

Mortgage Application Form



SWANSEA
BUILDING SOCIETY

Established 1923

Mortgage Application Form
Broker Application

Mortgage Application Form

IMPORTANT You need to provide the correct information and/or documents in response to all questions raised in this application form and these must be as complete as possible to enable us to assess your ability to afford the loan being requested. If we are unable to carry out an assessment of affordability because you choose not to provide the requested information or documents, we will not be able to provide the loan. Please complete this application using **BLOCK CAPITALS** and tick boxes where appropriate. If a question is not applicable, indicate this by writing **N/A** in the appropriate section.

SWANSEA
BUILDING SOCIETY

Established 1923

www.swansea-bs.co.uk

Intermediary use only

Intermediary Full Name			
Firm Address			Postcode
Adviser's Full Name			
Telephone Number		Mobile Number	
Fax Number		Email Address*	
Network FCS Number (if applicable)			
Intermediary Firm FCA Registration Number			
Service provided for Mortgage	Advice and Recommendation	<input type="checkbox"/> Yes	<input type="checkbox"/> No

* Please note the Society will use this email address to communicate with you in connection with the processing of this application.

Summary of mortgage required

Purpose of Loan		Amount of mortgage	£
Term of mortgage		Repayment type:	
Product chosen:			

If terms have been discussed and agreed by the Society, please state with whom, the date and give details of the agreement:

If an ESIS has been produced for you by Swansea Building Society please provide Reference Number:

Have you charged the customer a fee for arranging this Mortgage?	<input type="checkbox"/> No	<input type="checkbox"/> Yes - if Yes, how much	<input type="text"/>	(must answer)
When is this payable?	<input type="checkbox"/> Before completion	<input type="checkbox"/> On completion	<input type="checkbox"/> After completion	
If payable on completion, is it refundable if the loan does not proceed?	<input type="checkbox"/> Yes	<input type="checkbox"/> No		

Are you applying via a mortgage club / network (Y/N)	<input type="checkbox"/>	If yes, please state name of mortgage club/network	<input type="text"/>
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Money Laundering - to be completed by a regulated UK Intermediary

Was the verification taken Face-to-Face?	<input type="checkbox"/> Yes	<input type="checkbox"/> Non Face-to-Face
ID Taken / Type/Ref. number:	<input type="text"/>	

Details of Individual(s)

First Applicant

Name	<input type="text"/>
Current Address	<input type="text"/>
	<input type="text"/>
	Postcode <input type="text"/>
Date of Birth	<input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Second Applicant/Guarantor

Name	<input type="text"/>
Current Address	<input type="text"/>
	<input type="text"/>
	Postcode <input type="text"/>
Date of Birth	<input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Confirmation

I/we confirm that

(a) the above information was obtained by me/us in relation to the customer.

(b) the information I/we have obtained to verify the customer, (tick one only)

- meets the standard evidence set out within the guidance for the UK Financial Sector issued by JMLSG; **or**
 exceeds the standard evidence (written details of the further verification evidence taken are attached to this confirmation).

Signed	<input type="text"/>	Position	<input type="text"/>
Name	<input type="text"/>	Date	<input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Note that this certificate must be signed by the person who has seen the original documentary evidence.

Adviser Declaration:

I confirm that I am acting on behalf of the applicants and have their permission to access their information.

I confirm that to the best of my knowledge, the information contained in this application is true and accurate.

Adviser's Name (print)	<input type="text"/>		
Adviser's Signature	<input type="text"/>	Date	<input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Personal Details

First Applicant

Are you an existing customer (Y/N)		
If 'Yes' do you have a mortgage or savings with us? (Y/N)		
Swansea Building Society Account Numbers:		
Title (Mr/Mrs/Etc.)		
Forename(s) in full		
Surname		
Previous Name(s) (Last 3 years)		
Date of Birth	DD / MM / YYYY	
NI Number		
Home Phone (+Code)		
Work Phone (+Code)		
Mobile Phone		
email Address		
Current Address		
	Postcode	
Date at current address	DD / MM / YYYY	
Current residential status	<input type="checkbox"/> Owner <input type="checkbox"/> Rented <input type="checkbox"/> Owned (subject to mortgage) <input type="text"/> With Parents/Relatives/Other (state)	
Previous Address if less than 3 years		
	Postcode	
Previous address from	DD / MM / YYYY	
to	DD / MM / YYYY	
Previous residential status	<input type="checkbox"/> Owner <input type="checkbox"/> Rented <input type="checkbox"/> Owned (subject to mortgage) <input type="text"/> With Parents/Relatives/Other (state)	

Nationality		
Are you a UK citizen, do you hold a UK passport? (Y/N)		
Do you have indefinite leave to remain in the UK? (Y/N)		
Marital Status		
Relationship to second applicant		
How Many Dependents?	Ages	

