

Mortgages

Further Advance & Transfer of Equity Application Form

For mortgage products
that **suit your needs**



If a decision in principle has been provided for this application please quote the details below:

Enquiry Number

Date Provided

Existing Newcastle Building Society Account Number

Local knowledge. Mutual understanding.

What to send with your further advance application

In order for us to process your further advance as quickly as possible, we need you to send us a number of documents with your application. Please refer to the sections below for requirements. Please refer to the tick columns below to ensure that you have enclosed the appropriate documents with your application. Failure to enclose the required information **with your application** will result in delays in your offer of advance being issued.

ALL items in the first section must be supplied with your application. Please send photocopies of documents in all instances.

We are unable to start processing until these items have been received.

Enclosed

SECTION 1

<input type="checkbox"/>	Signed Key Facts Illustration. (ONLY REQUIRED IF A SCHEME TRANSFER IS REQUESTED AT THE SAME TIME)
<input type="checkbox"/>	Cheque:- (Please enclose a cheque for any valuation, administration or reservation fees relative to this application) Please make cheques payable to Newcastle Building Society Re: Your Name(s), Account/Application Number (if known) e.g. Newcastle Building Society, Re: Mr A Smith, 1234567. In addition, please remember to draw a line through any unused space on the cheque.
<input type="checkbox"/>	Card Payments:- (Please contact us on 0345 606 4488) Amount £
	Please confirm the amount of fees that you wish to add to the mortgage as detailed on the Key Facts Illustration that your adviser has provided to you. Please note however, any fees added to the loan will accrue interest. The impact of including these fees should be considered by all applicants. Fee Type Amount £ (i.e. Completion Fee) Fee Type Amount £ Please note that any fees that remain unpaid must be paid prior to completion and failure to make the payment will delay the completion date.
<input type="checkbox"/>	Application Form - signed and FULLY completed by ALL applicants.
<input type="checkbox"/>	Direct Debit Instruction - signed and FULLY completed. (Please ensure you have indicated the date you would like the Direct Debit to be collected).

Required		Enclosed		Applicant One		Required		Enclosed		Applicant Two			
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Employed Applicant: Up to and including 80% LTV 1 payslip dated from the last 2 months* Over 80% LTV 3 most recent payslips and latest P60 *The last P60 will be required where overtime/bonus/ commission is required to establish track record. (NB: We may request a reference from your present and previous employers.)				<input type="checkbox"/>	<input type="checkbox"/>	Employed Applicant: Up to and including 80% LTV 1 payslip dated from the last 2 months* Over 80% LTV 3 most recent payslips and latest P60 *The last P60 will be required where overtime/bonus/ commission is required to establish track record. (NB: We may request a reference from your present and previous employers.)			
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Self Employed Applicant: (All LTV's) Last 2 years certified/audited business accounts AND Last 2 years HMRC Tax Assessments (NB: where LTV is greater than 80%, NBS may request a projection from your accountant)				<input type="checkbox"/>	<input type="checkbox"/>	Self Employed Applicant: (All LTV's) Last 2 years certified/audited business accounts AND Last 2 years HMRC Tax Assessments (NB: where LTV is greater than 80%, NBS may request a projection from your accountant)			

YOU MAY ALSO NEED TO SEND US THE FOLLOWING WITH YOUR APPLICATION. YOUR MORTGAGE ADVISER WILL ADVISE YOU IF THESE ARE REQUIRED.

