

Intermediary Mortgage Application Form

to be completed by customers in presence of intermediary.

In order for us to process this application and give the best possible service, the following **MUST** be provided/complete as appropriate.

- | | |
|---|-------------------------------|
| Certified copy ID for all applicants | Tick <input type="checkbox"/> |
| 3 years address history for all applicants | <input type="checkbox"/> |
| Full Product Details | <input type="checkbox"/> |
| Product and Valuation fees | <input type="checkbox"/> |
| Customer(s) signature(s) (page 15) | <input type="checkbox"/> |
| Supporting Documentation enclosed in line with Requirements Table | <input type="checkbox"/> |

Put your Mortgage Club Sticker here.

In all cases photocopies of proofs of status, identity and address must be taken from the original documents and be marked as "original seen". The intermediary must also sign and date the copies prior to forwarding them to the appropriate Mortgage Processing Centre.

to be completed by intermediary

Please detail how the procurement fee is to be paid **Note: Without full details the procurement fee may be delayed**

If a national agreement exists please quote Agency/Mortgage Club number

Via a local agreement

PAML reference number PAML limit £

AIP reference number

Application Fee Amount Due £ Paid £ Date Paid

HomeFile/Valuation Fee Amount Due £ Paid £ Date Paid

Payment is to be made by debit/credit card

Card No.

Start Date Expiry date Issue Number

Cheque(s) attached and made payable to Woolwich plc

Your Woolwich Intermediary account number

Company Name

Mortgage Adviser Name

Adviser Address

(including Postcode)

Tel. No. (Daytime) Fax No.

Declaration

- Proof of identification has been certified and the certified copies are attached in accordance with Anti-Money Laundering Legislation.
- I confirm that I or my company are registered as an intermediary with the MCCB for the purpose of The Mortgage Code.

Corporate Business Manager Name MCCB Registration Number

Intermediary
Signature



Date

To be completed by the customer(s)

1. your chosen mortgage and borrowing requirements

It is important that you complete this section carefully so that we can make sure that we give you the Openplan mortgage option you require.

Please indicate your choice below, ticking one option only.

Openplan Flexible

Openplan Offset

If you have selected an Offset mortgage please indicate whether you would like to reduce the Term or Monthly Payment?

Please give full product title including rate

Please give the product group scheme number

Please indicate the amount or percentage of any cashback £ % (if applicable)

Do you want to keep the features of your existing Woolwich mortgage product? Yes No
(Your Intermediary will be able to establish if this is possible.)

Please answer the following questions carefully. It is essential that the figures you provide are accurate as your mortgage offer will be based on the answers given.

Is this mortgage for: Purchase Remortgage

How much money do you need from us to complete your purchase or remortgage? £

(This will be your main mortgage amount.)

If remortgaging please state amount and purpose of additional borrowing over and above existing mortgage amount.

Amount £ Purpose

With an Openplan Flexible Mortgage, it is important that you clearly state the Reserve limit that you require, in addition to the main mortgage amount. You should allow for any future requirements you may have, to avoid having to apply to increase your Reserve limit in the future. Please note that you will only pay interest on the amount that you use. If you do not require a Reserve limit, please enter "zero".*

* Please note that if you do not provide a Reserve Limit figure we will automatically set your reserve to zero.

If you are borrowing more than 90% of our valuation of the property or 90% of the purchase price (if lower):

- A Current Account Reserve will not be available;
- A Higher Percentage Advance (HPA) Fee will be payable.

Amount of borrowing required? £ (including Current Account Reserve)

Reserve limit £ Purpose of Current Account Reserve

Loan To Value % (including Current Account Reserve)

If applicable, do you want the HPA fee added to the advance? Yes (Your Intermediary will let you know if this is possible.) No

Which type of loan do you require? Repayment Interest only A combination of these ("part and part")

If part and part, please indicate the amount required on a repayment basis £

The borrowing options are available on an interest only, repayment (capital and interest) or part and part) basis. If you have an interest only mortgage or part of the mortgage is on an interest only basis you are strongly recommended to have a suitable repayment vehicle in place (such as an endowment policy, ISA, PEP or personal pension plan) to repay the interest only element. If you are taking out an ISA, PEP or personal pension plan or all or any part of the mortgage is not on an interest only basis, you are also strongly recommended to have term assurance in place to cover the full amount of these elements.