Second Applicant

Are you an existing customer (Y/N)		
If 'Yes' do you have a mortgage or savings with us? (Y/N)		
Swansea Building Society Account Numbers:		
Title (Mr/Mrs/Etc.)		
Forename(s) in full		
Surname		
Previous Name(s) (Last 3 years)		
Date of Birth	DD / MM / YYYY	
NI Number		
Home Phone (+Code)		
Work Phone (+Code)		
Mobile Phone		
email Address		
Current Address		
	Postcode	
Date at current address	DD / MM / YYYY	
Current residential status	<input type="checkbox"/> Owner <input type="checkbox"/> Rented <input type="checkbox"/> Owned (subject to mortgage) <input type="text"/> With Parents/Relatives/Other (state)	
Previous Address if less than 3 years		
	Postcode	
Previous address from	DD / MM / YYYY	
to	DD / MM / YYYY	
Previous residential status	<input type="checkbox"/> Owner <input type="checkbox"/> Rented <input type="checkbox"/> Owned (subject to mortgage) <input type="text"/> With Parents/Relatives/Other (state)	

Nationality		
Are you a UK citizen, do you hold a UK passport? (Y/N)		
Do you have indefinite leave to remain in the UK? (Y/N)		
Marital Status		
Relationship to first applicant		
How Many Dependents?	Ages	

Family, dependents and other people who live with you*

Name	Date of Birth	Relationship
	DD / MM / YYYY	
	DD / MM / YYYY	
	DD / MM / YYYY	
	DD / MM / YYYY	

* Each person listed over the age of 17 will need to sign a Consent To Mortgage Form – if they are unable to, please speak to your adviser to discuss.

First Applicant

Please provide details of all bank / building society accounts		
Bank Name	Sort Code	Account No.
Bank Name	Sort Code	Account No.
Bank Name	Sort Code	Account No.
Bank Name	Bank Name	Account No.
Bank Name	Bank Name	Account No.
Bank Name	Bank Name	Account No.

Second Applicant

Please provide details of all bank / building society accounts		
Bank Name	Sort Code	Account No.
Bank Name	Sort Code	Account No.
Bank Name	Sort Code	Account No.
Bank Name	Bank Name	Account No.
Bank Name	Bank Name	Account No.
Bank Name	Bank Name	Account No.

Should this address be used as your correspondence address? (Y/N) If 'No' please state why and alternative correspondence address here:

For BTL Applications use only

First Applicant

Are you a first time landlord? (Y/N)	
Was the property inherited? (Y/N)	
Is this a 'Let to Buy' transaction? (Y/N)	
Have you or a related person occupied, or will occupy the property? (Y/N)	
Do you intend to let the property to a related person? (Y/N)	

Second Applicant

Are you a first time landlord? (Y/N)	
Was the property inherited? (Y/N)	
Is this a 'Let to Buy' transaction? (Y/N)	
Have you or a related person occupied, or will occupy the property? (Y/N)	
Do you intend to let the property to a related person? (Y/N)	

CAUTION: If you have answered 'Yes' to any of these questions an affordability assessment will be required

Do you own any other let properties? (Y/N)

Do you own any other let properties? (Y/N)

Employment Details (if self-employed please complete next section)

We require three years employment history please provide additional details on page 18-19 if applicable

First Applicant

Occupation / Job description	
Basis	<input type="checkbox"/> Employee <input type="checkbox"/> Self-Employed <input type="checkbox"/> Director - % shareholding <input type="text"/>
Anticipated Retirement Age?	
Note: If the requested loan exceeds the State Retirement Age, you will be required to provide evidence of affordability into retirement i.e. proof of pension etc.	
Employer Name	
Start Date	<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 in current role for less than 3 years, please detail separately previous roles including start and end dates covering the last 3 years.	
Nature of the Business	
Employer's Address	
	Postcode <input type="text"/>
Time employed by this company?	Yrs Mths
Are you employed by a relative? (Y/N)	
Is your employment	<input type="checkbox"/> Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> Fixed Contract <input type="checkbox"/> Sub Contract Other (state) <input type="text"/>
Employed Income (per annum)	
Annual Basic Salary	£ <input type="text"/>
Overtime	£ <input type="text"/>
Commission	£ <input type="text"/>
Shift Allowance	£ <input type="text"/>
Other Pay	£ <input type="text"/>
Total Gross Income	£ <input type="text"/>

Other income - e.g. pension, rents, maintenance etc. (per annum)	
Source	Amount
<input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>
Net Monthly Income (after tax)	£ <input type="text"/>

