

ADDITIONAL LOAN APPLICATION FORM



Account Number

- Please ensure that you have enclosed:

Cheque for the revaluation fee, payable to Accord Mortgages Limited (if applicable) Latest payslip or P60 Last 3 years certified accounts (self employed applicants) Arrangement fee (if applicable)

If the accounts are not prepared by a fully qualified Accountant, please also provide: Last 3 years tax returns, 6 months business bank statements and proof of tax paid for the last 3 years (self employed applicants)

For more details of our requirements please refer to our website www.accordmortgages.com

FOR INTRODUCER USE ONLY INSURANCE ARRANGEMENTS & INTERMEDIARY DECLARATION

I am arranging the following additional buildings insurance/contents cover:

Company Sum Insured (if known) £

I am arranging the following mortgage payment insurance cover:

Accident Sickness Unemployment Through (Name of Company)

Declaration

I have advised the customer on the types of valuations available; the other costs included; and credit scoring (if you need any further information about these please refer to our website www.accordmortgages.com). I confirm that the registration number for the Financial Services Authority (FSA) completed below is correct, and that I have complied with the FSA rules in giving advice to the customer(s). I confirm that I am not submitting this application on behalf of an unauthorised person or firm.

Signature Date

Name Position

Firm Name and Address

Email Telephone

Fax FSA Register Number

Please indicate the mortgage club/network to be used (We are unable to pay you a procuration fee without this information)

What is your fee charged to your client for arranging this mortgage? £

What is the amount of your fee that is refundable if the mortgage application does not proceed? £

What is your fee charged to your client for arranging insurance? £

Is the level of service offered to your client advised? Yes No

APPLICATION DETAILS

PERSONAL DETAILS

	1st Applicant	2nd Applicant
1. Title (Mr, Mrs, etc.) and Surname	<input type="text"/>	<input type="text"/>
2. Forename(s)	<input type="text"/>	<input type="text"/>
3. Contact Telephone number (including STD)	<input type="text"/>	<input type="text"/>
4. Email Address	<input type="text"/>	<input type="text"/>
5. Is the mortgaged property still your main residence? If NO, please give details	Yes <input type="checkbox"/> No <input type="checkbox"/>	<input type="text"/>

INCOME DETAILS

<p>1. Are you currently <i>(delete as appropriate)</i></p> <p>2. Status <i>(delete as appropriate)</i></p> <p>3. Are you <i>(delete as appropriate)</i></p> <p>4. If you are on a fixed term contract, please state the start and end dates of the contract(s)</p>	<p>Employed/Self Employed/Retired/Unemployed/Other (please specify)</p> <p>Permanent Employee/Fixed Term Contract/Salaried Director/Non-Salaried Director</p> <p>Full Time/Part Time</p>	<p>Employed/Self Employed/Retired/Unemployed/Other (please specify)</p> <p>Permanent Employee/Fixed Term Contract/Salaried Director/Non-Salaried Director</p> <p>Full Time/Part Time</p>												
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5. Employer and/or pension company name														
6. Employer and/or pension company address														
	Postcode	Postcode												
7. Name and telephone number (including extension) of the individual who can provide us with confirmation of your income	Name Telephone No.	Name Telephone No.												
8. What date did you start your current employment?														
9. Total annual salary and/or pension	Salary £ Pension £	Salary £ Pension £												

Only complete questions 10 to 14 if you are self employed or a company director with 25% or above shareholding.

<p>10. Name and address of your accountant (including name of person dealing)</p> <p>11. The accountant's telephone number (incl STD)</p> <p>12. What qualifications does your accountant hold? (e.g. FCA, ACA)</p> <p>13. How long have you been self employed?</p> <p>14. Current annual net profit of the business</p>	<p style="text-align: center; border: 1px solid black;">Postcode</p> <p style="border: 1px solid black; height: 20px;"></p> <p style="border: 1px solid black; height: 20px;"></p> <p style="border: 1px solid black; height: 20px;"></p> <p style="border: 1px solid black; padding: 2px;">£</p>	<p style="text-align: center; border: 1px solid black;">Postcode</p> <p style="border: 1px solid black; height: 20px;"></p> <p style="border: 1px solid black; height: 20px;"></p> <p style="border: 1px solid black; height: 20px;"></p> <p style="border: 1px solid black; padding: 2px;">£</p>
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FINANCIAL DETAILS