What length of mortgage do you require? years

If you are not remortgaging, please indicate the source and amount of your deposit:

Sale of existing property £ Gift £

Secondary borrowing £ Savings £

Builder's incentive £ Other £ Please specify in box below

Please note that any existing secured loans on your property must be repaid, in full, on or before completion. If evidence of full repayment is not provided prior to completion of the facility, we may increase your main mortgage by the relevant amount and arrange for the secured loans to be repaid by your solicitor/licensed conveyancer.

Are you currently applying for any other mortgage(s), loan(s) or credit? No Yes If Yes, please provide details in Section 11.

2. details of the property to be mortgaged to The Woolwich

Please enter the property details below:

Address
(including postcode)

What is the purchase price or, for a remortgage, the estimated current value? £

If buying under a "Right to Buy" scheme, please state the purchase price £ Amount of discount obtained £

Please give the full names and details of anyone 17 years or over who is not a mortgage applicant but will be living in the property.

Name	Age	Relationship to applicant(s)
<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"/>

Will you or your dependants use the property wholly for residential purposes? Yes No

If No, please provide details of use, room by room, in Section 11.

Type of property House Bungalow Terraced Detached Semi-detached Maisonette Flat

Number of bedrooms

Approximately in what year was the property built?

What is it built from? Walls Roof (e.g. brick and tile)

Type of tenure Freehold Leasehold Feudal (Scotland only)

Was the property ever owned by a local authority or housing association? Yes No If Yes, please provide details in Section 11

New properties only:

Which guarantee scheme will cover the property? NHBC Zurich Municipal None Other specify in Section 11

If None, will the construction be supervised by an architect or qualified surveyor employed by you? Yes No

If Yes, please forward plans and specifications.

Leasehold properties only:

Unexpired term of lease Years Ground Rent £ Service/Maintenance Charge £

Maisonettes and flats only:

Is the property situated above commercial premises? Yes No

Is the property Converted? Purpose-built? How many storeys are there in the block?

3. valuation and viewing arrangements

Please indicate the type of report you require: HomeFile 1 HomeFile 2 HomeFile 3

Please read the General Conditions in the HomeFile leaflet, a copy of which has been given to you.

Please give full details and make sure that the person with whom an appointment is to be arranged is aware that they will be contacted.

Who should the valuer contact to arrange the inspection? In the case of a remortgage, this may be you.

Name

Address
(including Postcode)

Telephone number(s) Daytime Evening

Best time to contact Daytime Evening

For purchases only, please provide details of the person selling the property.

Name

Address
(If different from property address including Postcode)

4. your solicitor or licensed conveyancer

If you have selected a 'Switch and Save' or Woolwich to Woolwich remortgage package your intermediary will be able to advise whether you need to complete this section.

Name of firm	<input type="text"/>		
Address	<input type="text"/>		
(including	<input type="text"/>		
Postcode)	<input type="text"/>		
Telephone number	<input type="text"/>	Fax number	<input type="text"/>
DX number	<input type="text"/>		
Contact name	<input type="text"/>	Firm's reference	<input type="text"/>

first customer

5. personal details please complete in block capitals

Title	<input type="text"/>
First name(s)	<input type="text"/>
Surname	<input type="text"/>
Previous name(s) if any (e.g. maiden name)	<input type="text"/>
Mother's maiden name (for security purposes)	<input type="text"/>
Country of nationality	<input type="text"/>
Country of permanent residence	<input type="text"/>
Date of birth	Day <input type="text"/> Month <input type="text"/> Year <input type="text"/>
If your existing current account is with Barclays Bank PLC or The Woolwich please enter	
Sort Code	<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"/>
Account number	<input type="text"/>
If you are already an Openplan Customer, please give your	
Customer Reference Number or Account number	<input type="text"/> L <input type="text"/>
Present address	<input type="text"/>
(including	<input type="text"/>
Postcode)	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
When did you move to your present address?	
Month	<input type="text"/> Year <input type="text"/>

second customer

5. personal details please complete in block capitals

Only complete those details that are different to the first customer

Title	<input type="text"/>
First name(s)	<input type="text"/>
Surname	<input type="text"/>
Previous name(s) if any (e.g. maiden name)	<input type="text"/>
Mother's maiden name (for security purposes)	<input type="text"/>
Country of nationality	<input type="text"/>
Country of permanent residence	<input type="text"/>
Date of birth	Day <input type="text"/> Month <input type="text"/> Year <input type="text"/>
If your existing current account is with Barclays Bank PLC or The Woolwich please enter	
Sort Code	<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"/>
Account number	<input type="text"/>
If you are already an Openplan Customer, please give your	
Customer Reference Number or Account number	<input type="text"/> L <input type="text"/>
Present address	<input type="text"/>
(including	<input type="text"/>
Postcode)	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
When did you move to your present address?	
Month	<input type="text"/> Year <input type="text"/>

5. personal details please complete in block capitals

If you have lived at your present address for less than 3 years, please give all previous address details for that period.

