

Application Details

For support, please call: 03333 701 101

This document should only be used to gather information and not uploaded onto the application portal.

Prerequisite Questions

I confirm that: (True/False)

The applicant(s) have no criminal convictions and have no pending prosecutions relating to any aspect of dishonesty, theft, robbery, fraud or arson.	True	False
The property will not be let to a family member.	True	False
The property is not purchased as a Shared Equity, is not a Self Build loan.	True	False
The applicant(s) are not in a debt management plan or have been in one for over 12 months.	True	False
The property meets the property criteria.	True	False

If any of the above statements are false, unfortunately we'll not be able to proceed with your application as it falls outside of our required criteria.

Broker Details

First name:							
Surname name:							
FCA Number:							
Broker fee:	£						
When is the fee payable:	On application	On offer	On completion				

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Applicant and Loan Type				
Applicant type:	Individual		Limited Company (up to 4 applicants)	
Loan type:	Residential		Buy to Let	
Loan Purpose:	Purchase		Remortgage	
How was sale made:	Face to face	Non-face to face	Telephone	Internet
Are the applicant(s) high net worth customers:	Yes		No	
Are the applicant(s) 'professional' customers:	Yes		No	
Do the applicant(s) have at least 12 months experience as landlord(s)?	Yes		No	
If you select yes to either of the above, please answer the following 2 questions:				
What kind of sale is this?	Advised		Execution only	
If advised, was the advice rejected?	Yes		No	

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Loan Details					
Estimated value/purchase price:			£		
For purchase mortgages please provide the purchase price, for remortgages please provide the estimated value.					
Loan amount:	£		If Buy to Let anticipated monthly rental income:	£	
First time buyers:	Yes	No	First time landlord:	Yes	No
Our definition of a First Time Buyer is where no applicants, who are party to the application, have held a mortgage or owned their own home (unencumbered) in the past 3 years.					
Right to buy:	Yes		No		
Family Concessionary Purchase:	Yes		No		
Landlord Concessionary Purchase:	Yes		No		
If yes - Discounted purchase price:	£		If yes - Open market value:	£	
Shared ownership:	Yes		No		
If yes - Total % to be owned:	£		If yes - Rental/service charges:	£	
If yes - Estimated value:	£		If yes - Purchase price of share:	£	
Term:	Y	Y	&	M	M
Repayment type:	Capital repayment		Interest only		Part and part

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Source of Deposit

Savings/cash:	£	Gift from relative:	£
Gifted equity:	£	Remortgage of other property:	£
Sale of current residential property:	£	Sale of other property:	£
Vendor gifted:	£	Builder gifted:	£
Other additional borrowing:	£	Bridging finance:	£
Other:	£		

Repayment Strategy Summary for Interest Only and Part and Part

Repayment strategy (select from the following options):

Sale of security	Downsizing	Sale of other UK property	Sale of non UK property
Endowment	ISA	Stocks and shares	Pension
Equity in the property:	£	Repayment plan cost:	£
Repayment plan frequency:	Weekly	Monthly	Annually
Projected value:	£		

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Loan/Occupancy Details

Will this be the applicant's main residence:		Yes		No									
If no - Please confirm use of the property since it is not going to be the applicant's main residence:													
Has the applicant or immediate family ever lived in the property:		Yes		No									
If yes, who:													
If yes - From:	M	M	Y	Y	Y	Y	If yes - To:	M	M	Y	Y	Y	Y
Did any applicant inherit the property:		Yes		No									

Debt Management Plan

Are the applicants in a debt management plan?	Yes	No
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Loan Purpose

What is the purpose of the mortgage (select from the following):

Repay existing mortgage	Home improvements	Debt consolidation	Purchase investment property
Repay tax/Business debt	Purchase share of property	Business purposes	Other capital raising

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Applicant 1

Relationship between applicants:	Spouse				Partner			
	Sibling				Parent			
	Child				None			
Title:	Mr	Mrs	Ms	Miss	Dr			
First name:								
Middle name(s):								
Surname:								
Date of birth:	D	D	M	M	Y	Y	Y	Y
Anticipated retirement age:								
Nationality:								
Permanent rights to reside in the UK:	Yes				No			
Length of residency:	Y	Y	M	M	or from birth			
Paid in sterling:	Yes				No			
UK tax payer:	Yes				No			
Diplomatic immunity:	Yes				No			
Marital status:	Married		Single			Civil Partnership		
	Widowed		Divorced			Separated		

Applicant 1 (continued)

Previous Names

Has the applicant ever been known by another name in the last 6 years?

If yes - Title:

Mr

Mrs

Ms

Miss

Dr

First name:

Middle name(s):

Surname:

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Applicant 2

Relationship between applicants:	Spouse				Partner			
	Sibling				Parent			
	Child				None			
Title:	Mr	Mrs	Ms	Miss	Dr			
First name:								
Middle name(s):								
Surname:								
Date of birth:	D	D	M	M	Y	Y	Y	Y
Anticipated retirement age:								
Nationality:								
Permanent rights to reside in the UK:	Yes				No			
Length of residency:	Y	Y	M	M	or from birth			
Paid in sterling:	Yes				No			
UK tax payer:	Yes				No			
Diplomatic immunity:	Yes				No			
Marital status:	Married		Single			Civil Partnership		
	Widowed		Divorced			Separated		

Applicant 2 (continued)

Previous Names

Has the applicant ever been known by another name in the last 6 years?

If yes - Title:

Mr

Mrs

Ms

Miss

Dr

First name:

Middle name(s):

Surname:

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Applicant Address History				Applicant 1									
UK address:	Yes			No									
Residential status:	Owner with mortgage			Owner without mortgage									
	Living with parents or family			Living with friends									
	Renting			Employer provided									
From:	M	M	Y	Y	Y	Y							
Current Address Details													
House number/name:				Street:									
Town or city:				Postcode:									
Country													
From:	M	M	Y	Y	Y	Y	To:	M	M	Y	Y	Y	Y
If current address is less than 3 years please provide all addresses for the last 3 years.													
Previous Address Details													
House number/name:				Street:									
Town or city:				Postcode:									
Country													
From:	M	M	Y	Y	Y	Y	To:	M	M	Y	Y	Y	Y
Residential status:	Owner with mortgage			Owner without mortgage			Living with parents or family						
	Living with friends			Renting			Employer provided						

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Previous Address Details (continued)

House number/name:						Street:							
Town or city:						Postcode:							
Country													
From:	M	M	Y	Y	Y	Y	To:	M	M	Y	Y	Y	Y
Residential status:	Owner with mortgage				Owner without mortgage				Living with parents or family				
	Living with friends				Renting				Employer provided				