SECTION 2

<input type="checkbox"/>	<input type="checkbox"/>	Applicants with current mortgage: Proof of 12 months Mortgage Payments (mortgage statement, bank statements etc) (NB: Only required if data is not available via a credit check).	<input type="checkbox"/>	<input type="checkbox"/>	Applicants with current mortgage: Proof of 12 months Mortgage Payments (mortgage statement, bank statements etc) (NB: Only required if data is not available via a credit check).
<input type="checkbox"/>	<input type="checkbox"/>	Applicants currently renting: Proof of 12 months Rental Payments (rent book, bank statements etc) (NB: We may request a reference from your present or previous landlords).	<input type="checkbox"/>	<input type="checkbox"/>	Applicants currently renting: Proof of 12 months Rental Payments (rent book, bank statements etc) (NB: We may request a reference from your present or previous landlords).
<input type="checkbox"/>	<input type="checkbox"/>	Applicants with existing buy-to-let properties: (for ALL BTL properties) Current tenancy agreement showing rent due Proof of most recent rental payment (last month's bank statement or confirmation from letting agent) (NB: where proof of 12 months mortgage payments is not sighted on credit report, this may be requested)	<input type="checkbox"/>	<input type="checkbox"/>	Applicants with existing buy-to-let properties: (for ALL BTL properties) Current tenancy agreement showing rent due Proof of most recent rental payment (last month's bank statement or confirmation from letting agent) (NB: where proof of 12 months mortgage payments is not sighted on credit report, this may be requested)
<input type="checkbox"/>	<input type="checkbox"/>	Proof of Pension Provision (Only required where applicants are within 10 years of expected retirement)	<input type="checkbox"/>	<input type="checkbox"/>	Proof of Pension Provision (Only required where applicants are within 10 years of expected retirement)
<input type="checkbox"/>	<input type="checkbox"/>	Other: (NBS to specify additional requirements)	<input type="checkbox"/>	<input type="checkbox"/>	Other: (NBS to specify additional requirements)

On receipt of your completed application or subsequent documents, we may require further information, we will notify you of this if required.

Please note, where a Guarantor is required (portability of an existing NBS mortgage only), completion of a supplementary application form will be required by your Guarantor. For full details please contact us on 0345 606 4488.

A. YOUR PERSONAL DETAILS

	First Applicant	Joint Applicant
Title:	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other _____	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other _____
First name(s):	_____	_____
Surname:	_____	_____
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"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Previous/Maiden name: <small>(only required if in the last 6 years)</small>	_____	_____
Date changed:	Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Nationality:	_____	_____
Are you currently a UK resident?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If you are a non EEA citizen do you have permanent leave to reside in the UK?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Sex:	Male <input type="checkbox"/> Female <input type="checkbox"/>	Male <input type="checkbox"/> Female <input type="checkbox"/>
Marital status:	Single <input type="checkbox"/> Married <input type="checkbox"/> Civil Partnership <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/> Separated <input type="checkbox"/>	Single <input type="checkbox"/> Married <input type="checkbox"/> Civil Partnership <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/> Separated <input type="checkbox"/>
Dependant Children:	Number <input type="text"/> Ages <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Number <input type="text"/> Ages <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Dependant Adults:	Number <input type="text"/> Ages <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Number <input type="text"/> Ages <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Present address:	_____ _____ _____ _____	_____ _____ _____ _____
	Postcode _____	Postcode _____
Date you moved into this property: <small>(If less than three years please provide previous address details below.)</small>	Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Occupancy Status:	The owner <input type="checkbox"/> A tenant <input type="checkbox"/> Living with family/friends <input type="checkbox"/>	The owner <input type="checkbox"/> A tenant <input type="checkbox"/> Living with family/friends <input type="checkbox"/>
Daytime Telephone No:	_____	_____
Home Telephone No:	_____	_____
Mobile Telephone No: <small>(Please supply us with your mobile telephone number in order that our valuer can update you by text on the progress of your property valuation.)</small>	_____	_____
E-mail address:	_____	_____
Previous address:	_____ _____ _____ _____	_____ _____ _____ _____
	Postcode _____	Postcode _____
Period of occupation:	From: Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> To: Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	From: Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> To: Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Previous Occupancy Status:	The owner <input type="checkbox"/> A tenant <input type="checkbox"/> Living with family/friends <input type="checkbox"/>	The owner <input type="checkbox"/> A tenant <input type="checkbox"/> Living with family/friends <input type="checkbox"/>

Guidance Note:
For further previous addresses, please go to section R.

