

**REGULATED FURTHER
ADVANCE APPLICATION**

COMPLETING THIS FORM

1. Please use **BLACK INK** and **BLOCK CAPITALS** throughout.
2. Please ensure that you answer **ALL** questions. If a question is not applicable, write N/A.
3. Please use Section Six or a separate sheet of paper to provide any additional information requested by us and / or other matters relevant to your application.
4. When submitting your fully completed further advance application form, please ensure that the items shown in the Submission Checklist are enclosed, if applicable.

In order for us to process your application as quickly as possible, it is important that you answer all questions accurately and completely and that you provide the required supporting documentation in full. Failure to do so will result in delays in your Mortgage Offer being issued and may result in your application being declined.

SOURCE OF APPLICATION

Prior to completing this application form you were given a Key Facts Illustration (KFI) which showed the terms of the product for which you were applying. Please state the reference number and date at the top of the first page of the KFI.

Reference no:

Date:

DD / MM / YYYY

Please state your mortgage and / or savings account number(s):

FOR OFFICE USE

| | | | | | | | | | | | |
|--------------|--|--------------|--|--------------------|--|----------|--|--------------------|--|----------|--|
| Source code: | | Branch code: | | | | | | | | | |
| Rec'd: Date | | Initials | | Underwritten: Date | | Initials | | Acknowledged: Date | | Initials | |

SUBMISSION CHECKLIST

Please use this checklist to ensure that all relevant items are enclosed with your application. Missing or incorrect documents will cause delays in the processing of your application.

PAYMENT OF FEES

- The application or reservation fee (non-refundable) can be paid by cheque enclosed with the application, or by debit card. If you prefer to pay by debit card we will send you a link to our secure online payment page by email when we receive your application form. Please give the email address we should use for this in Section Five.

EVIDENCE OF INCOME

Please check that you are enclosing the evidence relevant to each applicant by checking against relevant sections as follows:

- If the mortgage term **does not** extend beyond State pension age Sections A & D
- If the mortgage term **does** extend beyond State pension age Sections A, B & D
- If you are **already retired** and have **no income from employment** Sections C & D
- If you are **already retired and do have income from employment** Sections A, C & D

**BORROWER
ONE TWO**

A) Income primarily from employment or self-employment:

- | | | |
|--|--------------------------|--------------------------|
| – Employed - your most recent three months' payslips and most recent P60 (if you have a financial interest in your employer and own 33% or more of it then also see self-employed below) | <input type="checkbox"/> | <input type="checkbox"/> |
| – Self-employed (or your ownership interest in your employer exceeds 33%) – for the last two years, either (a) your self-assessment forms together with HM Revenue and Customs (HMRC) original acknowledgements stating that they have been accepted without correction, or (b) the HMRC's original certificates of tax calculation, if the figures provided were the subject of correction. | <input type="checkbox"/> | <input type="checkbox"/> |

B) Future pension income:

- | | | |
|--|--------------------------|--------------------------|
| – Final salary pensions – benefit statement from employer or scheme administrator showing pension at normal retirement date | <input type="checkbox"/> | <input type="checkbox"/> |
| – Money purchase pensions – projection from provider showing pension at expected retirement date | <input type="checkbox"/> | <input type="checkbox"/> |
| – Deferred pensions – latest statement of deferred benefits from scheme administrator showing pension at normal retirement date. | <input type="checkbox"/> | <input type="checkbox"/> |

C) Current retirement income:

- | | | |
|--|--------------------------|--------------------------|
| – State pension – most recent annual Department of Work and Pensions (DWP) letter or most recent two months' bank statements | <input type="checkbox"/> | <input type="checkbox"/> |
| – Private or company pension – most recent P60 or most recent statement from pension provider. | <input type="checkbox"/> | <input type="checkbox"/> |

D) Other current income:

- | | | |
|--|--------------------------|--------------------------|
| – Rental income – most recent self-assessment or current signed tenancy agreement and last three months' bank statements | <input type="checkbox"/> | <input type="checkbox"/> |
| – Investment income – most recent self-assessment and evidence that investment vehicle is still in place | <input type="checkbox"/> | <input type="checkbox"/> |
| – Maintenance income – court order documents and last six months' bank statements | <input type="checkbox"/> | <input type="checkbox"/> |
| – Confirmatory evidence of any other source(s) of income declared in Section Two. | <input type="checkbox"/> | <input type="checkbox"/> |

OUTGOINGS

- | | | |
|--|--------------------------|--------------------------|
| – If you own any other property – lender or bank statements evidencing the last 12 months' repayments for all current mortgages held | <input type="checkbox"/> | <input type="checkbox"/> |
| – Personal loans – bank statements evidencing the last six months' repayments. | <input type="checkbox"/> | <input type="checkbox"/> |

OTHER DOCUMENTS NEEDED

As applicable, please provide the following:

- | | | |
|--|--------------------------|--------------------------|
| – 'Interest Only' supplementary form for all mortgages on interest only or part interest only and part repayment | <input type="checkbox"/> | <input type="checkbox"/> |
| – 'Mortgage in Retirement' supplementary form if the mortgage term extends beyond your State pension age | <input type="checkbox"/> | <input type="checkbox"/> |
| – Life Insurance – where you and / or your partner are relying on the proceeds of life policies to repay all or part of the balance of the mortgage, the policy schedule for each life insurance policy, should be provided. | <input type="checkbox"/> | <input type="checkbox"/> |

IMPORTANT NOTE

- All documents provided must be **originals** or original **certified copies**
- Internet banking statements are **not** acceptable where evidencing income
- All bank statements provided must show the account holder(s) details.

FOR COMPLETION BY INTERMEDIARY ONLY

This section must be completed in full when an application is submitted to the Family Building Society via an intermediary.

| | |
|---|--|
| NAME: | |
| INDIVIDUAL REFERENCE NO: | |
| FIRM: | |
| FIRM REFERENCE NO: | |
| ADDRESS: | |
| POSTCODE: | |
| TELEPHONE NUMBER: | |
| FAX NUMBER: | |
| EMAIL: | |
| THE FAMILY BUILDING SOCIETY INTERMEDIARY REFERENCE CODE: | |
| NAME OF PRINCIPAL IF FIRM NOT DIRECTLY AUTHORISED: | |
| PRINCIPAL'S FIRM REFERENCE NO: | |
| PRINCIPAL'S ADDRESS: | |
| POSTCODE: | |

LEVEL OF ADVICE GIVEN TO BORROWER:

EXECUTION ONLY ADVICE AND RECOMMENDATION

HOW WAS YOUR ADVICE GIVEN TO THE
BORROWER?

FACE TO FACE, SUBSEQUENTLY BEING CONFIRMED IN WRITING
 OVER THE TELEPHONE, SUBSEQUENTLY BEING CONFIRMED IN WRITING
 IN WRITING ONLY

IF YOU ARE CHARGING THE BORROWER A FEE FOR YOUR SERVICE:

HOW MUCH IS YOUR FEE?

£

IS YOUR FEE REFUNDABLE?

YES NO

WHEN IS THE FEE TO BE PAID?

ON APPLICATION ON COMPLETION

DOES THE BORROWER HAVE TO PURCHASE ANY INSURANCE PRODUCTS THROUGH YOUR FIRM?

YES NO

IF YES, GIVE DETAILS:

I confirm that the information given above is correct and that any third party who arranged, advised on or introduced this mortgage is either authorised by the Financial Conduct Authority to arrange, advise on or introduce mortgages as appropriate, or is exempt from authorisation. Based on my knowledge of the customer the information contained in this application form is reasonable and the proposed loan affordable.