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Applicant Address History				Applicant 2									
UK address:	Yes			No									
Residential status:	Owner with mortgage			Owner without mortgage									
	Living with parents or family			Living with friends									
	Renting			Employer provided									
From:	M	M	Y	Y	Y	Y							
Current Address Details													
House number/name:				Street:									
Town or city:				Postcode:									
Country													
From:	M	M	Y	Y	Y	Y	To:	M	M	Y	Y	Y	Y
If current address is less than 3 years please provide all addresses for the last 3 years.													
Previous Address Details													
House number/name:				Street:									
Town or city:				Postcode:									
Country													
From:	M	M	Y	Y	Y	Y	To:	M	M	Y	Y	Y	Y
Residential status:	Owner with mortgage			Owner without mortgage			Living with parents or family						
	Living with friends			Renting			Employer provided						

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Previous Address Details (continued)

House number/name:						Street:							
Town or city:						Postcode:							
Country													
From:	M	M	Y	Y	Y	Y	To:	M	M	Y	Y	Y	Y
Residential status:	Owner with mortgage				Owner without mortgage				Living with parents or family				
	Living with friends				Renting				Employer provided				

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Employment Status		Applicant 1	
Applicant is:	Employed	Employed – zero hours contract	Self-employed
	Fixed term contract	Retired	Not working
Role within the business (if applicable):	Director	Shareholder	Director and shareholder
More than 25% share owner:	Yes	No	Applicants who own more than 25% are classed as self-employed.

Employment Details (If self-employed or retired please skip to page 16)

Job title:													
Employed since:	M	M	Y	Y	Y	Y	If less than 12 months please provide previous employment details.						
Job title:													
From:	M	M	Y	Y	Y	Y	To:	M	M	Y	Y	Y	Y
Is the employment permanent:	Yes		No		In probationary period:				Yes		No		
End date of probationary period:	D	D	M	M	Y	Y	Y	Y	If fixed term contract fill in the details below.				
Has contract previously been renewed:	Yes		No		Will contract be renewed:				Yes		No		

	Annual income	Frequency paid*
Basic salary	£	
Overtime	£	
Commission	£	
Bonus	£	
Car allowance	£	

*Can only be paid weekly, monthly, quarterly, bi annually, annually

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Employment Status		Applicant 2	
Applicant is:	Employed	Employed – zero hours contract	Self-employed
	Fixed term contract	Retired	Not working
Role within the business (if applicable):	Director	Shareholder	Director and shareholder
More than 25% share owner:	Yes	No	Applicants who own more than 25% are classed as self-employed.

Employment Details (If self-employed or retired please skip to page 17)

Job title:													
Employed since:	M	M	Y	Y	Y	Y	If less than 12 months please provide previous employment details.						
Job title:													
From:	M	M	Y	Y	Y	Y	To:	M	M	Y	Y	Y	Y
Is the employment permanent:	Yes		No		In probationary period:				Yes		No		
End date of probationary period:	D	D	M	M	Y	Y	Y	Y	If fixed term contract fill in the details below.				
Has contract previously been renewed:	Yes		No		Will contract be renewed:				Yes		No		

	Annual income	Frequency paid*
Basic salary	£	
Overtime	£	
Commission	£	
Bonus	£	
Car allowance	£	

*Can only be paid weekly, monthly, quarterly, bi annually, annually

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Self-Employment Details							Applicant 1						
Occupation:													
Ownership type:	Limited company			Partnership			Sole trader						
Role within the business (if applicable):	Director			Shareholder			Director and shareholder						
Date commenced trading:	M	M	Y	Y	Y	Y	Percentage of business owned:						
Please provide the applicant's share of income from the company, with the most recent year first: Sole trader or partnership, enter the applicants share of net profits. Limited company, enter the applicant's salary and dividend or share of net profit													
Earned income:							Year ending:	M	M	Y	Y	Y	Y
Earned income:							Year ending:	M	M	Y	Y	Y	Y
Earned income:							Year ending:	M	M	Y	Y	Y	Y

Self-Employment Details							Applicant 2						
Occupation:													
Ownership type:	Limited company			Partnership			Sole trader						
Role within the business (if applicable):	Director			Shareholder			Director and shareholder						
Date commenced trading:	M	M	Y	Y	Y	Y	Percentage of business owned:						
Please provide the applicant's share of income from the company, with the most recent year first: Sole trader or partnership, enter the applicants share of net profits. Limited company, enter the applicant's salary and dividend or share of net profit													
Earned income:							Year ending:	M	M	Y	Y	Y	Y
Earned income:							Year ending:	M	M	Y	Y	Y	Y
Earned income:							Year ending:	M	M	Y	Y	Y	Y

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Secondary Income - Employment Status						Applicant 1							
Secondary employment:	Yes			No									
Applicant is:	Employed			Employed - zero hours contract			Self-employed			Fixed term contract			
More than 25% share owner:	Yes			No			Applicants who own more than 25% are classed as self-employed.						
Employment Details (If self-employed please skip to page 16)													
Job title:													
Employed since:	M	M	Y	Y	Y	Y							
Is the employment permanent:	Yes			No			In probationary period:			Yes		No	
End date of probationary period:	M	M	Y	Y	Y	Y							
If fixed term contract													
Has contract previously been renewed:	Yes			No			Will contract be renewed:			Yes		No	
	Annual income					Frequency paid*							
Basic salary	£												
Overtime	£												
Commission	£												
Bonus	£												
Car allowance	£												

*Can only be paid weekly, monthly, quarterly, bi annually, annually

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Secondary Income - Employment Status						Applicant 2		
Secondary employment:	Yes			No				
Applicant is:	Employed		Employed - zero hours contract		Self-employed		Fixed term contract	
More than 25% share owner:	Yes		No		Applicants who own more than 25% are classed as self-employed.			
Employment Details (If self-employed please skip to page 16)								
Job title:								
Employed since:	M	M	Y	Y	Y	Y		
Is the employment permanent:	Yes		No		In probationary period:		Yes	No
End date of probationary period:	M	M	Y	Y	Y	Y		
If fixed term contract								
Has contract previously been renewed:	Yes		No		Will contract be renewed:		Yes	No
	Annual income				Frequency paid*			
Basic salary	£							
Overtime	£							
Commission	£							
Bonus	£							
Car allowance	£							

*Can only be paid weekly, monthly, quarterly, bi annually, annually

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Secondary Income - Self-Employment Details								Applicant 1					
Occupation:													
Ownership type:	Limited company				Partnership				Sole trader				
Date commenced trading:	M	M	Y	Y	Y	Y	Percentage of business owned:						
<p>Please provide the applicant's share of income from the company, with the most recent year first: Sole trader or partnership, enter the applicants share of net profits. Limited company, enter the applicant's salary and dividend or share of net profit</p>													
Earned income:							Year ending:	M	M	Y	Y	Y	Y
Earned income:							Year ending:	M	M	Y	Y	Y	Y
Earned income:							Year ending:	M	M	Y	Y	Y	Y

