

If you have already submitted an ON-LINE application, DO NOT USE THIS application form.

Account Number

- Please use this form for Portability cases or data capture.
- New Business must be submitted Online.
- Portability cases can only be submitted on this form.

Please refer to our Lending criteria guide for details of the evidence we need to support the application. Tick the appropriate box(es) to indicate the items enclosed.

- Valuation fee (if applicable)  Arrangement fee (if applicable)
- Latest P60 and/or three of your last five payslips including the latest (employed applicants)  Last year's mortgage statement and proof of payments from the end of the statement to present e.g. bank statements (applicants who have or have had a mortgage in the past)  Rent book or tenancy agreement (applicants who are renting or have rented in the last 12 months)
- Last 3 years certified accounts (self employed applicants)  If your accounts are not prepared by a fully qualified Accountant, please also provide: Last 3 years tax returns, 6 months business bank statements and proof of tax paid for the last 3 years (self employed applicants)

For more details of our requirements please refer to our website [www.accordmortgages.com](http://www.accordmortgages.com)

### INSURANCE ARRANGEMENTS, VERIFICATION OF CUSTOMER IDENTITY & INTERMEDIARY DECLARATION

I am arranging the following buildings insurance/contents cover:

Company  Sum Insured (if known)  £

I am arranging the following mortgage payment insurance cover: Premium  £

Accident  Sickness  Unemployment  Through (Name of Company)

#### Name verification

	1st Applicant	2nd Applicant
Document type (e.g. Driving Licence, Passport)	<input type="text"/>	<input type="text"/>
Issuer (e.g. DVLC, Passport Office)	<input type="text"/>	<input type="text"/>
Document reference number (e.g. Passport Number)	<input type="text"/>	<input type="text"/>
Document expiry date	<input type="text"/>	<input type="text"/>
Document's country of origin (if foreign passport or national ID card used)	<input type="text"/>	<input type="text"/>

#### Residency verification

Document type (e.g. Utility bill, bank statement)	<input type="text"/>	<input type="text"/>
Issuer	<input type="text"/>	<input type="text"/>
Document reference number (e.g. customer number)	<input type="text"/>	<input type="text"/>
Document issue date (must be within last 3 months)	<input type="text"/>	<input type="text"/>

#### Declaration

I confirm that I have verified the customer(s) identity and will retain suitable records of the evidence seen to satisfy identity verification requirements under the Money Laundering Regulations 2007 and the Financial Services and Markets Act 2000. I will make these records available, on request, to Accord Mortgages Ltd or the Financial Conduct Authority. I have advised the customer on the types of valuations and surveys available; the other costs included; and credit scoring (if you need any further information about these please refer to our website [www.accordmortgages.com](http://www.accordmortgages.com)). I also confirm that the registration number for the Financial Conduct Authority (FCA) completed below is correct, and that I have complied with the FCA rules in giving advice to the customer(s).

I confirm that I am not submitting this application on behalf of an unauthorised person or firm.

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

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

**Firm Name and Address**

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

Fax	FSR Register Number
<input type="text"/>	<input type="text"/>

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

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

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

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

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

## LOAN DETAILS

1. Purchase price (house purchase only) or approximate value of property (if remortgaging)	£	What is the current valuation amount of the property? (Scotland only)	£
2. Total loan required and over what term	£		Years
3. If remortgaging, how much of the loan is for: Repayment of existing mortgage(s)	£		
Capital raising (please note this may not be used for business purposes)	£		
Home improvement (please specify, e.g. central heating, bathroom, kitchen)	£	for	
Other (please specify, e.g. purchase of land, transfer of property subject to mortgage)	£	for	
4. Is the loan for the benefit of all applicants (remortgage only)?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
5. Are you purchasing, or was the property purchased, under the "Right to Buy" scheme or as a concessionary purchase?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	

