

Customer Working Age Declaration

Single Applicant



For support, please call 03333 701 101

August 2025

The mortgage you're applying for will extend beyond your 66th birthday, which is the current UK State Pension age.

Please note that this arrangement requires you to work later into life to meet your monthly mortgage payments. If your circumstances change and you are unable to continue working or maintain the necessary level of income, your monthly mortgage payments may become unaffordable.

By signing this form, you confirm:

1. You have agreed to a mortgage term with your mortgage adviser that extends beyond the current UK State Pension age of 66. If this is not accurate – please contact your mortgage adviser as soon as possible.
2. You are confident you can meet the mental and physical demands of your role until your planned retirement age.
3. You have no planned job changes that would prevent you from working until your expected retirement age.
4. You understand the risks of working beyond the current UK State Pension age and you are responsible for making mortgage payments. You acknowledge that your home could be at risk if payments are not maintained.
5. You agree to review your mortgage regularly, particularly if there are changes to your financial or health circumstances, or if you need to retire earlier than planned.

Application reference number:	
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Applicant 1 Name:	
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Date:	
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Applicant 1 Signature:	
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If you require further information, please contact us on 03333 701 101 between 9am – 5pm Monday to Friday.