Secondary Income - Self-Employment Details								Applicant 2					
Occupation:													
Ownership type:	Limited company				Partnership				Sole trader				
Date commenced trading:	M	M	Y	Y	Y	Y	Percentage of business owned:						
<p>Please provide the applicant's share of income from the company, with the most recent year first: Sole trader or partnership, enter the applicants share of net profits. Limited company, enter the applicant's salary and dividend or share of net profit</p>													
Earned income:							Year ending:	M	M	Y	Y	Y	Y
Earned income:							Year ending:	M	M	Y	Y	Y	Y
Earned income:							Year ending:	M	M	Y	Y	Y	Y

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Other Sources of Income			Applicant 1	
Other sources of income:	Yes	No		
Gross annual income:				
Maintenance*:	£	Child benefit*:	£	
Child tax credit*:	£	Working tax credit*:	£	
Universal credit:	£	Pension**:	£	
Other: (please specify)	£			

* Source of income must have 5 years left to run at application stage

** If retired please detail pension income here

Other Sources of Income			Applicant 2	
Other sources of income:	Yes	No		
Gross annual income:				
Maintenance*:	£	Child benefit*:	£	
Child tax credit*:	£	Working tax credit*:	£	
Universal credit:	£	Pension**:	£	
Other: (please specify)	£			

* Source of income must have 5 years left to run at application stage

** If retired please detail pension income here

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Mortgage/Rent		Applicant 1			
If applicant's residential status is Owner with Mortgage please answer the below questions.					
Will the existing residential mortgage be redeemed?	Yes	No			
Estimated value of current residential property:	£				
Current monthly residential mortgage repayment:	£				
Current residential mortgage balance outstanding:	£				
Start date of current mortgage:	M	M	Y	Y	Y
If the applicant's residential status is Owner without mortgage, please answer the below.					
Is the Property being sold?	Yes	No			
If no, please state the reason for not selling:	Let to Buy			Will become a BTL mortgage / Not moving	
	BTL application / Second home purchase				
Estimated value of current residential property:	£				
If applicant's residential status is Owner with Mortgage, please answer the question below.					
Current rental payment:	£				

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Mortgage/Rent		Applicant 2			
If applicant's residential status is Owner with Mortgage please answer the below questions.					
Will the existing residential mortgage be redeemed?	Yes	No			
Estimated value of current residential property:	£				
Current monthly residential mortgage repayment:	£				
Current residential mortgage balance outstanding:	£				
Start date of current mortgage:	M	M	Y	Y	Y
If the applicant's residential status is Owner without mortgage, please answer the below.					
Is the Property being sold?	Yes	No			
If no, please state the reason for not selling:	Let to Buy			Will become a BTL mortgage / Not moving	
	BTL application / Second home purchase				
Estimated value of current residential property:	£				
If applicant's residential status is Owner with Mortgage, please answer the question below.					
Current rental payment:	£				

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Mortgage/Secured Loan History							Applicant 1	
Does the applicant have any other mortgages or secured loans (non Buy to Let):			Yes		No			
Lender:								
Outstanding balance:		£		Monthly payment:		£		
End date:		M	M	Y	Y	Y	Y	
Repayment on completion:			Yes		No			
Lender:								
Outstanding balance:		£		Monthly payment:		£		
End date:		M	M	Y	Y	Y	Y	
Repayment on completion:			Yes		No			
Lender:								
Outstanding balance:		£		Monthly payment:		£		
End date:		M	M	Y	Y	Y	Y	
Repayment on completion:			Yes		No			

Mortgage/Secured Loan History							Applicant 1	
Does the applicant have any overdraft arrangements:				Yes		No		
Balance:	£		To be repaid:		Yes	No		
Balance:	£		To be repaid:		Yes	No		
Balance:	£		To be repaid:		Yes	No		

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Mortgage/Secured Loan History							Applicant 2	
Does the applicant have any other mortgages or secured loans (non Buy to Let):			Yes		No			
Lender:								
Outstanding balance:		£		Monthly payment:		£		
End date:		M	M	Y	Y	Y	Y	
Repayment on completion:			Yes		No			
Lender:								
Outstanding balance:		£		Monthly payment:		£		
End date:		M	M	Y	Y	Y	Y	
Repayment on completion:			Yes		No			
Lender:								
Outstanding balance:		£		Monthly payment:		£		
End date:		M	M	Y	Y	Y	Y	
Repayment on completion:			Yes		No			
Lender:								
Outstanding balance:		£		Monthly payment:		£		
End date:		M	M	Y	Y	Y	Y	
Repayment on completion:			Yes		No			

Mortgage/Secured Loan History							Applicant 2	
Does the applicant have any overdraft arrangements:				Yes		No		
Balance:	£		To be repaid:		Yes		No	
Balance:	£		To be repaid:		Yes		No	
Balance:	£		To be repaid:		Yes		No	

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Store/Credit Cards			Applicant 1	
Does the applicant have any credit or store cards:	Yes	No		
Card provider:				
Balance:	£	To be repaid:	Yes	No
Card provider:				
Balance:	£	To be repaid:	Yes	No
Card provider:				
Balance:	£	To be repaid:	Yes	No

Store/Credit Cards			Applicant 2	
Does the applicant have any credit or store cards:	Yes	No		
Card provider:				
Balance:	£	To be repaid:	Yes	No
Card provider:				
Balance:	£	To be repaid:	Yes	No
Card provider:				
Balance:	£	To be repaid:	Yes	No

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Loan/Hire Purchase										Applicant 1			
Does the applicant have any unsecured loans or hire purchases:										Yes		No	
Lender:													
Outstanding balance:					£					Monthly payments:		£	
End date					D D M M Y Y Y Y					To be repaid		Yes No	
Lender:													
Outstanding balance:					£					Monthly payments:		£	
End date					D D M M Y Y Y Y					To be repaid		Yes No	

Loan/Hire Purchase										Applicant 2			
Does the applicant have any unsecured loans or hire purchases:										Yes		No	
Lender:													
Outstanding balance:					£					Monthly payments:		£	
End date					D D M M Y Y Y Y					To be repaid		Yes No	
Lender:													
Outstanding balance:					£					Monthly payments:		£	
End date					D D M M Y Y Y Y					To be repaid		Yes No	

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Other Commitment (Non-Lifestyle)				Applicant 1						
Does the applicant have any other commitments:				Yes		No				
Commitment type: School fees										
Monthly payment:	£	End date:	D	D	M	M	Y	Y	Y	Y
Commitment type: Maintenance										
Monthly payment:	£	End date:	D	D	M	M	Y	Y	Y	Y
Commitment type: Student loan										
Monthly payment:	£	End date:	D	D	M	M	Y	Y	Y	Y
Commitment type: Other (please give details)										
Monthly payment:	£	End date:	D	D	M	M	Y	Y	Y	Y
Commitment type: Other (please give details)										
Monthly payment:	£	End date:	D	D	M	M	Y	Y	Y	Y

