

# Application Form



# Verification Form (for Financial Advisers only)

MAR No:

Name of Applicant(s)

Current address



Post code

**In accordance with the Money Laundering Regulations and to help protect against fraud, we are required by law to verify all customers' names and addresses.**

**I certify that the application is Face to Face**  **Non Face to Face\***

**I certify that I have seen the original documents for each applicant, or, where appropriate attach copies certified by a Notary Public or Commissioner for Oaths.**

\* Face to Face customers are those who have been interviewed in person. One item of evidence to prove their Personal Identity and one to prove their address, taken from the list below, will be required. Non Face to Face customers are those who have never been personally interviewed. In addition to the requirements outlined above, one additional item of evidence, taken from the list below, will also be required.

## Section A

### Evidence of Personal Identity

First Applicant Reference No.

Second Applicant Reference No.

Current full passport

Current full UK driving licence\*\*

Credit Card

Professional Bodies ID card (with photo)

Known employer's ID card (with Photo)

Armed Forces/Police ID card

Full Birth certificate

Shot gun licence\*\*

Date of Birth

## Section B

### Verification of Address

First Applicant Reference No.

Second Applicant Reference No.

Current Building Society passbook

Current full UK driving licence\*\*

Recent Bank, Building Society or Credit Card statement

Current Council Tax bill/Mortgage statement

Recent utility bill (within 3 months)\*\*\*

TESSA maturity certificate

Shot gun licence\*\*

\*\* For one use only (personal ID or address Verification) \*\*\* No mobile phone bills

Name of Introducer

MCCB Reference

Signature of Introducer

Date

Company Name &amp; Address



Post code

# Application Check List

Please complete each section in block capitals

## Product details

Decision in Principle number (if known)

Loan required

Purchase price

Term required

Years

Product (✓)

Negative Equity

Self Cert

Let and Buy

Standard

100 %+

FlexAbility

Other

(for Buy-to-Let, please fill in a Buy-to-Let application form)

Are you remortgaging? (✓)

Yes

No

If yes, do you have an existing mortgage with Mortgage Express?

Yes

No

Do you wish to transfer your existing rate to a new property?

Yes

No

The existing mortgage can be ported £ for £ under the same terms and conditions as the original loan. Please refer to Mortgage Express for more details.

Interest rate

Normal variable rate

%

Discount of

%

for

years

Fixed rate at

%

until

Lifetime discount (✓)

Other

A completion fee of £325 will be added to loan.

Repayment method (✓)

Please note part interest/part repayment mortgages are not permitted

Repayment

Endowment

Pension

ISA/PEP

How did you hear about Mortgage Express?

Have you had a previous mortgage with Mortgage Express?

Yes

No

If yes, please give your Mortgage Express account number

## Broker details (if applicable)

Your MCCB number must be quoted

Company name

Contact name

Address

Postcode

Telephone number

Fax number

Are you a member of an introducer or intermediary group/network? (✓)

Yes

No

Which intermediaries group/network are you submitting this case under (list only 1)

If yes, agency no.

# Mortgage Application

Please complete all white areas in block capitals and tick where applicable in black ink.

## 1 Personal details

### First applicant (Applicant with highest income)

### Second applicant

**Title**  
(Mr/Mrs/Miss/Ms/Other)

**First names**

**Surname**

**Previous surname**

**Date of birth**

**Current address**

**Time at current address**

**Correspondence  
address if different**

**Current residential status (✓)**

**Home telephone number**

**Work telephone number**

**Can we call you at work? (✓)**

**Mobile telephone number**

**If less than 3 years give previous address(es)**  
(if more than two, please use the additional  
information sheet at the back)

**Time at previous address**

**Previous residential status (✓)**

  
  
  
  
  
 Postcode Years  Months  
  
  
 Postcode

Council Tenant  Other Tenant

Living with parents  Owner

Other  
(please specify)

 Code  Code 

Yes  No

 Code  
  
  
 Postcode Years  Months

Council Tenant  Other Tenant

Living with parents  Owner

Other (please specify)

  
  
  
  
 Postcode Years  Months  
  
  
 Postcode

Council Tenant  Other Tenant

Living with parents  Owner

Other  
(please specify)

 Code  Code 

Yes  No

 Code  
  
  
 Postcode Years  Months

Council Tenant  Other Tenant

Living with parents  Owner

Other (please specify)

# 1 Personal details (cont)

Nationality

Are you a UK resident? (✓)

If no, state country of residence

Sex (✓)

Marital status (✓)

State relationship between applicants

Do you have any dependants? (✓)

How many?