## PERSONAL DETAILS

	1st Applicant	2nd Applicant
1. Existing account number with Accord Mortgages (if applicable)		
2. Title (Mr, Mrs, etc.) and Surname		
3. Forename(s)		
4. Date of birth		
5. Nationality		
6. Marital status (delete as appropriate)	Married/Civil Partner/Single/Widowed/ Surviving Civil Partner/Divorced/ Dissolved Civil Partnership/Separated	Married/Civil Partner/Single/Widowed/ Surviving Civil Partner/Divorced/ Dissolved Civil Partnership/Separated
7. Sex (delete as appropriate)	Male/Female	Male/Female
8. Maiden/previous surname		
9. Are you a UK citizen or do you hold a European Community passport?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If NO, do you have indefinite leave to remain in the UK?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
10. Number of dependants (e.g. children who are financially dependent on you)		
11. At what age do you expect to retire?		
12. Present address		
	Postcode	Postcode
13. How long have you lived at your present address?	Years	Months
14. Are you currently (delete as appropriate)	Owner Occupier/Tenant/Living with relatives/Living with friends/Other (please specify) .....	Owner Occupier/Tenant/Living with relatives/Living with friends/Other (please specify) .....
15. If you have lived at your present address for less than 3 years, please tell us your previous address		
	Postcode	Postcode
16. How long were you at your previous address?	Years	Months
17. Were you previously (delete as appropriate)	Owner Occupier/Tenant/Living with relatives/Living with friends/Other (please specify) .....	Owner Occupier/Tenant/Living with relatives/Living with friends/Other (please specify) .....

If you have more than one previous address during the last 3 years, please give us the above details for each address, in the extra space on page 7

## CONTACT DETAILS

1. Email address		
2. Home telephone number		
3. Work telephone number (including extension number)		
4. Mobile number		
5. Preferred contact (delete as appropriate) (We recommend email as the preferred option)	Email/Post/Mobile/Home/Work	Email/Post/Mobile/Home/Work
6. Preferred time (delete as appropriate)	Morning/Afternoon/Evening	Morning/Afternoon/Evening

## INCOME DETAILS

I understand that it is a criminal offence if either I or someone acting on my behalf provides incorrect information in order to obtain a mortgage, and the provision of any inaccurate information can lead to prosecution for fraud.

	1st Applicant			2nd Applicant		
	Employed/Self Employed/Retired/Unemployed/ Other (please specify) .....			Employed/Self Employed/Retired/Unemployed/ Other (please specify) .....		
	Permanent Employee/Fixed Term Contract/ Salaried Director/Non-Salaried Director			Permanent Employee/Fixed Term Contract/ Salaried Director/Non-Salaried Director		
	Full Time/Part Time			Full Time/Part Time		
1. Are you currently	(delete as appropriate)			(delete as appropriate)		
2. (a) Are you	(delete as appropriate)			(delete as appropriate)		
(b) Are you	(delete as appropriate)			(delete as appropriate)		
(c) What is your company's/employer's trade/ profession?						
(d) What is your job title?						
3. Are you a member of a company pension scheme or superannuation scheme?	Yes <input type="checkbox"/>	No <input type="checkbox"/>		Yes <input type="checkbox"/>	No <input type="checkbox"/>	
4. Basic annual salary and/or pension	Salary	£		Pension	£	
(a) If self employed, state annual net profit for the last three years and go to Question 7	Year Ending					
	Amount	£		£		
(b) Sustainable annual overtime (i.e. the amount you reasonably expect to continue earning)	£			£		
(c) Sustainable annual bonus (i.e. the amount you reasonably expect to continue earning)	£			£		
(d) Annual commission	£			£		
(e) Other (e.g. annual band enhancement/annual dividends)	£			£		
	Total income			£		
5. (a) Are you due a pay rise in the next 3 months?	Yes <input type="checkbox"/>	No <input type="checkbox"/>		Yes <input type="checkbox"/>	No <input type="checkbox"/>	
If YES, new annual basic salary	£			£		
(b) Are you due an increment in the next 12 months?	Yes <input type="checkbox"/>	No <input type="checkbox"/>		Yes <input type="checkbox"/>	No <input type="checkbox"/>	
If YES, new annual basic salary	£			£		
6. Is your income likely to reduce in the future?	Yes <input type="checkbox"/>	No <input type="checkbox"/>		Yes <input type="checkbox"/>	No <input type="checkbox"/>	
If YES, please give details						
7. What date did you start your current employment?						
If you are on a fixed term contract, please state the start and end dates of the contract(s)	Current	Start	End	Current	Start	End
	Previous	Start	End	Previous	Start	End
If you have been with your current employer for less than 3 months, please give us details of where you previously worked in the last 12 months in the extra space on page 7 - including name and address of employer, start and end dates for each employment						
8. Please give details of any other income you receive (e.g. pay you get from a second job, share dividends, maintenance payments, rental from investment properties)						
(a) Amount (gross)	£			£		
Source						
If dividend income, please provide last 3 years	Latest Year	Year 2	Year 3	Latest Year	Year 2	Year 3
(b) Amount (gross)	£			£		
Source						
If dividend income, please provide last 3 years	Latest Year	Year 2	Year 3	Latest Year	Year 2	Year 3

## EMPLOYED AND/OR RETIRED APPLICANTS

1. National Insurance Number		
2. Name of your Tax Office		
3. Tax Reference (not your tax code)		
4. Employee number and/or pension reference		
5. Employer and/or pension company name		
6. Employer and/or pension company address		
	Postcode	Postcode
7. Name and telephone number (including extension) of the individual who can provide us with confirmation of your income	Name Telephone No.	Name Telephone No.

