCT DETAILS

THIS BOX MUST BE COMPLETED FOR THE APPLICATION TO PROCEED.

Please tick the relevant boxes to confirm which product, interest rate and features you are applying for. Please refer to the product literature or ask your financial adviser.

PRODUCT

Current Account Mortgage Flexible Start

Flexible REStart (FRESH) Other

Initial Interest Rate % Product Code (if Known)

Discount amount % Discount period mths

Cashback (if applicable) £

Fixed Rate % Fixed Rate Period mths

Cashback (if applicable) £

Other (please state) % Period mths

Cashback (if applicable) £

STATUS

Full Status Self Certification

If you have any problems completing this form, please contact Britannic Money on **0845 700 4422** calls are charged at local rates. For Investment Homeloan mortgage please use specific application form.

Important - to help us process your application quickly:

1. Please use **black** ink and BLOCK CAPITALS throughout. This will enable us to scan this document onto our system.
2. Please ensure you answer **all** questions. If a question is Not Applicable, write N/A.
3. All owners of the property (if a remortgage) or intended owners (if a purchase) must be named as applicants to the mortgage.
4. If the second Applicant details are the same as the first Applicant's, write 'SAME'. However, both Applicants must answer the YES or NO questions.
5. Please note that Credit Scoring techniques will be used in assessing your application.
6. Please note that we can only offer banking facilities in the name(s) of our mortgage account holders, i.e. if you require a joint bank account, please ensure your mortgage with us completes in joint names.

YOUR PERSONAL DETAILS

1ST APPLICANT

2ND APPLICANT

1	Mr/Mrs/Miss/Ms/Other	<input type="text"/>	<input type="text"/>
	Surname	<input type="text"/>	<input type="text"/>
	Previous name (if changed in last 3 years)	<input type="text"/>	<input type="text"/>
	First name(s)	<input type="text"/>	<input type="text"/>
2	Date of birth	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
3	Marital status	<input type="text"/>	<input type="text"/>
4	Number of children/dependents	<input type="text"/>	<input type="text"/>
5	Nationality	<input type="text"/>	<input type="text"/>
6	What is your National Insurance number?	<input type="text"/>	<input type="text"/>
	What is your Tax Reference?	<input type="text"/>	<input type="text"/>
	What is your Tax District?	<input type="text"/>	<input type="text"/>
7	How long have you held your current account with your Bank/Building Society?	<input type="text"/> years <input type="text"/> months	<input type="text"/> years <input type="text"/> months
8	Is the second applicant acting as guarantor for the loan?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
9	Is the loan for the benefit of all applicants?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

YOUR CURRENT HOME

1ST APPLICANT

2ND APPLICANT

10	Please supply your current full address (Please remember to provide utilities bill for this address)	<input type="text"/>	<input type="text"/>
		<input type="text"/>	<input type="text"/>
		<input type="text"/>	<input type="text"/>
	Postcode	<input type="text"/>	<input type="text"/>
11	Is your current home	Mortgaged <input type="checkbox"/> Owned by parents/friends <input type="checkbox"/>	Mortgaged <input type="checkbox"/> Owned by parents/friends <input type="checkbox"/>
		Rented <input type="checkbox"/> Owned outright <input type="checkbox"/>	Rented <input type="checkbox"/> Owned outright <input type="checkbox"/>
	Other (please specify)	<input type="text"/>	<input type="text"/>
12	How long have you lived here?	<input type="text"/> years <input type="text"/> months	<input type="text"/> years <input type="text"/> months
13	If less than 3 years please give all previous addresses for this period, how long you have lived at each address and also the status at each address, eg. Mortgage, with parents etc. Please continue in Comments Section on page 9 if necessary.	<input type="text"/>	<input type="text"/>
		<input type="text"/>	<input type="text"/>
		<input type="text"/>	<input type="text"/>
	Postcode	<input type="text"/>	<input type="text"/>
14	Was the property	Mortgaged <input type="checkbox"/> Owned by parents/friends <input type="checkbox"/>	Mortgaged <input type="checkbox"/> Owned by parents/friends <input type="checkbox"/>
		Rented <input type="checkbox"/> Owned outright <input type="checkbox"/>	Rented <input type="checkbox"/> Owned outright <input type="checkbox"/>
	Other (please specify)	<input type="text"/>	<input type="text"/>

YOUR CURRENT HOME CONT...

15	What is your email address?	<input type="text"/>	<input type="text"/>
16	a) What is your home telephone number?	Code <input type="text"/>	Number <input type="text"/>
	b) What is your mobile number?	Code <input type="text"/>	Number <input type="text"/>
	c) What is your fax number?	Code <input type="text"/>	Number <input type="text"/>
17	What telephone number can you be contacted on during the day?	Code <input type="text"/>	Number <input type="text"/>
18	What is the name and address of your current lender, landlord or letting agent? (Please remember to provide your original itemised lender's statement.)	<input type="text"/>	<input type="text"/>
		<input type="text"/>	<input type="text"/>
		Postcode <input type="text"/>	
19	What is your current mortgage account number?	<input type="text"/>	<input type="text"/>
20	What is the amount outstanding?	£ <input type="text"/>	£ <input type="text"/>
21	What is your monthly mortgage/rent payment?	£ <input type="text"/>	£ <input type="text"/>