B. YOUR INCOME - (EMPLOYED)

Guidance Note:
If self employed, please turn overleaf.

Guidance Note:
If less than two years, please supply previous employers details in Section O.

Guidance Note:
If you have any additional income not listed here, please go to section D.

First Applicant

First Applicant

Employment status: Permanent Temporary / Agency
Contract

If contract worker, please state: Contract start date
Length of contract remaining

Post held: _____
Company name: _____
Company address: _____

Postcode _____

Payroll/Employee number: _____
Company Telephone no: _____
Company Fax no: _____
Employed there since: Month Year

Are you under any probationary period? Yes No
If 'Yes' When does your probation period end? Month Year
Are you under notice of termination or redundancy? Yes No
(If yes, please provide details below)

Tax Office/Tax Reference Office Ref

Gross Basic Income £
Frequency Annually Monthly 4 Weekly Weekly

Gross Overtime £
Frequency Annually Monthly 4 Weekly Weekly

Commission £
Frequency Annually Monthly 4 Weekly Weekly

Bonus £
Frequency Annually Monthly 4 Weekly Weekly

Are you employed by a relative? Yes No
(If yes, please provide details below)

Relationship: _____
Accountants name: _____
(Only required if employed by a relative)
Accountants address: _____
(Only required if employed by a relative)

Postcode _____

Employment status: Permanent Temporary / Agency
Contract

If contract worker, please state: Contract start date
Length of contract remaining

Post held: _____
Company name: _____
Company address: _____

Postcode _____

Payroll/Employee number: _____
Company Telephone no: _____
Company Fax no: _____
Employed there since: Month Year

Are you under any probationary period? Yes No
If 'Yes' When does your probation period end? Month Year
Are you under notice of termination or redundancy? Yes No
(If yes, please provide details below)

Tax Office/Tax Reference Office Ref

Gross Basic Income £
Frequency Annually Monthly 4 Weekly Weekly

Gross Overtime £
Frequency Annually Monthly 4 Weekly Weekly

Commission £
Frequency Annually Monthly 4 Weekly Weekly

Bonus £
Frequency Annually Monthly 4 Weekly Weekly

Are you employed by a relative? Yes No
(If yes, please provide details below)

Relationship: _____
Accountants name: _____
(Only required if employed by a relative)
Accountants address: _____
(Only required if employed by a relative)

Postcode _____

This information will be used to apply for a reference if required.

C. YOUR INCOME - (SELF EMPLOYED)

For the purpose of this application you will be treated as self employed if your shareholding is 15% or greater.

Guidance Note:
If self employed for less than two years, please provide previous employers details in Section R.

Guidance Note:
If you have any additional income not listed here, please go to section D.

	First Applicant	Joint Applicant
Trading style:	Limited Company <input type="checkbox"/> Partnership <input type="checkbox"/> Sub-Contractor <input type="checkbox"/> Sole Trader <input type="checkbox"/> LLP <input type="checkbox"/>	Limited Company <input type="checkbox"/> Partnership <input type="checkbox"/> Sub-Contractor <input type="checkbox"/> Sole Trader <input type="checkbox"/> LLP <input type="checkbox"/>
Trading Name:	_____	_____
Company Address:	_____ _____ _____ Postcode _____	_____ _____ _____ Postcode _____
Business trading since:	Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Nature of business:	_____ _____	_____ _____
Percentage owned:	<input type="text"/> %	<input type="text"/> %
Time you have been in control of business:	Months <input type="text"/> <input type="text"/> Years <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Months <input type="text"/> <input type="text"/> Years <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Company Telephone no:	_____	_____
Company Fax no:	_____	_____
Share of Net Profit (£) (last three years):	£ _____ Year _____ £ _____ Year _____ £ _____ Year _____	£ _____ Year _____ £ _____ Year _____ £ _____ Year _____
Personal profit this year (Est.):	_____	_____
Directors Annual Remuneration:	£ _____	£ _____
Annual Dividends (Net of Income Tax paid):	£ _____	£ _____
VAT Number:	_____	_____
Company registration: (Only applicable for limited company):	_____	_____
Tax office and reference:	Office _____ Ref _____	Office _____ Ref _____
Accountants name:	_____	_____
Accountants address:	_____ _____ _____ Postcode _____	_____ _____ _____ Postcode _____
Qualification:	FCA <input type="checkbox"/> ACCA <input type="checkbox"/> AAT <input type="checkbox"/> AAPA <input type="checkbox"/> Other _____	FCA <input type="checkbox"/> ACCA <input type="checkbox"/> AAT <input type="checkbox"/> AAPA <input type="checkbox"/> Other _____