## EMPLOYED AND/OR RETIRED APPLICANTS - Continued

1st Applicant

2nd Applicant

8. How are you paid? (delete as appropriate) Cash/Cheque/Direct to Bank/ Other (please specify) ..... Weekly/Monthly/4 Weekly/ Other (please specify) .....
9. How often? (delete as appropriate) Cash/Cheque/Direct to Bank/ Other (please specify) ..... Weekly/Monthly/4 Weekly/ Other (please specify) .....
- If you are about to leave your current employment, please give details of any future employment in the extra space on page 7  
If you receive income from more than one pension or have more than one employer, please give us details in the extra space on page 7
10. If you have been with your current employer for less than 3 months, please tell us where you previously worked during the last year and when your employment stated and finished
- |                                      |          |          |
|--------------------------------------|----------|----------|
| Previous employer's name             |          |          |
| Previous employer's address          |          |          |
|                                      | Postcode | Postcode |
| Previous employer's telephone number |          |          |
| Date employment started              |          |          |
| Date employment finished             |          |          |

## SELF-EMPLOYED APPLICANTS AND SHAREHOLDING DIRECTORS

1. (a) Name and address of your business
- |  |          |  |          |
|--|----------|--|----------|
|  | Postcode |  | Postcode |
|--|----------|--|----------|
- (b) How long has the business been established?
- |       |        |       |        |
|-------|--------|-------|--------|
| Years | Months | Years | Months |
|-------|--------|-------|--------|
- (c) How long have you been connected with the business?
- |       |        |       |        |
|-------|--------|-------|--------|
| Years | Months | Years | Months |
|-------|--------|-------|--------|
2. Do you produce accounts? Yes  No
3. Name, address and telephone number of your accountant (including name of person dealing)
- |          |          |
|----------|----------|
| Postcode | Postcode |
| Tel. No. | Tel. No. |
4. What qualifications does your accountant hold? (e.g. FCA, ACA)
- |  |  |
|--|--|
|  |  |
|--|--|
5. If you are a company director, what is your % shareholding?
- |   |   |
|---|---|
| % | % |
|---|---|

## RETIREMENT INCOME

1. Please tell us your anticipated retirement income
- |  |  |
|--|--|
|  |  |
|--|--|
2. Please also tell us what you will do should your retirement income be insufficient to cover the mortgage payments
- |  |   |  |
|--|---|--|
| Sell a second property <input type="checkbox"/>                              | Sell this property and downsize <input type="checkbox"/>            | Sell this property and move in with relatives <input type="checkbox"/> |
| Sell this property and move to rented accommodation <input type="checkbox"/> | Make regular overpayments to repay capital <input type="checkbox"/> | Use expected inheritance <input type="checkbox"/>                      |

## FINANCIAL DETAILS

1. Do you have a current account with a bank or building society? Yes  No
- If YES, state how long you have had it (if you have more than one, please refer to the one you have had the longest)
- |       |        |       |        |
|-------|--------|-------|--------|
| Years | Months | Years | Months |
|-------|--------|-------|--------|
- Do you have a cheque guarantee/debit card? Yes  No
- Do you regularly use an overdraft facility? Yes  No
- Maximum amount overdrawn in last 3 months
- |   |   |
|---|---|
| £ | £ |
|---|---|
2. Do you have a savings account? Yes  No
- If you have an account with the Yorkshire, what is your account number?
- |  |  |
|--|--|
|  |  |
|--|--|
3. Please tell us how much you have in Savings?
- |  |  |
|--|--|
|  |  |
|--|--|
4. How many credit cards do you have?
- |  |  |
|--|--|
|  |  |
|--|--|
5. Are you planning to take on any future debts and/or credit cards? Yes  No

