

Part 1. Loan Details

Mortgage Product Required (refer to quote) <i>e.g. Cashback, Fixed Rate, etc.</i>	<input type="text"/>			
Amount of Loan (Mortgage) required:	£ <input type="text"/>	To be repaid over how many years?	<input type="text"/>	
Property Purchase Price (or estimated value):	£ <input type="text"/>	Is the property a flat/maisonette?	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Type of Loan required:	Repayment <input type="checkbox"/> Interest Only <input type="checkbox"/> Part Repayment Part Interest Only <input type="checkbox"/> (please specify the amount allocated to each part below)			
	Repayment	£ <input type="text"/>	Interest Only	£ <input type="text"/>
Do you currently hold (or have you held in the past) an Investment or Mortgage Account with the Society?				
Applicant 1	Yes <input type="checkbox"/> No <input type="checkbox"/>	Applicant 2	Yes <input type="checkbox"/> No <input type="checkbox"/>	

Part 2. Personal Details

	APPLICANT 1	APPLICANT 2
Title	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other <input type="text"/>	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other <input type="text"/>
Surname	<input type="text"/>	<input type="text"/>
Forenames	<input type="text"/>	<input type="text"/>
Maiden/Previous Name (in last 6 yrs)	<input type="text"/>	<input type="text"/>
Date of Birth e.g. <input type="text" value="02"/> <input type="text" value="03"/> 1959	<input type="text"/>	<input type="text"/>
Sex	Male <input type="checkbox"/> Female <input type="checkbox"/>	Male <input type="checkbox"/> Female <input type="checkbox"/>
Nationality	<input type="text"/>	<input type="text"/>
Marital Status	Married <input type="checkbox"/> Single <input type="checkbox"/> Widowed <input type="checkbox"/> Divorced/Separated <input type="checkbox"/>	Married <input type="checkbox"/> Single <input type="checkbox"/> Widowed <input type="checkbox"/> Divorced/Separated <input type="checkbox"/>
Number of Dependants	<input type="text"/>	<input type="text"/>
Home Telephone Number	<input type="text"/>	<input type="text"/>
Home Fax Number	<input type="text"/>	<input type="text"/>
Please provide your current address	Number & Street: <input type="text"/> District: <input type="text"/> Town: <input type="text"/> County: <input type="text"/> Postcode: <input type="text"/>	Number & Street: <input type="text"/> District: <input type="text"/> Town: <input type="text"/> County: <input type="text"/> Postcode: <input type="text"/>
Is your present address:	<input type="checkbox"/> Mortgaged <input type="checkbox"/> Rented <input type="checkbox"/> OW ned outright but previously mortgaged <input type="checkbox"/> Always owned outright <input type="checkbox"/> With F riends/Relatives <input type="checkbox"/> O ther (please specify below) <input type="text"/>	<input type="checkbox"/> Mortgaged <input type="checkbox"/> Rented <input type="checkbox"/> OW ned outright but previously mortgaged <input type="checkbox"/> Always owned outright <input type="checkbox"/> With F riends/Relatives <input type="checkbox"/> O ther (please specify below) <input type="text"/>
Date residency began there	Start date <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Start date <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

If you have lived at your present address for under 3 years, please provide all previous addresses during the last 3 years in the "Comments" section.

Part 2. Personal Details - Continued

	APPLICANT 1	APPLICANT 2
Current Lender's/Landlord's (e.g. Bank/Building Society) Name	<input type="text"/>	<input type="text"/>
Address	<input type="text"/>	<input type="text"/>
Number & Street:	<input type="text"/>	<input type="text"/>
District:	<input type="text"/>	<input type="text"/>
Town:	<input type="text"/>	<input type="text"/>
County:	Postcode: <input type="text"/>	Postcode: <input type="text"/>
Telephone Number	<input type="text"/>	<input type="text"/>
Fax Number	<input type="text"/>	<input type="text"/>
Amount of Monthly Payment	£ <input type="text"/>	£ <input type="text"/>
Total Current Mortgage Balance	£ <input type="text"/>	£ <input type="text"/>
Mortgage or Rent Account Number	A/c No: <input type="text"/>	A/c No: <input type="text"/>
If mortgage has been redeemed:	Mortgage Redemption Date <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Mortgage Redemption Date <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Part 3. Employment Details If you are SELF EMPLOYED complete PART 12.