D. OTHER INCOME

	First Applicant	Joint Applicant
Details of any other income		
Source:	_____	_____
Amount:	£ _____	£ _____
Frequency	Annually <input type="checkbox"/> Monthly <input type="checkbox"/> 4 Weekly <input type="checkbox"/> Weekly <input type="checkbox"/>	Annually <input type="checkbox"/> Monthly <input type="checkbox"/> 4 Weekly <input type="checkbox"/> Weekly <input type="checkbox"/>
Source:	_____	_____
Amount:	£ _____	£ _____
Frequency	Annually <input type="checkbox"/> Monthly <input type="checkbox"/> 4 Weekly <input type="checkbox"/> Weekly <input type="checkbox"/>	Annually <input type="checkbox"/> Monthly <input type="checkbox"/> 4 Weekly <input type="checkbox"/> Weekly <input type="checkbox"/>
If maintenance please advise if this is received by court order:	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

E. YOUR FINANCIAL COMMITMENTS

Details of all secured and unsecured credit such as mortgages, loans, hire purchase, credit cards etc.

Guidance Note: If you have any arrears, please go to section G.

App 1 (please tick)	App 2 (please tick)	Lender/Recipient	Type (loan HP etc)	Balance O/S (£)	Monthly Payment (£)	Final Payment Date DD/MM/YY	Arrears (Y/N)	Paid off at comp of mortgage (Y/N)	Repaying with money from this mortgage (Y/N)

F. Additional Properties held by Applicants

Where the applicant(s) have one or more investment properties, please provide the following information.

Lender	Balance Outstanding (£)	Current Mortgage Payment	Current Rental Received (£)	Estimated Value (£)	Address

If you have more than three investment properties, please supply this information in the format above on a separate sheet and send with this declaration document.

G. MAINTENANCE PAYMENTS

Maintenance Payments (if applicable)

Payee	Date of Final Payment	Monthly Payment
<input type="text"/>	<input type="text"/>	£ <input type="text"/>
<input type="text"/>	<input type="text"/>	£ <input type="text"/>

Please advise if this is paid by Court Order Yes No

H. FUTURE CHANGES TO INCOME/EXPENDITURE

Any foreseeable change to either your income/expenditure could affect the decision we make on how much we will lend.

If you expect any change to either your income or expenditure in the foreseeable future, please tick box here

Please provide details below:

I. ARREARS - Details of any secured or unsecured arrears within the last three years.

Guidance Note: If no arrears, please go to section H.