Age(s)

If any are over 17 please give details  
(if more than two please use the additional information  
sheet at the back)

Full name

Relationship to applicant(s)

Full name

Relationship to applicant(s)

## First applicant (Applicant with highest income)

 Yes  No Male  Female Single  Married  Separated Divorced  Widowed Yes  No   

## Second applicant

 Yes  No Male  Female Single  Married  Separated Divorced  Widowed Yes  No   

Note: A 3-year consecutive employment history is required

# 2 Employment details

## 2a For all applicants

Name of tax office

National Insurance number

Tax reference number

**2b For employees (and company directors who hold less than 20% shares in the company)**

**Occupation**

**Payroll number**

**Employer's name**

**Employer's full address**

**Employer's telephone number**

**Employer's fax number**

**If director or (part) owner please indicate share**

**How long have you been with present employer?**

(If less than 3 years please give previous employment details. If more than one please use the additional information sheet at the back. Please advise if previously employed or self employed.)

**Time with previous employer**

**Basic annual gross pay/wage**  
(ie before tax is deducted)

**Regular annual gross bonus/commission**

**Regular annual gross overtime**

**Mortgage subsidy/rent allowance**

**Car allowance**

**Total annual gross income**

**Total monthly take-home pay**

**First applicant  
(Applicant with highest income)**




	Postcode

Code	
------	--

Code	
------	--

	%
--	---

	Years		Months
--	-------	--	--------

Name
------

Address	
	Postcode

	Years		Months
--	-------	--	--------

Please send us your last three months' wage slips and last P60 (certified copies please). Self Cert applicants do not need to provide proof of income but must declare their total annual gross income in section 2d.

£		pa
---	--	----

£		pa
---	--	----

£		pa
---	--	----

£		pa
---	--	----

£		pa
---	--	----

£		pa
---	--	----

£		pm
---	--	----

**Second applicant**




	Postcode

Code	
------	--

Code	
------	--

	%
--	---

	Years		Months
--	-------	--	--------

Name
------

Address	
	Postcode

	Years		Months
--	-------	--	--------

£		pa
---	--	----

£		pa
---	--	----

£		pa
---	--	----

£		pa
---	--	----

£		pa
---	--	----

£		pa
---	--	----

£		pm
---	--	----

**2c For self-employed (and company directors who hold 20% or more shares in the company)**

(We may require certified/audited accounts or an income tax schedule D notice)

**Name of business**

**Full address**

**Business telephone**

**Business fax number**

	Postcode

Code	
------	--

Code	
------	--

	Postcode

Code	
------	--

Code	
------	--

**2c For self-employed (and company directors who hold 20% or more shares in the company)**

**Nature of business**

**If director or (part) owner please indicate share**

**Date business established**

**How long have you owned your current business?**

**If less than 3 years please give duration and details of previous employment here:**

(If more than one please use the additional information sheet at the back. Please advise if previously employed or self employed.)

**ACCOUNTANTS DETAILS NOT REQUIRED FOR SELF-CERT APPLICANTS**

**Name of accountant**

**Accountant's full address**

**Accountant's registration number**

**Accountant's qualification**

**Accountant's telephone number**

**Accountant's fax number**

**FOR SELF CERTIFICATION PLEASE GO TO SECTION 2d**

**List pre-tax annual income from business over the last 3 years**

**When is your year end?**

**First applicant (Applicant with highest income)**

%

Years  Months

Years  Months

Name

Address

Postcode

Code

Code

Year  to  £

Year  to  £

Year  to  £

Day  Month

**Second applicant**

%

Years  Months

Years  Months

Years  Months

Name

Address

Postcode

Code

Code

Code

Year  to  £

Year  to  £

Year  to  £

Year  to  £

Day  Month

**2d Self certification income declaration**

**List pre-tax annual income from business (self employed) or total annual gross income (PAYE)**

£

£

**3 Other income**

Please complete this section if you are currently receiving any regular income from a source other than your main employment as detailed in section 2. Please note that if the income quoted is needed to support your mortgage application we may ask you for evidence of this income.

