

Mortgage Application Form



SWANSEA
BUILDING SOCIETY

Established 1923

Mortgage Application Form
Direct Application

Mortgage Application

NB: The Society only offers information on its own mortgage product range. At this point in time the Society does not offer Fixed, Tracker or Capped Interest Rate products. If you have already decided that this type of product best suits your needs then the Society cannot provide the product you require. Similarly, after assessing your personal and financial information our Adviser may conclude that your interests are best served by this type of product and advise you as such. If you decline that advice you will be asked to sign a declaration stating that you accept the consequences of your actions.

Important

Application checklist to be completed in ALL cases

You must provide the following documents along with this application form. We will have to return your application if any of the documents requested are missing. Tick each of the following boxes as you attach the necessary documents

Checklist

(Direct application supporting documentation need to be certified by the Manager)

- Salary or payslips for the past 3 months and your latest P60 (employed applicants only)
- 3 years accounts and income tax returns (self-employed applicants only) - must be full returns and not abbreviated
- Last 3 months continuous personal and, where relevant, business bank accounts statements for EACH applicant for ALL accounts whether held solely or jointly
- Mortgage statements for last 12 months including any Buy-to-Let Mortgages
- Latest credit card statement(s) / store card statement(s) / Loan details & HP agreements covering the last 12 months or original agreement if Loan / HP agreement has been in existence for less than 12 months
- Proof of address e.g. recent gas / electricity / telephone bills
- Proof of identification e.g. valid UK / EU passport or full UK / EU driving licence
- Sales particulars where property being purchased

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.

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.

Summary of mortgage required:

Type of mortgage		Amount of mortgage	£
Term of mortgage		Repayment type:	
Product chosen:			

Mortgage Manager use only

Manager Full Name	
Branch	
Service provided for Mortgage	Advice and Recommendation <input type="checkbox"/> Yes <input type="checkbox"/> No

Money Laundering - to be completed by a Swansea Building Society Manager

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

Details of Individual(s)

First Applicant

Name			
Current Address			
		Postcode	
Date of Birth	/	/	

Second Applicant/Guarantor

Name			
Current Address			
		Postcode	
Date of Birth	/	/	

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		Position											
Name		Date	<table border="1"> <tr> <td>D</td><td>D</td><td>/</td><td>M</td><td>M</td><td>/</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td> </tr> </table>	D	D	/	M	M	/	Y	Y	Y	Y
D	D	/	M	M	/	Y	Y	Y	Y				

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

Purpose of Loan

(Please tick) Purchase Remortgage Further Advance Self Build/Renovation First Time Buyer
 BTL Rate Switch Transfer of Equity Capital Raise (no existing lenders)

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		
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)	
Home Phone (+Code)		
Work Phone (+Code)		
Mobile Phone		
email Address		

Nationality		
Are you a UK citizen, do you hold a EU 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/Guarantor

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		
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)	
Home Phone (+Code)		
Work Phone (+Code)		
Mobile Phone		
email Address		

Nationality		
Are you a UK citizen, do you hold a EU 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

Personal Details (continued)

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.

Second Applicant/Guarantor

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.

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

Lender's/Landlord's Name	
Lender's/Landlord's Address	
	Postcode
Date at this address	<input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Loan/Rent Account Number	
Monthly Payment/Rent	£
Approx. balance outstanding (Mortgage only)	£
Sale Price / Value	£
Will this be paid off when you take out the mortgage? (Y/N)	
If 'No' please give reason	

Lender's/Landlord's Name	
Lender's/Landlord's Address	
	Postcode
Date at this address	<input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Loan/Rent Account Number	
Monthly Payment/Rent	£
Approx. balance outstanding (Mortgage only)	£
Sale Price / Value	£
Will this be paid off when you take out the mortgage? (Y/N)	
If 'No' please give reason	

If you have been renting at a different address(s) in the last 3 years, please provide full details of your rental residential history over the last 3 years prior to the above in the 'Additional Information' pages at the end of this application form.