YOUR PROPERTY & LOAN DETAILS

22	If this is a purchase application What is the purchase price?	£ <input type="text"/>	29	Please provide a description of the property by ticking the relevant box below.	
23	If this is a remortgage application What is the current value of property?	£ <input type="text"/>		House <input type="checkbox"/>	
24	What is the address of the property to be mortgaged? (If you are remortgaging and this address is the same as your address, please write 'same as current' in the box.)	<input type="text"/>		Flat <input type="checkbox"/>	
		<input type="text"/>		If flat, how many storeys in the block? <input type="text"/>	
		Postcode <input type="text"/>			Maisonette <input type="checkbox"/>
25	What is the name of the Estate Agent?	<input type="text"/>		Bungalow <input type="checkbox"/>	
		Address <input type="text"/>		30	Type of construction i.e. brick/timber etc
		<input type="text"/>		<input type="text"/>	(Please refer to exclusions on product literature or refer to your financial adviser to ensure the property meets our lending guidelines.)
		Postcode <input type="text"/>		31	How much do you want to borrow to:
		Telephone no. Code <input type="text"/> Number <input type="text"/>		Purchase the property (This relates to a purchase application only)	+ £ <input type="text"/>
Fax no. Code <input type="text"/> Number <input type="text"/>		Pay off your existing mortgage (This relates to a remortgage application only)	+ £ <input type="text"/>		
26	Who does the Valuer contact to gain access to property, if not the estate agent?	<input type="text"/>		Carry out home improvements/repairs	+ £ <input type="text"/>
		<input type="text"/>		Repayment of existing loans (please complete Q79 with details of these loans)	+ £ <input type="text"/>
		Daytime Telephone no. Code <input type="text"/> Number <input type="text"/>		Credit Facility	+ £ <input type="text"/>
27	If leasehold property, How many years remain on the lease? (Please note if less than 30 years after the end of your mortgage term, we will not be able to help.)	<input type="text"/>		(This is an amount you do not need at completion, but may wish to withdraw at a later date. For further clarification, please see our brochure.)	
		<input type="text"/>		For any other reason	+ £ <input type="text"/>
		<input type="text"/> years		If you are applying for a Credit Facility or for any other reason, please advise what it is being used for.	
28	Is the property ex-local authority? (Please note if Yes, we may not be able to help.)	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Total loan required	= £ <input type="text"/>

YOUR PROPERTY & LOAN DETAILS CONT...

32 How long do you want this loan for? (mortgage term) years

33 Do you intend to occupy the property on completion? Yes No

34 Will the mortgaged property be your main residence? (Please note if No, we may not be able to help.) Yes No

35 Please give full names of anyone aged 17 years or over (who is not a mortgage applicant) who will be living in the property

Name	DOB	Relationship
<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"/> / <input type="text"/>	<input type="text"/>

36 Will any part of the property be used for business purposes? Yes No

If Yes, what part of the property will be used. (If more than **25%** we may not be able to help.) %

37 Is this a private sale? Yes No

38 Are you currently applying for a mortgage or any additional borrowing with another lender? Yes No

If Yes, for what amount £

Please provide details in the **Comments Section on page 9**

39 Are you applying for, or is there an existing local authority renovation grant? Yes No

If Yes, please give details in **Comments Section on page 9**

40 What repayment method do you require? (For clarification of the repayment methods available, please refer to your brochure.)

Repayment £ Interest Only £

Monthly payments for Interest Only loans cover only the interest due and do not reduce the mortgage balance. The amount borrowed has to be repaid in full at the end of the mortgage term or in the event of your death, therefore you need to ensure you will be able to repay it when the time comes.

We recommend that you take advice from a financial adviser who specialises in endowments, life assurance and investment plans.

YOUR SOLICITOR DETAILS

41 Britannic Money's free legal service is available for some remortgage transactions and avoids the need for you to appoint your own solicitor. The only fees payable are disbursements. (This service is not available in Scotland or Northern Ireland.) Please refer to product leaflet. For purchases, or if you prefer to appoint your own solicitors, please complete [Question 42](#).

Please refer to our literature for full details of these fees.

Do you require our free remortgage service? (Remortgage applicants only) Yes No

42 Please complete for purchases, or if you prefer to appoint your own solicitors. The details requested below can be obtained from your solicitor's letterhead. Your solicitors must have 2 or more partners (except in Scotland) so we may also instruct the firm to act on our behalf. Applicants who are solicitors/licensed conveyancers will not be instructed to act for Britannic Money in the mortgage. Britannic Money reserve the right to use its own solicitors. If Britannic Money uses its own solicitors the cost is borne by you.

Name and address of solicitors/licensed conveyancers	Name of person acting
<input type="text"/>	<input type="text"/>
<input type="text"/>	Telephone no.
Postcode	Code <input type="text"/> Number <input type="text"/>
DX Number <input type="text"/>	Fax no.
	Code <input type="text"/> Number <input type="text"/>
Number of partners in firm (must have 2 or more) <input type="text"/>	Email <input type="text"/>

**EMPLOYED APPLICANTS ONLY
YOUR INCOME DETAILS**

1ST APPLICANT

2ND APPLICANT

43 What is your total present gross basic income?
(Remember to provide your P60 and last 3 months' payslips)

£ p.a.

£ p.a.

44 **Guaranteed** additional income from employer?
e.g. car allowance

£ p.a.

£ p.a.

45 Do you have any other income? e.g. bonus /
overtime / commission - please give
details in **Comments Section on page 9**

£ p.a.