Second Applicant

Occupation / Job description	
Basis	<input type="checkbox"/> Employee <input type="checkbox"/> Self-Employed <input type="checkbox"/> Director - % shareholding <input type="text"/>
Anticipated Retirement Age?	
Note: If the requested loan exceeds the State Retirement Age, you will be required to provide evidence of affordability into retirement i.e. proof of pension etc.	
Employer Name	
Start Date	<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 in current role for less than 3 years, please detail separately previous roles including start and end dates covering the last 3 years.	
Nature of the Business	
Employer's Address	
	Postcode <input type="text"/>
Time employed by this company?	Yrs Mths
Are you employed by a relative? (Y/N)	
Is your employment	<input type="checkbox"/> Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> Fixed Contract <input type="checkbox"/> Sub Contract Other (state) <input type="text"/>
Employed Income (per annum)	
Annual Basic Salary	£ <input type="text"/>
Overtime	£ <input type="text"/>
Commission	£ <input type="text"/>
Shift Allowance	£ <input type="text"/>
Other Pay	£ <input type="text"/>
Total Gross Income	£ <input type="text"/>

Other income - e.g. pension, rents, maintenance etc. (per annum)	
Source	Amount
<input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>
Net Monthly Income (after tax)	£ <input type="text"/>

Self-employed Income Details

First Applicant

Basis		<input type="checkbox"/> Self-employed		<input type="checkbox"/> Director - % shareholding		<input type="text"/>	
Anticipated Retirement Age?							
Note: If the requested loan exceeds the State Retirement Age, you will be required to provide evidence of affordability into retirement i.e. proof of pension etc.							
Company Name							
Nature of the Business							
Telephone							
Company Address							
				Postcode			
On what basis do you trade? Sole trader etc.							
VAT No.				Company No.			
Date business started		<input type="text"/>		<input type="text"/>		<input type="text"/>	
What is your share of the Company's net taxable profit for the last 3 tax/trading years:							
£	per annum	Year ending					
£	per annum	Year ending					
£	per annum	Year ending					
If you receive a salary in addition to your share of the net taxable profit, how much do you get:							
(a) Gross per year (before tax)		£					
(b) net per month (after tax)		£					
Other income - e.g. pension, rents, maintenance etc. (per annum)							
Source		Amount					
		£					
		£					
		£					
Net Monthly Income (after tax)		£					

Accountant's Name							
Name of person dealing							
Accountant's Address							
				Postcode			
Accountant's Telephone							
Accountant's Email							

Second Applicant

Basis		<input type="checkbox"/> Self-employed		<input type="checkbox"/> Director - % shareholding			
Anticipated Retirement Age?							
Note: If the requested loan exceeds the State Retirement Age, you will be required to provide evidence of affordability into retirement i.e. proof of pension etc.							
Company Name							
Nature of the Business							
Telephone							
Company Address							
				Postcode			
On what basis do you trade? Sole trader etc.							
VAT No.				Company No.			
Date business started		<input type="text"/>		<input type="text"/>		<input type="text"/>	
What is your share of the Company's net taxable profit for the last 3 tax/trading years:							
£	per annum	Year ending					
£	per annum	Year ending					
£	per annum	Year ending					
If you receive a salary in addition to your share of the net taxable profit, how much do you get:							
(a) Gross per year (before tax)		£					
(b) net per month (after tax)		£					
Other income - e.g. pension, rents, maintenance etc. (per annum)							
Source		Amount					
		£					
		£					
		£					
Net Monthly Income (after tax)		£					

Accountant's Name							
Name of person dealing							
Accountant's Address							
				Postcode			
Accountant's Telephone							
Accountant's Email							

Financial Details

First Applicant

Commitment	Amount Outstanding	Monthly Payment	To be repaid
Personal Loans*	£	£	£
Credit Cards*	£	£	£
Bank Overdraft*	£	£	£
Hire Purchase*	£	£	£
Mortgage / Secured Loans*	£	£	£
Child / maintenance / CSA*	£	£	£
Student Loans	£	£	£
Endowment Premiums	£	£	£

* Please give details of all loans in the Additional Details Section

Second Applicant/Guarantor

Commitment	Amount Outstanding	Monthly Payment	To be repaid
Personal Loans*	£	£	£
Credit Cards*	£	£	£
Bank Overdraft*	£	£	£
Hire Purchase*	£	£	£
Mortgage / Secured Loans*	£	£	£
Child / maintenance / CSA*	£	£	£
Student Loans	£	£	£
Endowment Premiums	£	£	£

* Please give details of all loans in the Additional Details Section

Household Type	Number of Adults	Number of Children

Please give details of your total household monthly living expenses relating to post mortgage completion.

Gas / Heating	£
Electricity	£
Water Rates	£
Council Tax	£
Home Insurance	£
Telephone & Mobiles	£
Leasehold Ground Rent & Service Charge	£
Essential Travel i.e. to work or school	£
Food / Groceries	£
Household Purchases	£
TV / Satellite / Internet	£
Total Household	£

Gas / Heating	£
Electricity	£
Water Rates	£
Council Tax	£
Home Insurance	£
Telephone & Mobiles	£
Leasehold Ground Rent & Service Charge	£
Essential Travel i.e. to work or school	£
Food / Groceries	£
Household Purchases	£
TV / Satellite / Internet	£
Total Household	£

Other household expenditure

Clothing	£
Gym	£
Recreation	£
Holidays	£
Childcare / School Fees	£
Car - Insurance	£
Car - Maintenance	£
Car - Fuel	£
Car - Tax	£
Total Other Household	£