1. Address (including Postcode) [text input]

From Month [text input] Year [text input]

To Month [text input] Year [text input]

2. Address (including Postcode) [text input]

From Month [text input] Year [text input]

To Month [text input] Year [text input]

3. Address (including Postcode) [text input]

From Month [text input] Year [text input]

To Month [text input] Year [text input]

Please continue in Section 11 (Additional Information) if more details are required.

Please give any telephone numbers that we can use to contact you:

Daytime [text input]

Evening [text input]

Mobile [text input]

If we need to contact you, what would be the most convenient time?

Daytime [checkbox] Evening [checkbox]

At present are you

A homeowner [checkbox] A tenant [checkbox] Living with parents [checkbox]

Other? (specify) [text input]

Are you a first time buyer? Yes [checkbox] No [checkbox]

Are you:

Married [checkbox] Single [checkbox] Living with partner [checkbox]

Widowed [checkbox] Separated [checkbox] Divorced [checkbox]

5. personal details please complete in block capitals

Only complete those details that are different to the first customer

If you have lived at your present address for less than 3 years, please give all previous address details for that period.

1. Address (including Postcode) [text input]

From Month [text input] Year [text input]

To Month [text input] Year [text input]

2. Address (including Postcode) [text input]

From Month [text input] Year [text input]

To Month [text input] Year [text input]

3. Address (including Postcode) [text input]

From Month [text input] Year [text input]

To Month [text input] Year [text input]

Please continue in Section 11 (Additional Information) if more details are required.

Please give any telephone numbers that we can use to contact you:

Daytime [text input]

Evening [text input]

Mobile [text input]

If we need to contact you, what would be the most convenient time?

Daytime [checkbox] Evening [checkbox]

At present are you

A homeowner [checkbox] A tenant [checkbox] Living with parents [checkbox]

Other? (specify) [text input]

Are you a first time buyer? Yes [checkbox] No [checkbox]

Are you:

Married [checkbox] Single [checkbox] Living with partner [checkbox]

Widowed [checkbox] Separated [checkbox] Divorced [checkbox]

What is your relationship to the first customer?

e.g. husband/wife/partner [text input]

5. personal details please complete in block capitals

Please give the date(s) of birth of your dependant(s):

Are you a United Kingdom citizen, or do you hold a European Community passport?

Yes No

If No, please provide us with evidence of official permission to be permanently resident in the United Kingdom (i.e. written confirmation from the Home Office or appropriate passport endorsements). Have you ever:

(a) been declared bankrupt? Yes No

(b) entered into a voluntary arrangement with creditors? Yes No

(c) had a judgment for debt, or any default, recorded against you or a company in which you hold/held at least a 15% interest? Yes No

(d) been refused a mortgage or other credit? Yes No

(e) had arrears of greater than one month on any mortgage or loan? Yes No

If you have answered Yes to any of the above questions, please provide full details in Section 11 if necessary.

(f) been convicted of (or have prosecutions pending relating to) acts of dishonesty, such as theft or fraud? Yes No

Please note: You are not required to include convictions regarded as 'spent' by virtue of the Rehabilitation of Offenders Act 1974.

6. your employment details

If you are: employed, please complete Section A
self-employed, please complete Section B

A. If you are employed

Occupation

Type of contract Permanent Fixed Temporary

Employer's name

Address

(including postcode)

Contact name

Employer's telephone number

Employer's fax number

When did you start your present employment?

Month Year

Please provide details of your annual income before tax:

Basic wage/salary £

Regular overtime £

Regular bonus £

Any other income £

please give details:

5. personal details please complete in block capitals

Only complete those details that are different to the first customer

Please give the date(s) of birth of your dependant(s):

Are you a United Kingdom citizen, or do you hold a European Community passport?

Yes No

If No, please provide us with evidence of official permission to be permanently resident in the United Kingdom (i.e. written confirmation from the Home Office or appropriate passport endorsements). Have you ever:

(a) been declared bankrupt? Yes No

(b) entered into a voluntary arrangement with creditors? Yes No

(c) had a judgment for debt, or any default, recorded against you or a company in which you hold/held at least a 15% interest? Yes No

(d) been refused a mortgage or other credit? Yes No

(e) had arrears of greater than one month on any mortgage or loan? Yes No

If you have answered Yes to any of the above questions, please provide full details in Section 11 if necessary.