£ p.a.

£ p.a.

£ p.a.

46 What is your occupation?

47 On what basis is this employment?

Full Time Part Time
Permanent Temporary
Contract

Full Time Part Time
Permanent Temporary
Contract

48 Are you in a probationary period

Yes No

Yes No

49 Employer's type of business

50 Do you have any shareholdings
in this business?

Yes No If Yes %

Yes No If Yes %

51 What is the name and address of employer?

Postcode

Postcode

52 What is their telephone number?

Code Number

Code Number

53 What is their fax number?

Code Number

Code Number

54 What is your payroll reference / employee
number?

55 When did you start your present job?

/ /

/ /

56 If less than 2 years, please give name(s) and
address(es) of **all** employers for this period,
together with dates of employment. Continue
in **Comments Section on page 9** if necessary.

Postcode

Postcode

SELF EMPLOYED ONLY

YOUR INCOME DETAILS - SELF EMPLOYED

1ST APPLICANT

2ND APPLICANT

Please only complete this section if you are self employed or own 25% or more shares in the company you work for. Otherwise go to question 74.

57	Is your business	Sole Trader <input type="checkbox"/> Partnership <input type="checkbox"/> Ltd Co <input type="checkbox"/>	Sole Trader <input type="checkbox"/> Partnership <input type="checkbox"/> Ltd Co <input type="checkbox"/>
58	What type of business?	<input style="width:100%;" type="text"/>	<input style="width:100%;" type="text"/>
59	What is the trading name and address of the business?	<input style="width:100%;" type="text"/>	<input style="width:100%;" type="text"/>
		<input style="width:100%;" type="text"/>	<input style="width:100%;" type="text"/>
		<input style="width:100%;" type="text"/> Postcode	<input style="width:100%;" type="text"/> Postcode
60	What is your business telephone number?	Code <input style="width:50%;" type="text"/> Number <input style="width:50%;" type="text"/>	Code <input style="width:50%;" type="text"/> Number <input style="width:50%;" type="text"/>
61	What is your business email address?	<input style="width:100%;" type="text"/>	<input style="width:100%;" type="text"/>
62	What date was the business established?	/ /	/ /
63	What is your company's registration number?	<input style="width:100%;" type="text"/>	<input style="width:100%;" type="text"/>
64	What is your company's VAT number?	<input style="width:100%;" type="text"/>	<input style="width:100%;" type="text"/>
65	What is the last two years' income as declared to the Inland Revenue? <i>This needs to be completed in all cases</i>	/ / £	/ / £
		/ / £	/ / £
66	I confirm that my total personal income is as stated above and is sufficient to service the mortgage applied for <i>(to be completed by Self Certification applicants only)</i>	Signature <input style="width:100%;" type="text"/>	Signature <input style="width:100%;" type="text"/>
67	What is your expected income for the current year?	£ <input style="width:100%;" type="text"/>	£ <input style="width:100%;" type="text"/>
68	What is the name and address of your Accountant? (If you do not employ an Accountant, please provide two years tax assessment or Self Assessment forms)	<input style="width:100%;" type="text"/>	<input style="width:100%;" type="text"/>
		<input style="width:100%;" type="text"/>	<input style="width:100%;" type="text"/>
		<input style="width:100%;" type="text"/> Postcode	<input style="width:100%;" type="text"/> Postcode
69	What is their telephone number?	Code <input style="width:50%;" type="text"/> Number <input style="width:50%;" type="text"/>	Code <input style="width:50%;" type="text"/> Number <input style="width:50%;" type="text"/>
70	What is their fax number?	Code <input style="width:50%;" type="text"/> Number <input style="width:50%;" type="text"/>	Code <input style="width:50%;" type="text"/> Number <input style="width:50%;" type="text"/>
71	What is their email address?	<input style="width:100%;" type="text"/>	<input style="width:100%;" type="text"/>
72	What are your Accountant's qualification(s)? (Please refer to rates, fees & lending criteria for acceptable qualifications.)	<input style="width:100%;" type="text"/>	<input style="width:100%;" type="text"/>
73	How long has your Accountant acted for you? If less than 1 year please give details of previous Accountant in Comments Section on page 9	<input style="width:50%;" type="text"/> years <input style="width:50%;" type="text"/> months	<input style="width:50%;" type="text"/> years <input style="width:50%;" type="text"/> months

YOUR FINANCIAL DETAILS

FINANCIAL DETAILS

1ST APPLICANT

2ND APPLICANT

74 Have you **ever** had a judgement, default or court order registered against you or, if **self-employed**, your business? If **Yes**, please provide details in **Comments Section on page 9**

Yes No

Yes No

75 Have you **ever** been declared bankrupt, entered into an IVA or made any arrangements with creditors? If **Yes**, please provide details in **Comments Section on page 9**

Yes No

Yes No

76 Have you had a mortgage/secured loan before?

Yes No

Yes No

77 Do you own any other properties, if **Yes**, please give details in **Comments Section on page 9**

Yes No

Yes No

78 Have you ever been in arrears with any mortgage, loan, or rental payments whether agreed or not, or had a property repossessed/voluntarily surrendered? If **Yes**, please give details in **Comments Section on page 9**

Yes No

Yes No

79 Will all mortgages and other secured borrowings be repaid on or before taking up your new Britannic Money loan? If **No**, please give details in **Comments Section on page 9**

Yes No

Yes No

YOUR OTHER FINANCIAL COMMITMENTS

80 Please provide all details of all your financial commitments, including Credit cards /Store cards /other cards, Bank loan/Bank overdraft/other loans, Hire purchase and Maintenance payments, if none enter NIL.