App 1 (please tick)	App 2 (please tick)	Lender/Recipient	Value of Loan (loan HP etc)	Value of Arrears (£)	Date of Arrears DD/MM/YY	Did the arrears result in credit default? (Y/N)	Are the arrears now cleared? (Y/N)	Date cleared DD/MM/YY

Please give a brief explanation below for your loan arrears:

J. BANKRUPTCY / IVAs / CCJs

Guidance Note: Please complete this section

First Applicant

Joint Applicant

Have you ever been bankrupt, had a county court judgement for debt registered against you or been subject to an IVA? (If yes, please complete section below). Yes No

Yes No

Bankruptcy IVA CCJ

Bankruptcy IVA CCJ

Lender/Company: _____

Amount: £ _____

£ _____

Date registered: Month Year

Month Year

Date discharged: Month Year

Month Year

Please give a brief explanation as to how the above occurred:

Bankruptcy IVA CCJ

Bankruptcy IVA CCJ

Lender/Company: _____

Amount: £ _____

£ _____

Date registered: Month Year

Month Year

Date discharged: Month Year

Month Year

Please give a brief explanation as to how the above occurred:

K. DETAILS OF PREVIOUS CONVICTIONS AND PENDING PROSECUTION

Guidance Note: Please complete this section

Do you have a prosecution pending, or have you ever been convicted of an offence, which is not regarded as a 'spent' conviction under the Rehabilitation of Offenders Act 1974, other than a driving offence? Yes No

Yes No

(If Yes, please provide details below. You do not need to provide details of a 'spent' conviction.)

Previous Convictions

Pending Prosecutions

_____ _____	_____ _____
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L. PERSONAL MONTHLY OUTGOINGS

This section must be completed in all instances (where purchasing a new home, figures should be based on the new property).

Type:	Amount per month (If a joint application, please combine totals.)
Council Tax	£ _____
Utility bills (Gas / Water / Electric)	£ _____
Insurances (Buildings & Contents / Car / MPPI / Life Cover etc)	£ _____
Lifestyle Expenditure (Food / Clothing / Socialising / Memberships)	£ _____
Endowments / Term Assurance / Fixed Investment Plans	£ _____
Pension Contribution (Other than those deducted from salary)	£ _____
Rent (If working away from main residence)	£ _____
Travel Expenses inc. Fuel	£ _____
Education and Childcare	£ _____
Service Charges / Ground Rent	£ _____
Other	£ _____
TOTAL	£ _____

M. YOUR ADDITIONAL BORROWING REQUIREMENT

Further Advance Transfer of Equity Transfer of Equity with additional borrowing (please select one only)

Additional loan required £ _____ (Not to include your existing mortgage balance)

Of the additional loan required, please confirm the amount being used to pay associated costs/fees £ _____

Term of loan (maximum 35 years) _____ years

Mortgage Product (if applicable) _____

Maximum age at the end of the mortgage term is restricted to 75.

What is your expected age at retirement years (Applicant 1) years (Applicant 2)

If your mortgage term takes you beyond your expected retirement age, please confirm how you intend to continue to make your mortgage repayments? (Proof of pension will be required if you are within 10 years of expected retirement age).

Purpose of Loan: Capital Raising Home Improvements Purchase of Freehold

Purchase of Land Marital Buy Out Other _____

Repayment method required: Repayment only

N. YOUR BUILDINGS AND CONTENTS INSURANCE

The Society can arrange a policy to cover your home and contents. Further details are available in our Insurance Guide, which is available upon request from your mortgage adviser.

Would you like a quotation for buildings cover? Yes No

Would you like a quotation for contents cover? Yes No

Please note that the insurance contract will not commence until completion of the mortgage or at an earlier date by specific agreement.

N.B. Applicants not arranging their buildings insurance with the Society will be charged an initial fee and an ongoing annual fee.

If you are maintaining your current insurance arrangements or arranging your own policy, please confirm your insurers details and renewal dates below:

	Company	Sum Assured	Renewal Date*
Buildings insurance:	_____	_____	Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Contents insurance:	_____	_____	Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

*By providing your renewal dates you agree that we may contact you in the future regarding your buildings and contents insurance.

If you do not wish us to contact you at renewal please tick here

O. ABOUT YOUR PROPERTY

Estimated Current Value £

Occupancy

Please give names, date of birth and the relationship to the applicants of any persons (other than the applicants) aged 17 or over, who will usually be resident at the property. If none, tick here

Title	Full Name	Date of Birth	Relationship
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Grants

Have you made an application to your local authority for a grant? Yes No

If Yes, please give details

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

Valuation

It may be necessary to obtain an up to date valuation of your property. Please provide contact details for inspection arrangements.