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/Guarantor

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)	
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Do you own any other let properties? (Y/N)	
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If you have other let properties please provide full details in the "Existing BTL Properties" section at the end of this application form

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

First Applicant

We require three years employment history
please provide additional details on page 21 if applicable

Occupation			
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			
Job Description			
Start Date	<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	
Employer's Payroll Department Telephone			
Employer's Payroll Department Email			
Employee Payroll Number			
Tax Office			
Time employed by this company?	Years	Months	
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	£		
Overtime	£		
Commission	£		
Shift Allowance	£		
Other Pay	£		
Total Gross Income	£		

Other income - e.g. pension, rents, maintenance etc. (per annum)	
Source	Amount
	£
	£
	£
Net Monthly Income (after tax)	£

Second Applicant/Guarantor

Occupation			
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			
Job Description			
Start Date	<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	
Employer's Payroll Department Telephone			
Employer's Payroll Department Email			
Employee Payroll Number			
Tax Office			
Time employed by this company?	Years	Months	
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	£		
Overtime	£		
Commission	£		
Shift Allowance	£		
Other Pay	£		
Total Gross Income	£		

Other income - e.g. pension, rents, maintenance etc. (per annum)	
Source	Amount
	£
	£
	£
Net Monthly Income (after tax)	£

Self-employed Income Details

First Applicant

Basis	<input type="checkbox"/> Self-employed <input type="checkbox"/> Director - % shareholding <input type="text" value=""/> %	
Anticipated Retirement Age?	<input type="text"/>	
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	<input type="text"/>	
Nature of the Business	<input type="text"/>	
Telephone	<input type="text"/>	
Company Address	<input type="text"/>	
	<input type="text"/>	
	Postcode	<input type="text"/>
On what basis do you trade? Sole trader etc.	<input type="text"/>	
VAT No.	<input type="text"/>	Company No. <input type="text"/>
Date business started	<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"/>	
What is your share of the Company's net taxable profit for the last 3 tax/trading years:		
£	per annum	Year ending <input type="text"/>
£	per annum	Year ending <input type="text"/>
£	per annum	Year ending <input type="text"/>
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)	£	<input type="text"/>
(b) net per month (after tax)	£	<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"/>

Accountant's Name	<input type="text"/>	
Name of person dealing	<input type="text"/>	
Accountant's Address	<input type="text"/>	
	<input type="text"/>	
	Postcode	<input type="text"/>
Accountant's Telephone	<input type="text"/>	
Email	<input type="text"/>	

Second Applicant/Guarantor

Basis	<input type="checkbox"/> Self-employed <input type="checkbox"/> Director - % shareholding <input type="text" value=""/> %	
Anticipated Retirement Age?	<input type="text"/>	
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	<input type="text"/>	
Nature of the Business	<input type="text"/>	
Telephone	<input type="text"/>	
Company Address	<input type="text"/>	
	<input type="text"/>	
	Postcode	<input type="text"/>
On what basis do you trade? Sole trader etc.	<input type="text"/>	
VAT No.	<input type="text"/>	Company No. <input type="text"/>
Date business started	<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"/>	
What is your share of the Company's net taxable profit for the last 3 tax/trading years:		
£	per annum	Year ending <input type="text"/>
£	per annum	Year ending <input type="text"/>
£	per annum	Year ending <input type="text"/>
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)	£	<input type="text"/>
(b) net per month (after tax)	£	<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"/>

Accountant's Name	<input type="text"/>	
Name of person dealing	<input type="text"/>	
Accountant's Address	<input type="text"/>	
	<input type="text"/>	
	Postcode	<input type="text"/>
Accountant's Telephone	<input type="text"/>	
Email	<input type="text"/>	

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	
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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	£

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) £

Total Net Disposable Income Available (income less outgoings) £

Anticipated changes

Might your income or expenditure change significantly in the near future? (Y/N)	<input type="text"/>
Do you anticipate moving or any other significant changes in the foreseeable future? (Y/N)	<input type="text"/>
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)	<input type="text"/>
If 'Yes' to any of the above, please provide details:	<input type="text"/>

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)	<input type="text"/>	<input type="text"/>
Have you ever missed a payment, made a late payment or defaulted on any credit agreement? (Y/N)	<input type="text"/>	<input type="text"/>
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)	<input type="text"/>	<input type="text"/>
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)	<input type="text"/>	<input type="text"/>
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)	<input type="text"/>	<input type="text"/>
Have you ever had a mortgage application denied/refused? (Y/N)	<input type="text"/>	<input type="text"/>
Have you ever missed a payment on a credit arrangement / mortgage? (Y/N)	<input type="text"/>	<input type="text"/>
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)	<input type="text"/>	<input type="text"/>
Have you taken a payment holiday on a mortgage or credit commitment? (Y/N)	<input type="text"/>	<input type="text"/>