For **'To be repaid'** please tick in the box if the loan will be repaid prior to the issue of this loan.

For **'Type of loan'** please write in box whether it is: **Credit cards /Store cards /other cards etc.**

For **'Secured'** please tick in the box, if the loan is registered against your property.

	Name(s) in which loans are held	Account Number	Type of loan	Name of Company	Amount Owing	Monthly Payment	To be repaid	Secured
a)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
b)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
c)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
d)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
e)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

PLEASE REMEMBER TO DECLARE ALL YOUR FINANCIAL COMMITMENTS AS A FULL CREDIT SEARCH WILL BE UNDERTAKEN TO VERIFY THIS INFORMATION

CONFIRMATION OF IDENTITY

81 Existing customers

If you are an existing mortgage customer of Britannic Money, The Mortgage Corporation or the Mortgage Funding Corporation please record your existing account number below:

First Applicant's
Account Number

Second Applicant's
Account Number

82 New customers

We need to identify each applicant to comply with Money Laundering regulations. Please refer to our 'Rates, Fees and Lending Guidelines' brochure for further details and a list of acceptable documents.

HOUSEHOLD INSURANCE

83 Britannic Money insists that your property has adequate Buildings Insurance Cover in place on or before completion of your mortgage.

We believe that protecting your property is an important decision where you should be able to select the cover that meets with your precise requirements.

Britannic Money can fulfil your needs with a Buildings and/or Contents policy - Flexisure. This is a unique policy which has been designed not only to be flexible to your requirements and competitively priced but also to perfectly compliment your Flexible Mortgage.

Would you like a no obligation quote? Yes No Current buildings insurance value of the property £

Alternatively, if you would like a quotation over the phone please call 0845 700 4422

THE STANDARD MORTGAGE VALUATION REPORT

Britannic Money will instruct a suitably qualified person to produce a mortgage valuation report. This report will not provide any detail and will be based on limited inspection. Britannic Money requires the report solely to assess its suitability as security for your obligation to repay the loan together with interest.

The report does not comment on the condition of the fabric and structure of the building, or that the purchase price is reasonable or otherwise. Britannic Money strongly recommends that you obtain your own more detailed report on the condition and value of the property, to advise you on likely commitments and liabilities before you decide whether the property is suitable for your purposes. If you do not do this, you proceed entirely at your own risk. A more detailed report can be arranged at the same time as Britannic Money's valuation and a discount should be available from our panel of valuers.

Please indicate here if you require a surveyor to contact you directly to arrange this.

The report will be prepared in accordance with the requirements set out in the RICS/ISVA specifications for the valuation and inspection of residential property for mortgage purposes on behalf of building societies, banks and other lenders which became effective from 1 January 1996. A full description of the valuations can be found in your Product brochure. If you would like us to arrange this at the same time as the mortgage valuation, please tick which type you require.

Basic Valuation Homebuyers Full Structural Survey

WHAT YOU NEED TO DO NEXT:

- Complete the Direct Debit instruction and sign the declaration on the inside back cover
- Check form is fully completed, that all questions have been answered or marked N/A
- Please complete the Comments Section on page 9

If you have any problems completing this form, please contact Britannic Money plc on 0845 700 4422 or speak to your Financial Adviser.

COMMENTS SECTION

Use this space to give additional information requested in any of the questions, and any other information which you feel will help in assessing your application. Please indicate the question number where applicable. Continue on a separate sheet if necessary.

[Please enter relevant question number]

DECLARATION AND CONSENT

1. "I, we, me, my, us, our" means the person or persons set out in this application form. "You, your" means Britannic Money plc, its parent, subsidiaries and associated companies. "Personal Details" means any information that you obtain or process about me/us from (1) this or any other application (2) how I/we manage my/our loan account (3) any insurance claim information, or (4) details about my/our bank account, including details of my/our purchases, such as the identity of the supplier and the amount and type of the transaction (i.e. retail services, medical services, etc).
2. I/We agree that you may, at your discretion, pass this application form to another lender for consideration, in which case references in this declaration to 'you' will include any such lender.
3. I/We confirm that the Personal Details given on this application are true and complete and understand that these will form the basis of any mortgage offer. If any of the Personal Details in this form or my/our personal circumstances change prior to you making the loan, I/we will notify you in writing and will not accept the loan until you have consented to the change in writing.
4. I/We confirm that no charges exist over the property except those that have been notified by me/us and I/we will not enter into any further charges over the property prior to or after completion without advising you and obtaining your prior consent in writing.
5. I/We confirm that I/we have read the product information and understand the terms and conditions relating to the product features and any advice given by any intermediary has been understood and made clear to me/us.
6. I/We authorise you to make any enquiries and request any references as you consider necessary in connection with this application, whether of my/our employer or otherwise and I/we authorise such persons to give all requested information to you.
7. Joint applicants only: We agree that you will use the first applicant's address for all correspondence unless we notify you in writing to the contrary.
8. I/We agree that where my/our application has been made via a mortgage intermediary, you may keep that intermediary informed as to all aspects of the application and its progress. I/We further understand that this information may be transmitted electronically, via the internet and email. I/We understand that the introducers named on this form are not your agents.
9. I/We understand that if a mortgage offer is made, you will instruct a Solicitor to act on your behalf and that I/we will be responsible for your legal costs and disbursements whether or not the mortgage is completed. I/We authorise my/our Solicitor or Licensed Conveyancer to disclose to you, and you to disclose to the Solicitor/Licensed Conveyancer, Personal Details or any other information relating to this application.
10. I/We acknowledge that you may at any time transfer your interest in the mortgage, together with any security I/we give, to any other lender, bank or institution, without first seeking my/our permission and I/we authorise you to disclose any information which you hold/process about me/us to any such person.
11. Where I/we have provided you with my/our email address(es), I/we agree that you may communicate with me/us (and vice versa) via email. I/We will notify you if my/our email address(es) change(s) as soon as possible. I/We acknowledge that email may be intercepted by third parties or electronically delivered to parties other than the addressee. Any such information is sent at my/our own risk. I/We will tell you as soon as possible should I/we become aware of any failure, delay or error in sending or receiving an email. Your records of email sent or received will be conclusive evidence unless there is a clear mistake. You may withdraw the email facility at any time upon any form of notice to me/us. I/We will notify you in writing if I/we no longer wish to communicate with you via email.
12. I/We understand that by allowing this transaction to proceed does not imply any representation on your part that the property is free from defect or worth at least the amount of the valuation. I/We understand that I/we will receive a copy of any valuation, and upon request will receive a copy of any re-inspection. If I/we require any further information about the conditions or value of the property I/we will obtain my/our own surveyor's report. I/We understand that no legal responsibility to me/us or any other person will be implied or accepted by the valuer or you as to the condition or value of the property.