Contact Name Daytime Telephone Number
 Mobile Telephone Number

In order to avoid any delay to your application, please also provide alternative contact details below.

Alternative Contact Name Alternative Contact Number
 Alternative Contact Name Alternative Contact Number

P. YOUR SOLICITOR/CONVEYANCER (Only to be completed for Transfer of Equity)

Please provide details of your solicitor/conveyancer below:

Name of individual: _____

Name of firm: _____

Address: _____

Postcode: _____

Telephone number: _____

If your selected solicitor/conveyancer is not on the Society's approved panel, we reserve the right to appoint our own.

Please note, the Society does not accept Sole Practitioners acting on our behalf.

Q. ADDITIONAL INFORMATION

Please complete only if you have changed employers in the last 2 years.

	First Applicant	Joint Applicant
Position held:	_____	_____
Company name:	_____	_____
Company address:	_____ _____	_____ _____
	_____ Postcode _____	_____ Postcode _____
Company Telephone No:	_____	_____
Company Fax No:	_____	_____
Period of employment:	From: Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> To: Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	From: Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> To: Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Reason for leaving:	_____	_____
<hr/>		
Position held:	_____	_____
Company name:	_____	_____
Company address:	_____ _____	_____ _____
	_____ Postcode _____	_____ Postcode _____
Company Telephone No:	_____	_____
Company Fax No:	_____	_____
Period of employment:	From: Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> To: Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	From: Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> To: Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Reason for leaving:	_____	_____



Instruction to your
Bank or Building Society
to pay by Direct Debit

Mortgage Account

Please fill in the whole of this form using a ball point pen and send it to:
Newcastle Building Society, Portland House, New Bridge Street,
Newcastle upon Tyne. NE1 8AL.

Service User Number

9 4 2 9 4 3

Name(s) of account holder(s)

Bank or Building Society account number

Branch sort code

Name and full address of your Bank or Building Society

To: The Manager of	Bank or Building Society
Address:	
Postcode:	

REFERENCE - FOR OFFICIAL USE ONLY

M	T	G	D	D															
---	---	---	---	---	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Not part of the instruction to your Bank/Building Society; for Newcastle Building Society official use only.

**PLEASE TELL US THE DATE YOU WOULD LIKE US
TO COLLECT YOUR PAYMENT**

Please circle:

1st - 8th - 15th - 25th

Please note that in the case of a new instruction, the date indicated above may be effective from the second collection of this Direct Debit. If no date is selected, the collection date will default to the first business day of each month.

Instruction to your Bank or Building Society

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

Signature(s):

Date:

Banks and Building Societies may not accept Direct Debit instructions for some types of accounts

This Guarantee should be detached and retained by the Payer.

The Direct Debit Guarantee



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit, Newcastle Building Society will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Newcastle Building Society to collect a payment, confirmation of the amount and date will be given to you at the time of request.
- If an error is made in the payment of your Direct Debit, by Newcastle Building Society or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society:
 - If you receive a refund you are not entitled to, you must pay it back when Newcastle Building Society asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

R. DECLARATIONS

Your Information

Your attention is drawn to the following **Terms and Conditions** that you must agree to before we can begin processing your application:

It is important that you keep copies of all **Terms and Conditions** associated with this further advance.

You agree we can use the information you have disclosed in your application to:

Make enquiries of your employer (and previous employer if any), your Accountant, Bank, Lender and Landlord you have named. We will also refer your application to a credit reference agency and any other third party including HM Revenue and Customs and The Department for Work & Pensions who may seem appropriate to us for credit assessment purposes. Such persons may keep a record of our enquiry and Government bodies may use the information we refer to them for the purposes of carrying out their statutory functions.