All mortgage applications submitted by intermediaries are subject to the Society's Terms of Business, which can be found on the Forms page of our website. I confirm that I have read and understood the Society's Terms of Business and that I agree to be bound by them.

| | | | | | | |
|------------|----------------------|-------|----------------------|----------------------|----------------------|----------------------|
| SIGNATURE: | <input type="text"/> | DATE: | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
|------------|----------------------|-------|----------------------|----------------------|----------------------|----------------------|

SECTION ONE

ABOUT YOU

| | BORROWER ONE | BORROWER TWO |
|----------------------------|--|--|
| TITLE: | MR / MRS / MISS / MS / OTHER: | MR / MRS / MISS / MS / OTHER: |
| SURNAME: | | |
| FIRST NAME(S): | | |
| DATE OF BIRTH: | DD / MM / YYYY | DD / MM / YYYY |
| MARITAL STATUS: | | |
| NATIONALITY ¹ : | <input type="checkbox"/> BRITISH <input type="checkbox"/> OTHER: | <input type="checkbox"/> BRITISH <input type="checkbox"/> OTHER: |
| WORK TELEPHONE NUMBER: | | |
| HOME TELEPHONE NUMBER: | | |
| EMAIL ADDRESS: | | |

¹ If you are a non UK national we may need to see your passport certified by either a regulated or professional person e.g. financial adviser or solicitor. If we do, we will let you know.

SECTION TWO

EMPLOYMENT

| | | |
|--|--|--|
| OCCUPATION: | | |
| DO YOU HAVE A FINANCIAL STAKE IN THE COMPANY? If YES, state the extent of your share | <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="text" value=""/> % SHARE | <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="text" value=""/> % SHARE |
| EMPLOYER'S NAME OR YOUR BUSINESS NAME: PLEASE PROVIDE THE NAME AND JOB TITLE OF THE PERSON TO WHOM WE SHOULD WRITE FOR A REFERENCE: | | |
| ADDRESS OF EMPLOYER OR BUSINESS: | | |
| POSTCODE: | | |
| LENGTH OF TIME WITH EMPLOYER / IN BUSINESS: | <input type="text" value=""/> YEARS <input type="text" value=""/> MONTHS | <input type="text" value=""/> YEARS <input type="text" value=""/> MONTHS |

EMPLOYED INCOME

| | | | | |
|---|---------------------------------|----------|---------------------------------|----------|
| BASIC GROSS ANNUAL SALARY: | £ <input type="text" value=""/> | PER YEAR | £ <input type="text" value=""/> | PER YEAR |
| GUARANTEED OVERTIME / BONUS / COMMISSION: | £ <input type="text" value=""/> | PER YEAR | £ <input type="text" value=""/> | PER YEAR |
| NON-GUARANTEED OVERTIME / BONUS / COMMISSION: | £ <input type="text" value=""/> | PER YEAR | £ <input type="text" value=""/> | PER YEAR |
| TOTAL: | £ <input type="text" value=""/> | PER YEAR | £ <input type="text" value=""/> | PER YEAR |

SELF-EMPLOYED INCOME

| | | | | |
|--|---------------------------------|------|---------------------------------|------|
| YOUR SHARE OF THE NET PROFIT BEFORE TAX DURING THE LAST TWO YEARS: | £ <input type="text" value=""/> | YEAR | £ <input type="text" value=""/> | YEAR |
| | £ <input type="text" value=""/> | YEAR | £ <input type="text" value=""/> | YEAR |

OTHER SOURCE(S) OF INCOME e.g. pension, investment, rental, maintenance payments.

| | | |
|-------------------------|---------------------------------|---------------------------------|
| SOURCE: | | |
| ANNUAL AMOUNT: | £ <input type="text" value=""/> | £ <input type="text" value=""/> |
| SOURCE: | | |
| ANNUAL AMOUNT: | £ <input type="text" value=""/> | £ <input type="text" value=""/> |
| PLANNED RETIREMENT AGE: | <input type="text" value=""/> | <input type="text" value=""/> |

PROTECTING YOUR INCOME

Owning a home is one of the largest financial and emotional commitments many people undertake and a mortgage is often an essential part of this. If you are unable to work because of unemployment, accident or sickness and cannot continue to meet the mortgage repayments then this commitment may be at risk. In these circumstances, if you are eligible, income protection can cover a proportion of your income to help you meet your monthly outgoings such as your mortgage repayments.