	1st Applicant		2nd Applicant																																							
6. Do you have any debts outstanding under hire purchase arrangements, bank loans, credit cards, secured loans, student loans etc.? If YES, please give details, including outstanding debts, monthly repayments, the dates when the debts are due to be fully repaid, and if they will be paid off on completion	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>																																							
	<table border="1" style="width: 100%; border-collapse: collapse; font-size: 8px;"> <thead> <tr> <th>Type</th> <th>Outstanding Debt</th> <th>Monthly Repayment</th> <th>Final Repayment</th> <th>Repaid on Completion</th> </tr> </thead> <tbody> <tr><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td></tr> </tbody> </table>	Type	Outstanding Debt	Monthly Repayment	Final Repayment	Repaid on Completion																<table border="1" style="width: 100%; border-collapse: collapse; font-size: 8px;"> <thead> <tr> <th>Type</th> <th>Outstanding Debt</th> <th>Monthly Repayment</th> <th>Final Repayment</th> <th>Repaid on Completion</th> </tr> </thead> <tbody> <tr><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td></tr> </tbody> </table>	Type	Outstanding Debt	Monthly Repayment	Final Repayment	Repaid on Completion															
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7. Do you pay child minding, nursery or school fees or have other significant outgoings e.g. Hobbies, Future Debts and/or credit cards?	<table border="1" style="width: 100%; border-collapse: collapse; font-size: 8px;"> <thead> <tr> <th>Type of Outgoing</th> <th>Monthly Amount £</th> </tr> </thead> <tbody> <tr><td> </td><td> </td></tr> </tbody> </table>	Type of Outgoing	Monthly Amount £			<table border="1" style="width: 100%; border-collapse: collapse; font-size: 8px;"> <thead> <tr> <th>Type of Outgoing</th> <th>Monthly Amount £</th> </tr> </thead> <tbody> <tr><td> </td><td> </td></tr> </tbody> </table>	Type of Outgoing	Monthly Amount £																																		
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8. Are you making any maintenance payments to a third party? If YES, please give details	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>																																							
9. Have you ever had a mortgage, or been party to one?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>																																							
10. Following completion of this mortgage, will you be party to any other mortgage(s)? If you are in the process of applying for a mortgage (including buy to let and investment mortgages) with another lender, you should tell us about this too If YES, please give full details	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>																																							
11. When you take out this mortgage what will the outstanding balance be on any other mortgage?	£ <input style="width: 80px;" type="text"/>	£ <input style="width: 80px;" type="text"/>	£ <input style="width: 80px;" type="text"/>																																							
12. Have you ever been behind with any financial commitment (e.g. mortgage, secured loan, unsecured loan, credit card, tenancy)? If YES, please give details	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>																																							
13. Have you ever had a county court judgment (CCJ) or a high court judgment registered against you (Court Decree in Scotland) or are you currently involved in any court proceedings in connection with a debt? If YES, please give details	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>																																							
14. Have you ever been subject to an Individual Voluntary Arrangement (IVA), Bankruptcy order or Trust Deed (Scotland only)? If YES, please give details	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>																																							

**APPLICANTS WHO HAVE A MORTGAGE NOW OR HAVE HAD A MORTGAGE IN THE PAST**

Please answer the following questions relating to your most recent mortgage

1. What is the mortgage account number?	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
2. Name and address of the lender	<input style="width: 95%; height: 40px;" type="text"/>	<input style="width: 95%; height: 40px;" type="text"/>
	Postcode	Postcode
3. What is the address of the property?	<input style="width: 95%; height: 40px;" type="text"/>	<input style="width: 95%; height: 40px;" type="text"/>
	Postcode	Postcode
(a) Date mortgage opened	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
(b) Date repaid (if applicable)	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
(c) Balance outstanding (if applicable)	£ <input style="width: 95%;" type="text"/>	£ <input style="width: 95%;" type="text"/>
(d) Monthly mortgage payment (if applicable)	£ <input style="width: 95%;" type="text"/>	£ <input style="width: 95%;" type="text"/>

4. If this mortgage will still be outstanding when your new mortgage completes, will you:
- |  |                          |  |                          |
|--|--------------------------|--|--------------------------|
| Repay the mortgage at the time of completion | <input type="checkbox"/> | Repay the mortgage at the time of completion | <input type="checkbox"/> |
| Be released from the mortgage                | <input type="checkbox"/> | Be released from the mortgage                | <input type="checkbox"/> |
| Retain the mortgage                          | <input type="checkbox"/> | Retain the mortgage                          | <input type="checkbox"/> |
5. If applicable, what is the selling price/value of your property?
- |   |                      |   |                      |
|---|----------------------|---|----------------------|
| £ | <input type="text"/> | £ | <input type="text"/> |
|---|----------------------|---|----------------------|
- If you have had more than one mortgage in the last 12 months, please answer questions 1-5 above for each mortgage held in the extra space on page 7