DATA PROTECTION ACT 1998 - IMPORTANT INFORMATION

1. You will use and process my/our Personal Details for all purposes of this application, for market research, assessment and statistical analysis for your business, so that you can develop and improve your services to me/us and other customers. Personal Details may also be used to protect my/our interests, but will not be used for any other purpose.
2. You will disclose Personal Details (1) to any proposed guarantor of the loan, to your insurers, auditors, professional advisers, sub-contractors or any person providing services to you who have agreed to treat my/our Personal Details as confidential (2) if required to do so by law or any regulatory body relevant to your business (3) as envisaged by this application form or (4) otherwise with my/our consent.
3. You will search the files of credit reference agencies, the Electoral Register and the Council of Mortgage Lenders Possessions Register. Credit reference agencies will keep a record of this search, whether or not the application proceeds so that it may be used by other lenders in assessing applications from me/us and anyone who lives with me/us. You will check my/our Personal Details with fraud prevention agencies and if I/we give you false or inaccurate information and you suspect fraud, you will record this.
4. You will disclose Personal Details to credit reference agencies, fraud prevention agencies and, if necessary, to any repossessions registry. Details of how I/we conduct my/our account may be given to these agencies, and repossession information held on any register may be shared with other lenders and used for credit assessment, debt tracing, fraud detection and prevention to protect me/us from theft/fraud. You will add to these records details of my/our agreement with you, the payments made under it and any default in payment or failure to keep to its terms. You and other organisations may search these records to (1) help make decisions about credit and credit related services, for me/us and those with whom I/we may be linked financially or other members of my/our household (2) help make decisions on motor, household, credit, life and other insurance proposals and insurance claims, for me/us and those with whom I/we may be linked financially or other members of my/our household (3) trace debtors, recover debt, detect or prevent fraud, manage our accounts or insurance policies, and (4) verify my/our identity to prevent money laundering, unless I/we furnish you with other satisfactory proof of identity.
5. You will use credit scoring/automated decision-making systems when assessing my/our application.
6. My/Our telephone calls may be recorded or monitored for training purposes and for my/our protection. My/Our email may also be monitored for the same reasons.
7. Under the Data Protection Act 1998 (as amended), I/we have the right of access to my/our personal records held by you upon written request and payment of a fee and I/we also have the right to request that inaccurate details be amended, or in certain circumstances, be expunged from your records. I/We also have a right of access to my/our personal records held by credit reference agencies and fraud prevention agencies and you will supply their names and addresses upon written request from me/us.
8. Sole applicants only: - Information held about me by credit reference agencies may already be linked to records relating to one or more of my partners/member(s) of my household. For the purposes of this application I may be treated as financially linked and my application will be assessed with reference to any "associated" records.
9. Joint applicants (including sole applicant with guarantor): - By stating a financial association with another party you are entitled to (1) disclose information about us or anyone else referred to by us (2) search, link and/or record information at credit reference agencies about us and/or anyone else referred to by us which will be taken into account in all future applications by us.
10. My/Our Personal Details may be held and processed by you and organisations you have carefully selected for the marketing of products and services that may be of interest to me/us. I/We have indicated below if I/we do not wish to be contacted for this purpose by:

Letter Telephone Email

I/We declare that I/we have personally completed this application form, or if completed by another have read the full application form and checked every answer given, and understand and agree the above Declaration and Consent and Data Protection Act 1998 notice. By signing this application, I/we agree you can use my/our information in this way

Signed by First Applicant

Signed by Second Applicant

Print Name

Date

Print Name

Date

Note: If this is a joint application (or sole applicant with a guarantor), ALL parties must sign. If you are married, it is recommended that the application form be completed in joint names.

Please complete the Direct Debit form.

WARNING: Your home is at risk if you do not keep up payments on a mortgage or other loan secured on it.