(f) been convicted of (or have prosecutions pending relating to) acts of dishonesty, such as theft or fraud? Yes No

Please note: You are not required to include convictions regarded as 'spent' by virtue of the Rehabilitation of Offenders Act 1974.

6. your employment details

If you are: employed, please complete Section A
self-employed, please complete Section B

A. If you are employed

Occupation

Type of contract Permanent Fixed Temporary

Employer's name

Address

(including postcode)

Contact name

Employer's telephone number

Employer's fax number

When did you start your present employment?

Month Year

Please provide details of your annual income before tax:

Basic wage/salary £

Regular overtime £

Regular bonus £

Any other income £

please give details:

6. your employment details

If you have been in your present employment for less than 6 months, please give full details of previous employment for the last 18 months below, continuing in Section 11 if necessary.

Occupation

Employer's name

Address

(including

Postcode)

Contact name

Employer's telephone number

Employer's fax number

B. If you are self-employed (this Section must be completed if you have at least a 15% shareholding or are directly related to other Principals in the business)

The company's trading name

Address

(including

Postcode)

What is the nature of the business?

When was it established? Month Year

What percentage of the business do you own? %

Please state trading account profits before tax for the last two years. (These are earnings after deduction of sales and administrative expenses, but before tax deduction. Please pro-rata figure if applicable.)

Year ended £

Year ended £

How long have you been self-employed?

Years Months

What is the company registration number?

Please provide details about the company accountant:

Name

Qualifications

Address

(including

Postcode)

Telephone number

Fax number

6. your employment details

Only complete those details that are different to the first customer

If you have been in your present employment for less than 6 months, please give full details of previous employment for the last 18 months below, continuing in Section 11 if necessary.

Occupation

Employer's name

Address

(including

Postcode)

Contact name

Employer's telephone number

Employer's fax number

B. If you are self-employed (this Section must be completed if you have at least a 15% shareholding or are directly related to other Principals in the business)

The company's trading name

Address

(including

Postcode)

What is the nature of the business?

When was it established? Month Year

What percentage of the business do you own? %

Please state trading account profits before tax for the last two years. (These are earnings after deduction of sales and administrative expenses, but before tax deduction. Please pro-rata figure if applicable.)

Year ended £

Year ended £

How long have you been self-employed?

Years Months

What is the company registration number?

Please provide details about the company accountant:

Name

Qualifications

Address

(including

Postcode)

Telephone number

Fax number

first customer

7. your existing property

If you are: A homeowner, please complete Sections A + B

A tenant, please complete Section A only

For all other circumstances please go to Section 8

A.

Name of lender/landlord

Address of lender/landlord

(including

Postcode)

Mortgage account number/Tenancy reference number

When did this mortgage/tenancy start?
Month Year

If you have had your current mortgage/tenancy for less than 12 months, please give details of your previous lender/landlord below, continuing in Section 11 if necessary:

Name of previous lender/landlord

Address

(including

Postcode)

Mortgage account number/tenancy reference number

When did this mortgage/tenancy start?
Month Year

B.

What is the selling price of your existing property?
£

What amount is outstanding on your current mortgage?
£

Will your existing mortgage(s) be paid off by your new mortgage?
Yes No If no, what are your intentions?

Do any companies or persons hold charges over your property where no monthly payments are required, e.g. matrimonial charges?
No Yes

If yes, please give the following details:
Name of company
Address
(including
Postcode)

Account/Reference number

second customer

7. your existing property

Only complete those details that are different to the first customer

If you are: A homeowner, please complete Sections A + B

A tenant, please complete Section A only

For all other circumstances please go to Section 8

A.

Name of lender/landlord

Address of lender/landlord

(including

Postcode)

Mortgage account number/Tenancy reference number

When did this mortgage/tenancy start?
Month Year

If you have had your current mortgage/tenancy for less than 12 months, please give details of your previous lender/landlord below, continuing in Section 11 if necessary:

Name of previous lender/landlord

Address

(including

Postcode)

Mortgage account number/tenancy reference number

When did this mortgage/tenancy start?
Month Year

B.

What is the selling price of your existing property?
£

What amount is outstanding on your current mortgage?
£

Will your existing mortgage(s) be paid off by your new mortgage?
Yes No If no, what are your intentions?

Do any companies or persons hold charges over your property where no monthly payments are required, e.g. matrimonial charges?
No Yes

If yes, please give the following details:
Name of company
Address
(including
Postcode)

Account/Reference number

8. other financial commitments

Please provide details of all bank loans, secured loans, personal loans and hire purchase agreements outstanding, along with details of credit, store and charge cards that you currently hold. It is important that this section is fully completed so that we can assess your commitments both now and when your new mortgage completes. If you need more space, please continue in Section 11.