Other household expenditure

Clothing	£
Gym	£
Recreation	£
Holidays	£
Childcare / School Fees	£
Car - Insurance	£
Car - Maintenance	£
Car - Fuel	£
Car - Tax	£
Total Other Household	£

Insurances

Life Cover / Critical Illness	£
Other insurances	£
Total insurances	£

Life Cover / Critical Illness	£
Other insurances	£
Total insurances	£

Total Expenditure	£
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Total Expenditure	£
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For office use only: Confirmation of affordability

Total Net Disposable Income Available (income less outgoings)	£
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Total Net Disposable Income Available (income less outgoings)	£
---	---

Anticipated changes

Might your income or expenditure change significantly in the near future? (Y/N)	
Do you anticipate moving or any other significant changes in the foreseeable future? (Y/N)	
Are you aware of any changes in your circumstances that are likely to impact on your ability to meet your monthly mortgage repayments? (Y/N)	
If 'Yes' to any of the above, please provide details:	

Credit History

	Applicant 1	Applicant 2 / Guarantor
Have you ever owned a property which has been taken into possession by a lender, whether as a result of a voluntary arrangement or Court Action? (Y/N)		
Have you ever missed a payment, made a late payment or defaulted on any credit agreement? (Y/N)		
Have you ever had a judgement for debt recorded against you (County Court Judgement)? Or, if Self-employed/controlling Director, against your company? (Y/N)		
Have you ever been party to insolvency proceedings, bankruptcy or made a formal arrangement with your creditors? Or is there an outstanding bankruptcy petition against you? (Y/N)		
Have you ever been involved in any court proceedings for debt or ever been convicted for theft, fraud, robbery or any other criminal offence (other than a motoring offence)? (Y/N)		
Have you ever had a mortgage application denied/refused? (Y/N)		
Have you ever missed a payment on a credit arrangement / mortgage? (Y/N)		
Have you been party to any business interests and/or directorships where the business has failed and creditors have not been repaid in full? (Y/N)		
Have you taken a payment holiday on a mortgage or credit commitment? (Y/N)		

Please complete the details below for all defaults and County Court Judgements registered against you (the certificate of satisfaction should be attached, where applicable)

Applicant 1 (tick)	Applicant 2 (tick)	Amount	Date	Registered by whom	Date satisfied (where applicable)
		£	DD / MM / YYYY		DD / MM / YYYY
		£	DD / MM / YYYY		DD / MM / YYYY
		£	DD / MM / YYYY		DD / MM / YYYY
		£	DD / MM / YYYY		DD / MM / YYYY

Please explain the reasons for the financial difficulties:

Existing Property Assets and Liabilities

Please complete for any existing properties owned including any investment properties

Property 1	
Address	
Is this an investment property?	
Property Type (e.g. 2 flats, bungalow)	
Date Purchased	
Who owns this property?	
Mortgage lender	
Property value	
Mortgage balance	
Interest rate	
Repayment or interest only?	
Current mortgage payment	
Rental income (monthly)	
Occupancy Contract or AST Agreement (Y/N)	
Letting agents (name)	
Is this Mortgage to be repaid?	

Property 2	
Address	
Is this an investment property?	
Property Type (e.g. 2 flats, bungalow)	
Date Purchased	
Who owns this property?	
Mortgage lender	
Property value	
Mortgage balance	
Interest rate	
Repayment or interest only?	
Current mortgage payment	
Rental income (monthly)	
Occupancy Contract or AST Agreement (Y/N)	
Letting agents (name)	
Is this Mortgage to be repaid?	

Property 3

Address	
Is this an investment property?	
Property Type (e.g. 2 flats, bungalow)	
Date Purchased	
Who owns this property?	
Mortgage lender	
Property value	
Mortgage balance	
Interest rate	
Repayment or interest only?	
Current mortgage payment	
Rental income (monthly)	
Occupancy Contract or AST Agreement (Y/N)	
Letting agents (name)	
Is this Mortgage to be repaid?	

Property 4

Address	
Is this an investment property?	
Property Type (e.g. 2 flats, bungalow)	
Date Purchased	
Who owns this property?	
Mortgage lender	
Property value	
Mortgage balance	
Interest rate	
Repayment or interest only?	
Current mortgage payment	
Rental income (monthly)	
Occupancy Contract or AST Agreement (Y/N)	
Letting agents (name)	
Is this Mortgage to be repaid?	

If you own more than 4 properties, please provide details on the "Additional Details" page.