Taking account of your existing arrangements, what level of monthly income after tax would you have if you could not work due to:

| | | |
|-----------------------|---|---|
| ACCIDENT OR SICKNESS? | £ | £ |
| UNEMPLOYMENT? | £ | £ |

WOULD YOU BE ABLE TO MEET YOUR MONTHLY MORTGAGE REPAYMENTS AND OTHER ESSENTIAL EXPENDITURE FROM THIS INCOME? YES NO YES NO

If you have requested a discussion with an adviser, the Family Building Society will pass relevant details about you to Cavendish Online who will contact you by telephone. By requesting a discussion you are consenting to this disclosure of your personal information.

The Family Building Society introduces its customers to Cavendish Online for the purposes of advising on and arranging Life Assurance, Life and Critical Illness Protection and other protection products. The Family Building Society is not a member of the same group of companies as Cavendish Online.

LOANS OR CREDIT CARDS

e.g. other loans could be a bank overdraft, personal loan for a car or a student loan.

DO YOU HAVE ANY OTHER LOANS OR CREDIT CARDS? YES NO YES NO

If YES, please provide details below and continue in Section Six if necessary, following the same format.

| | | |
|--|--|--|
| NAME OF LENDER: | | |
| ADDRESS OF LENDER: | | |
| POSTCODE: | | |
| ACCOUNT NUMBER: | | |
| DATE LOAN(S) COMMENCED: | | |
| CURRENT AMOUNT OUTSTANDING: | £ | £ |
| MONTHLY PAYMENT: | £ | £ |
| TYPE OF LOAN: | | |
| WILL THE LOAN REMAIN WHEN THIS MORTGAGE COMMENCES? | <input type="checkbox"/> YES <input type="checkbox"/> NO | <input type="checkbox"/> YES <input type="checkbox"/> NO |
| IF YES, PLEASE GIVE REASON: | | |

REGULAR FINANCIAL COMMITMENTS

If you have one or more regular financial commitments not already mentioned, please state what they are and provide the annual amount. If you need more space, please provide further details in Section Six.

| | | |
|-----------------------|---|---|
| MAINTENANCE PAYMENTS: | £ | £ |
| SCHOOL FEES: | £ | £ |
| OTHER: | £ | £ |
| PLEASE SPECIFY: | | |

DISCLOSURE

Have you ever:

HAD A COURT ORDER FOR DEBT REGISTERED AGAINST YOU OR ARE ANY SUCH PROCEEDINGS PENDING? IF YES, A CERTIFICATE OF SATISFACTION MUST BE PRESENTED TO THE SOCIETY. YES NO YES NO

MADE ARRANGEMENTS WITH CREDITORS OR BEEN MADE BANKRUPT OR ARE ANY SUCH PROCEEDINGS PENDING? YES NO YES NO

HAD A PAYDAY LOAN? YES NO YES NO

If you have answered YES to any of the above please provide further details in Section Six or on a separate sheet of paper if required.

SECTION THREE

THE PROPERTY

MORTGAGE ACCOUNT NUMBER: ESTIMATED CURRENT VALUE OF THE PROPERTY: £

IS THE PROPERTY CURRENTLY LEASED OR TENANTED OR TO BE LEASED OR TENANTED? YES NO

IF YES, PLEASE EXPLAIN:

IF ANY PART OF THE PROPERTY IS OR WILL BE LET PLEASE STATE: MONTHLY RENT: £ TYPE OF LET: RESIDENTIAL BUSINESS MIXED

You will need to supply copies of the relevant tenancy agreement(s) and / or lease(s) with this application.