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Other Commitment (Non-Lifestyle)				Applicant 2						
Does the applicant have any other commitments:				Yes		No				
Commitment type: School fees										
Monthly payment:	£	End date:	D	D	M	M	Y	Y	Y	Y
Commitment type: Maintenance										
Monthly payment:	£	End date:	D	D	M	M	Y	Y	Y	Y
Commitment type: Student loan										
Monthly payment:	£	End date:	D	D	M	M	Y	Y	Y	Y
Commitment type: Other (please give details)										
Monthly payment:	£	End date:	D	D	M	M	Y	Y	Y	Y
Commitment type: Other (please give details)										
Monthly payment:	£	End date:	D	D	M	M	Y	Y	Y	Y

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Buy to Let Portfolio		Applicant 1
Does the applicant own any investment/buy to let properties:	Yes	No
Total number of properties:		
If 4 or more properties, please complete page portfolio summary (next page.)		
Estimated value of portfolio:	£	
Total outstanding balance of mortgages:	£	
Total monthly portfolio rental income:	£	
Total monthly portfolio mortgage payments:	£	

Buy to Let Portfolio		Applicant 2
Does the applicant own any investment/buy to let properties:	Yes	No
Total number of properties:		
If 4 or more properties, please complete page portfolio summary (next page.)		
Estimated value of portfolio:	£	
Total outstanding balance of mortgages:	£	
Total monthly portfolio rental income:	£	
Total monthly portfolio mortgage payments:	£	

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If this is a Buy to Let application, please complete the details below for every property within the applicants portfolio. We accept applicant(s) with a combined total of up to 9 properties, including the application property(s).

Portfolio Summary

Property address:			
Date purchased:		Current value:	£
Outstanding borrowing:	£	Lender:	
Annual cost of borrowing:	£	Current monthly rental income:	£
Last 12 months rent received:	£	Void periods (months) in last 12 months:	
Business plan for this property:			
Terms of lease or tenancy (include length and commencement date):			
Property address:			
Date purchased:		Current value:	£
Outstanding borrowing:	£	Lender:	
Annual cost of borrowing:	£	Current monthly rental income:	£
Last 12 months rent received:	£	Void periods (months) in last 12 months:	
Business plan for this property:			
Terms of lease or tenancy (include length and commencement date):			

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Portfolio Summary (continued)

Property address:			
Date purchased:		Current value:	£
Outstanding borrowing:	£	Lender:	
Annual cost of borrowing:	£	Current monthly rental income:	£
Last 12 months rent received:	£	Void periods (months) in last 12 months:	
Business plan for this property:			
Terms of lease or tenancy (include length and commencement date):			
Property address:			
Date purchased:		Current value:	£
Outstanding borrowing:	£	Lender:	
Annual cost of borrowing:	£	Current monthly rental income:	£
Last 12 months rent received:	£	Void periods (months) in last 12 months:	
Business plan for this property:			
Terms of lease or tenancy (include length and commencement date):			

If there are further properties please reprint this page.

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Dependents

Total number of non-applicant adult dependents living in the subject property over the age of 18:		1	2	3	4
Number of children dependants under the age of 18 living in the subject property:		1	2	3	4
Dependent 1 age:		Dependent 2 age:			
Dependent 3 age:		Dependent 4 age:			

Changes to Your Income and Expenditure

Are the applicants aware of any changes to their income or expenditure that is likely to affect the ability to meet the mortgage payments:	Yes	No
Please provide details:		

Basic essential expenditure	Monthly
Housekeeping (food and washing)	£
Utilities (gas, electric, water and other heating)	£
Telephone	£
Council tax	£
Building insurance	£
Ground rent and service charges	£
Essential travel (including work and school)	£

Basic quality of living	Monthly
Clothing	£
Personal goods (toiletries)	£
Household goods (such as furniture and appliances)	£
Basic recreation (TV, non essential transport etc.)	£

Application Details

For support, please call: 03333 701 101

Property Details							
Do you know the property details:	Yes			No			
Is the property an HMO?	Yes			No			
Will the HMO have a license at completion?	Yes			No			
Jurisdiction of property:	England and Wales	Scotland	Northern Ireland				
Property Address							
House number/name:			Street name:				
Town/City:			Postcode:				
Property type:	House	Flat	Bungalow	Maisonette			
Property style:	Detached	Semi-detached	Terrace	End Terrace			
	Purpose Built Flat	Converted Flat					
Is the property a new build:	Yes			No			
If yes – what is the certificate type:	NHBC	Zurich	Premier Guarantee	Buildzone			
	Other (please state):						
Year of construction:					Has the property been converted in the last 10 years:	Yes	No
Standard construction:	Yes			No			
If applicable, number of stories in the building:	1	2	3	4	5	6+	
If applicable, which floor is the flat situated:	1	2	3	4	5	6+	

Application Details

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Property Details (continued)

No. of bedrooms:		No. of kitchens:		No. of reception rooms:		No. of bathrooms:	
Type of sale:	Private sale		Purchase through an agent		Purchase as a sitting tenant		
	Purchase from a family member			Auction			
Tenure:	Freehold			Leasehold			
If Leasehold please answer the following questions:							
Remaining lease term:				years	Ground charge per annum:	£	
Service charge per annum:	£	Is the property connected to or above a commercial premises:			Yes	No	
If yes – please provide details:							
Is the property ex-social housing (Public sector, e.g. local authority, housing association, military or police):				Yes		No	
Is the property subject to agricultural restrictions:				Yes		No	
Does the property include more than one acre of land:				Yes		No	
If yes – please provide the number of acres:							
Is the property listed?	Yes	No	If yes – please choose listed status:		Grade 1	Grade 2*	Grade 3
Are there any incentives, discounts or allowances in relation to the property:				Yes (If yes – see table below)		No	
Incentive Value	Type of Incentive						
£	White goods	Garden landscaping	Fitted furniture	Deposit funds			
£	White goods	Garden landscaping	Fitted furniture	Deposit funds			

Application Details

For support, please call: 03333 701 101

Convictions

Does any party to the application have any criminal convictions other than those which are spent under the Rehabilitation Offenders Act 1974 (or equivalent):

Yes

No

If yes – please provide details of all convictions:

Fees

Does the applicant wish to add fees to loan:

Yes

No

Application Details

For support, please call: 03333 701 101

Details of Applicants		Applicant 1		
Home telephone number:				
Work telephone number:				
Mobile telephone number:				
Preferred contact method:	Home	Work	Mobile	
Email address:				
National insurance number:				
<p>UK Mortgage Lending Ltd t/a Pepper Money and its group of companies would like to keep your client informed of products, services and member offers that we consider relevant to them. We will not share their information with external companies for the purposes of marketing.</p> <p>If your client does not wish to be contacted by a particular method, please check 'No' in the boxes below:</p>				
Contact by phone:	Yes	No		
Contact by text:	Yes	No		
Contact by post:	Yes	No		
Contact by email:	Yes	No		