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 /Guarantor (tick)	Amount	Date	Registered by whom	Date satisfied (where applicable)
<input type="checkbox"/>	<input type="checkbox"/>	£	<input type="text" value="DD / MM / YYYY"/>	<input type="text"/>	<input type="text" value="DD / MM / YYYY"/>
<input type="checkbox"/>	<input type="checkbox"/>	£	<input type="text" value="DD / MM / YYYY"/>	<input type="text"/>	<input type="text" value="DD / MM / YYYY"/>
<input type="checkbox"/>	<input type="checkbox"/>	£	<input type="text" value="DD / MM / YYYY"/>	<input type="text"/>	<input type="text" value="DD / MM / YYYY"/>
<input type="checkbox"/>	<input type="checkbox"/>	£	<input type="text" value="DD / MM / YYYY"/>	<input type="text"/>	<input type="text" value="DD / MM / YYYY"/>

Please explain the reasons for the financial difficulties:

Family, dependants and other people who live with you

Name	Date of Birth	Relationship
<input type="text"/>	<input type="text" value="DD / MM / YYYY"/>	<input type="text"/>
<input type="text"/>	<input type="text" value="DD / MM / YYYY"/>	<input type="text"/>
<input type="text"/>	<input type="text" value="DD / MM / YYYY"/>	<input type="text"/>
<input type="text"/>	<input type="text" value="DD / MM / YYYY"/>	<input type="text"/>
<input type="text"/>	<input type="text" value="DD / MM / YYYY"/>	<input type="text"/>
<input type="text"/>	<input type="text" value="DD / MM / YYYY"/>	<input type="text"/>

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 give details and refer us to your adviser.				
Position of premises in relation to your property		Type of premises		

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			

Wall Construction Type - 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 restrictions? (Y/N) If 'Yes' please supply full information on the additional information box on page 21			
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			

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)			<input type="text"/>

We do not lend on ex local authority flats or Maisonettes

Confirmation of deposit:			
How much is the deposit needed?	£ <input type="text"/>	Where is the deposit coming from?	<input type="text"/>

Your Financial Situation

	Applicant 1	Applicant 2 /Guarantor
Initial Costs:	£	£
Stamp Duty	<input type="text"/>	<input type="text"/>
Legal Fees	<input type="text"/>	<input type="text"/>
Mortgage Valuation	<input type="text"/>	<input type="text"/>
Mortgage Arrangement Fee	<input type="text"/>	<input type="text"/>
Total	<input type="text"/>	<input type="text"/>
Where is this being funded from?	<input type="text"/>	

Deposit and Anti-Money Laundering Requests

What is the source of your deposit?	£	£
Savings	<input type="text"/>	<input type="text"/>
Family gift	<input type="text"/>	<input type="text"/>
Equity from sale of property	<input type="text"/>	<input type="text"/>
Other	<input type="text"/>	<input type="text"/>
Please provide details including evidence	<input type="text"/>	

Details of your Savings and Investments	£	£
ISA	<input type="text"/>	<input type="text"/>
Stocks and Shares	<input type="text"/>	<input type="text"/>
Bank/Building Society	<input type="text"/>	<input type="text"/>
Other	<input type="text"/>	<input type="text"/>
Total	<input type="text"/>	<input type="text"/>
Do you anticipate a change in the amount of Savings held (Y/N)	<input type="text"/>	
What is the purpose of your savings?	<input type="text"/>	
If 'Other' please provide details	<input type="text"/>	

Pension fund value:	£ <input type="text"/>
----------------------------	------------------------

Existing Property Assets and Liabilities

Please complete for any existing properties owned including any investment properties

	Property 1	Property 2
Address		
Is this an investment property?		
Who owns this property?		
Mortgage lender		
Mortgage Account Number		
Interest Rate		
Mortgage End Date		
Outstanding Balance		
Estimated Value		
Is this a Repayment or Interest Only Mortgage?		
Current Monthly Payment		
Monthly Rent Received		
Is this Mortgage to be repaid?		
	Property 3	Property 4
Address		
Is this an investment property?		
Who owns this property?		
Mortgage lender		
Mortgage Account Number		
Interest Rate		
Mortgage End Date		
Outstanding Balance		
Estimated Value		
Is this a Repayment or Interest Only Mortgage?		
Current Monthly Payment		
Monthly Rent Received		
Is this Mortgage to be repaid?		