**Details of additional income:** Gross annual amount

Source

£

£

## 4 Existing financial commitments

### 4a Hire purchase/loans/overdrafts

**Have you any hire purchase, loan agreements or overdrafts?(✓)**

**If yes please give details:** Type of commitment (eg personal loan)

**1st Agreement** Whose name is it in?

Name of lender

Purpose of loan (eg car)

Amount borrowed

Balance owing

Monthly payment

Date of final payment

Is the loan to be repaid from the proceeds of your house sale or remortgage?

Type of commitment (eg personal loan)

**2nd Agreement** Whose name is it in?

Name of lender

Purpose of loan (eg car)

Amount borrowed

Balance owing

Monthly payment

Date of final payment

Is the loan to be repaid from the proceeds of your house sale or remortgage?

### First applicant (Applicant with highest income)

Yes  No If no proceed to Section 4b


£
£
£


Yes  No


£
£
£


Yes  No

### Second applicant

Yes  No If no proceed to Section 4b


£
£
£


Yes  No


£
£
£


Yes  No

### 4b Credit/charge cards

**Have you a cheque guarantee card?(✓)**

**Have you any credit/debit cards?(✓)**

**If yes which of the following do you have?(✓)**

Debit cards?

Yes  No  
 Yes  No (if no go straight to 4c)

	Time Held		Present Balance	Limit
	Years	Months		
<input type="checkbox"/> Mastercard/Access	<input type="text"/>	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="checkbox"/> American Express	<input type="text"/>	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="checkbox"/> Barclaycard/Visa	<input type="text"/>	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="checkbox"/> Storecards	<input type="text"/>	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="checkbox"/> Other	<input type="text"/>	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="checkbox"/> Delta/Switch	<input type="text"/>	<input type="text"/>		

Yes  No  
 Yes  No (if no go straight to 4c)

	Time Held		Present Balance	Limit
	Years	Months		
<input type="checkbox"/> Mastercard/Access	<input type="text"/>	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="checkbox"/> American Express	<input type="text"/>	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="checkbox"/> Barclaycard/Visa	<input type="text"/>	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="checkbox"/> Storecards	<input type="text"/>	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="checkbox"/> Other	<input type="text"/>	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="checkbox"/> Delta/Switch	<input type="text"/>	<input type="text"/>		

### 4c Maintenance payments

**Do you make maintenance payments?(✓)**

**If yes please give details:** Amount

How often do you make these maintenance payments? (eg weekly, monthly)

Yes  No If no proceed to Section 4d

£

Yes  No If no proceed to Section 4d

£

**4d Court judgements/decrees/insolvency/bankruptcy/credit defaults**

**Have you ever been insolvent, bankrupt, sequestrated, made arrangements with your creditors or been involved in any court proceedings for debt?(✓)**

**If yes please give details (including how many County Court Judgements, if any) on the additional information sheet at the back**

**First applicant  
(Applicant with highest income)**

CCJ  Yes  No

Bankruptcy/insolvency/sequestrated  Yes  No

Credit defaults  Yes  No

**Second applicant**

CCJ  Yes  No

Bankruptcy/insolvency/sequestrated  Yes  No

Credit defaults  Yes  No

**5 Current cheque account details**

**Bank/building society name**

**Full address**

**Sort code and account number**

**Time with bank**

**Including the one above which other bank/building society accounts do you have?**

Please tick (✓)

Postcode

Sort code  Account No.

Years  Months

Current  Deposit  High Interest Cheque

Business  Loan (Have you declared this in section 4?)

Other (please specify)

Postcode

Sort code  Account No.

Years  Months

Current  Deposit  High Interest Cheque

Business  Loan (Have you declared this in section 4?)

Other (please specify)

**Please send us your last three months' bank statements. (Not required for Self Cert, Standard, FlexAbility & Let and Buy.)**

**6 Property details**

**Address of property to be mortgaged**  
(full postcode is required)

**Type of property**  
(please tick one box only) (✓)

**If flat/maisonette is it within the M25 motorway?**

**Is, or was, the property built or owned by the local authority or a housing association? (✓)**  
(If yes, this may be unacceptable. Please check with us for exceptions.)

**Approximate year built**

**Number of bedrooms**

**'Let and Buy scheme' only, please give address of property to be rented**

**If the property is less than 10 years old, is it covered under an NHBC agreement or other recognised warranty? (✓)**

**Property tenure (✓)**

**If leasehold, will you also own a share of the freehold?**

**If yes, please state percentage share**

**If leasehold please give:**

Postcode

Detached house  Semi-detached house  Terraced house  Bungalow  Flat/Maisonette

Other Please specify

Yes  No

Yes  No

Postcode

NHBC  Other

Freehold  Leasehold  Feudal (Scotland only)

Yes  No

%

Number of years remaining on lease  Annual maintenance charge  Annual ground rent or rent charge

Years  £  £

## 6 Property details (cont.)

### Construction of the property (✓)

Brick walls     Stone walls     Tiled roof     Slate roof

If none of the above, what materials have been used?