Application Details

For support, please call: 03333 701 101

Details of Applicants		Applicant 2	
Home telephone number:			
Work telephone number:			
Mobile telephone number:			
Preferred contact method:	Home	Work	Mobile
Email address:			
National insurance number:			
<p>UK Mortgage Lending Ltd t/a Pepper Money and its group of companies would like to keep your client informed of products, services and member offers that we consider relevant to them. We will not share their information with external companies for the purposes of marketing.</p> <p>If your client does not wish to be contacted by a particular method, please check 'No' in the boxes below:</p>			
Contact by phone:	Yes	No	
Contact by text:	Yes	No	
Contact by post:	Yes	No	
Contact by email:	Yes	No	

Application Details

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Employment Details		Applicant 1	
Job title:			
Employer name:			
Employer telephone number:			
Employed by a family member:	Yes	No	
House number/name:			
First line of address:			
Street:			
Town or city:		Postcode:	

Employment Details		Applicant 2	
Job title:			
Employer name:			
Employer telephone number:			
Employed by a family member:	Yes	No	
House number/name:			
First line of address:			
Street:			
Town or city:		Postcode:	

Application Details

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Self-Employment Details		Applicant 1	
Registered Business Address			
House number/name:			
First line of address:			
Street:			
Town or city:			
House number/name:			
Postcode:			
Street:			
Accountant's Details			
Accountant contact:			
Company name:			
Qualification:			
House number/name:			
Street:			
Town or city:			
Postcode:			
Duration acted:		&	

Application Details

For support, please call: 03333 701 101

Self-Employment Details

Applicant 2

Registered Business Address

House number/name:

First line of address:

Street:

Town or city:

House number/name:

Postcode:

Street:

Accountant's Details

Accountant contact:

Company name:

Qualification:

House number/name:

Street:

Town or city:

Postcode:

Duration acted:

&

Application Details

For support, please call: 03333 701 101

Valuation Type

Mortgage Valuation Report

Homebuyers Report

Arrangements to Access Property

Provide details for the valuer to gain access to inspect the property

Contact	Selling Agent	Builder	Vendor	Applicant	Other
Contact name:			Telephone number:		

Please provide any additional information which will help the valuer to gain access:

Application Details

For support, please call: 03333 701 101

Other Occupants

Are there any other occupants of the property over 17 years of age:

Yes

No

If yes -

First name:

Surname:

Date of birth:

D

D

M

M

Y

Y

Y

Y

Relationship between applicants:

Spouse

Partner

Sibling

Child

Parent

Grandparent

If yes -

First name:

Surname:

Date of birth:

D

D

M

M

Y

Y

Y

Y

Relationship between applicants:

Spouse

Partner

Sibling

Child

Parent

Grandparent

Solicitor Details

Solicitor name:

Firm name:

House number/name:

Street:

Town or city:

Postcode:

Telephone number:

Email:

Application Details

For support, please call: 03333 701 101

Bank Details

Sort code:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		
Account no:	<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 holder name:	<input type="text"/>							
Bank name:	<input type="text"/>							
Preferred payment day:	<input type="text"/>							

Application Declaration

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To be signed by all applicants

Application Declaration

Made in connection with the **application** referred to above. **We** ask that **you** read this Application Declaration carefully as it contains important **information** on who **we** are, how and **why we** collect, store, use and share personal **information**, **your** rights in relation to **your** personal **information** and on how to contact **us** and supervisory authorities in the event **you** have a complaint.

By signing this Application Declaration as an applicant you declare, consent, acknowledge and confirm (to us as follows):

1. MEANING OF WORDS USED

In this Application Declaration:

- you** and **your** means each person that has signed this Application Declaration as an applicant and each other person that is to be a borrower in respect of, or grant security (including a guarantee) for, the mortgage advance that is the subject of the **application**, or, if the **application** is in the name of a limited company borrower, any officer or shareholder of that limited company borrower or any person who has granted security (including a guarantee) in respect of that **application** (and in the case of a limited company which has granted security, any officer or shareholder of that limited company);
- we, us** and **our** means UK Mortgage Lending Ltd (registered in England and Wales as company number 08698121), trading as Pepper Money, and anyone who at any time in the future is entitled (as legal, equitable or beneficial owner) to all or any of the lender's rights under any agreement with **you** (including as a result of a transfer referred to in section 7 below);
- application** means the application to **us** by **you** for a mortgage advance to be secured on a residential property, that is to be occupied by **you** as **your** home unless the application is for a buy-to-let mortgage in which case it is to be used solely for rental purposes only; and
- information** means the **information** provided to or received by **us** (whether or not by, or from and/or relating to, **you** or any other person) in connection with **your application** (including but not limited to enquiries or searches made by or on behalf of **us**) and **information** received by phone, e-mail, use of online applications, calculators, decision tools and/or video verification.

DISCLOSURE - APPLICABLE DATA PROTECTION LAWS IMPORTANT- USE OF YOUR INFORMATION

You have a right to know how **we** use **your** personal **information**. Please carefully read and understand this section

2. If you sign this Application Declaration you are consenting to the use of your information as set out in this Application Declaration.

Credit decisions and also the prevention of fraud and money laundering. **We** may use credit reference and fraud prevention agencies to help **us** make decisions. What **we** do and how both **we** and credit reference and fraud prevention agencies will use **your information** is detailed in sections 2.4 and 2.5 below.

The personal **information** **we** have collected from **you** will be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify **your** identity. If fraud is detected, **you** could be refused certain services, finance or employment. If **you** would like to read the full details of how **your** data may be used by **us** and these fraud prevention agencies and credit reference agencies, and **your** data protection rights, please contact our Data Protection Officer at the contact details stated below:

Data Protection Officer:
UK Mortgage Lending Ltd
4 Capital Quarter
Tyndall Street
Cardiff CF10 4BZ

You can also access a copy of our Privacy Policy by visiting the website <https://www.pepper.money/privacy-policy/>

2 NOTICES AND CONSENTS RELATING TO USE OF YOUR INFORMATION

2.1 We may hold **information** in our records or with persons providing storage facilities and use and disclose **information**:

- to process, obtain and check other **information**, manage **your** account and administer any product or services that **we** provide **you** with or at **your** request or otherwise;
- to perform obligations or exercise rights that **we** may have under any agreement with **you**;
- for the purposes of market research, statistical and business analysis and creating and maintaining a customer profile;
- to assess this and further applications from **you** or other members of **your** household for this and other products and/or services and make decisions on questions about any such application(s), any agreement or correspondence which **you** may have with **us**; and/or

- with the intention of preventing, detecting, prosecuting or mitigating the consequences of fraud and money laundering or other crimes, trace debt and recover debt and to comply with applicable law and regulations.