To assess this application and to verify your identity we will make searches of our own Group records and those at Credit Reference Agencies. The agencies will record details of the search which may be seen by other lenders whether or not this application proceeds. The agencies will supply to us both public (including the electoral register) and shared credit and fraud prevention information. Credit searches and other information which is provided to us and/or the credit reference agencies, about you and those with whom you are linked financially may be used by us and other companies if credit decisions are made about you, or other members of your household. If your mortgage application completes, then we may conduct credit searches for the purpose of managing your account if you fall behind with your payments. Account management searches will not leave a footprint on your credit file held with the credit reference agencies. We will use the information you have disclosed in your application, together with information provided by the credit reference agencies to determine a credit score by automated means. Your application may be rejected if the score returned does not meet the level accepted by us. Under the Data Protection Act you are entitled, within 21 days of being notified of this decision, to request the automated decision be reviewed by us.

To prevent or detect fraud, or to assist in verifying your identity, we may make searches of institutions records and at fraud prevention agencies that will supply us with information. We may also pass information to other financial and other organisations involved in fraud prevention to protect ourselves and our customers from theft and fraud. If you give us false or inaccurate information and we suspect fraud, we will record this.

We and members of the Group and other companies may use this information if decisions are made about you or others at your address(es) on credit or credit-related services, or motor, household, credit, life or any other insurance facilities. It may also be used for tracing and claims assessment.

You declare:

That the statements and information given on this application are true to the best of your knowledge and belief and that there are not any other matters that should be brought to our attention.

You are aware that an association between joint applicants and or any individual identified as your financial partner will be created at credit reference agencies, which will link your financial records. You and anyone else with whom you have a financial link understand that each other's information will be taken into account in all future applications by either, or both of you. This linking will continue until one of you successfully files a "disassociation" at the credit reference agencies.

You are aware by stating a financial association with another party that you are entitled to:

- Disclose information about the joint applicant and or anyone else referred to by you.
- Authorise us to search, link and or record information at credit reference agencies about you and anyone else referred to by you.

That information held about you by the Credit Reference Agencies may already be linked to records relating to one or more of your partners. For the purpose of this application you may be treated as financially linked and your application will be assessed with reference to any "associated" records.

That you have discussed the matter of the mortgage repayments you will make to us and you fully understand the commitment into which you are now entering. You acknowledge that the interest rate is variable and that the monthly payments may increase during the term of the mortgage and that you will be able to discharge the payments on a monthly basis.

- (a) You confirm we are to arrange where necessary on your behalf additional security and authorise us to supply any information that may be required.
- (b) You agree to inform us immediately of any changes in the information given to the questions in this application concerning, the occupation of the property, or a material change in your financial circumstances, which occur before completion.
- (c) You confirm we are authorised to carry out a valuation of the property and you understand that payment of a fee does not bind us to make a loan to you. At our discretion we may decide to use a desktop valuation.
- (d) We may pass your contact details to the Surveyor for the purposes of arranging the valuation and keeping you informed of its progress.
- (e) You confirm for standard physical valuations that this is issued in accordance with RICS/ISVA Guidance Notes and Model Conditions of Engagement and that it is only for our use to enable us to decide whether the property is suitable for a mortgage and if so, how much the mortgage should be for. If an offer of Mortgage is made then you accept that we do not warrant the condition of the property, or that the price being paid is reasonable and you agree to meet the cost of the valuation whether or not an offer is made.
- (f) In the event that we take possession of your property you authorise us to pass this information to the Council of Mortgage Lenders for inclusion on the Possessions register.

R. DECLARATIONS (cont.)

Use of your personal information

Newcastle Building Society will hold information about your account(s) for business analysis, fraud prevention and to keep your records accurate and up to date. The Society will treat your personal information as private and confidential (even when you are no longer a customer) and we will not disclose any of these details unless it is for the purposes set out in this application form: we are compelled to do so by law, there is a duty to the public to disclose, you request us to do so, or our interests require us to give the information (for example to prevent fraud). Under the Data Protection Act, you can ask to see a copy of the personal information Newcastle Building Society holds on you by writing to the Compliance Department, Newcastle Building Society, Portland House, New Bridge Street, Newcastle upon Tyne, NE1 8AL. You understand that this will involve payment of a fee.