	APPLICANT 1	APPLICANT 2
Tax Reference Number	<input type="text"/>	<input type="text"/>
Your National Insurance Number	<input type="text"/>	<input type="text"/>
Current Employer's Name	<input type="text"/>	<input type="text"/>
Personnel Number & Street:	<input type="text"/>	<input type="text"/>
Department District:	<input type="text"/>	<input type="text"/>
Address Town:	<input type="text"/>	<input type="text"/>
County:	Postcode: <input type="text"/>	Postcode: <input type="text"/>
Your Work Telephone Number	<input type="text"/>	<input type="text"/>
Personnel Department Tel. Number	<input type="text"/>	<input type="text"/>
Personnel Department Fax Number	<input type="text"/>	<input type="text"/>
Date employment commenced	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
Job Title/Nature of Position	<input type="text"/>	<input type="text"/>
Is the position:	Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> Contract <input type="checkbox"/>	Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> Contract <input type="checkbox"/>
	Probationary <input type="checkbox"/>	Probationary <input type="checkbox"/>
Is the work:	Full time <input type="checkbox"/> Part time <input type="checkbox"/>	Full time <input type="checkbox"/> Part time <input type="checkbox"/>
Is the employment pensionable?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Is your employer resident outside the U.K.?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Do you have reason to believe that your job may be terminated?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
GROSS ANNUAL INCOME		
Gross Basic Salary	£ <input type="text"/>	£ <input type="text"/>
Guaranteed Allowances	£ <input type="text"/>	£ <input type="text"/>
Guaranteed Overtime/Bonuses	£ <input type="text"/>	£ <input type="text"/>
Regular Overtime/Commission	£ <input type="text"/>	£ <input type="text"/>
TOTAL	£ <input type="text"/>	£ <input type="text"/>

Please enclose the original of your last payslip with this Application.

If you have been employed by your current employer less than 1 year please indicate previous employers name and trade, your occupation and periods of employment in the "Comments" section.

Part 4. Financial History

Has a judgement or court order for debt been recorded against you or is any such action pending?
 Have you ever been bankrupt or entered into an arrangement with your creditors or is there any such action or arrangement pending?
 Have you ever failed to maintain full payments or been in default under any previous mortgage, tenancy or loan agreement?
 Have you ever voluntarily surrendered a property or had one repossessed?
 Have you ever had a mortgage application denied?
 Have you ever submitted any other application for a mortgage in the last 6 months?

Applicant 1 Yes No Applicant 2 Yes No

If you have answered YES to any of the above questions please provide full details in the "Comments" section.

Part 5. (a) Expenditure

	APPLICANT 1	APPLICANT 2
Have you ever held a mortgage?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Do you pay maintenance for a child or spouse?	Yes <input type="checkbox"/> Amount £ <input type="text"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> Amount £ <input type="text"/> No <input type="checkbox"/>
Will you have any mortgages secured on ANY properties that will NOT be paid off when your new application completes?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
(If you have answered YES to any of the questions above please provide full details including Lenders details, loan amount and monthly payments in the "Comments" section.)		
How many credit cards do you hold?	<input type="text"/>	<input type="text"/>
Do you have a current account?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Do you have a cheque card?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Time with current bank?	Years <input type="text"/> Months <input type="text"/>	Years <input type="text"/> Months <input type="text"/>
Are you selling a property? If YES, please state selling price	Yes <input type="checkbox"/> No <input type="checkbox"/> £ <input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/> £ <input type="text"/>
If you are buying a property (rather than remortgaging your existing property), are you providing the difference between the purchase price and the amount of this loan from your own resources without any borrowing, and without any obligation to repay? Yes <input type="checkbox"/> No <input type="checkbox"/>		
(If NO, please provide details in the "Comments" section.)		

Part 5. (b) Other Borrowing (All applicants)

Do you have any Personal Loans/Overdrafts/Credit Card Payments/Hire Purchase Agreements/Repayable Cash gifts etc. Yes <input type="checkbox"/> No <input type="checkbox"/>						
If you do please indicate whether the debt will continue after you have obtained your mortgage and which applicants are party to the debt.						
Lenders name:	Type of loan: (eg Overdraft/Credit Card)	Balance outstanding:	Monthly Payment:	Expiry Date:	To continue during the mortgage:	Whose name debt is in: (eg Applicant 1 or 2/Joint)
<input type="text"/>	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	Month <input type="text"/> Year <input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	Month <input type="text"/> Year <input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	Month <input type="text"/> Year <input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	Month <input type="text"/> Year <input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	Month <input type="text"/> Year <input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	<input type="text"/>