Application Form for the Current Account

Terms and Conditions for Britannic Money plc Current Account with The Royal Bank of Scotland (the 'Account Terms and Conditions')

These terms and conditions (as amended from time to time) apply to any Britannic Money plc (Britannic Money) Current Accounts (the Account) maintained by Britannic Money with The Royal Bank of Scotland (the Bank) in relation to your (the customer(s)') mortgage (Mortgage). Under the arrangements between the Bank and Britannic Money, Britannic Money will hold any money deposited in the Account on trust for you and you will be permitted to give instructions relating to the Account direct to the Bank, for example by writing cheques.

Please read these Account Terms and Conditions carefully and retain them for future reference. They tell you important information about the Account and represent the terms of the contract between you and Britannic Money in relation to the Account. They supplement and amend the Offer Conditions for your Mortgage. When you sign this Account application form, you accept these terms and conditions.

GENERAL TERMS RELATING TO THE ACCOUNT

- 1. Joint Accounts** - If your Mortgage is in joint names then the Account will also be for the benefit of both or all of you. The Bank will (unless instructed otherwise in writing) accept instructions authorising account withdrawals signed by any one of you and cheques may be signed by any one of you.
- 2. Cancelling Instructions** - If you wish the Bank not to pay a cheque that has been issued, or a standing order or direct debit instruction on the Account, you should advise Britannic Money in writing or by telephone with a subsequent written confirmation. Britannic Money will pass your instructions to the Bank. This advice must be accompanied by the following details:
Cheque - The cheque number, account number, amount, name of payee and date.
Standing Order - name of beneficiary, amount and frequency where appropriate.
Direct Debit - name of originator, amount and frequency where appropriate.
- 3. Refusal of Lodgements** - In certain circumstances where it has a valid reason the Bank may refuse to accept a payment into the Account and may require the Account to be closed.
- 4. Charges** - Britannic Money is entitled to charge for use of the Account and for services provided in connection with the Account. The current charges are set out in Britannic Money's leaflet relating to the Account, which is available on request. (This does not include the less commonly used services. The charges for these are also available on request). Britannic Money will give you three months' prior written notice of any changes to the account charges included in the leaflet. Fees for services not included in the leaflet will be reviewed every six months. Such services are normally paid for at the time the service is provided. If you do not wish to pay any increased charges you will be entitled to close the Account as described below. You will not have to pay any fees to the Bank in relation to the Account.
- 5. Closing the Account** - You may instruct Britannic Money to close the Account at any time. In the case of joint mortgages any one of you may close the Account. However, Britannic Money may require written confirmation before acting on such instructions. Britannic Money will close the Account when your mortgage is repaid in full. Britannic Money may close the Account at any time on giving you reasonable notice or immediately if its present arrangements with the Bank in relation to your Account come to an end. If the Account is closed you must return all unused cheques to Britannic Money and confirm in writing that any card issued on the Account has been destroyed. You must pay immediately on demand by Britannic Money the amount of all payments carried out by you for debit to the Account but which are not debited to the Account before it is closed along with all interest, fees or other costs incurred by Britannic Money in respect of such payments.
- 6. Suspension** - Britannic Money may close the Account or instruct the Bank to suspend any aspect of the Account including the use of cheques and any card on the Account at any time:
 - if it believes that there has been any fraud, gross negligence or other misuse in relation to any Account;
 - if you are in material breach of any of the terms of your Mortgage (including the mortgage conditions and the offer conditions) or these Account Terms and Conditions or if your Mortgage loan becomes immediately repayable under your mortgage conditions. This includes if you withdraw more than you are entitled to under the Mortgage;
 - if you die, or in the case of joint accounts the last remaining account holder, dies;
 - if you (or in the case of joint accounts, any of you) propose a voluntary arrangement under The Insolvency Act 1986 or have a bankruptcy order made against you under that Act or petition the court for your own bankruptcy or, if you are a company, if a petition is presented to wind you up or to appoint an administrator, if your shareholders pass a resolution to wind you up; if a receiver, administrative receiver, administrator or liquidator is appointed over all or part of your property or business or if any proposal is made for an arrangement in connection with your debts.
- 7. Amendments** - Britannic Money may alter any of these Account Terms and Conditions on giving at least three months' prior written notice. This notice will contain the date on which alteration will take effect. If you do not wish to accept any such alterations you will be entitled to close the Account as explained above.
- 8. Britannic Money's duties** - Under its arrangements with the Bank, Britannic Money may make and receive payments to and from the Bank in relation to the Accounts. You agree that Britannic Money's only duty towards you in relation to the Account is to deal with it in accordance with these Account Terms and Conditions and that the nature of the arrangements between Britannic Money and the Bank will not be disclosed to you.
- 9. Terms relating to the way the Account will operate with your Mortgage**
 - (i) On each Business Day:
 - (a) any credit balance on the Account at the close of the previous Business Day will be paid against the outstanding amount under your Mortgage and this amount will not be available for withdrawal from the Mortgage account for a further three days.
 - (b) An amount equal to any overdraft on the Account at the close of the previous Business Day will be debited to your Mortgage account (as a withdrawal under condition 23 of the Offer Conditions for the Mortgage) and used to pay off the overdraft.

'Business Day', means 9am to 5pm Mondays to Fridays excluding bank and public holidays in England.