2.2 We may disclose any **information** to and make enquiries to:

- any person (including any actual or potential party, that party's professional advisers and any rating agency) in connection with any actual or potential transfer (see Section 7 below) and each such person may also rely upon the truth, completeness and accuracy of the **information** and may use the **information** for the purposes and as otherwise described in this Application Declaration;
- any other party to any agreement with **you** and/or any other person with whom **we** have entered into or made and/or consider entering into or making any other arrangement in connection with any agreement with **you** (including in connection with the provision of funding to **us**);
- insurers of any asset securing or proposed to secure **your** liabilities;
- financial and other organisations involved in fraud prevention to prevent or detect fraud and protect themselves and their customers or to assist in verifying **your** identity;
- companies, agents or contractors appointed to administer or operate **your** account or any agreement with **you** on behalf of **us** or otherwise to provide services to or on behalf of **us** for which such companies, agents or contractors will have access to **information**;
- persons (including brokers, agents and solicitors) assisting **you** from time to time in connection with any agreement with **you**;
- market research organisations for the purpose of confidential market research conducted on behalf of **us**;
- the Electoral Register, any relevant legal and regulatory authorities and any other body having a legal right to access the **information** and anyone **you** authorise **us** to give **information** to;
- any person including (without limitation) current and previous lenders, other creditors, employers, landlords, accountants, bankers, registries, government bodies in the processing of any **information** and the administration of, or exercising our rights under, any agreement with **you**;
- any credit reference agencies (CRAs), debt recovery agencies, tracing agencies and fraud prevention agencies (FPAs) (any of whom may keep a copy of such enquiry whether or not **your** application proceeds and this will be seen by other organisations that make searches); and
- companies within our corporate group (for more **information**, please see <https://www.pepper.money/privacy-policy/>) and our professional advisors, including but not limited to, third party auditors.

2.3 A condensed guide to the use of **your** personal **information** by ourselves

- (a) When **you** apply to **us** to obtain a loan, this organisation will check the following records about **you** and others (see (b) below):

- our** own;
- those at CRAs;
- those at FPAs.

Please see Sections 2.4 and 2.5 for more details of how **your** personal **information** is used by ourselves and at CRAs and FPAs.

- (b) If **you** are making a joint application or tell **us** that **you** have a spouse or financial associate, **we** will link **your** records together so **you** must be sure that **you** have their agreement to disclose **information** about them.

- (c) If **you** have borrowed from **us** and do not make payments that **you** owe **us**, **we** will trace **your** whereabouts and recover debts.

- (d) **Your** data may also be used for other purposes for which **you** give **your** explicit consent or, in very limited circumstances, when required by law or where permitted under applicable data protection laws.

- (e) Subject to applicable data protections laws **we** may share **your** data in an emergency or to otherwise protect **your** vital interests and or to protect the security or integrity of our business operations.

- (f) For the purposes of marketing and communications, including **your** preferences in receiving marketing from **us** and **your** communication preferences.

Where necessary, **we** will seek **your** explicit consent to the processing of special categories of personal data about **you** contained within the **information** for the purpose of administering any product or services **we** provide to **you**. Special categories of personal data comprises **information** relating to **your** health.

Information (including **your** name) may be disclosed to lenders and other creditors by being placed on registries or databases in which **you** have assets and/or are resident. If details of default are given to certain persons (including lenders, providers of finance, FPAs and CRAs) this may affect **your** ability to obtain further credit.

If **you** give false or inaccurate **information** and **we** or other organisations suspect fraud, this may be recorded. **We** and other persons 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 and for debt tracing, claims assessment and to verify identities.

Application Declaration

For support, please call
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Both incoming and outgoing telephone calls may be recorded and monitored for training and quality control, to monitor compliance with any regulatory requirements, and to establish facts. Any recordings remain our sole property and will be retained in accordance with section 3 below.

2.4 A condensed guide to the use of **your** personal **information** by **us** and Credit Reference Agencies (CRAs)

- (a) In order to process **your** application, **we** will perform credit and identity checks on **you** with one or more CRAs and **we** may also make periodic searches at CRAs to manage **your** account with **us**.
- (b) To do this, **we** will supply **your** personal **information** to CRAs and they will give **us** **information** about **you**. This will include **information** from **your** credit application and about **your** financial situation and financial history. CRAs will supply to **us** both public (including the electoral register) and shared credit, financial situation and financial history **information** and fraud prevention **information**.
- (c) We will use this **information** to:
 - assess **your** creditworthiness and whether **you** can afford to take the product;
 - verify the accuracy of the data **you** have provided to **us**;
 - prevent criminal activity, fraud and money laundering;
 - manage **your** account(s);
 - trace and recover debts; and
 - ensure any offers provided to **you** are appropriate to **your** circumstances
- (d) We will continue to exchange **information** about **you** with CRAs while **you** have a relationship with **us**.
- (e) We will also inform the CRAs about **your** settled accounts. If **you** borrow and do not repay in full and on time, CRAs will record the outstanding debt. This **information** may be supplied to other organisations by CRAs.
- (f) When CRAs receive a search from **us** they will place a search footprint on **your** credit file that may be seen by other lenders.
- (g) If **you** are making a joint application, or tell **us** that **you** have a spouse or financial associate, **we** will link **your** records together, so **you** should make sure **you** discuss this with them, and share with them this **information**, before lodging the application. CRAs will also link **your** records together and these links will remain on **your** and their files until such time as **you** or **your** partner successfully files for a disassociation with the CRAs to break that link.
- (h) The identities of the CRAs, their role also as fraud prevention agencies, the personal **information** they hold, the ways in which they use and share personal **information**, data retention periods and **your** data protection rights with the CRAs are explained in more detail at <https://www.pepper.money/siteassets/pdfs/CRAIN.pdf>.

CRAIN is also accessible from each of the three applicable CRAs – clicking on any of these three links will also take **you** to the same CRAIN document:

Callcredit: <https://www.callcredit.co.uk/crain>
Equifax: <https://www.equifax.co.uk/crain>
Experian: <http://www.experian.co.uk/crain/index.html>

We accept no responsibility or liability for the contents of any third party website to which a hypertext link exists and give no representation or warranty as to the **information** on such websites.