Property to be Mortgaged

Full address of the property to be mortgaged (if known)			
			Postcode
Property Type	<input type="checkbox"/> Detached <input type="checkbox"/> Semi-Detached <input type="checkbox"/> Mid-Terrace <input type="checkbox"/> End-Terrace <input type="checkbox"/> House <input type="checkbox"/> Flat/maisonette <input type="checkbox"/> Bungalow <input type="checkbox"/> Coach House		
Does the property have a garage? (Y/N)	If the property has allocated parking is it on-site or off site?		
Is the property next to or above retail/business premises? (Y/N)	If yes, we may not be able to proceed with your application – please confirm position and type of premises below		

Property details (all property types)

What is the tenure of the property?	<input type="checkbox"/> Leasehold <input type="checkbox"/> Maintenance Charge <input type="checkbox"/> Freehold		
If Leasehold what is the remaining term?		What is the Ground Rent per annum?	£
Frequency Ground Rent paid		When is the Ground Rent reviewed?	
Maintenance & Service Charges	£		
Number of Living Rooms	<input type="checkbox"/>	Bedrooms	<input type="checkbox"/>
		Kitchens	<input type="checkbox"/>
		Bathrooms	<input type="checkbox"/>
		Separate Toilets	<input type="checkbox"/>
		Outbuildings	<input type="checkbox"/>
Other			

Method of Construction - if 'Other', we may not be able to proceed with your application - please give details and refer to your Adviser	<input type="checkbox"/> Stone <input type="checkbox"/> Brick <input type="checkbox"/> Timberframe Other <input type="text"/>		
Roof Construction Type - if 'Other' please specify	<input type="checkbox"/> Slate <input type="checkbox"/> Tile Other <input type="text"/>		
Roof Type - if 'Other' please specify	<input type="checkbox"/> Flat <input type="checkbox"/> Pitched Other <input type="text"/>		
What was the approximate year the property was built?			
Will the whole of the property be occupied by you solely as a private residence immediately following completion of the mortgage? (Y/N) If 'No' please give details in the additional information box on page 21			
Will part of the property be sublet, rented out or occupied by a lodger? (Y/N) If 'Yes' please give details and state the nature of relationship to the applicant using the additional information box on page 21			
Will at least 40% of the property be used for your own residential use? (Y/N)	If 'No', please indicate what percentage of the property will be used for residential use and tell us for what other purpose the property is used e.g. let to tenants, let to family, part business/part private		
If this is a new build property, are you getting any discounts or incentives as part of the package? (Y/N)	If 'Yes' please give details		
Please give the name of the builders who built, or are building the property			
Are these builders registered with the NHBC or Buildzone scheme? (Y/N)	If not NHBC or Buildzone, please state the scheme used		
If 'No' please give details of the chartered architect or chartered surveyor who supervised, or are supervising the build			
Is this a former or current Local Housing Authority or Housing Association property? (Y/N)			
To the best of your knowledge is Japanese Knotweed in the vicinity? (Y/N)			
Is the property subject to any agricultural / occupational restrictions (Y/N)? If 'Yes', please supply full information in the additional information section of the form.			
Does the property have a private drainage facility? (Y/N)*	Type of system		Year of installation
Does the property have a private water supply? (Y/N)*	Source		
Is the source within the boundary of the property? (Y/N)* If NO provide details.			
EPC – What is the current EPC rating for the property			

*If yes, please note a suitable survey may be needed to establish the suitability of the facility / supply.

The following questions are only applicable to flats and maisonettes

If the flat/maisonette is in a block, please give details	Number of flats in block <input type="text"/>	Number of storeys in block <input type="text"/>	On what floor is the flat <input type="text"/>
Is the property (if the property is a studio, we may not be able to proceed with your application – please refer to us or your Adviser)	<input type="checkbox"/> Converted	<input type="checkbox"/> Purpose-built	<input type="checkbox"/> Studio <input type="checkbox"/> Maisonette
Is there a lift to access the floor on which the flat/maisonette is situated? (Y/N)			

We do not lend on ex local authority flats or Maisonettes

Your Financial Situation

	Applicant 1	Applicant 2
Initial Costs:	£	£
Stamp Duty		
Legal Fees		
Mortgage Valuation		
Mortgage Product Fee		
Total		
Where is this being funded from?		

Deposit and Anti-Money Laundering Requests

What is the source of your deposit?	£	£
Savings		
Family gift		
Equity from sale of property		
Other		
Total		
Please provide details including evidence		

First Applicant

Pension fund value: £

Second Applicant

Pension fund value: £

House Purchase Only

Has your offer been accepted? (Y/N)			
Purchase price	£	Deposit	£
Loan Required	£	Product Fee	£
Is the product fee to be added to the loan? (Y/N)		Total Loan	£
Term of mortgage required			
Please indicate if any of the following incentives / discounts apply (tick) <input type="checkbox"/> Sale at undervalue i.e. Family discount <input type="checkbox"/> Shared ownership <input type="checkbox"/> Part-exchange/Builder's incentive <input type="checkbox"/> Right to Buy <input type="checkbox"/> Other (please explain)			
Total incentive	£		
Do you envisage carrying out any improvements to the property? (Y/N)			
If 'Yes' please give details of the improvements and how they will be funded:			

Amount of loan on CAPITAL & INTEREST	Amount of loan on INTEREST ONLY	Total	Mortgage Repayment Term (Years)
£	£	£	
£	£	£	

Does the mortgage term exceed the anticipated retirement age? (Y/N)	
If 'Yes', please provide details of how you intend to keep up your mortgage payments in retirement e.g. retirement income details. Please note: you will be required to provide evidence.	