**APPLICANTS WHO ARE RENTING OR HAVE RENTED IN THE LAST 12 MONTHS**

1. If you are currently renting the property that you are living in, please tell us:
- (a) The name, address and telephone number of your current landlord
- |                      |                      |                      |                      |
|----------------------|----------------------|----------------------|----------------------|
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Tel. No.             | Postcode             | Tel. No.             | Postcode             |
- (b) The date your tenancy began
- |                      |                      |
|----------------------|----------------------|
| <input type="text"/> | <input type="text"/> |
|----------------------|----------------------|
- (c) Your monthly rental payment
- |   |                      |   |                      |
|---|----------------------|---|----------------------|
| £ | <input type="text"/> | £ | <input type="text"/> |
|---|----------------------|---|----------------------|
2. Have all your rent payments been paid on time?  
If No, please provide details in the extra space on page 7
- |                              |                             |                              |                             |
|------------------------------|-----------------------------|------------------------------|-----------------------------|
| Yes <input type="checkbox"/> | No <input type="checkbox"/> | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
|------------------------------|-----------------------------|------------------------------|-----------------------------|
- If you have rented more than one property in the last 12 months please provide full details for each tenancy in the extra space on page 7

**PROPERTY INFORMATION**

1. Approximate year that the property was built
- |                      |                               |                      |
|----------------------|-------------------------------|----------------------|
| <input type="text"/> | DATE OF ENTRY (SCOTLAND ONLY) | <input type="text"/> |
|----------------------|-------------------------------|----------------------|
2. Full address (if it is a new property, and yet to be numbered, please tell us the plot number)
- |                      |          |
|----------------------|----------|
| <input type="text"/> | Postcode |
|----------------------|----------|
3. Type of property (more than one answer may apply)
- |                                |                                   |  |                                   |  |                                  |
|--------------------------------|-----------------------------------|--|-----------------------------------|--|----------------------------------|
| <input type="checkbox"/> House | <input type="checkbox"/> Bungalow | <input type="checkbox"/> Flat/Maisonette | <input type="checkbox"/> Detached | <input type="checkbox"/> Semi-detached | <input type="checkbox"/> Terrace |
|--------------------------------|-----------------------------------|--|-----------------------------------|--|----------------------------------|
4. If you have ticked FLAT or MAISONETTE, please tell us
- |   |   |  |  |  |
|---|---|--|--|--|
| <input type="checkbox"/> Which floor in block | <input type="checkbox"/> No. of floors in block | <input type="checkbox"/> Purpose built | <input type="checkbox"/> Converted house | <input type="checkbox"/> Above/below shop premises |
|---|---|--|--|--|
5. Accommodation - please indicate the number of:
- |  |                                   |                                   |                                    |   |
|--|-----------------------------------|-----------------------------------|------------------------------------|---|
| <input type="checkbox"/> Reception rooms | <input type="checkbox"/> Kitchens | <input type="checkbox"/> Bedrooms | <input type="checkbox"/> Bathrooms | <input type="checkbox"/> Inside WCs (if separate) |
|--|-----------------------------------|-----------------------------------|------------------------------------|---|
6. Is the property (more than one answer may apply, please complete as appropriate)
- |  |   |
|--|---|
| <input type="checkbox"/> Heritable (formerly Feudal) (Scotland only) | <input type="checkbox"/> Freehold                         |
| <input type="checkbox"/> Leasehold - unexpired term of lease         | <input type="text"/> Years and Ground Rent/Service Charge |
| <input type="checkbox"/> Commonhold                                  | £ <input type="text"/>                                    |
7. Please give the full names of anyone over the age of 17 who will be living with you in the mortgaged property
- |                      |
|----------------------|
| <input type="text"/> |
|----------------------|
8. Do you intend to run a business from or let any part of the property?  
If YES, please give details
- |                              |                             |
|------------------------------|-----------------------------|
| Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| <input type="text"/>         |                             |
9. Will the property be your main residence?
- |                              |                             |
|------------------------------|-----------------------------|
| Yes <input type="checkbox"/> | No <input type="checkbox"/> |
|------------------------------|-----------------------------|

**MORTGAGE REQUIREMENTS**

1. If you wish to pay on a date other than the 1st, please enter a date in the box
- |                      |             |
|----------------------|-------------|
| <input type="text"/> | (2nd- 28th) |
|----------------------|-------------|
2. Which Accord Mortgages' products are you applying for?  
Note: If you would like to have more than one product, or if you are an existing borrower wishing to use portability, please confirm the amount required on each product
- | Product              | Capital & Interest (Repayment) | Interest Only          | Total                  |
|----------------------|--------------------------------|------------------------|------------------------|
| <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"/> |