If you own more than 4 properties, please provide details on page 21 "Additional Details".

House Purchase Only

Has your offer been accepted? (Y/N)			
Purchase price	£	Deposit	£
Loan Required	£	Arrangement Fee	£
Is the arrangement 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)
£	£	£	
£	£	£	
£	£	£	

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)	

Does the mortgage term exceed the state 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 you have selected any element of the loan on INTEREST ONLY, please give details of how you intend to repay the capital and state why interest only is required. Please note: you will be required to provide evidence.
Do you have sufficient life assurance to cover the total mortgage? (Y/N)*

* If 'No' we would strongly recommend that you review your protection

Re-mortgage Only

Are there any other loans (except your current mortgage) presently secured against this property? (Y/N) If 'Yes' please 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	£	Arrangement Fee	£
Is the arrangement 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)
£	£	£	
Reason for additional borrowing (if debt consolidating, complete details in next section)			
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 state 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 you have selected any element of the loan on INTEREST ONLY, please give details of how you intend to repay the capital and state why interest only is required. Please note: you will be required to provide evidence.	
Do you have sufficient life assurance to cover the total mortgage? (Y/N)*	

* If 'No' we would strongly recommend that you review your protection

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	To be repaid in full (Y/N)
	£			
	£			
	£			
	£			
	£			

Does the mortgage term exceed the state 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 you have selected any element of the loan on INTEREST ONLY, please give details of how you intend to repay the capital and state why interest only is required. Please note: you will be required to provide evidence.	
Do you have sufficient life assurance to cover the total mortgage? (Y/N)*	

* If 'No' we would strongly recommend that you review your protection

Further Advance Only

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

State purpose for additional funds		Mortgage Repayment Term (Years)	
CAPITAL & INTEREST	INTEREST ONLY	Total Loan Required	Arrangement Fee
£	£	£	£
Is the arrangement fee to be added to the loan? (Y/N)		Total Loan	£

If term is longer than current mortgage confirm that the customer has been made aware of the implications of extending the term? (Y/N)	
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Does the mortgage term exceed the state 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 you have selected any element of the loan on INTEREST ONLY, please give details of how you intend to repay the capital and state why interest only is required. Please note: you will be required to provide evidence.	
Do you have sufficient life assurance to cover the total mortgage? (Y/N)*	

* If 'No' we would strongly recommend that you review your protection

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	To be repaid in full (Y/N)
	£			
	£			
	£			
	£			

Please note: Where debts are being repaid the Society reserves the right to make payments direct to the Provider

Does the mortgage term exceed the state 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 you have selected any element of the loan on INTEREST ONLY, please give details of how you intend to repay the capital and state why interest only is required. Please note: you will be required to provide evidence.	
Do you have sufficient life assurance to cover the total mortgage? (Y/N)*	

* If 'No' we would strongly recommend that you review your protection

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			
Location of the building plot / property			
Estimated value on completion	£	Estimated build cost	£
Description of the intended property to be built or renovated			
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 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 details - address / telephone number / email address
- Architects' qualifications
- Copy of planning permission

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

Please ensure you have completed either page 12 or 13 detailing the loan amount required.

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"/> / <input type="text"/> <input type="text"/> <input type="text"/>	Account Number	<input type="text"/>
Bank Address			
		Postcode	

Your Priorities

What is your maximum budget you are prepared to set aside for your mortgage repayment?	£	(adviser is to check the customer's understanding of a fixed and a variable discount rate)
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What are the most important features in your choice of mortgage on a scale of 1-3 (1 being Very Important, 3 being Not Important)?

The minimum monthly payments possible over the term	1 2 3	Office Use Only
Variable monthly payment for an agreed period of time	1 2 3	
Minimal Application Fees	1 2 3	
Ability to make limited capital payments	1 2 3	
Ability to make one off / regular overpayments at any time	1 2 3	
No tie in at all	1 2 3	
Fixed monthly payments for an agreed period of time	1 2 3	
No Early Repayment Charge	1 2 3	
Other (please state below)	1 2 3	
Any other features if a regulated mortgage contract?		