- (ii) The total amount of all cash withdrawals from the Account must not exceed £300 on any day. The total amount of all cash withdrawals and debit card transactions on the Account must not exceed £500 on any day. Britannic Money may change these limits at any time. Britannic Money will inform you in writing giving you reasonable notice if these limits change.
- (iii) You must not allow the Account to be overdrawn by more than the amount you are entitled to withdraw under your Mortgage at the relevant time. Any transactions causing the Account to be overdrawn by more than this amount may be returned unpaid. In deciding whether there would be an overdraft of more than this amount, Britannic Money may take into account transactions on any other Account, and any transactions on the Account or the Mortgage of which it is aware but which have not yet actually been debited. If any debits made under 9(i)(b) above result in a withdrawal of more than the amount you are entitled to withdraw from the Mortgage account you must immediately repay the excess to Britannic Money. ***If you fail to do so your Mortgage will become immediately repayable in accordance with condition 20 of the Offer Conditions for your Mortgage and you could lose your home.***
- (iv) Any failure or delay by Britannic Money in enforcing any of its rights under 9(iii) above will not prevent Britannic Money from enforcing those or similar rights in the future.
- (v) Cheques and other transactions on the Account may be returned unpaid if paying them would result in the Account being overdrawn by more than the amount you are entitled to withdraw under your Mortgage.
- (vi) Britannic Money may charge a fee to cover its administration and other costs in relation to any breach of these Account Terms and Conditions by you.

10. Liability

If (as a result of Britannic Money's negligence or otherwise) a transaction on the Account is wrongly returned unpaid, any liability Britannic Money may have in respect of the transaction will be limited to making arrangements for the payment to be made as soon as practicable after you have drawn the matter to Britannic Money's attention provided that the amount is within the amount you are entitled to withdraw under your Mortgage.

If any amount is wrongly charged to the Account, any liability Britannic Money may have in respect of it (whether as a result of Britannic Money's negligence or otherwise) will be limited to crediting the amount to the Account (together with any interest or other charges you have had to pay).

You must telephone the Bank immediately on the number shown on your Mortgage statement if you know or suspect that any cheques are lost or stolen or that the account or cheques have been misused or are liable to misuse.

11. General

- (i) Please check your statement each month and telephone Britannic Money immediately if you believe there are any errors.
- (ii) The perpetuity period for the trust in relation to the Account is 80 years.
- (iii) Britannic Money may assign the benefit of this agreement to a third party at any time.
- (iv) These Account Terms and Conditions are governed by English law and you submit to the exclusive jurisdiction of the English courts in relation to them.

DATA PROTECTION

Information obtained by The Royal Bank of Scotland (the Bank) and/or Britannic Money plc (Britannic Money) about the customer(s) in connection with this application, any Britannic Money current accounts with the Bank, including any cards issued in relation to such accounts, and the customer(s)' mortgage account (including but not limited to details of how the customer(s) conduct those accounts) may be disclosed by Britannic Money to

- the Bank (and also by the Bank to Britannic Money)
- other companies within the same group as Britannic Money
- any person who assumes or may assume any of Britannic Money's rights in relation to the account or the mortgage and their advisers; and
- the sub-contractors and agents of Britannic Money and used:
 - in connection with the services provided to the customer(s)
 - to assess the customer(s) credit rating and establish their identity. (Credit scoring techniques may be used and enquiries made of credit reference agencies, which will record the enquiry. Details of how the customer(s) conduct the accounts may also be disclosed to credit reference agencies. This information may be used by other lenders in assessing applications from the customer(s) and members of their household and for occasional debt tracing and fraud prevention).
 - To advise the customer(s) of other products and services which may be of interest to them. (Customer(s) who would prefer not to receive this information or do not wish information about them to be passed to other companies within the same group as Britannic Money, should write to Britannic Money plc, Sir William Atkins House, Ashley Avenue, Epsom, Surrey KT18 5AS).

Under the terms of the Data Protection Act 1984 customer(s) are entitled to a copy of all their personal information held by Britannic Money or the Bank on computer on payment of a fee.

SIGNATURE SECTION

To: Britannic Money plc

1. I/We request you to open a Britannic Money plc (Britannic Money) Current Account with The Royal Bank of Scotland (the Bank) for use with my/our Mortgage referred to in this application in accordance with the Account Terms and Conditions overleaf applying to the account (which I/we have read) and declare that the information given above is true and accurate.
2. I/We understand that the Account Terms and Conditions will also apply in respect of any account which is opened for use with any Bank debit card which may be issued in connection with my/our Mortgage.
3. I/We authorise you to make any enquiries you may think necessary in connection with this application and understand that you may refuse this application without giving a reason.
4. *I/We confirm that my/our personal information may be used as described in the Data Protection overleaf.*

JOINT ACCOUNT - THIS AFFECTS INSTRUCTIONS ON YOUR MORTGAGE ACCOUNT

1. We confirm that instructions (including instructions to withdraw money) may be given by any one of us alone both on the Britannic Money plc (Britannic Money) Current Account(s) with The Royal Bank of Scotland which Britannic Money maintains for our use and on our Mortgage account with Britannic Money and that any one of us alone is authorised to sign cheques.

Please tick box if both/all account holders should give instructions and sign cheques.

2. We confirm that any of one of us alone may give telephone and facsimile instructions and agree security procedures relating to such instructions under our Mortgage.

Please tick box if the ability to make telephone and facsimile instructions is not required.