If you are applying for an offset mortgage product, please complete the supplementary form

3. For the amount in the Interest Only box above, please state proposed repayment vehicle e.g. Endowment, Pension, ISA
- | Repayment Vehicle    | Amount                 | Repayment Vehicle    | Amount                 |
|----------------------|------------------------|----------------------|------------------------|
| <input type="text"/> | £ <input type="text"/> | <input type="text"/> | £ <input type="text"/> |
| <input type="text"/> | £ <input type="text"/> | <input type="text"/> | £ <input type="text"/> |
4. If the repayment vehicles do not cover the entire interest only element of the loan, please tell us what alternative arrangements have been made to repay the capital part of the mortgage at the end of the term
- |  |   |  |
|--|---|--|
| Sell a second property <input type="checkbox"/>                              | Sell this property and downsize <input type="checkbox"/>            | Sell this property and move in with relatives <input type="checkbox"/> |
| Sell this property and move to rented accommodation <input type="checkbox"/> | Make regular overpayments to repay capital <input type="checkbox"/> | Use expected inheritance <input type="checkbox"/>                      |
| Use investment and/or savings <input type="checkbox"/>                       |   |  |
5. Do you want to add the Higher Lending Charge to your loan amount?
- |                              |                             |                              |
|------------------------------|-----------------------------|------------------------------|
| Yes <input type="checkbox"/> | No <input type="checkbox"/> | N/A <input type="checkbox"/> |
|------------------------------|-----------------------------|------------------------------|

## VALUATION AND SOLICITOR DETAILS

A mortgage valuation is solely for our purposes and benefit so that we can be satisfied that the property provides sufficient security for us to lend. You may not receive a copy of any valuation report prepared in connection with this application.

1. What type of valuation have you had/do you require? Mortgage valuation  Home buyer survey & valuation  Building survey

If the valuation has already been carried out please confirm contact name, address and telephone number of the valuer

Postcode Telephone

2. Who can the valuer obtain keys from?  
(Please confirm contact name, address and daytime telephone number)

Postcode Telephone

3. Name and address of solicitor/licensed conveyancer  
(Please confirm contact name, address and telephone number)

Postcode Telephone

### HOUSE PURCHASE ONLY

4. Name and address of person selling  
(Please confirm contact name, address and daytime telephone number)

Postcode Telephone

5. If you are borrowing the difference between the purchase price and the amount of loan you are applying for, please tell us:

(a) from where, and the date when you must repay it

--	--

(b) how much you are borrowing and how much you will be repaying each month

£ (Amount borrowed) £ (Monthly repayment)

6. Are you receiving any cashbacks, discounts, allowances or other incentives in connection with this purchase from any source?

Yes  No

If YES, please give full details

--

7. If the property is under construction, do you wish the mortgage to be released in instalments?

Yes  No

If YES, please provide a correspondence address in the extra space below

## APPLICATION FEE - METHOD OF PAYMENT

If available, product fee to be added to loan? Yes  No  N/A

Please tell us how your client will pay any fees that are due immediately:

Cheque - Please make payable to Accord Mortgages account (your name)

Accord to contact customer by phone for card payment

## EXTRA SPACE

Please remember to quote the relevant section and question number next to your answer

If you require additional space, please attach a separate sheet and tick if applicable