IF BUSINESS, PLEASE PROVIDE DETAILS OF THE BUSINESS USE:

CONTACT DETAILS FOR VALUER TO ACCESS THE PROPERTY:

WILL THERE BE ANY OTHER PERSONS (INCLUDING CHILDREN) WHO WILL RESIDE IN THE MORTGAGED PROPERTY WITH THE APPLICANTS ON COMPLETION OF THE MORTGAGE? YES NO

If YES, enter details below. If more than three people, please provide further details in Section Six.

| TITLE | SURNAME | FIRST NAME | RELATIONSHIP | OCCUPATION / STATUS | DATE OF BIRTH |
|-------|---------|------------|--------------|---------------------|----------------|
| | | | | | DD / MM / YYYY |
| | | | | | DD / MM / YYYY |
| | | | | | DD / MM / YYYY |

INSURING YOUR HOME AND ITS CONTENTS

As you are increasing your borrowing we recommend that you undertake a review of your home insurance arrangements to ensure that you have adequate buildings insurance in accordance with the terms of your mortgage.

SECTION FOUR

THE FURTHER ADVANCE

PRODUCT

PLEASE INDICATE WHICH OF THE SOCIETY'S MORTGAGE PRODUCTS YOU ARE APPLYING FOR BY ENTERING THE PRODUCT CODE IN THE BOX OPPOSITE. THIS CAN BE LOCATED IN SECTION FOUR OF YOUR KFI:

PURPOSE OF THE FURTHER ADVANCE (Please state the purpose, continuing in Section Six or on a separate sheet if necessary)

FINANCIAL BENEFIT

WILL THE WHOLE OF THE FURTHER ADVANCE AMOUNT YOU WOULD LIKE TO BORROW BE FOR THE FINANCIAL BENEFIT OF ALL ADULT OCCUPIERS OF THE PROPERTY? YES NO

If NO, the person(s) concerned may be required to obtain separate legal advice to have the significance and consequences of the situation explained so that the extent of his / her / their liabilities and responsibilities are understood.

FURTHER ADVANCE AMOUNT (MINIMUM AMOUNT APPLIES, PLEASE REFER TO PRODUCT SHEET)

WHAT IS THE TOTAL AMOUNT OF THE FURTHER ADVANCE YOU WOULD LIKE TO BORROW? £

Please note that if a product fee is payable for the mortgage product you have chosen, the product fee will be deducted from the total further advance amount on completion. If you would prefer to pay the product fee separately, please contact our New Business Team (Mortgages) on 03330 140140 or email newbusiness@familybsoc.co.uk

It is recommended that, in order to protect your dependants, you have in place life assurance for at least the amount of the further advance.

FURTHER ADVANCE TERM

OVER WHAT TERM IS THE FURTHER ADVANCE REQUIRED²?

YEARS

MONTHS

² The term should not normally extend beyond your retirement age. Where it does, please complete the supplementary form for mortgage in retirement, which will explain how the further advance will continue to be affordable in retirement.

METHOD OF REPAYMENT

What is the breakdown of the total amount of the further advance between Repayment and Interest Only methods?

FURTHER ADVANCE AMOUNT ON REPAYMENT (i.e. repayments of capital and interest):

£

FURTHER ADVANCE AMOUNT ON INTEREST ONLY (i.e. payments of interest with capital repaid at end of term³):

£

³ If you have stated a mortgage amount on Interest Only please complete the supplementary form for Interest Only residential mortgages, which will provide details of any repayment vehicle, savings plan or other investment you have which will discharge this amount by the end of the mortgage term. You must confirm, too, that the capital and / or regular sums set aside for this purpose will be reviewed periodically to ensure that sufficient funds will be available to clear the Interest Only portion then.

YOUR PERSONAL INSURANCE ARRANGEMENTS

DO YOU HAVE LIFE ASSURANCE AND / OR CRITICAL ILLNESS COVER?