<p>1. Please give details of any debts outstanding under hire purchase arrangements, personal loans, credit cards, etc, or any maintenance payments to a third party Exclude mortgage payments</p> <p>2. Other than your mortgage with Accord Mortgages do you currently have any mortgage(s)/loan(s) secured on any property(ies)? <small>(If you are in the process of completing a mortgage with another lender, you should tell us about this too) (includes Buy to Let and Investment Mortgages)</small></p> <p>3. Have you ever had a county court judgment (CCJ) or a high court judgment registered against you (Court Decree in Scotland) or are you currently involved in any court proceedings in connection with a debt? If Yes, please give details</p> <p>4. Have you ever been subject to an Individual Voluntary Arrangement (IVA), or Bankruptcy order? If YES, please give details</p> <p>5. Have you ever been behind with any financial commitment? If YES, please give full details</p> <p>(a) Mortgage/secured loan</p> <p>(b) Unsecured loan</p> <p>(c) Credit Card</p> <p>If you have answered YES to either Questions 3, 4 or 5, please give details using the extra space on page 3</p> <p>6. Are you running a business from or letting any part of the property? If YES, please give details</p>	<table border="0" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th style="font-size: small;">Type HP/Loan/ Maintenance/ Credit Cards</th> <th style="font-size: small;">Outstanding amount of debt</th> <th style="font-size: small;">Monthly repayment £</th> <th style="font-size: small;">Final payment month/year</th> </tr> </thead> <tbody> <tr><td style="border: 1px solid black; height: 20px;"></td><td style="border: 1px solid black; height: 20px;"></td><td style="border: 1px solid black; height: 20px;"></td><td style="border: 1px solid black; height: 20px;"></td></tr> <tr><td style="border: 1px solid black; height: 20px;"></td><td style="border: 1px solid black; height: 20px;"></td><td style="border: 1px solid black; height: 20px;"></td><td style="border: 1px solid black; height: 20px;"></td></tr> <tr><td style="border: 1px solid black; height: 20px;"></td><td style="border: 1px solid black; height: 20px;"></td><td style="border: 1px solid black; 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How we use your personal information

Use

- We will use your personal information together with other information available including relevant sensitive data, e.g. health, nationality, offences or proceedings or other items as appropriate to process your mortgage application and arrange associated insurance including mortgage indemnity insurance taken out by Accord Mortgages to protect its advance to you, make credit decisions, complete your mortgage and administer your account, up to and including redemption, contact you where necessary, for fraud prevention and detection, legal and regulatory compliance, marketing and market research and general business purposes.
- We may undertake a search with Credit Reference Agencies for the purposes of verifying identity and the details submitted, in line with regulatory requirements. The Credit Reference Agencies may check the details supplied against any databases (public or otherwise) to which they have access. They may also use the details in the future to assist other companies for verification purposes. A record of the search will be retained, but will not affect future credit. By proceeding with this application you are agreeing to a search being undertaken in this way.
- If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. We and other organisations may also access and use this information to prevent fraud and money laundering, for example when:
 - checking details on applications for credit, credit related or other facilities
 - managing credit and credit related account or facilities
 - recovering debt
 - checking details on proposals and claims for all types of insurance
 - checking details of job applicants and employees

Please contact us at Accord Mortgages Limited, 1 Filey Street, Bradford, BD1 5AT if you want to receive details of the relevant fraud prevention agencies.

We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

- If you take out Accord Mortgages' Buildings and/or Contents Insurance, Accord Mortgages and/or your insurer may:
 - disclose information you have supplied and details of your policy and claims to each other and to a data administration company, to licensed credit reference agencies, relevant insurance companies and fraud prevention bodies, and this information will be made available to other prospective lenders and insurers.
 - use your personal information together with other information available (including relevant sensitive data, e.g. health, offences and proceedings or other items as appropriate) to carry out risk assessment, process your application, administer your policy and claims during the life of the policy, contact you where necessary, for fraud prevention and detection, legal and regulatory compliance, marketing and market research and general business purposes.
- If you are making this application on behalf of another person they must have authorised you to act on their behalf, to give us their personal information, to authorise a credit search if necessary and to consent to our use of their personal information, as described.
- If we use an automated system to make a decision about you, such as credit scoring, we will tell you if your application is rejected and give you the opportunity to discuss the matter with us. The decision will be reviewed and may be changed, if appropriate.
- We will keep your personal data only for as long as is necessary for us to administer the account you have opened.