2.5 A condensed guide to the use of **your** personal **information** by **us** and Fraud Prevention Agencies (FPAs)

- (a) Before **we** provide services, financing or a mortgage to **you**, **we** undertake checks for the purposes of preventing fraud and money laundering, and to verify **your** identity. These checks require **us** to process personal data about **you**.
- (b) The personal data **you** have provided, **we** have collected from **you**, or **we** have received from third parties will be used to prevent fraud and money laundering, and to verify **your** identity.
- (c) We and FPAs may also enable law enforcement agencies to access and use **your** personal data to detect, investigate and prevent crime.
- (d) We process **your** personal data on the basis that **we** have a legitimate interest in preventing fraud and money laundering, and to verify identity, in order to protect our business and to comply with laws that apply to **us**. Such processing is also a contractual requirement of the services, mortgage or financing **you** have requested.
- (e) FPAs can hold **your** personal data for different periods of time, and if **you** are considered to pose a fraud or money laundering risk, **your** data can be held for up to six (6) years.
- (f) If **we**, or a FPA, determine that **you** pose a fraud or money laundering risk, **we** may refuse to provide services, financing or a mortgage which **you** have requested, or **we** may stop providing existing services to **you** and **we** or an FPA may also pass this **information** to other FPAs and other organisations to prevent fraud and money laundering.
- (g) A record of any fraud or money laundering risk will be retained by the FPAs, and may result in others refusing to provide services, financing or employment to **you**. If **you** have any questions about this, please contact **us** our Data Protection Officer whose contact details are set out at section 2 above.

(h) Fraud prevention agencies may allow the transfer of **your** personal data outside of the UK. This may be to a country where the UK Government has decided that **your** data will be protected to UK standards, but if the transfer is to another type of country, then the fraud prevention agencies will ensure **your** data continues to be protected by ensuring appropriate safeguards are in place.

(i) We and other organisations may access and use from other countries the **information** recorded by FPAs.

(j) The fair processing notice for FPAs is available via Cifas <https://www.cifas.org.uk/FPN>

Personal data that will be processed

Details of the personal **information** that will be processed include, for example, but not limited to: name, address, date of birth, contact details, financial **information**, employment details, device identifiers including IP address and vehicle details, any existing or previous accounts **you** have with **us** or applications submitted and/or financial associates' accounts (or anyone financially linked with **you**).

Legal Bases

In order to process and use **your** personal **information**, **we** rely on one or more of the following legal basis:

- (i) processing is necessary for the performance of a contract to which **you** are party, or in order to take steps at **your** request prior to entering into a contract;
- (ii) processing is necessary for compliance with a legal obligation to which **we** are subject; and/or
- (iii) where applicable, **you** have given explicit consent to the processing of **your** special categories of personal **information** (e.g. medical **information**) for one or more specified purposes;
- (iv) where **we** consider that, on balance, it is appropriate for **us** do so, processing necessary for legitimate interests (details of these can be found in our privacy policy) which apply to **us** and in some cases other organisations; and/or
- (v) where applicable, **you** have given explicit consent to the processing of **your** personal **information** for one or more specified purposes (e.g. direct marketing).

How to find out more

This is a condensed version and if **you** would like to read the full details of how **your** data may be used please access a copy of our privacy policy at

<https://www.pepper.money/privacy-policy> or contact our Data Protection Officer (see Section 2 above).

You can contact the CRAs currently operating in the UK; the **information** they hold may not be the same so it is worth contacting them all. They will charge **you** a small statutory fee.

CallCredit, Consumer Services Team, PO Box 491, Leeds, LS3 1WZ or log on to www.callcredit.co.uk

Equifax PLC, Credit File Advice Centre, PO Box 1140, Bradford, BD1 5US or log on to www.equifax.co.uk

Experian, Consumer Help Service, PO Box 8000, Nottingham NG80 7WF or log on to www.experian.co.uk

For more **information** on the FPAs operating in the UK, or to make an enquiry, please visit www.cifas.org.uk

We accept no responsibility or liability for the contents of any third party website to which a hypertext link exists and give no representation or warranty as to the **information** on such websites.

Please contact our Data Protection Officer (see Section 2 above) if **you** want to receive details of the relevant FPAs.

CRAs may use credit scoring methods to assess the **information** and to verify **your** identity.

Transfer of your information out of the UK and EEA

We may transfer **information** for use in the ways described in this Application Declaration to countries in the European Economic Area (EEA) on the basis of an adequacy decision. We may transfer **information** for use in the ways described in this Application Declaration to countries outside the UK and EEA which may not have the same level of legal protection as countries within it. Any transfer of **your** personal data outside of the UK or EEA will be subject to approved Standard Contractual Clauses as permitted under applicable data protection laws that are designed to safeguard **your** privacy rights and give **you** remedies in the unlikely event of a misuse of **your** personal **information**. If **you** would like to find out more about any such transfers, please contact our Data Protection Officer whose details are set out in Section 2 of this Application Declaration.

Your Rights

Under applicable data protection law, **you** have a number of important rights. In summary, those include rights to:

- access to the personal **information** **we** hold about **you**;
- require **us** to have inaccurate personal **information** rectified or completed if incomplete;
- require the erasure of personal **information** concerning **you** in certain situations;

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For support, please call
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- receive the personal **information** concerning **you** which **you** have provided to **us**, in a structured, commonly used and machine-readable format and transmit to a third party in certain situations;
- object at any time to processing of personal **information** concerning **you** for direct marketing;
- object in certain circumstances to decisions being taken by automated means (including profiling) which produce legal effects concerning **you** or similarly significantly affect **you**;
- object in certain other situations to our continued processing of **your** personal **information**; and/or
- otherwise restrict our processing of **your** personal **information** in certain circumstances.

If **you** would like to exercise any of these rights, please email or write to our Data Protection Officer (see details in Section 2).

3 How long your personal information will be kept

3.1 At the end of **your** relationship with **us**, **we** retain **your** personal **information** for the period for which **we** are required to retain this personal **information** in order to meet our regulatory requirements. Where retention is based on other reasons, **we** will retain it for no more than 7 years.

4 Some aspects of the application

4.1 If the application is in the name of a limited company borrower, **you** are director(s) authorised by the limited company to make the application and all directors and shareholders will act as guarantor(s) of the mortgage, **you** understand and accept that **you** will be liable for the full amount of the mortgage as well as the applicant company. Furthermore **you** agree to take independent legal advice.

4.2 You consent to **us** being provided, by **your** conveyancers, with a complete copy of **your** file held by **your** conveyancers in relation to the whole transaction (not limited to the proposed mortgage) of which the proposed mortgage forms part should **we** require it for whatever reason. For the avoidance of doubt, **you** confirm that **you** have, in providing this consent, provided it irrevocably to **us** and that it includes a waiver of any right to privilege and/or confidentiality which the file may otherwise attract.

4.3 If this is a buy-to let mortgage, the mortgage property is to be used solely for rental purposes only and is not intended to be occupied by **you** nor by **your** spouse (or a person whose relationship has the characteristics of a spouse) nor by a close relative (including parent, brother, sister, child, grandparent or grandchild).

5 English language

We will only communicate with **you**, provide **information** to **you** and enter into agreements with **you** in English.

6 Assessment and indications

We may use a credit scoring or other automated decision-making system in assessing **information** and **we** may decline **your** application or withdraw or revise any indication to **you** that **we** are willing 'in principle' to enter into a loan agreement, or propose to enter into a loan agreement, without giving any reason whatsoever. For more **information**, please see our Privacy Policy.