YES NO

If YES, please give details of all life assurance and critical illness policies being used in conjunction with this loan:

| | POLICY ONE | POLICY TWO | POLICY THREE | POLICY FOUR |
|-------------------------|----------------|----------------|----------------|----------------|
| INSURANCE COMPANY: | | | | |
| TYPE OF POLICY: | | | | |
| MINIMUM DEATH BENEFIT: | £ | £ | £ | £ |
| POLICY NUMBER: | | | | |
| MONTHLY PREMIUM: | £ | £ | £ | £ |
| MATURITY / EXPIRY DATE: | DD / MM / YYYY | DD / MM / YYYY | DD / MM / YYYY | DD / MM / YYYY |
| TYPE OF COVER: | | | | |
| LIFE OR LIVES INSURED: | | | | |

BORROWER ONE

BORROWER TWO

TAKING INTO ACCOUNT THE FURTHER ADVANCE YOU ARE NOW APPLYING FOR, DO YOU HAVE SUFFICIENT LIFE AND CRITICAL ILLNESS COVER TO PROTECT YOURSELF AND YOUR DEPENDANTS?

YES NO

YES NO

IF NOT, DO YOU WISH TO DISCUSS YOUR ARRANGEMENTS WITH AN ADVISER?

YES NO

YES NO

If you have requested a discussion with an adviser, the Family Building Society will pass relevant details about you to Cavendish Online who will contact you by telephone. By requesting a discussion you are consenting to this disclosure of your personal information.

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SECTION FIVE

CHARGES

The application fee is shown on the KFI you previously received from us following your initial enquiry and must be submitted with the application form. Your cheque should be made payable to "Family Building Society" and crossed "Account Payee". If you prefer to pay the application fee by debit card, we will send you a link to our secure online payment page by email when we receive your application form. Please give the email address we should use for this below:

CARDHOLDER NAME:
(as printed on the card)

CARDHOLDERS' EMAIL ADDRESS:

SECTION SIX

Please use this space to provide any additional information and continue on a separate sheet if necessary.

SECTION SEVEN

This section explains how we will use the information you provide to us and which we obtain from third parties. It should be read in conjunction with our leaflet "How We Use Personal Information" which accompanies this form.