Part 6. Home Purchase Details/Remortgage Details

Is the property being purchased under a Right to Buy scheme? Yes <input type="checkbox"/> No <input type="checkbox"/>	£ <input type="text"/>	District Valuation £ <input type="text"/>
If YES, please quote amount of discount	From a relative? Yes <input type="checkbox"/> No <input type="checkbox"/>	
Is the property being purchased:	Under a Rent to Mortgage scheme? Yes <input type="checkbox"/> No <input type="checkbox"/>	
Are you purchasing as a sitting tenant? Yes <input type="checkbox"/> No <input type="checkbox"/>		
Only complete if you are remortgaging your existing property:		
Date of Purchase Month <input type="text"/> Year <input type="text"/>	Original Purchase price £ <input type="text"/>	Was your property purchased under a Right to Buy Scheme? Yes <input type="checkbox"/> No <input type="checkbox"/>
Reason for Remortgage:		
Replacement Mortgage <input type="checkbox"/>	Home Improvement <input type="checkbox"/>	Pay Off Debts <input type="checkbox"/>
Other <input type="checkbox"/> (Please specify reason below.)		
<input type="text"/>		

Part 7. Property Details

Address of Property for which loan is required:	Number & Street:			
	District:			
	Town:			
	County:			
	Postcode:			
Property Type	House <input type="checkbox"/>	Bungalow <input type="checkbox"/>	Flat <input type="checkbox"/>	Maisonette <input type="checkbox"/>
	Other (please specify): _____			
Property Style	Detached <input type="checkbox"/>	Semi Detached <input type="checkbox"/>	Terraced <input type="checkbox"/>	Has the property been owned by the Local Authority within the last 3 years? Yes <input type="checkbox"/> No <input type="checkbox"/>
	Converted <input type="checkbox"/>	Purpose Built <input type="checkbox"/>		
If the Property is a Flat/Maisonette, please answer the following (restrictions may apply on loan amount): Is it a Studio/Bedsit? Is it a converted Basement Flat? Is it located over business premises? Is the building over 4 stories high? Yes <input type="checkbox"/> No <input type="checkbox"/>				
If you have answered YES to any of the above questions please provide full details in the "Comments" section.				
Tenure:	Freehold <input type="checkbox"/>	FeUhold <input type="checkbox"/>	Leasehold <input type="checkbox"/>	Number of Bedrooms <input type="text"/>
If Leasehold:	Lease Expiry Year <input type="text"/>	Annual Ground Rent Payable		£ <input type="text"/>
If Leasehold:	Annual Maintenance/Service Charge Payable			£ <input type="text"/>
Property Construction:	Is the property constructed of Brick/Stone?		Yes <input type="checkbox"/>	No <input type="checkbox"/>
	Is the roof covered with Tiles/Slates?		Yes <input type="checkbox"/>	No <input type="checkbox"/>
	If NO, please specify <input type="text"/>			
Is the property:	Already complete <input type="checkbox"/>	Under construction <input type="checkbox"/>	Proposed construction <input type="checkbox"/>	Year built <input type="text"/>
Will anyone aged 17 or over (apart from the applicants) be occupying the property either permanently or on a part time basis?				Yes <input type="checkbox"/> No <input type="checkbox"/>
If YES, please indicate full names and dates of births in the "Comments" section.				
Will the entire property only be used for you and your immediate family's own occupation as your sole domestic residence?				Yes <input type="checkbox"/> No <input type="checkbox"/>

Part 8. Contact Details

Your Solicitor:	Solicitor's Name:			
	Practice Name:			
	Number & Street:			
	District:			
	Town:			
	County:			
	Postcode:			
	Telephone Number:			
Person Valuer should contact for access:	Name:			
	Name of Firm:			
	Telephone Number:			
HOMEBUYERS REPORT				Tick
• The Society will carry out a valuation for mortgage purposes only. If you require a more detailed report, this can be carried out at the same time. There is an additional cost for this, which the valuer will be able to confirm. If you require a homebuyers report, please tick.				<input type="checkbox"/>

Part 9. Insurance Details **IMPORTANT: THIS SECTION MUST BE COMPLETED IN ALL CASES.**

PROTECT YOUR MORTGAGE PAYMENTS

DON'T PUT YOUR HOME AT RISK – PROTECT YOUR MORTGAGE PAYMENTS SHOULD YOU LOSE YOUR INCOME.