## How we use your personal information

### Use

- We will use your personal information together with other information available including relevant sensitive information, e.g. health, nationality, offences or proceedings or other items as appropriate to process your application and arrange associated insurance. We will also use it to make credit decisions, complete your mortgage and administer your account, up to and including redemption, contact you where necessary, for fraud prevention and detection, legal and regulatory compliance, marketing and market research and general business purposes.
  - We may undertake a search with Credit Reference Agencies, now and in the future, for the purposes of verifying identity and the details submitted, in line with regulatory requirements. The Credit Reference Agencies may check the details supplied against any databases (public or otherwise) to which they have access. They may also use the details in the future to assist other companies for verification purposes. A record of the search will be retained, but will not affect future credit. By proceeding with this application you are agreeing to a search being undertaken in this way.
  - If false or inaccurate information is provided and fraud or money laundering is identified, details will be passed to fraud prevention agencies and/or Law enforcement agencies. Law enforcement agencies may access and use this information. We and other organisations may also access and use this information to prevent fraud and money laundering, for example when:
    - checking details on applications for credit, credit related or other facilities
    - managing credit and credit related account or facilities
    - recovering debt
    - checking details on proposals and claims for all types of insurance
    - checking details of job applicants and employees
- Please write to Group Risk Department, Accord Mortgages Limited, Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ if you want to receive details of the relevant fraud prevention agencies.
- We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.
- Any document provided during or after the application process to help prove identity may be checked with the issuing authority.
  - Accord Mortgages Limited, its parent and other subsidiaries of that parent, share information for fraud prevention purposes.
  - If you take out Accord Mortgages' Home Payment Protection, or other insurance we and/or your insurer may:
    - disclose information you have supplied and details of your policy and claims to each other and to a data administration company, to licensed credit reference agencies, relevant insurance companies and fraud prevention bodies, and this information will be made available to other prospective lenders and insurers.
    - use your personal information together with other information available (including relevant sensitive information, e.g. health, offences and proceedings or other items as appropriate) to carry out risk assessment, process your application, administer your policy and claims during the life of the policy, contact you where necessary, for fraud prevention and detection, legal and regulatory compliance, marketing and market research and general business purposes.
  - If you are making this application on behalf of another person they must have authorised you to act on their behalf, to give us their personal information, to authorise a credit search if necessary and to consent to our use of their personal information, as described.
  - An 'association' between the joint applicants and/or any individual identified as your spouse or financial partner will be created at credit reference agencies, which will link your financial records. You and everyone else with whom you have a financial link should 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.
  - We may from time to time carry out an additional credit search for account management purposes but this will not affect your future credit worthiness.
  - If we use an automated system to make a decision about you, such as credit scoring, we will tell you if your application is rejected and give you the opportunity to discuss the matter with us. The decision will be reviewed and may be changed, if appropriate.
  - We will keep your personal information only for as long as is necessary for us to administer the account you have in line with regulatory requirements.

### Disclosure

- When assessing your application, we may carry out a credit reference search with one or more licensed credit reference agencies. This may have implications on future credit worthiness for you.
- Whether or not your application to us is successful, each agency will add details of the search, and your application, to their records and will share this information with other lenders and grantors of credit and insurance who will use it when assessing any applications for banking, loan, hire facilities or insurance which you may make in future. They will use it for verifying identity, fraud prevention, debt recovery and tracing debtors. The agencies may also use the information for statistical analysis and market research.
- We may disclose details about the progress of your application, including if it has been granted, and how you conduct your account, to your broker, Independent Financial Adviser, professional adviser or other intermediary, if the request came from them.
- We may contact HM Revenue & Customs, Department for Work and Pensions, any lender, landlord, employer or professional adviser named on this form to obtain information to confirm any income received and payments made.
- We may disclose information you have supplied, and details of how you conduct your account (including arrears, defaults and repossession proceedings), to credit reference agencies and fraud prevention bodies.
- We may disclose details of your account, including balance outstanding, interest rate(s) applicable, early repayment charges and monthly payments to potential borrowers if one of you in the future enquires about adding or removing a party to the account (also known as a "transfer of equity"). However such a transaction will not proceed without a completed application form signed by all account holders.
- Where the mortgage applied for is an offset mortgage, we will disclose information to any offset plus savings account holder. Disclosure will be limited to information necessary to manage the offset plus account. This may include a transfer of equity, a product transfer to a non-offset mortgage, notification that total savings exceed the mortgage balance, a request to de-link the offset plus savings account and redemption of the mortgage.
- We may disclose personal information to (i) our external auditors and regulatory bodies including the Financial Ombudsman Service and the Financial Conduct Authority, and (ii) associate companies (including our parent), agents and service providers including solicitors and valuers acting for Accord Mortgages, debt recovery agents, letting agents, market research agencies and providers of information technology services.
- If we sell or transfer all or part of our business, we may disclose or transfer our customer records as part of the proposed/actual sale or transfer. However, we will only do so under a contract, which protects the confidentiality and security of your information.
- Insurers pass information to the Claims and Underwriting Exchange register, run by Insurance Database Services Ltd. (IDS Ltd.). The aim is to help us check information provided and also to prevent fraudulent claims. When we deal with your request we may search the register. When you tell us about an incident (such as fire, water damage or theft) which may or may not give rise to a claim, we will pass information relating to it to the register. IDS Ltd. may also pass on information received from other insurers about other incidents involving anyone insured under the policy.
- We will respect your rights to privacy and will not disclose your personal information to anyone except with your consent or if the law, public duty or our legitimate interests require us to.
- We may occasionally need to transfer personal information to countries outside the European Economic Area (EEA). This will only be done under a contract which includes appropriate safeguards for the security and confidentiality of your personal information, with your consent or where permitted by the Data Protection Act.