Product fee (if applicable to the product terms)	£
If term is longer than current mortgage confirm that the customer has been made aware of the implications of extending the term? (Y/N)	

Confirmation of deposit:			
How much is the deposit needed?	£	Where is the deposit coming from?	

Debt Consolidation

If you are repaying any existing loans or credit cards in line with taking out the mortgage, please provide the following information

Original reason /purpose for the loan/credit card etc.	Balance	Provider	Account Number	Intrest rate	To be repaid in full (Y/N)
	£				
	£				
	£				
	£				
	£				
	£				

Remortgage / Capital Raising

Are there any other loans (except your current mortgage) presently secured against this property? (Y/N) If 'Yes' give details below:				
Date Started	Amount of secured loan	Purpose of loan	Provider	Account number
DD / MM / YYYY	£			
DD / MM / YYYY	£			
DD / MM / YYYY	£			

Original purchase price	£	Estimated current value	£
Date of Purchase	DD / MM / YYYY	Outstanding mortgage balance	£
Loan Required	£	Product fee	£
Is the product fee to be added to the loan? (Y/N)		Total Loan	£

Amount of loan on CAPITAL & INTEREST	Amount of loan on INTEREST ONLY	Total	Mortgage Repayment Term (Years)
£	£	£	
£	£	£	

Does the mortgage term exceed the anticipated retirement age? (Y/N)	
If 'Yes', please provide details of how you intend to keep up your mortgage payments in retirement e.g. retirement income details. Please note: you will be required to provide evidence.	

Debt Consolidation

If you are repaying any existing loans or credit cards i.e. combining them with your mortgage, please provide the following information

Original reason /purpose for the loan/credit card etc.	Balance	Provider	Account Number	Intrest rate	To be repaid in full (Y/N)
	£				
	£				
	£				
	£				
	£				
	£				

Further Advance Only

Are there any other loans (except your current mortgage) presently secured against this property? (Y/N) If 'Yes' give details below:				
Date Started	Amount of secured loan	Purpose of loan	Provider	Account number
DD / MM / YYYY	£			
DD / MM / YYYY	£			
DD / MM / YYYY	£			

Amount of loan on CAPITAL & INTEREST	Amount of loan on INTEREST ONLY	Total	Mortgage Repayment Term (Years)
£	£	£	
£	£	£	

If term is longer than current mortgage confirm that the customer has been made aware of the implications of extending the term? (Y/N)	
--	--

Does the mortgage term exceed the anticipated retirement age? (Y/N)	
If 'Yes', please provide details of how you intend to keep up your mortgage payments in retirement e.g. retirement income details. Please note: you will be required to provide evidence.	

If the loan is required for home improvement purposes the Society may request written estimates. If structural alterations are to be made to the property, plans and evidence of relevant Local Authority approvals must be submitted and the Society's consent obtained before work commences. The Society may require that all of the work should be completed before the funds are released.

Product Fee (if applicable to the product terms)	£	If the product fee is to be added to the mortgage loan, has this been agreed by the applicant(s)	
Other changes to the existing loan? e.g change of term, repayment type etc.			

Debt Consolidation

If you are repaying any existing loans or credit cards i.e. combining them with your mortgage, please provide the following information

Original reason /purpose for the loan/credit card etc.	Balance	Provider	Account Number	Intrest rate	To be repaid in full (Y/N)
	£				
	£				
	£				
	£				
	£				
	£				

Self Build/Renovation Only

Do you own a plot/property? (Y/N)		If owned is there a mortgage on the plot/property? (Y/N)	
If mortgaged what is the outstanding balance?	£	Current value of the plot / property?	£
Current title number of the plot			
Address of the building plot / property *			
Loan Required	£	Product fee	£
Is the product fee to be added to the loan? (Y/N)		Total Loan	£
Estimated value on completion	£	Estimated build cost	£
Description of the intended property to be built or renovated			
Method of Construction			
Anticipated time scale for the build and start date			
What mains services will be available?			
Will the water supply be mains or private?			
Are there any restrictions imposed by the Local Authority i.e. Section 106 affordable house, agricultural ties etc. please provide details:			
Has detailed planning permission been granted? (Y/N)			
Number of stage payments required for drawdown			
Applicants contribution to the build cost	£	Source of funds	
Term Required			

* Please detail if change of address / house name post completion

Please provide the following in support of your application (tick checklist when included)

- Plans, including elevation drawings and a brief specification
- Costings for the build / renovation
- Confirmation of the warranty the property will benefit from on completion
- Architect Supervision – Confirmation on Architects letterhead that they are supervising the build and will be providing the Society with the necessary interim certifications and to include a copy of their P/I cover.
- Architects' qualifications
- Copy of planning permission
- Copy of Building Regulations
- Copy of S106 restriction (if applicable)

We will require a copy of your Architects' Professional Indemnity Insurance policy.