Please make sure you can protect your mortgage payments should you lose your monthly income due to an accident, sickness, hospitalisation or unemployment. For details of the Society's "Chelsea Payment Protection" policy, please see our leaflet available on request from the Society.

Please **fully consider the importance of protecting your mortgage payments** before ticking **one** of the boxes below:

(1) I/We would like to take Chelsea Payment Protection to protect my/our mortgage payments

If you have selected Chelsea Payment Protection, you will be sent full details of the policy shortly after you receive your Offer of Advance. Cover will be based on the information provided on this form, although you have every opportunity to amend these details. If we do not hear from you, your policy documents will be sent to you on completion of your mortgage. You will have a 30 day period from completion of your mortgage to cancel the policy and receive a full refund of any premiums you have paid, should you decide the policy is not suitable. Please remember that you can amend or cancel your policy at any time. Details of the cover are in the Chelsea Payment Protection leaflet and a specimen policy is available on request.

(2) I/We have made/will make my/our own arrangements to protect my/our mortgage payments

(3) I/We do not wish to take out mortgage payment protection insurance

If I/we have ticked options 2 or 3, I/we confirm that I/we have fully considered the importance of taking mortgage payment protection insurance to ensure that I/we can meet my/our mortgage payments in the event of me/us losing my/our income as a result of an accident, sickness or unemployment.

BUILDINGS AND CONTENTS INSURANCE

A requirement of your mortgage is that buildings insurance is in place. We can arrange this for you, and can also insure your contents. Details of the options available are contained in the Home Select leaflet. A specimen policy is available upon request.

You need do nothing now, The Society will contact you shortly after the property valuation to provide you with a personalised quotation for a highly attractive household insurance which includes some beneficial discounts. The policy can be designed to suit your particular requirements.

Please note that the Society will arrange Buildings and Contents insurance for owner occupied residential properties.

If you do not require this, please complete one of the following to indicate your requirements:

I/We require Buildings insurance only

I/We require Contents insurance only

I/We wish to arrange our own insurance*

*You may arrange your insurance with a different insurer only where the Society is satisfied with the cover and service to be provided.

DISCLOSURE OF MATERIAL FACTS (To be completed in ALL CASES)

The questions below and other questions which we specifically ask relate to facts considered material to underwriting the insurance.

If you answer them fully and honestly you will be considered to have fulfilled your duty to disclose material facts. Failure to do so may invalidate your insurance.

If in response to these questions you are in doubt whether a fact is material you should disclose it. Please answer the following questions.

	Yes	No
1. Have you, or any person normally residing with you:		
(i) made two or more claims under any buildings, contents or personal possessions insurance policy during the last 5 years?		
(ii) had any home or personal insurance policy declined or special terms imposed?		
(iii) ever been convicted of, or have any prosecutions pending for, any fraud or other offence other than driving offences for parking or speeding or any offences which are spent under the Rehabilitation of Offenders Act 1974?		
(iv) made a claim for, or become aware of, any damage caused by landslip, subsidence, settlement, heave or flood at the address to be insured?		
(v) ever received a formal police caution for any offence other than for parking or speeding?		
2. Has any person ever made a claim against you or any member of your immediate family for any injury/damage that has occurred to them or their property?		
3. Will the property be left unoccupied for any reason for more than 60 consecutive days?		

If you have answered "YES" to any of the above questions, please give dates, amounts and reasons in the "Comments" section or on a separate sheet of paper if necessary.

NOTICE: Insurers pass information to the Claims and Underwriting register, run by Insurance Database Service Limited (IDS Ltd). The aim is to help us to check information provided and also to prevent fraudulent claims. When we deal with your request for insurance, we may search the register. When you tell us about an incident (such as fire, water damage or theft) which may or may not give rise to a claim, we will pass information relating to it to the register.

You can ask for more information about this.

You should show this notice to anyone who has an interest in property insured under the policy.

A copy of the completed mortgage application form will be supplied on request, but you should keep a record (including copies of letters) of all information supplied to us for the purpose of entering into these insurance contract(s).

Part 10. Adding Fees

On higher percentage loans the payment of a lending risk fee may be required. Most customers prefer this and any other fees such as the balance of the administration fee and any product arrangement fee to be added to their loans. Please note that interest will be charged on all fees added to your loan. If you do not wish to add these fees to your loan and wish to deduct them from the advance please indicate in the "Comments" section.