Customer		Loan type/Card name	Please tick box if loan is secured	Outstanding balance	Average monthly payment	Please indicate below any amounts which you intend to clear on completion
1st	2nd					
<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>

Please give details of any other major financial commitments you may have (e.g. Child Support Agency payments, maintenance payments, court orders, school/university fees) continuing in Section 11 if necessary. Do not include living expenses (e.g. grocery bills, fuel bills, travelling and similar expenses).

Do you have any other mortgages or are you a guarantor for any loan? Yes No **If Yes, please provide full details in Section 11.**

9. openplan select buildings and contents insurance

SECTION A

HOME INSURANCE COVER

We aim to remove the hassle of arranging your insurance and as part of the service we provide we can arrange buildings, contents and personal possessions insurance*. You will benefit from our comprehensive value for money cover offering superb benefits such as:

- FREE annual worldwide family travel insurance**
- Free buildings insurance between exchange and completion of contracts
- A 'Money Back Guarantee' (see below)

HOME INSURANCE COVER REQUIRED (please tick)

We will arrange your home insurance based on the statements of fact below and subject to survey. An illustration of the insurance premium and details of cover will be sent to you during the processing of your mortgage. Please read carefully the summary of cover enclosed with the illustration which contains sufficient information so that you can make an informed decision about whether to proceed with the insurance. Upon completion of your mortgage you will receive the full policy documentation. It is your responsibility to provide complete and accurate information when you take out your insurance policy and failure to disclose all information may invalidate the policy or result in claims being refused. It is important you read the statements carefully as they form the basis of your insurance policy.

INSURANCE STATEMENTS OF FACT - Please read carefully

1. You or any person usually living with you have:

- not suffered any loss or damage to your home and property in the last 3 years, whether or not the home or belongings were insured
- never been convicted of or charged (but not yet tried) with arson, theft or any offence other than driving offences (Convictions regarded as spent by virtue of the Rehabilitation of Offenders Act 1974 do not need to be disclosed)
- never been declared bankrupt, or had any insurance cancelled or refused, or had any increased premium or other special terms applied to your insurance.

2. Your home will never be left unoccupied for more than 40 days at a time.

3. No trade or business will be carried out in the home or in any building of which it forms part, apart from home office use.

4. No part of your home is to be let or sub-let or occupied by paying guests at any time.

If any of the statements are not correct or if there are any other facts which might be relevant to the acceptance and assessment of the insurance, please give full details below continuing in Section 11 if necessary. Information supplied may affect acceptance of this insurance.

MONEY BACK GUARANTEE

If after taking out our home insurance and reading your policy, you do not wish to continue with the cover please return the policy to us within 15 days of receipt. As long as you have not made a claim, nor intend making one, we will cancel your policy and give you your money back.

SECTION B

MAKING YOUR OWN INSURANCE ARRANGEMENTS

If you do not require insurance from us, please give details below. An administration fee may be charged.

Name of Insurer Renewal Date Annual Premium

Important Notes:

* The home insurance policy provided will be Openplan Select. Cover is arranged by Woolwich Insurance Services Ltd with Gresham Insurance Company Ltd. Buildings insurance cover will not be provided for leasehold flats. A specimen policy booklet is available on request and a copy of this application will be supplied on request within 3 months.

** Free annual travel insurance cover is only available with Openplan Select when buildings, contents and personal possessions cover are all taken.

12. new Openplan Current Account customer(s)

Openplan Current Account

To receive full benefits of Openplan, you will be provided with an Openplan Current Account. For joint applicants, this must be held in the same joint names as your mortgage.

In addition, we will automatically open a savings account called "Savings" for you, which will appear on your first Openplan Summary Statement. Once you have received this statement, you will be able to change the name to one of your own choice and open further savings accounts by calling the Openplan Customer Contact Centre.

13. existing current account customer(s) only

A. Openplan Current Account customers: please complete

Openplan Current Account Number	<input type="text" value="2"/> <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" value="2"/> <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"/>	
		(if different to first customer)	
Surname	<input type="text"/>	Surname	<input type="text"/>
First Name	<input type="text"/>	First Name	<input type="text"/>
Postcode	<input type="text"/> <input type="text"/> <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"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
House No.	<input type="text"/>	House No.	<input type="text"/>

Joint mortgage applicants:

1. If you both have individual Openplan Current Accounts, we will arrange for your choice of account to be converted into a joint account. The other account will revert to a Woolwich Current Account but will still be displayed on your joint monthly Openplan Summary Statement.