The funds will be electronically transferred to your bank account or to a third party's account. A fee will apply.
(See Mortgage Services Tariff leaflet)

To ensure the Society transfers the funds to the correct Bank Account, please complete the following:

Name of Account Holder(s)			
Bank Sort Code	<input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/>	Account Number	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Bank Address			Postcode

Interest Only Repayment (Only complete where there is an element of interest only to the Repayment Type):

How do you propose to repay the interest only element of the loan?

Proposed Repayment Vehicle	Tick	Documentary Evidence Required
Second Property	<input type="checkbox"/>	Valuation Required / Zoopla
Current Residential Property	<input type="checkbox"/>	Valuation Required / Zoopla
Pension Lump Sum	<input type="checkbox"/>	by up-to-date documentary evidence supplied by the Pension Provider(s)
Endowment Lump Sum	<input type="checkbox"/>	Up-to-date documentary evidence supplied by the Endowment (s) provider
Savings, Shares, Bonds etc	<input type="checkbox"/>	by current balance verification from the Provider
Directors Loan Repayment	<input type="checkbox"/>	latest financial statements from the accountant

Please state why interest only is required

Solicitor/Conveyancer

First Applicant

Company/Partnership Name		
Address		
	Postcode	
DX Number		
Telephone Number		
Person to contact		

Second Applicant/Guarantor

Company/Partnership Name		
Address		
	Postcode	
DX Number		
Telephone Number		
Person to contact		

Please note that we reserve the right to use our own solicitor / licensed conveyancer. Sole practitioners are NOT acceptable to the society.

Valuation and Inspection

Valuation and Report for Mortgage Purposes

Estate Agent's Name			
Estate Agent's Address			
	Postcode		
Telephone Number	Mobile Number		
Person to contact	Contact Number		

Customer contact details

Person to contact	Contact Number
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Fee Payment

Valuation Fee	£
Product fee	£
Total Fees	£

Payment Method

You can either pay by cheque or electronic transfer (tick - we will provide you with details for electronic transfers). Please state your preference below.

Electronic transfer	<input type="checkbox"/>	I enclose a cheque for:	£
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**Instructions to your
Bank or Building Society
to pay by Direct Debit**

Please fill in the whole form and send to:
Swansea Building Society
11/12 Cradock Street,
Swansea
SA1 3EW

For Society use only

(this is not part of the instructions to your
Bank or Building Society)

Originators Identification Number	8	3	8	4	8	0
Reference Number						
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Account Holder

Title (Mr/Mrs/Etc.)	<input type="text"/>
Forename(s) in full	<input type="text"/>
Surname	<input type="text"/>

Payment Date

Please indicate your preferred payment date.
If no date chosen we will assume 26th.

1st 5th 12th 19th 26th

Bank/Building Society Account

Account Number	<input type="text"/>	Sort Code	<input type="text"/>
To: The Manager, Bank /Building Society:			
Address			
			Post Code

Instructions to your Bank/Building Society

Please pay Swansea Building Society Direct Debits from the account detailed in this instruction subject to safeguards assured by the Direct Debits Guarantee. I understand that this instruction may remain with the Swansea Building Society and, if so, details will be passed electronically to my Bank/Building Society.

Signed	<input type="text"/>	Date	<input type="text"/>
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Bank and Building Societies may not accept Direct Debit Instructions for some types of account.

The Direct Debit Guarantee

This guarantee should be detached and retained by the Payer



- This Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and the 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 Swansea Building Society will notify you seven working days in advance of your account being debited or as otherwise agreed.
- If an error is made by Swansea Building Society or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch for 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.

1 Data Protection

1A Data Protection Statement

The personal information that we obtain from you will be held by us and kept in a private and confidential manner (even after you are no longer a member of the Society). We will use the information to assess your application and, if your application is successful, to manage your account. Where we are permitted in law, or where we have your permission, we may disclose your information to third parties.

The information that you provide may be disclosed to a licensed credit reference agency. The credit reference agency will retain a record of the search. It may be used by other lenders in assessing applications from you and other members of your household and for debt tracing and fraud prevention.

1B In order to minimise the risk of fraud Swansea Building Society may make any checks with third parties in order to confirm the validity of any documentation provided in support of this application. This may include the DVLA and Passport Office or any Credit Reference Agency. The relevant authorities will be advised should any documentation provided be of a fraudulent nature.

1C Further information on the way we handle your personal data is set out in our privacy policy which is available on request or can be found at www.swansea-bs.co.uk

2 Use of Open Banking to retrieve customer information

Please note that the Society has teamed up with Consents Online which allows us to access income and expenditure from your personal (not business) bank statements using Open banking Technology. Please tick below to indicate whether you agree for the Society to access information this way (please note it is voluntary not mandatory that you follow this new process). If you are willing to use this system, you do not need to supply personal bank statements as long as the provider uses Open Banking and we can access your information that way. Please note that if you prefer not to use the electronic method of collating the information, it will take longer to receive & process the information required.