Part 11. Choosing Your Payment Date

Please state your preferred monthly payment date: (NOT 29th, 30th or 31st)

Depending on the date your mortgage starts the first payment may not be collected on this date. Full details will be provided of the dates and amounts of the first and subsequent payments just after your mortgage starts. If you do not make a preferred payment date choice, the first payment will be due 14 days after your mortgage starts (if this happens to be on the 29th, 30th or 31st of the month the first payment will be due on the 1st of the following month) and subsequent payments will be collected on the monthly anniversary of the first payment.

Part 12. (a) Self Employment Details

	APPLICANT 1	APPLICANT 2
Business Name	<input type="text"/>	<input type="text"/>
Address	Number & Street: <input type="text"/> District: <input type="text"/> Town: <input type="text"/> County: <input type="text"/>	Number & Street: <input type="text"/> District: <input type="text"/> Town: <input type="text"/> County: <input type="text"/>
Business Telephone Number	<input type="text"/>	<input type="text"/>
Date this employment commenced	Start date <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Start date <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Business Status	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"/>
Nature of Business	<input type="text"/>	<input type="text"/>
Nature of Position	<input type="text"/>	<input type="text"/>
VAT Registration Number	<input type="text"/>	<input type="text"/>
Your National Insurance Number	<input type="text"/>	<input type="text"/>
Tax Reference Number	<input type="text"/>	<input type="text"/>
Company Registration Number	<input type="text"/>	<input type="text"/>
Please quote NET profit for each of the last 3 years	<input type="text"/> Net Profit £ <input type="text"/> <input type="text"/> Net Profit £ <input type="text"/> <input type="text"/> Net Profit £ <input type="text"/>	<input type="text"/> Net Profit £ <input type="text"/> <input type="text"/> Net Profit £ <input type="text"/> <input type="text"/> Net Profit £ <input type="text"/>
What is your percentage stake in the business?	<input type="text"/> %	<input type="text"/> %
If Self Employed for less than 3 years, state nature of previous employment/self employment	<input type="text"/>	<input type="text"/>

Please provide accounts for the last 3 years with this application.

Part 12. (b) Accountant's Details

	APPLICANT 1	APPLICANT 2
Present Accountant's Name	<input type="text"/>	<input type="text"/>
Address	Number & Street: <input type="text"/> District: <input type="text"/> Town: <input type="text"/> County: <input type="text"/>	Number & Street: <input type="text"/> District: <input type="text"/> Town: <input type="text"/> County: <input type="text"/>
Accountant's Telephone Number	<input type="text"/>	<input type="text"/>
Accountant's Fax Number	<input type="text"/>	<input type="text"/>
Date present Accountant appointed	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

If your present Accountant has not acted on your behalf for the entire 3 year period, please provide details in the "Comments" section of any other Accountants acting for you during this time and the relevant dates.

Part 14. Important Information and Declaration

IMPORTANT INFORMATION

Membership of the Society

If you are joint borrowers, the first of you named on the account will be the Representative Joint Borrower and he or she alone will be entitled to receive communications from the Society and exercise the rights of membership (eg, voting).

We will be entitled under the terms of the mortgage to transfer your mortgage and any related security, assignment or other related deeds or documents to another body (the New Lender) which may not necessarily be a building society. If such a transfer takes place, you will no longer have the rights or obligations of being a member of the Society and from the date of transfer your mortgage contract will be with the New Lender. By completing the mortgage, you give your general consent to such a transfer.

We may pass financial or other information about you to any potential transferee, assignee or other third party and they may rely upon the truth and accuracy of any information contained in this application.

If we transfer your mortgage under a general consent, we will only do so if:

- the person to whom we are transferring our rights agrees to exercise the transferred rights in accordance with a Statement of Policy which we approved before the transfer; and
- we reasonably think that the policy described in the Statement is no less favourable to you than the policy we were following before the transfer.

Personal Information

Personal Information, Credit Reference Agencies and Fraud Prevention Agencies

We will make searches about you at credit reference agencies who will supply us with credit information, for use in the assessment of credit products, as well as information from the Electoral Register, for the purpose of verifying your identity. The agencies will record details of the search type (credit or information), whether or not this application proceeds. We may use credit-scoring methods to assess your application and to verify your identity. Credit searches and other information which is provided to us and/or the credit reference agencies, about you and those with whom you are linked financially, may be used by us and other companies if credit decisions are made about you, or other members of your household. Any of this information may also be used for identification purposes, debt tracing and the prevention of money laundering as well as the management of your account.