USE OF PERSONAL INFORMATION



1. We may contact third parties (including any past / present lender, bank, or other financial institution, employer, pension provider, accountant, landlord, professional adviser named on this form, HM Revenue & Customs or the Department for Work and Pensions) for reference purposes, for confirmation of employment details or to obtain information to confirm any income received and payments made. You give your permission to such third parties to supply the references and to answer the enquiries.
2. We will make searches about you at a credit reference agency who will supply us with credit information, as well as information from the Electoral Register. The agency will record details of the search whether or not this application proceeds. Credit searches and other information which is provided to us and / or the credit reference agency, about you and those with whom you are linked financially may be used by the Society and other companies if credit decisions are made about you, or other members of your household. This information may also be used for debt tracing and the prevention of money laundering as well as the management of your account.
3. To prevent or detect fraud, or to assist in verifying your identity, we may make searches of Group records and at fraud prevention agencies who will supply us with information. We may also pass information to financial and other organisations involved in fraud prevention to protect ourselves and our customers from theft and fraud. Providing accurate information is essential. If you give us false or inaccurate information or we have reason to suspect you of fraud or money laundering, we will record this. The Society, members of the Group and other companies, may use this information if decisions are made about you or others at your address(es) on credit or credit-related services or motor, household, credit, life or any other insurance facilities. It may also be used for tracing and claims assessment.
4. An "association" between joint applicants and / or any individual identified as your financial partner, will be created at credit reference agencies, which will link your financial records. You and anyone else with whom you have a financial link understand that each other's information will be taken into account in all future applications by either or both of you. This linking will continue until one of you successfully files a "disassociation" at the credit reference agencies. Information held about you by credit reference agencies may already be linked to records relating to one or more of your partners. For the purposes of this application, you may be treated as financially linked and your application will be assessed with reference to any "associated" records.
5. By stating a financial association with another party, you are also declaring that you are entitled to: (i) disclose information about your joint applicant and / or anyone else referred to by you; and (ii) authorise us to search, link and / or record information at credit reference agencies about you and / or anyone else referred to by you.
6. Where you borrow or may borrow from us, we will give details of this application, the loan made, and how you conduct your account (including arrears, defaults and possession proceedings) to one or more credit reference agencies and to fraud prevention bodies.
7. We may disclose any information relating to this application or the mortgage to:
 - Your legal adviser and / or financial adviser and you authorise them to give us any information relevant to our decision to lend. To this extent, you agree to waive any claim to legal privilege to that information
 - Any guarantor(s) or potential guarantor(s) (or to their legal advisers)
 - Any occupier(s) or other person who is required to postpone rights in favour of the Society, to enable them to consider their position and / or to obtain independent legal advice
 - Any potential new borrower(s) (or their legal advisers) in connection with a transfer of equity
 - Any other lender which has a charge secured upon the property, subject to payment of the appropriate fee
 - Regulatory authorities (including regulators of voluntary codes of practice) and any other person / corporate body having a legal right to the information or if the law allows us to do so
 - Our professional advisers, auditors, the insurer of the property and any individual or organisation that we contract or employ to provide goods or services to us
 - A third party to whom we transfer or may transfer our rights and duties under the mortgage contract, or their advisers, to assist such a third party in deciding whether to proceed.
8. If we require an indemnity from an insurance company in relation to the advance, we may disclose to such company any information contained in this form relating to this application or the mortgage.
9. We may pass the information on this form and details of any claim you may make to Insurance Database Services Limited (IDS Ltd) who may pass this information to other insurers. IDS Ltd may also pass to us information it has received from other insurers about claims involving anyone insured under the policy.
10. We may monitor or record any communications you have with us in the interests of staff training, customer service and security.
11. Any personal information which you or others provide to us will be held on computer and in other manual and electronic forms and will be kept after your mortgage account is closed. The information may be used in the following ways:
 - To assist us in assessing your application and, if it is accepted, to assist us in providing the account or service for which you have applied
 - To assist us in making credit decisions and establishing identity, where necessary
 - For fraud prevention and detection and / or to prevent money laundering
 - To assist the insurers in risk assessment and dealing with claims
 - Disclosure to third parties acting as our agent so long as they keep the information confidential
 - Marketing, market research, statistical analysis and general business purposes
 - To help develop and improve the products and services offered to you and other customers. The Society may also share information with other companies within the National Counties Group to help provide you with a high standard of service (for example administrative purposes)
 - If the law permits it or it is in the public interest.

DECLARATIONS AND CONSENTS

For your own protection and benefit, please carefully read the declarations and consents below before signing in the space provided. If you do not understand any point please ask for further information.

GENERAL

1. I / We acknowledge that for the purposes of these Declarations and Consents, the "Society" includes its successors in title and assigns.
2. I / We declare that I / we am / are at least 18 years of age.
3. I / We confirm that the information on this form is true to the best of my / our knowledge and belief and that I / we will notify the Society promptly if any of the information on this form changes before the mortgage is completed. I / We will make good any loss which the Society may suffer by acting in reliance on any such information.
4. I / We understand that the Society will require independent legal advice to be taken by any co-owner / adult co-habitee of the property or guarantor who will not receive a financial benefit from all or part of the loan.
5. I / We confirm that we will not enter into any further borrowing secured on the property prior to or after completion of the mortgage without first advising the Society and obtaining the Society's consent in writing.
6. I / We understand and acknowledge that the Society has the right to decline the application without giving any reasons and without giving any refund of fees or related costs. However, where the application is rejected due to information obtained from a credit reference agency, the Society will notify me / us of the result of the credit search and the credit reference agency consulted. I / We understand that valuation fees that have been paid will be refunded if a valuation is cancelled prior to the valuer's visit to the property. In all other cases the valuation fee will not be refunded, save in exceptional circumstances and at the Society's sole discretion.
7. I / We agree that I / we will pay to the Society all sums due in respect of application fees, reservation fees, product fees, arrangement fees and legal expenses arising out of this application, whether or not any mortgage offer is either issued or completed. I / We understand that the payment of any such fees shall not bind the Society to make any loan.
8. I / We understand that income details will be verified and the Society will not rely on a declaration of affordability made by me / us.