Mortgage repayment term:		Years
Will this take you past the State Retirement Age (or your anticipated retirement age if earlier) or past age 75 if self-employed? (Y/N)		
If 'Yes' please provide your retirement income details: Please note evidence will be required on submission of the application.		

Recommendation

1st Accepted/Declined - Reason:	
2nd Accepted/Declined - Reason:	

Adviser Name	
Adviser Signature	Date DD / MM / YYYY

Decline of advice provided

I/We confirm that we understand that the advice provided to us is that the Swansea Building Society does not currently offer a mortgage product best suited to our needs. Notwithstanding this we wish to proceed in applying for the following mortgage product with the Swansea Building Society.

Product chosen:	
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Applicant 1 Name (print)	
Applicant 1 Signature	Date DD / MM / YYYY

Applicant 2 Name (print) (if applicable)	
Applicant 2 Signature	Date DD / MM / YYYY

FCA Requirements

In accordance with the above, the following level of service has been provided:

Full advice and recommendation as to which type of mortgage is suitable for you	<input type="checkbox"/>
Discussed with customer that they would be comfortable and understand that interest rates can rise and fall	<input type="checkbox"/>

Literature provided:

About our mortgage services and costs	<input type="checkbox"/>	Tariff of Mortgage Charges	<input type="checkbox"/>
ESIS (where applicable)	<input type="checkbox"/>	Mortgage Product details	<input type="checkbox"/>

It is important that you can continue to meet your mortgage commitments should your circumstances change or your property suffers loss or damage. Please provide details of any arrangements you already have in place on page 21.

I/we understand that the information I/we give you will be used by the Society and its subsidiary, in the provision of future products and services.

I/we understand that you may disclose information about me/us, any subsequent application and any subsequent loan to your external auditors and regulatory bodies including the Prudential Regulation Authority, Financial Conduct Authority, Financial Ombudsman Service, agents and service providers.

I/we confirm that the information recorded in this document is an accurate representation of my/our mortgage requirements and attitude to the various aspects of the mortgages available. I/we acknowledge, understand and accept the conditions and potential early repayment charges which may apply to the mortgage which I/we wish to arrange. I/we acknowledge receipt of the literature detailed above.

I/we have a right of access to my/our personal data held by you and credit and fraud agencies. Upon payment of a fee, I/we can ask for a description of the data, the purpose for which it is processed and to whom it may be disclosed. I/we also have a right to have data corrected.

Applicant 1 Signature		Date	<input type="text" value="D D"/> / <input type="text" value="M M"/> / <input type="text" value="Y Y Y Y"/>
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Applicant 2 Signature		Date	<input type="text" value="D D"/> / <input type="text" value="M M"/> / <input type="text" value="Y Y Y Y"/>
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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" value=""/> <input type="text" value=""/> / <input type="text" value=""/> <input type="text" value=""/> / <input type="text" value=""/> <input type="text" value=""/>	Account Number	<input type="text" value=""/>
Bank Address			Postcode

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

Homebuyers Report & Mortgage Valuation

Building Survey & Mortgage Valuation

Please note: The Homebuyers Report or Building Survey Report are fuller inspection reports undertaken at your request by an appointed surveyor and this is a contract between you and the surveyor and not the Society.

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	£
Arrangement 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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Own Insurance Arrangements Only

We will require details of your insurance provider and a copy of your current insurance schedule. Please tick to confirm this is supplied
PLEASE NOTE THAT THE INSURANCE MUST BE ACCEPTABLE TO SWANSEA BUILDING SOCIETY

Insurance Provider		Policy Number	
Amount of Cover	£	Monthly Premium	£
Insurance Commences	DD / MM / YYYY	Renewal Date	DD / MM / YYYY



**Instructions to your
Bank or Building Society**
to pay by Direct Debit

www.swansea-bs.co.uk

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	<input type="text" value="8"/> <input type="text" value="3"/> <input type="text" value="8"/> <input type="text" value="4"/> <input type="text" value="8"/> <input type="text" value="0"/>
Reference Number	<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"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <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" 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"/>
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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 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	

- 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 (F22)

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

11-12 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