Where you borrow or may borrow from us, we may give details of your account and how you manage it to credit reference agencies. If you borrow and do not repay in full and on time, we may tell credit reference agencies who will record the outstanding debt.

We may disclose information about you and your mortgage account to the Council of Mortgage Lenders' Possessions Register if we repossess your property. This may adversely affect lending or other credit decisions made about you.

To prevent or detect fraud, or to assist in verifying your identity, we may make searches of Group records and at fraud prevention agencies who will supply us with information. We may also pass information to financial and other organisations involved in fraud prevention to protect ourselves and our customers from theft and fraud. If you give us false or inaccurate information and we suspect fraud, we will record this. We, members of our Group, and other companies may use this information if decisions are made about you or others at your address(es) on credit or credit-related services or motor, household, credit, life or any other insurance facilities. It may also be used for tracing and claims assessment.

We may make periodic searches of Group records, credit reference and fraud prevention agencies to manage your account with us, to take decisions regarding credit, including whether to make credit available or to continue or to extend existing credit. The searches will not be seen or used by other lenders to assess your ability to obtain credit.

We, the credit reference agencies and fraud prevention agencies may use the records for statistical analysis about credit, insurance and fraud. We may also use the information about you to carry out market research.

By stating a financial association with another party, you are also declaring that you are entitled to:

- disclose information about your joint applicant and/or anyone else referred to by you;
- authorise us to search, link and/or record information at credit reference agencies about you and/or anyone else referred to by you.

Information held about you by the credit reference agencies may already be linked to records relating to one or more of your partners. For the purposes of this application you may be treated as financially linked and your application will be assessed with reference to any "associated" records.

An "association" between the joint applicants and/or any individual identified as your financial partner will be created at credit reference agencies, which will link your financial records. You and anyone else with whom you have a financial link understand that each other's information will be taken into account in all future applications by either or both of you. This linking will continue until one of you successfully files a "disassociation" at the credit reference agencies.

Insurance

We may disclose information about you and your mortgage to insurance companies in connection with any insurance cover required by you or us and to CBS Insurance Limited (CBSIL), where your loan equals 75% or more of your property's value or purchase price (whichever is the lower). CBSIL is situated in Guernsey where the Data Protection Act 1998 does not apply, which means that CBSIL is not required to process information in accordance with the requirements of this Act.

In relation to buildings and/or contents insurance, we will pass the information you provide (whether on this form, in relation to a claim or otherwise) to the insurer and IDS Limited (IDSL) so that they can make it available to other insurers. In response to any searches we may make regarding this application or any claim you make, IDSL may pass us information it has received from other insurers about other incidents involving anyone insured under the policy.

If you take out a Chelsea Payment Protection policy and make a claim, any information which you provide (whether on this form, the claim form or otherwise) may be put onto a Register of Claims through which insurers share information to prevent fraudulent claims. A list of participants and the name and address of the operator are available from the insurer and us.

We may ask for information from other insurers to check the answers you have provided and may provide information about you to other insurers for the same purpose.

The insurer needs the information you provide in Part 9 of this form (or verbally if you apply over the phone) to decide whether or not to provide insurance and, if so, on what terms. These facts are material to the underwriting of the insurance and will be disclosed to and processed by the insurer.

Marketing and Other Uses of Personal Information

We may:-

- make any enquiries we think necessary regarding your application and may disclose information about you when doing this;
- disclose the results of the enquiries (including credit references) that we make about you to the introducer of your application to us and confirm to the introducer whether or not your application proceeds to completion;
- disclose information about you and your mortgage to the Mortgage Code Compliance Board, and may disclose information about you and your insurance policies to the General Insurance Standards Council;
- pass information about you to third parties who act for us to process on our behalf;
- use information about you for market research, statistical analysis, profiling and similar activities;
- hold information about you even after you have repaid your mortgage and any insurer with whom cover is arranged (for us or you) may hold information about you even after our or your policy has lapsed or expired;
- record and/or monitor your telephone conversations with us, for security, training and customer service purposes.

Unless you tick the box below, we may use information about you to give you details of other products by post, telephone and email, and may disclose information about you to other companies within our Group and other organisations, which they may use for the same purpose.