7 Consent to transfers

At any time and from time to time, **we** can enter into and make a transfer (being a transfer, assignment or assignation (whether absolute or by way of security), mortgage, charge, standard security, creation of trust over, agreement to sell or other disposal (in law or in equity or beneficially) of all or any of our rights, title, interests, benefits and obligations in respect of all or any of the **information** and/or this document) without any further consent from or notice to **you**.

A transfer will not change **your** rights and guarantees in relation to the **information** and/or this Application Declaration and will not change the terms and conditions relating to the **information** and/or this Application Declaration.

8 Applicable law

This Application Declaration and our dealings with **you** with a view to entering into this Application Declaration, the loan and other related agreements, and any non-contractual aspects arising in connection with this Application Declaration or those dealings, are governed by English law subject to the exclusive jurisdiction of the English courts.

9 Complaints

If **you** have a complaint about **your** mortgage or about any other aspect of our Application Declaration or conduct then **we** urge **you** to contact **us**. You can contact **us** by phone, in person or in writing either by post or email. Details of our complaint handling procedures can be obtained from UK Mortgage Lending Ltd at 4 Capital Quarter, Tyndall Street, Cardiff, CF10 4BZ or by telephone on 0333 370 1101. You can find details of our complaints process by going to

<https://www.pepper.money/complaints>. In some cases, **you** may also refer **your** complaint to the Financial Ombudsman Service.

Details are available on our website, or the Financial Ombudsman site which is <http://www.financial-ombudsman.org.uk/>.

If **you** have a complaint about how **we** process **your** personal **information**, **you** can contact our Data Protection Officer (see details in Section 2). We hope that our Data Protection Officer can resolve any query or concern **you** raise about our use of **your** **information**.

If **you** believe our processing of **your** personal **information** does not comply with applicable data protection law, **you** can make a complaint to the UK Information Commissioner's Office who may be contacted at <https://ico.org.uk/concerns> or telephone: 0303 123 1113.

10 YOUR CONFIRMATIONS IN RELATION TO INFORMATION AND THE APPLICATION

In particular, each person that has signed this Application Declaration as an applicant declares and confirms (in each case for him/herself and on behalf of each other person, if any, falling within the definition of '**you**' in section 1 above) to **us** that:

10.1 Each such person that has signed this Application Declaration as an applicant is duly entitled to and authorised by, each other person, if any, falling within the definition of '**you**' in section 1 above to sign this Application Declaration on behalf of such other person.

10.2 Each of **you** has personally read and checked all the **information** provided in the application.

10.3 All of the **information** is true, accurate and complete and is not ambiguous or misleading. You have not withheld or concealed anything which adversely affects and/or is reasonably likely to adversely affect those things or our assessment and/or any **information**.

10.4 You consent to **your** mortgage intermediary acting for **you** in **your** application and where **you** have given **information** to **your** mortgage intermediary, **you** consent to **your** details and all the **information** in the application being manually inputted and subsequently transmitted electronically to **us** by **your** mortgage intermediary. You consent to **us** liaising with **your** mortgage intermediary about any matters connected with the application and **your** mortgage, including any complaint about **your** application or mortgage.

10.5 You shall let **us** know at once (and provide **us** with full details) if **you** become aware that any personal **information** is or becomes wrong or out of date or if anything changes in any way which adversely affects and/or is reasonably likely to:

- render any **information** ambiguous and/or misleading; or
- adversely affect the truth, accuracy and/or completeness of the **information** or our assessment of **you** and/or any **information**.

10.6 You are entitled to, and have the consent of, each person to disclose **information** relating to that person that **you** have provided in, or in connection with, **your** application, or which **you** otherwise provide to **us**, which may be used as indicated in this Application Declaration.

10.7 Where **you** have asked a person for advice and/or a recommendation about a loan or similar product, that person (not **us**) is responsible to **you** for any advice which that person gives or any recommendation which that person makes. You must notify that person of any material changes to the **information** in order that such person can provide **you** with updated advice and recommendations. You confirm that **you** have not received any advice or any recommendation from **us** in connection with this application.

10.8 If any **information** provided by **you** is incorrect **you** will make good any loss which **we** may suffer by acting in reliance upon that **information**.

10.9 If the application is successful the provisions of this Application Declaration will continue to apply after the completion of the mortgage.

Application Declaration

For support, please call
03333 701 101

If I choose, Pepper Money may also use and share information including contact details, information contained in this application and of any services it provides, with other members of its group of companies, or with carefully selected partners, so that I may be kept informed of news and marketing initiatives including mortgages, savings and investments, life products, loans, and credit cards, general insurance and financial planning services, and of competitions or offers that may be of interest to me. Pepper Money will use various marketing methods in this respect.

I confirm I have given consent to receive such information by the following method(s):

Applicant 1			
Full name:			
SMS	Email	Post	Phone

Applicant 2			
Full name:			
SMS	Email	Post	Phone

Applicant 3			
Full name:			
SMS	Email	Post	Phone

Applicant 4			
Full name:			
SMS	Email	Post	Phone

I may withdraw my consent at any time by writing to Mortgage Servicing, Pepper Money, 4 Capital Quarter, Tyndall Street, Cardiff, CF10 4BZ or by telephone on 0333 370 1101.

This is an important legal document

You should not sign this Application Declaration unless you have checked each answer carefully and have ensured that each answer is accurate and complete (especially if this or any other document was completed by someone else).

You should not sign this Application Declaration unless: you have read and understood this Application Declaration (especially sections 1 to 10 above) and the other accompanying documents, and you have obtained such advice as you consider appropriate and then decided that you want to be bound by this Application Declaration.

If the application IS NOT for a buy to let mortgage

This matter (including the application, the loan and the other mortgage documents) **WILL BE** regulated by the Financial Conduct Authority.

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

If the application IS FOR a buy to let mortgage

This matter (including the Loan and the other Mortgage Documents) **WILL NOT** be regulated by the Financial Conduct Authority.

IF YOU FAIL TO KEEP UP WITH PAYMENTS ON YOUR MORTGAGE A RECEIVER OF RENT MAY BE APPOINTED AND/OR YOUR RENTAL PROPERTY MAY BE REPOSSESSED.

Signed by Applicant 1:	
Date:	

Signed by Applicant 2:	
Date:	

Signed by Applicant 3:	
Date:	

Signed by Applicant 4:	
Date:	

UK Mortgage Lending Ltd (UKMLL) t/a Pepper Money is authorised and regulated by the Financial Conduct Authority (FCA) under registration number 710410 as a provider of regulated mortgages. The FCA does not regulate our Buy to Let mortgages. UKMLL is a member of the Finance and Leasing Association and follows its Lending Code as a provider of second charge regulated mortgages.

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Calls may be monitored or recorded for training, compliance and evidential purposes.