Don't Miss Out

We, and other companies within our group ("the Newcastle Building Society Group") are constantly striving to provide our customers with financial products that aim to make you money, save you money or offer protection for what you feel is important. We (and the companies within our group) would like to be able to use your contact details to let you know about these products and services. We won't bombard you with marketing mailings but just want to inform you about what we think may be of benefit to you. We may contact you by letter, telephone or email – whichever is best for you. By returning this form, you agree that we can contact you by post, telephone or email unless you tell us below.

- Please **do not** contact me about products offered by the Newcastle Group of companies by post
- Please **do not** contact me about products offered by the Newcastle Group of companies by phone
- Please **do not** contact me about products offered by the Newcastle Group of companies by email
- Please **do not** contact me about products and services of the group's commercial partners.

(Please note that if you are an existing account holder with Newcastle Building Society then the preference you indicate here will supersede any existing preference you may have nominated when opening your previous account(s). If a second holder wishes to nominate exemptions that are different to those expressed above then that individual should write to the Compliance Department indicating their preferences).

Are you related to, or do you have a business relationship with, any employee of the Society? Yes No

Do you have any other loans with the Society be it in your own name or business name? Yes No

Is there any other information which could be relevant to your application which you have not disclosed? Yes No

If YES to any of the above please provide details.

Where you borrow or may borrow from us, we may give details of your account and how you manage it to credit reference agencies. If you borrow and do not repay in full on time, we may tell credit reference agencies who will record the outstanding debt. This information may be supplied to other organisations by Credit Reference Agencies and Fraud Prevention Agencies to perform similar checks and to trace your whereabouts and recover debts that you owe. Records remain on file for 6 years after they are closed, whether settled by you or defaulted. If you fall behind with your mortgage repayments and the amount outstanding is not in dispute and you have not made satisfactory proposals for repayment following a formal demand then you will be given 28 days notice of our intention to disclose this information to the credit reference agency. You have the right of access to your personal records held by credit and fraud agencies. We will supply the names and addresses upon request to you. You can obtain this information by writing to Newcastle Building Society, Portland House, New Bridge Street, Newcastle upon Tyne NE1 1BR (no stamp is required). Please quote 'Credit Reference agency address required' and your mortgage application/account number.

It is important that you read and understand the section entitled **Your Information** (including **Credit reference and fraud prevention agencies**) in the terms and conditions found in this application form.

IMPORTANT PLEASE SIGN

By signing this application form, you agree that we can use the information in this way.

		Form completed by:	
Signature / First Applicant	Date	Name	<input type="text"/>
<input type="text"/>	<input type="text"/>	Signature	<input type="text"/>
Signature / Joint Applicant	Date	Status	<input type="text"/>
<input type="text"/>	<input type="text"/>	Date	<input type="text"/>

Call:

0345 606 4488

Monday to Thursday 8am to 8pm | Friday 8am to 6pm | Saturday 9am to 1pm

We may monitor and record telephone calls for training and security purposes.

or visit us online:

www.newcastle.co.uk

Your local branch details:

Principal Office: Portland House, New Bridge Street, Newcastle upon Tyne NE1 8AL.

Newcastle Building Society Principal Office: Portland House, New Bridge Street, Newcastle upon Tyne, NE1 8AL. Newcastle Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Newcastle Building Society is entered in the Financial Services Register under number 156058. You can check this on the Financial Services Register or by contacting the Financial Conduct Authority on 0800 111 6768. Call: 0345 606 4488 or visit us online www.newcastle.co.uk

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

A first charge over your property will be required as security.

ADV022 (December 2014)