Please tick if you do not wish to receive marketing information

Part 14. Declaration *Continued*

DECLARATION

I (each of us if more than one of us is applying) understand that I will be bound by the Rules of the Society, which I may obtain from any of your offices.

I declare that the information given on this application is true to the best of my knowledge and is a complete disclosure of all my income and liabilities. If it alters I will let you know in writing immediately.

If I am making this application jointly with another person, I declare that the loan that we are applying for is for our joint purposes.

I understand and agree that:-

- it is my responsibility to ensure that I have suitable life cover or other means of repayment in place to repay the mortgage in the event of my death and, for interest only mortgages, an adequate repayment plan to repay the mortgage at the end of the term;
- before completion of my mortgage, you may withdraw or revise any offer of advance you have made without any liability to me whatsoever;
- the valuation report you obtain is solely for your benefit to determine whether and how much you will lend me, will not be detailed and will be based on a limited inspection. Whilst you will provide me with a copy, I acknowledge that I must not rely on the report and should obtain my own detailed report;
- I am responsible for any legal costs, fees and expenses arising out of this application whether or not an offer of advance is made and/or it proceeds to completion;

- for joint applications, you may assume that any payments made by us are made for our joint benefit unless we advise you in writing to the contrary;
- you may add to my loan amount all fees, costs and other sums associated with my loan application unless I pay them to you direct. I understand that interest is charged on all sums added to my loan.

I confirm that I understand and agree with the Important Information section above. I consent to you using my personal information in the ways described and understand that this consent will last for the whole of the mortgage term.

DATA PROTECTION ACT 1998

You have the right of access to the personal information held by the Society and the credit and fraud agencies we use, and we will supply their names and addresses on request. You can write to us at Chelsea Building Society, Thirlestaine Hall, Thirlestaine Road, Cheltenham, Gloucestershire, GL53 7AL, or call us on 01242 283596. You are entitled to ask us to amend any inaccurate information that we hold about you or, in some circumstances, to remove it. If you have any queries about this, you can contact our Data Protection Officer.

I/We enclose an Administration Fee of £ _____

SIGNATURE(S) All applicants must sign, having first read the above acknowledgements, declarations and consents which are given by signing this Application Form.

Date:

Checklist

To help speed the processing of your Mortgage Application, here is a checklist for your convenience.

APPLICATION FORM

- Please complete carefully and ensure ALL parts of the application form are completed.
- Complete and sign the Direct Debit Form.
- Don't forget, in case of a joint application, ALL parties must sign (Section 14).
- Please ensure that you have provided 3 years address history where appropriate.

Tick

ENCLOSURES

Have you enclosed:

- Your latest payslip for each applicant.
- Recent full month's bank statement for each applicant showing your mortgage and salary payments
- If self employed, please enclose 3 years accounts/tax assessments/self assessments.

Tick

Please remember, the above information will help the processing of your Mortgage Application.

This section is FOR OFFICE USE ONLY

Mortgage Account Number	<input type="text"/>
Product Code	<input type="text"/>
Professional Contact Code	<input type="text"/>
Scheme Code	<input type="text"/>
Introducing Sales Consultant's Name	<input type="text"/>
Introducing Branch	<input type="text"/>
Sales Manager Code	<input type="text"/>
Administrator Code	<input type="text"/>

ADV/175I

JUNE 2002



Instruction to your Bank or Building Society to pay by Direct Debit



Please fill in the form and send to Chelsea Building Society, Thirlestaine Road, Cheltenham GL53 7AL

Name(s) of Account Holder(s): <input type="text"/>		Originator's Identification Number: <input type="text" value="9"/> <input type="text" value="7"/> <input type="text" value="1"/> <input type="text" value="9"/> <input type="text" value="3"/> <input type="text" value="7"/>	
Branch Sort Code: <input type="text"/>	Bank/Building Society account number: <input type="text"/>	Reference Number <input type="text"/>	
Name and full postal address of your Bank/Building Society: To:- The Manager Bank/Building Society, Address: Postcode		Instruction to your Bank/Building Society: Please pay Chelsea Building Society Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Chelsea Building Society and, if so, details will be passed electronically to my Bank/Building Society. Signature(s): Date:	

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

This guarantee should be detached and retained by the Payer

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, Chelsea Building Society will notify you 10 working days in advance of your account being debited or as otherwise agreed.
- If an error is made by Chelsea Building Society 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.