### Your Rights

You have the right to have any inaccuracies corrected, to object to direct marketing at any time and a right of access under the Data Protection Act to your personal records held by Accord Mortgages Limited, subject to payment of a fee.

Our explanatory leaflets 'How we use your personal information' and 'Your Rights and The Data Protection Act', explain how we use your personal information and contain additional information about General Business Purposes, Agencies and Service Providers we use and explain sensitive information.

Copies of our leaflets and Subject Access Request form (ACC 0039), that should be used if you require access to your personal information, can be obtained from our registered office, Accord Mortgages Limited, Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ or from [www.accordmortgages.com](http://www.accordmortgages.com).



### Transfers of Mortgage

Although you may not transfer your interest in the mortgage without consent, there is no restriction in the mortgage against a transfer of Accord Mortgages' interest. Accord Mortgages may transfer its interest in your mortgage to any one else who may not necessarily be a building society or an associated body of a building society. Accord Mortgages is part of the Yorkshire Building Society group but is a separate legal entity from Yorkshire Building Society. You will not be a member of, or have any membership rights in, Yorkshire Building Society.

### Declaration to be signed by all applicants

I apply for a loan on the property mentioned on page 6 (or any Replacement Property Form attached to this form).

1. I agree:

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

2. I confirm that:

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

3. I have read the explanation on Transfers of Mortgage (above) and had the opportunity to have anything I do not understand explained to me. I acknowledge that you are entitled to transfer Accord Mortgages' interest in the mortgage which I am applying for and any related security, assignment or other related deeds or documents to another body. I consent to the transfer of Accord Mortgages' interest.

4. I understand that:

- Accord Mortgages does not have to make an offer of a loan or refund any fees paid.
- If Accord Mortgages offers me a loan, this does not imply that Accord Mortgages agrees that the price paid for the property is reasonable.

**Managing our contact with you:** We (Accord Mortgages a subsidiary of Yorkshire Building Society and any trading names operated by Yorkshire Building Society), would occasionally like to keep you up to date with details of products and services supplied by us and carefully selected organisations. This may be by post, phone or email (including text/SMS messaging). By giving your details you are agreeing to receive this information. **If there is a contact method you do NOT want us to use for this, please tick the relevant box.**

**Applicant 1:**     Mail         Phone         Email

**Applicant 2:**     Mail         Phone         Email

We will not sell your details to other companies but we may use marketing agents to act on our behalf.

#### 1st Applicant

Signature of Applicant

Date

#### 2nd Applicant

Signature of Applicant

Date

**INSTRUCTION TO YOUR BANK OR BUILDING SOCIETY TO PAY BY DIRECT DEBIT**

Please complete the whole form using ballpoint pen and return the completed form to the address below.

Service User Number

6	7	6	5	3	2
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Accord Mortgages Limited  
 Yorkshire House  
 Yorkshire Drive  
 Bradford  
 BD5 8LJ

1. Name and full postal address of your bank or building society.

The Manager

.....

.....

.....

..... Postcode: .....

2. Name(s) of Account Holder(s)

3. Branch Sort Code  -  -

4. Bank/Building Society Account Number.

Reference Number

(i.e. Accord Mortgages Limited Mortgage Account Number.)

5. **Instruction to your Bank or Building society**

Please pay Accord Mortgages Limited 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 Accord Mortgages Limited 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 account.

For Accord Mortgages Limited official use only - this is not part of the instruction to your bank or building society


If you prefer, you may specify a payment date between 1st and 28th of each month. Please enter the date in the box.

ACC 0772 (1019)

01/07/15

**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 Accord Mortgages Limited will notify you 7 working days in advance of your account being debited or as otherwise agreed. If you request Accord Mortgages Limited to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Accord Mortgages Limited 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 Accord Mortgages Limited 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.

This guarantee is provided by Accord Mortgages Limited  
 Accord Mortgages Limited is registered in England No. 2139881. Registered Office: Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ  
 Tel: 0345 1 200 872. Fax: 01274 734240. www.accordmortgages.com

Accord Mortgages Limited is authorised and regulated by the Financial Conduct Authority.  
 Accord Mortgages Limited is entered in the Financial Services Register under registration number 305936.  
 All communications with us may be monitored/recorded to improve the quality of our service and for your protection and security.  
 Calls to 03 numbers are charged at the same standard network rate as 01 or 02 landline numbers, even when calling from a mobile.

ACC 0772 (1019)

01/07/15