Walls \_\_\_\_\_ Roof \_\_\_\_\_

If the property is a flat or maisonette is it purpose built? (✓)

Yes     No     Number of floors in the block     Number of lifts in the block

Is it above a shop or office? (✓)  
(If yes, then normally this will be unacceptable.  
Please check with us for exceptions)

Yes     No

Are you going to make any immediate improvements? (✓)

Yes     No

If yes please give details

## 7 Property purchase

Purchase price of property

£

Improvement costs if applicable  
Please attach estimates

£

Funds provided from your own resources  
Please state source of funds (eg savings, proceeds of sale)

£  Source

Funds provided from any other source  
Please state source of funds

£  Source

## 8 Valuation

Name of agent and person with whom Mortgage Express valuer can arrange to inspect the property

Full address

Postcode

Telephone number

Code   Fax number Code

Is this person the owner of the property to be inspected? (✓)

Yes     No

Would you like a quotation for a more detailed survey? (✓)

Yes     No

If yes, we will ask our valuer to contact you directly to arrange

This inspection will enable the valuer to prepare a report for Mortgage Express' own purposes in allowing the amount of any mortgage advance to be determined. It is not, and therefore must not be treated or relied upon as, a detailed report or survey on the existing or future condition of a property. Neither Mortgage Express nor the valuer accept any responsibility towards any prospective purchaser or other third party to whom the report may be disclosed in respect of anything which may be contained in the report. Mortgage Express strongly recommends that any prospective purchaser considers instructing a more comprehensive type of inspection on his/her own behalf.

## 9 Remortgage

If you are remortgaging an existing property, date of original purchase

Original amount borrowed for house purchase

£

Original purchase price

£

Current estimated value

£

Existing balance	£
Additional funds*	£
Total New Loan Required	£
* Please explain what you will use the extra money for	





Complete sections 12a, b and c if you have ticked a shaded box above.

## 12a Personal details

Have you: (✓)  
(Please answer all questions)

Please note that if the applicant  
is a company these questions also apply  
to all the directors of that company.

	Yes	No
a) made a claim during the last 5 years for any of the risks you want to insure?	<input type="checkbox"/>	<input type="checkbox"/>
b) suffered any loss or damage during the last 5 years, whether it resulted in an insurance claim or not?	<input type="checkbox"/>	<input type="checkbox"/>
c) been refused insurance or had any special terms or conditions applied by any insurer for any of the risks you wish to insure?	<input type="checkbox"/>	<input type="checkbox"/>
d) been cautioned, convicted, or have any prosecution pending for any criminal offence (other than a driving offence)?	<input type="checkbox"/>	<input type="checkbox"/>

## 12b About the property to be insured

Will the property be: (✓)  
(Please answer all questions)

	Yes	No
a) used solely as private living accommodation and not for any business purposes?	<input type="checkbox"/>	<input type="checkbox"/>
b) used as a weekend or holiday home or left unoccupied for more than 35 days at any one time?	<input type="checkbox"/>	<input type="checkbox"/>

If you have ticked any shaded boxes please give full details including dates and amounts in the Additional Information section or on a separate sheet.

The answers you have given to these questions will usually provide us with sufficient information to enable us to consider this Insurance Application. However, because no list of questions can be exhaustive please consider carefully whether there is any other material information known to you which could influence the acceptance and assessment of the risk. Material information would include any special features of the property or details about you or any member of your household which makes losses more likely to happen or more serious if they do. Please disclose in the Additional Information section or on a separate sheet of paper any such material information, even if you have doubt as to whether it is material or not.

Failure to disclose all material information may result in you being quoted the wrong terms, a claim being rejected or reduced or the policy being made invalid. Please keep your own record (including copies of letters) of all information supplied in arranging this insurance.