Please indicate below which account should be converted to a joint account and which should revert to a Woolwich Current Account.

Convert to Joint Account Convert to Woolwich Current Account

2. If only one of you has an Openplan Current Account, this will be converted into a joint account.

In all cases, please pay particular attention to the declarations for joint applicants in Section 14.

B. Woolwich Current Account customers only

Please give the following details:

	1st Customer	2nd Customer
Current Account Number	<input type="text" value="2"/> <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" value="2"/> <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"/>
		(if different to first customer)

Joint mortgage applicants:

1. If your existing Current Account is in joint names, it will be upgraded to Openplan.

2. If only one of you has a Woolwich Current Account, this will be upgraded into a joint Openplan Current Account.

3. If you both have Woolwich Current Accounts in sole names please indicate below which one you would like converted to Openplan.

In all cases, please pay particular attention to the declarations for joint applicants in Section 14.

C. Offset Arrangements

If you are already an Openplan customer and are now applying for a Flexible Mortgage on an Offset basis, then your existing Openplan savings accounts can be linked to your Openplan offset mortgage. When your savings and current accounts are linked in this way, they will no longer attract interest – instead, the balance(s) will be offset against your mortgage. This applies even if the overall credit balance exceeds the mortgage balance.

Your mortgage offer will detail how to link any existing accounts.

14. what we will use your information for

It is as important to us, as it is to you, that personal information about you and your account/plan/policy is treated as confidential. The only times we will disclose information about you are set out below:

1. Where we have your consent
2. If it is in the public interest to do so
3. To obtain quotes from providers of insurance on an ongoing basis
4. Where we are required to do so by law or any voluntary code
5. To our agents and others, who do work on our behalf

We will use and share information:

1. To administer your account
2. To prevent fraudulent activity or for debt recovery
3. To help us build a picture of you for credit/insurance assessment and marketing purposes
4. For customer surveys
5. For management reporting

If we transfer your information to a service provider or agent in another country, we will make sure that the service provider or agent agrees to apply the same levels of protection as we are required to apply to information held in the UK and to use your information only for the purpose of providing the service to us.

Our aim is to help you manage your money better than anyone else. If you do not provide information which is relevant to the service requested we may not be able to offer you the level of service you require.

Information from this application and the subsequent management of the account, will be maintained on both our accounting systems and central databases.

A copy of any personal data held can be made available to you, on payment of a fee. If any data is inaccurate it will be corrected without delay.

CREDIT AND INSURANCE PRODUCTS ONLY

We will check your details with a fraud prevention agency/agencies and if you give us false or inaccurate information and we suspect fraud, we will record this.

We and other organisations may use and search these records to:

- help make decisions about credit and credit related services, for you and members of your household;
- help make decisions on motor, household, credit, life and other insurance proposals and insurance claims, on you and members of your household;
- trace debtors, recover debt, prevent fraud, and to manage your accounts or insurance policies;
- check your identity to prevent money laundering, unless you provide us with other satisfactory proof of identity.

CREDIT PRODUCTS ONLY

Credit reference agencies collate information about how people manage the money they borrow from lenders, whether it be a mortgage, personal loan, credit card, overdraft or any other type of loan.

When making lending decisions we will carry out a search with one or more licensed credit reference agencies who will retain a record of the search which will be seen by other organisations that make searches. This information will be used in a decision making process called "credit scoring". If your application is declined you may have a right of appeal.

Information held about you and your account by the credit reference agencies may already be linked or "associated" to records relating to your partner or anyone that you may be financially "associated" with. Your ability to obtain credit will be influenced by the records held by the credit reference agency on you or any person associated with you in this way.

Another person's records will be "associated" with yours by us when:

- You make a joint application;
- You advise us of a financial association with another person;
- The credit reference agencies have existing linked or "associated" records.

This "association" will link your records at the credit reference agencies and will be taken into account in all future applications by either or both of you. This shall continue until one of you applies to the credit reference agencies and is successful in filing a "disassociation".

You MUST therefore ensure when making a joint application or advising us of some other financial association that you are entitled to:

- Disclose information about your joint applicant and anyone referred to by you;
- Authorise us to search, link or record information at a credit reference agency/agencies about you and anyone referred to by you.

On a monthly basis, we will give credit reference agencies details about payments you make to us and the status of your account, to help us and other lenders make credit decisions about you (and the people associated with you) in the future.