(For more information on this, please go to: <https://www.swansea-bs.co.uk/consents-online>).

Do you wish to use Open Banking to provide personal financial information to the Society in connection with your mortgage application Yes No

3 Declarations (TO BE READ, COMPLETED AND SIGNED BY ALL APPLICANTS)

- 1 I/We agree to become bound and abide by the Rules of the Society, a copy of which is available on the Society's website at www.swansea-bs.co.uk
- 2 I/We declare that I/we are aged 18 or over, this form is a true record of my/our discussions with the mortgage adviser and that the information given by me/us is true and shall form the basis of the loan agreement between the Society and myself/ourselves. If any such information is incorrect I/we will make good any loss the Society may suffer by acting in reliance on that information.
- 3 I/We understand that the society will not make an offer of advance and will not return any fees if the property or references are unsatisfactory. I/We understand that the payment of fees will not bind the Society to grant any advance. We undertake to be responsible for any costs reasonably and properly incurred by the Society if this application does not proceed.
- 4 I/We understand that the Society may make enquires of, or seek reference from any employer/accountant/bank/ landlord* or mortgagee and authorise any of these to supply a reference to the Society. I/We understand that the Society may disclose information supplied by me/us on this form to any of the above and my/our solicitor or licensed conveyance.

* Landlord's Name			
* Landlord's Address			
		Postcode	
Landlord's Email Address			

- 5 I/we understand that the Society may make enquires with credit reference agencies and I/we understand that a record of any check may be kept by the agency. I/we understand that in the interests of responsible lending, the Society may also pass information to credit reference agencies in relation to the conduct of my/our account.

- 6 I/we understand that the Society may confirm with the Inland Revenue information which I/we have supplied in relation to my/our current tax reference, National Insurance number and employment details together with earnings from the previous tax year.
- 7 I/we understand that the information supplied on this form will be held on the Society's computer and other records and that I/we have a right to access this information. I/we understand that the Society may use that information in accordance with data protection legislation and that the Society may be required by law to provide information about me/us and my/our account to a third party.
- 8 I/we understand that the Society has a fraud prevention policy. I/we understand the Society may confirm the validity of any documentation provided by me/us and/or to supply any or all of the above information to any insurance company, credit reference agency, other mortgage lenders through National Hunter and CIFAS or other third party including the DVLA or Passport Office, as required by the Society.
- 9 The Valuation and Report for Mortgage Purposes is only for the use of the Society to enable it to decide whether the property is suitable security for any advance made and does not imply that the price paid is reasonable, nor that the property is constructed of sound materials. I/we understand that the valuer's report is not a structural survey and that if a structural survey is required it must be obtained independently at my expense. I/we understand that neither the Society nor the valuer will accept liability to me/us for the contents or accuracy of the valuers report even if the valuer is negligent in relation to the Report.
- 10 If for the purposes of this mortgage application. I/we have provided benefit details, I/we agree that the Society may confirm these, and only these details with Benefits Agency. This consent applies for the duration of the mortgage application.
- 11 I/we undertake to advise the Society immediately of any change to this application.

Applicant 1 Name (print)			
Applicant 1 Signature		Date	<input type="text" value="D"/> <input type="text" value="D"/> / <input type="text" value="M"/> <input type="text" value="M"/> / <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>
Applicant 2 Name (print) (if applicable)			
Applicant 2 Signature		Date	<input type="text" value="D"/> <input type="text" value="D"/> / <input type="text" value="M"/> <input type="text" value="M"/> / <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>

DO NOT SIGN THESE DECLARATIONS UNLESS YOU ARE ENTIRELY SATISFIED. IF YOU HAVE ANY QUESTIONS OR ARE NOT SATISFIED WITH ANY ASPECT, ASK YOUR MORTGAGE ADVISER FOR ASSISTANCE BEFORE SIGNING THIS OR ANY OTHER MORTGAGE FORMS.

SWANSEA

BUILDING SOCIETY

Established 1923

www.swansea-bs.co.uk



SBS (F22B)

Swansea Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register Number: 206066

Head Office

11-13 Cradock Street, Swansea SA1 3EW
01792 739100 | swansea@swansea-bs.co.uk

Carmarthen

13-14 Lammas Street, Carmarthen SA31 3AQ
01267 611950 | carmarthen@swansea-bs.co.uk

Cowbridge

75 High Street, Cowbridge CF71 7AF
01446 506000 | cowbridge@swansea-bs.co.uk

Mumbles

496 Mumbles Road, Swansea SA3 4BX
01792 739200 | mumbles@swansea-bs.co.uk

Swansea

1-4 Portland Street, Swansea SA1 3DH
01792 739100 | swansea@swansea-bs.co.uk