Disclosure

- When assessing your application, we may carry out a credit reference search with one or more licensed credit reference agencies. This may have implications on future credit worthiness for you and other members of your household.
- Whether or not your application to us is successful, each agency will add details of the search, and your application, to their records and will share this information with other lenders and grantors of credit and insurance who will use it when assessing any applications for banking, loan, hire facilities or insurance which you or a member of your household may make in future. They will use it for verifying identity, fraud prevention, debt recovery and tracing debtors. The agencies may also use the information for statistical analysis and market research.
- If you supply false or inaccurate information or we have reason to suspect you of fraud or money laundering, we may contact and disclose information to the Police or National Criminal Intelligence Service.
- We may disclose details about the progress of your application or of your account to your broker, Independent Financial Adviser, professional adviser or other intermediary, if the application came from them.
- We may contact the Inland Revenue, Department for Work and Pensions, any lender, landlord, employer or professional adviser named on this form to obtain information to confirm any income received and payments made.
- We may disclose information you have supplied to us, and details of how you conduct your account (including arrears, defaults and repossession proceedings), to credit reference agencies and fraud prevention bodies.
- We may disclose details of your account, including balance outstanding, interest rate(s) applicable, early repayment charges and monthly payments to potential borrowers if one of you in the future enquires about adding or removing a party to the account (also known as a "transfer of equity"). However such a transaction will not proceed without a completed application form signed by all account holders.

- We may disclose personal information to (i) our external auditors and regulatory bodies including the Banking Code Standards Board, the Financial Ombudsman Service and the Financial Services Authority, and (ii) associate companies (including our parent), agents and service providers including solicitors and valuers acting for Accord Mortgages, debt recovery agents, letting agents, market research agencies and providers of information technology services.

- If we sell or transfer all or part of our business, we may transfer our customer records or disclose customer data as part of the sale or transfer or proposed sale or transfer. However, we will only do so under a contract, which protects the confidentiality and security of your information.

- Insurers pass information to the Claims and Underwriting Exchange register, run by Insurance Database Services Ltd. (IDS Ltd.). The aim is to help us check information provided and also to prevent fraudulent claims. When we deal with your request 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. IDS Ltd. may also pass on information received from other insurers about other incidents involving anyone insured under the policy.

- We will respect your rights to privacy and will not disclose your personal information to anyone else except with your consent or if the law, public duty or our legitimate interests require us to do so.

- We may occasionally need to transfer personal data to countries outside the EEA which may not have adequate Data Protection laws in place. This will only be done under a contract which includes appropriate safeguards for the security and confidentiality of your personal data, with your consent or where permitted by the Data Protection Act.

Your Rights

Our booklet "Your Rights and the Data Protection Act", explains your rights under the Data Protection Act and contains additional information about general business purposes, agencies and service providers that we use plus an explanation of sensitive data. This information is also available on our website www.accordmortgages.com. You have a right of access under the Data Protection Act to your personal records held by Accord Mortgages, subject to payment of a fee. A Subject Access Request form (ACC 39) can be obtained from our registered office, Accord Mortgages, 1 Filey Street, Bradford, BD1 5AT or from our website www.accordmortgages.com.

Declaration to be signed by all applicants

I apply for an additional loan on the mortgaged property

1. I agree:

- that this information will form part of the mortgage contract between Accord Mortgages and me and that if I enter into an associated insurance contract it will also be the basis of a contract between the insurer and me.
- to tell Accord Mortgages about any information which may affect any insurance cover provided. I understand that the policy may be invalid, or the cover affected, if I do not disclose this information.
- to pay Accord Mortgages' conveyancing costs and valuation fees even if the additional loan does not complete.
- to a 7-day notice period for Direct Debit changes.
- to Accord Mortgages and its agents or other members of its group disclosing the details of all offset savings accounts to the other applicants and borrowers.
- to the processing of my personal information as explained above.
- to tell Accord Mortgages of any changes to the information in this form which arise between now and completion of the additional loan.

2. I confirm that:

- the information in this form is true and complete, including any answers which have been completed by someone else.
- I am aware that repayments of my loan may continue after I am retired. I confirm that I have discussed this with my adviser and that I understand the financial implications.

3. I understand that:

- Accord Mortgages does not have to make an offer of an additional loan or refund any fees paid.
- Accord Mortgages may withdraw or modify any offer of an additional loan (particularly any quoted rates of interest and repayment) at any time before the additional loan is actually made.
- If the additional loan is not completed within 6 months of the date of the offer Accord Mortgages may:
 - Require further information about my application or the mortgaged property. This may include a new valuation being carried out at my cost.
 - Withdraw a product and offer a different product to me if the original one is no longer available. This may result in different payments being required under the mortgage. If this becomes necessary, Accord Mortgages will provide full details of the new payments before completion.

1st Applicant

Signature of Applicant

Date

2nd Applicant

Signature of Applicant

Date

Registered office: 1 Filey Street Bradford BD1 5AT
www.accordmortgages.com

Accord Mortgages Limited is registered in England No. 2139881

Accord Mortgages Limited is authorised and regulated by the Financial Services Authority

Communications with us may be monitored/recorded to improve the quality of our service and for your protection and security.