If you exceed agreed limits, and the amount owed is not in dispute, and you fail to make satisfactory repayment proposals following our formal demand, we may register this with credit reference agencies. We will give you 28 days notice before doing this.

INSURANCE PRODUCTS ONLY

Some of the insurance products we offer are underwritten by other insurance companies. We will therefore need to pass information on to them to help administer your policy. Where this is the case, we will tell you who that insurance company is.

When you apply for insurance or when you make a claim against a policy, we will carry out a search on a central database held and maintained by Insurance Database Services Limited (IDS Ltd.) who will keep a record of this search. Information about any claims you make will be supplied by IDS Ltd. and will be made available to other insurers for the prevention of fraud. We may also exchange information with other insurance fraud databases.

15. your feedback

If you want to complain about this application form or the service you have received, you may do so in person, in writing by post or e-mail, or by telephone.

Details of our complaints handling procedures are available on request from any branch, or you may contact our Customer Services team direct either by telephone on 0800 33 44 99, via e-mail customer.services@woolwich.co.uk, or in writing to The Woolwich, PO Box 136, Dartford, Kent DA2 6WB.

In order to maintain our quality of service, telephone calls may be recorded and/or monitored.

mortgage mandate

Please sign the Direct Debit instruction for the monthly payment on your new Openplan Flexible Mortgage. If you are a new Openplan customer and want to pay from your Openplan current account we will complete the Openplan Current Account details for you once the account has been opened.



Mortgage Direct Debit Instruction



INSTRUCTION TO YOUR BANK/BUILDING SOCIETY TO PAY BY DIRECT DEBIT

1. Name and full postal address of your Bank or Building Society branch

Postcode

2. Name(s) of account holder(s)

3. Branch sort code

 – –

4. Bank or Building Society account number

Originator's Identification Number

Office use only

Reference Number e.g Mortgage Account No.

5. Instruction to your Bank or Building Society
Please pay Woolwich plc Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee. I/we understand that this instruction may remain with Woolwich plc and if so, details will be passed electronically to my/our Bank/Building Society.

Signature(s)



Date



CURRENT ACCOUNT AUTHORISED SIGNATURES

Please sign within the signature boxes.

For Joint Accounts both account holders must sign

BRANCH STAMP

ACCOUNT NAME

ACCOUNT NUMBER

One signature **only** to be placed in each of these white boxes. **Do not** mark with crosses, stamps, lines etc.



FIRST/SOLE HOLDER



SECOND HOLDER

The Direct Debit Guarantee – this guarantee should be detached and retained by the customer.



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

16. declarations

"You/Your/Yours" means the customer(s) applying for both the Mortgage and Openplan (where applicable).

"We/Us/Our/Ours" means Woolwich plc ("The Woolwich") and its wholly and partly owned subsidiaries and any company in which it has an interest by way of a shareholding or any company in a group of companies to which it may belong ("our group")

These declarations and consents are important. They apply to every applicant and must be read in that context. In them you are making a number of statements of truth and are accepting that you understand that we will be applying for certain information from other people in connection with your application. You are also consenting to information we obtain about you being passed on to others in certain circumstances. You should read these declarations carefully before signing this page.

You make the following declarations to us:

1. You are 18 years of age or over.
2. In assessing your application, we may take up any references and make any necessary enquiries, including a credit search with a credit reference agency. You understand that we may decline your application.
3. The information given by you to us is true, accurate and complete in all material respects.
4. You agree to let us know if any of your circumstances change after you complete this application form.
5. You authorise us to write to your existing lender to get your title deeds and the amount required to pay off your existing mortgage. You agree to pay any charges made by your existing lender for this (where appropriate).
6. You authorise us to debit your bank/credit card account with the application and/or valuation fee (if you have indicated you wish to pay this by debit/credit card).
7. You authorise your solicitor or licensed conveyancer to disclose to us any information relevant to our credit granting decision and you agree to waive your claim to legal privilege over this information. You also agree to pay legal costs incurred on a first registration if your property is currently unregistered and you are remortgaging to us under a free legal fees scheme.
8. You authorise us to disclose details of arrears which might arise in documents we need to send to a Court. You also authorise us to enter details of your home on the Possessions Register which other people maintain if we ever repossess your home.
9. You ask us to prepare a HomeFile Report for you where appropriate. By signing this application form, you agree to this service being provided under the General Conditions set out in the HomeFile leaflet.
10. You ask us to arrange provision of the insurance products you have selected on this application form (where applicable).
11. You agree to information about your application and your mortgage with us being passed to insurers who provide us with indemnity cover for account management purposes.
12. You agree that the making of an advance in itself does not imply any warranty as to the reasonableness of the purchase price or value of your property or its soundness of construction or state of repair.
13. We may contact you about additional facilities associated with the product(s) you have elected to take out with us.
14. You authorise us to send a copy of our mortgage offer to you, and your mortgage intermediary.
15. You agree that we can transfer or charge the benefit of any loan resulting from this application and the security taken for it to any other person.
16. You authorise us to provide a copy of this application to other companies in our group if you request an appointment to see our financial adviser.
17. You agree that by taking up all or part of any loan offered to you on the basis of the information provided on this application form and by signing this form, you agree to accept all the conditions set out in our mortgage offer letter. You agree that if you receive more than one letter, the letter showing the latest date will be that which applies, unless we notify you otherwise.
18. You agree that a credit search will be made on each of you.
19. You authorise us to contact any named occupier of the mortgages property, in person, so that the occupier can provide a written declaration postponing any rights of occupation to Woolwich plc.
20. You authorise us to provide your confidential financial information, and details of your proposed Woolwich mortgage to any potential guarantor.