3. We confirm that, if we request withdrawal direct from our mortgage account by Britannic Money cheque, Britannic Money may accept instructions to make the cheque payable to any of us alone and/or to a third party.

Please tick box if you wish to make a different arrangement.

4. We confirm that the instructions given above cancel any earlier instructions we have given to the contrary.
5. We confirm that in the event of death of one of the account holders you may accept instructions from the surviving account holder or holders alone.

Do you require our Current Account cheque book Yes No Mortgage Account Number

Do you require all future mortgage payments to come out of this Current Account Yes No

(Please note that your first mortgage payment will come out of your existing bank account)

Account Name

Account Number

(to appear on cheque book)

(to be completed by Britannic Money plc)

Signed (first applicant)

Name (capitals please)

Date

Signed (second applicant)

Name (capitals please)

Date

For joint mortgage, all account holders must apply

Authorised by Britannic Money plc

Date

Under the Data Protection Act 1984 you are entitled to know what information is held about you on Britannic Money plc's computers and to ask for any inaccurate details to be amended. If you have any questions about the Data Protection Act or your rights under it please write to the Data Protection Manager at the address below.

WARNING: YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP PAYMENTS ON A MORTGAGE OR OTHER LOAN SECURED ON IT.

Mortgage Payment Protection Insurance Application Form

Please note: not all products qualify for 6 month free MPPI cover. Should you be in any doubt as to whether your chosen product qualifies, please contact Customer Services.

I/We confirm that I/We require insurance cover on the following basis.

1. Monthly benefit required after the 6 months' free cover ends. Up to 125% of planned payment to a maximum of £1,500 per month; £
2. The chosen Monthly benefit should be split between 1st and 2nd customer as follows:

Other	1st Customer	%	2nd Customer	%	= 100%
	<input type="text"/>		<input type="text"/>		

The split of benefit should reflect your respective contribution towards the mortgage payments.
 Each person cannot insure more than 75% of their normal gross monthly income.

DATA PROTECTION ACT 1998 - IMPORTANT INFORMATION

1. "I, we, me, my, us, our" means the person or persons set out in this application form. "You, your" means Britannic Money plc, its parent, subsidiaries, associated companies and Cassidy Davis Insurance Services Limited. "Personal Details" means any information that you obtain or process about me/us from this application form. "Insurers" means AA Cassidy and Others.
2. You will use and process my/our Personal Details for all purposes of this application, for market research, assessment and statistical analysis for your business, so that you can develop and improve your services to me/us and other customers. Personal Details may also be used to protect my/our interests, but will not be used for any other purpose. The Insurers will process my/our Personal Details for the purposes of underwriting my/our insurance coverage, managing any insurance contract issued, administering claims and fraud prevention. I/We understand that Personal Details about my/our physical and mental health and employment records are 'sensitive'. I/We consent to the Insurers processing and transferring my/our sensitive Personal Details for the purposes described in clauses 2 and 3.
3. You will disclose Personal Details (1) to your insurers, auditors, professional advisers, sub-contractors or any person providing services to you who have agreed to treat my/our Personal Details as confidential (2) if required to do so by law or any regulatory body relevant to your business (3) as envisaged by this application form or (4) otherwise with my/our consent. The Insurers may disclose my/our Personal Details to qualified medical practitioners, other insurers, reinsurers, loss adjusters or to you for these purposes. I/We understand that this may involve the transfer of information to countries which do not have data protection laws.
4. You will disclose Personal Details to fraud prevention agencies. Details of how I/we conduct my/our account may be given to these agencies and may be shared with other lenders and used for credit assessment, debt tracing, fraud detection and prevention to protect me/us from theft/fraud. You will add to these records details of my/our agreement with you, the payments made under it and any default in payment or failure to keep to its terms. You and other organisations may search these records to (1) help make decisions about credit and credit related services, for me/us and those with whom I/we may be linked financially or other members of my/our household (2) help make decisions on motor, household, credit, life and other insurance proposals and insurance claims, for me/us and those with whom I/we may be linked financially or other members of my/our household (3) trace debtors, recover debt, detect or prevent fraud, manage our accounts or insurance policies, and (4) verify my/our identity to prevent money laundering, unless I/we furnish you with other satisfactory proof of identity.
5. My/Our telephone calls may be recorded or monitored for training purposes and for my/our protection.
6. Under the Data Protection Act 1998 (as amended), I/we have the right of access to my/our personal records held by you and the Insurers upon written request and payment of a fee and I/we also have the right to request that inaccurate details be amended, or in certain circumstances, be expunged from your and the Insurers' records. I/We also have a right of access to my/our personal records held by fraud prevention agencies and you will supply their names and addresses upon written request from me/us.

3. **Declaration**

I/We declare that I/we have read and understood the leaflet explaining this insurance scheme and that I/we are eligible for cover as described. Further, I/we understand that cover is not provided for existing medical conditions or unemployment known or impending at the time my/our cover begins. I/We authorise the collection of my/our premiums after the initial 6 month period. I/We understand that my/our monthly premiums will be debited along with my/our monthly mortgage payments.

4. **Signature(s) & date**

First Applicant

Print Name Date Signature

Second Applicant

Print Name Date Signature

Mortgage Number

(if known) 1st line of address to be mortgaged

Britannic Money plc,
Sir William Atkins House, Epsom, Surrey, KT18 5AS

Telephone: 01372 737737, Facsimile: 01372 737777, www.britannicmoney.com