### Personal Data/Information

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

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

## 12c Insurance declaration

- (i) I/We\* declare to the best of my/our\* knowledge and belief that the statements made by me/us\*, or on my/our\* behalf are true and complete and all material information as explained in the section below 12b has been disclosed.
- (ii) I/We\* understand that if any answer has been written by any other person, that person shall for that purpose be regarded as acting for me/us\* and not for the insurers.
- (iii) I/We\* understand that this Application Form shall be incorporated in and form part of the insurance contract.   
A copy of your completed Application Form is available on request. Please tick the box if you require a copy.
- (iv) I/We\* understand that you will pass the information on this form and about any incident I/we\* may give details of to IDS Ltd so that they can make it available to other insurers. I/We\* also understand that, in response to any searches you may make in connection with this application or any incident I/we\* have given details of, IDS Ltd may pass you information it has received from other insurers about other incidents involving anyone insured under the policy.
- (v) I/We\* understand that any confirmation of cover given will be subject to a satisfactory Application and letter confirming this having been sent to me/us\*.
- (vi) I/We\* have received and read the Buildings and Buildings & Contents Insurance brochure.   
A policy booklet is available on request prior to cover being arranged. Please tick the box if you require a copy.

Date	Signature of first applicant
------	------------------------------

Date	Signature of second applicant
------	-------------------------------

\* Please delete as appropriate

## 13 Mortgage payment protection insurance

### Would you like to have 6 months free Mortgage Payment Protection Insurance?

(Payment is required by separate direct debit after the free period).

This insurance provides a monthly benefit in the event of unemployment, accident or sickness.

Yes

We will send you a brochure and application form with a direct debit mandate. These forms must be completed to obtain the benefit of the FREE cover offers. Subject to eligibility and completion of the loan.

No

(Please read section 10 of the declaration)

## 14 Solicitor's details

Name of solicitor or licensed conveyancer acting for you

Name of firm

Full address

<input type="text"/>	
<input type="text"/>	Postcode

Telephone number

Code	<input type="text"/>
------	----------------------

Fax number

Code	<input type="text"/>
------	----------------------

DX address

DX number

Please note – we may use our own solicitor to act on our behalf. In such circumstances you will be responsible for our solicitors costs as well as those of your own solicitor.

**IMPORTANT: PLEASE ENSURE YOU HAVE SIGNED AND DATED THE DECLARATION TO AVOID ANY DELAYS IN PROCESSING YOUR APPLICATION**

**Please use the space below to detail any additional information**

If you need more space please attach additional sheets.

## Declaration

I/We declare and agree that:

- 1) The information in this application form is true to the best of my/our knowledge and belief, and should the mortgage be made, such information must be regarded as forming part of the terms of the mortgage.  
I/We have read any answers which have been completed in any other than my/our handwriting and confirm that the answers are correct. I/We have disclosed any additional information which is material to my/our application. If any such information is incorrect, I/We undertake to make good any loss which Mortgage Express may suffer by acting in reliance on any such information. It is understood that additional information may be requested and that prior to completion of the mortgage I/We undertake to notify Mortgage Express in writing of any change in my/our circumstances which affects (or may affect) the information supplied. I/We authorise Mortgage Express or its agents to make such enquiries of any persons including current and previous lenders, employers, landlords, accountants, bankers, Land Registry and/or the Inland Revenue as it considers necessary in connection with this application to confirm the truth and accuracy of the above information and for credit reference. Any costs incurred in doing so will be my/our responsibility.
- 2) I/We undertake to pay any legal or valuation fees and other disbursements incurred by you in respect of this application whether or not a loan is received by me/us.
- 3) No part of the property to which the loan relates is or will be let to a rent paying tenant or used for business purposes without the prior written consent of Mortgage Express.
- 4) I/We agree that in the event of a loan being made to me/us Mortgage Express may insure at my/our cost the property against loss or damage by fire and such other risks and in which amounts as Mortgage Express considers necessary under the terms of a household policy in the event of appropriate insurance protection not being provided.
- 5) I/We will immediately inform Mortgage Express of any changes in the personal information and/or property details, given in my/our application which occur before the loan is made.
- 6) I/We understand that any introducer is not authorised to make any representation or give any undertaking on behalf of Mortgage Express whether in relation to the mortgage or otherwise and therefore Mortgage Express shall not be bound by, or liable for, any such representation or undertaking. I/We authorise details to be sent to the introducer.
- 7) I/We agree that you may send a copy of this application form to my/our conveyancer.
- 8) I/We irrevocably authorise my/our conveyancer to send their entire file of papers relating to the whole transaction (not just the mortgage) to you at your request.
- 9) I/We consent to you giving or receiving any information in this application or concerning the conduct of my account (whether or not in default) to any of the following: –
  - (a) One or more credit reference agencies (which will retain a record of the search)
  - (b) Insurance companies
  - (c) The Council of Mortgage Lenders Possessions Register
  - (d) Operators of fraud prevention systems accessed by other lenders (eg National Hunter) all of whom may in turn make it available to other lenders and insurers for the purpose of assessing further applications for credit or other financial services, by me and members of my household and for occasional debt tracing, arrears management and fraud prevention.
- 10) Mortgage Payment Protection Insurance  
If, I/we have decided not to purchase Mortgage Payment Protection Insurance, I/we understand that should I/we suffer a period of unemployment, accident or sickness I/we are responsible for maintaining my/our monthly mortgage payments without this insurance, I/we accept that my/our home is at risk if we do not keep up the repayments on the mortgage or other loan secured on it.