If you are applying for Openplan:

21. You have read the Openplan Terms and Conditions which will apply to your Openplan Current and Savings accounts until completion of your mortgage when they will be replaced by the Facility Conditions which apply to your mortgage.
22. You agree that before signing this application you have received a copy of our present Interest Rates & Charges leaflet and you understand that these can be changed by us.
23. Unless you are already an Openplan customer, until completion of the mortgage you agree that the overdraft we provide on your Current Account may be less than the amount of the Mortgage Reserve you have requested (where appropriate).
24. You are applying for a card or cards to use in conjunction with the account(s) you have applied for.
25. You authorise us to debit your Mortgage Reserve with any additional funds required to pay your existing lender if the amount you require as set out on this form is insufficient (remortgages only).
26. You will not use the facilities provided by Openplan for business purposes.
27. Any money in your Openplan accounts is deposited with us by you as beneficial owner(s).

Joint Openplan Applications:

28. You agree, where appropriate, to your existing sole Current Account with us being upgraded to a joint account under which you will each be responsible for any liabilities on the account.
29. You authorise us to send only one statement for each account.
30. Where you hold the account in joint names we shall be entitled to accept the signature or instruction or authority of either of you.
31. You agree that we can show information about all accounts or products in your sole name on your monthly Openplan Summary Statement which is sent to both of you and on all summary screens in our Home & Mobile Banking Service.

DISCLOSURE

Please read carefully before completing this form. .

It is your responsibility to provide complete and accurate information to insurers when you take out your insurance policy, throughout the life of your policy, and when you renew your insurance or make a claim.

Should you have any doubts about what should disclose, do not hesitate to tell us. We recommend you keep a record (including copies of letters) for your reference, of any additional information given.

This is for your own protection, as failure to disclose all information may mean that your policy will not provide you with the cover you require, or perhaps may invalidate the policy altogether. It may also result in claims being refused or reduced. Please therefore complete this form carefully, a copy of which is available on request for up to 3 months.

DECLARATION for Buildings and Contents Insurance

Please read carefully. before completing this form.

If you do not agree with any of the following statements contact us immediately.

1. You declare that the information given in your application is, to the best of your knowledge or belief, true and complete;
2. You have read the note headed DISCLOSURE;
3. You understand that it is your responsibility to ensure that sums insured represent the full replacement value of your insured home and possessions and that they will be maintained on an up to date basis;
4. You understand and agree that insurance will not be in force until your application has been accepted by the Insurers and that this Statement of Fact shall form the basis of the contract between you and the Insurers;
5. You understand that the Insurer reserves the right to decline any risk or to change the premium and terms quoted.

Data Protection

We may use the information we collect in connection with your application, and from the management of your account, plan or policy, for administration, marketing, credit and insurance risk assessment (where appropriate) and for other related purposes. We may pass information to other companies in our group and to others who undertake work for us, for the purposes described in Section 15. By signing this form, you will be giving us your consent to do this. **The section called "What we will use your information for" must be read before signing this form.**

We may use and share your information in order to contact you about both our services and products and those of other carefully selected organisations that may be of benefit to you. If you do not wish to be contacted, you can tick the appropriate box(es). Please do not make contact by:

Mail

Telephone

Other Means

Incoming and outgoing telephone calls may be recorded and monitored so that we can improve the services that we offer you, for security purposes and for staff development.

First Customer

Second Customer

Signature(s)

Date