Date	Signature (Applicant 1)	Date	Signature (Applicant 2)
------	-------------------------	------	-------------------------

**This form must be signed and dated for us to be able to proceed with the application.**

### Mortgage Express and Securitisation

In common with many major mortgage lenders worldwide, we may decide to securitise some of our mortgages in the future. The following is an explanation of what this means.

*What is securitisation and why do lenders do it?*

All financial institutions have limits on the amount they are allowed to lend, based on the amount of their capital (eg shareholders' funds invested with them). In order to release capital for future lending, mortgages may be transferred to an investor, rather than using the more traditional methods of capital raising such as issuing new shares. This method of raising capital is known as securitisation and has now become usual in capital markets throughout the world.

The investors in securitisations are generally institutional investors such as major banks and other financial institutions as well as multinational companies.

*If Mortgage Express were to securitise, how would it affect mortgage borrowers?*

Other than in circumstances which Mortgage Express considers very unlikely to arise, you should not notice any effect if your mortgage were to be securitised, because Mortgage Express would continue to administer it, including setting interest rates, and you would still deal with Mortgage Express in relation to your mortgage.

When you sign the declaration you are giving consent to the securitisation of your mortgage.

\*\*Group companies comprising Bradford & Bingley plc and Charcol Limited.

### Data Protection Act

- (a) Mortgage Express will use your personal information for the purposes of administration, risk assessment, marketing and for analysing your transactions. We may also need to disclose your information to our service providers and agents.
- (b) For certain products we may use your information to make credit scoring decisions. To enable us to do this we may make enquiries about you with licensed credit reference agencies who will keep a record of the search. This information may be shared with other lenders for the purpose of making lending decisions about you and for occasional debt tracing and fraud prevention.
- (c) By providing us where applicable with information relating to your health or criminal convictions you consent to our processing this information for these purposes.
- (d) For marketing purposes we would like to share your details with our \*\*Group companies and third parties with whom we have business relationships. We or they may wish to contact you by mail, telephone, e-mail or fax with offers of goods or services which may interest you. If you do not wish to be contacted for marketing purposes please tick this box
- (e) You have the right to apply for a copy of your information (subject to the payment of a small fee) and to ask for any inaccuracies to be corrected.
- (f) If you ask for financial advice we will pass your information to a financial consultant.

# Direct Debit Instruction (instruction to your Bank or Building society to pay direct debits)

Please fill in the whole form including official use box using a ball point pen and send it to:

MORTGAGE EXPRESS  
Endeavour House  
1 Lyonsdown Road  
New Barnet  
Herts  
EN5 1HU



### Originator's Identification Number

9 7 0 0 5 3

### Name(s) of Account Holder(s)

### Bank/Building Society account number

### Branch Sort Code

### Instruction to your Bank or Building Society

Please pay Mortgage Express 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 Mortgage Express and, if so, details will be passed electronically to my Bank/Building Society.

Signature(s)

Date

### Name and full postal address of your Bank or Building Society

To the Manager

Bank/Building Society

Address

Postcode:

Telephone number:

Purchase property address

### Reference Number

Banks and Building Societies may refuse to accept instructions to pay Direct Debits from some types of accounts



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 an error is made by Mortgage Express or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- If the amounts to be paid or the payment dates change, Mortgage Express will notify you 14 working days in advance of your account being debited or as otherwise agreed.
- 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.



INVESTOR IN PEOPLE

**Mortgage Express**

**Endeavour House**

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**New Barnet**

**Hertfordshire**

**EN5 1HU**

**0500 0500 20 – Brokers**

**0500 111 130 – Direct**

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