PROPERTY VALUATION

9. I / We understand and acknowledge that the revaluation report required by the Society will not be copied to me / us.
10. I / We understand and acknowledge that the revaluation report is only for the use of the Society to enable it to decide whether the property is suitable security for any further advance and that no responsibility is implied or accepted by the Society for either the valuation or condition of the property.
11. I / We understand that the Society is not the agent of the valuer and that the Society is not making an agreement with the valuer.

TRANSFER OF MORTGAGE

12. I / We agree that the Society may at any time transfer its interest in some or all of its rights under the mortgage to another financial institution without seeking my / our specific consent and, following this, my / our membership rights of the Society will no longer apply.
13. I / We understand that whilst the transferee of the mortgage would be the person legally entitled to receive payments under any mortgage, such transfer will not affect the policies in relation to the setting of the interest rate and conduct of arrears.
14. I / We agree that my / our acceptance of any mortgage offer will constitute my / our general consent to the future transfer of the mortgage on the foregoing terms and as may be more particularly set out in the Society's current Mortgage Conditions.

JOINT BORROWERS

15. We accept that we are individually responsible for the total mortgage debt. On request, information will be provided to joint applicants in respect of their rights and responsibilities should the relationship end through death, divorce or separation.
16. As joint borrowers we accept that the first named borrower, being the "First Applicant" on the Society's application form, will be the "Representative Joint Borrower" able to exercise membership rights.

HOUSEHOLD INSURANCE

17. I / We understand and agree to:
 - Accept sole responsibility for the choice of insurer, the sum insured, the extent of cover and the financial consequences of any terms, conditions or excesses imposed
 - Ensure the sum insured is not less than the rebuilding figure given in the valuation report and is index-linked annually
 - Ensure that the cover provided by the policy includes financial protection against loss or damage to the property for all major insurable perils, including but not restricted to: fire, flood, storm, theft, escape of water, malicious damage, subsidence, landslip and heave and legal liability
 - Either arrange for the interest of the Family Building Society to be noted on the policy or for the policy to be in the joint names of me / us and the Family Building Society
 - Undertake to pay all premiums as they fall due to maintain the policy cover for the life of the mortgage
 - The Society accepting no responsibility for any loss suffered by me / us in connection with the insurance of the property, however caused.

MARKETING

18. We would like to contact you to review your mortgage requirements and to tell you about financial products, services, promotions, offers and events (including those of our Group⁴, selected companies⁵ offering relevant products and other carefully chosen organisations) which may be of interest to you. We would also like to pass your contact details and information about the types of products we have provided you with to our Group and our selected companies. By returning this application you are agreeing to the use of your information in this way.

We, and our selected companies, would like to be able to contact you by telephone, post or email using the contact details which you provide in this form, or which you supply or we obtain in our dealings with you.

IF YOU DO NOT WISH TO BE CONTACTED FOR MARKETING PURPOSES, PLEASE TICK THIS BOX

If you decide not to tick the box now, but later decide that you wish us to stop this use, you can at any time ask us to do so by writing to us at Family Building Society, Ebbisham House, 30 Church Street, Epsom, Surrey KT17 4NL or calling us on 03330 140146.

⁴ The National Counties Group comprises National Counties Building Society, Family Building Society, National Counties Financial Services Limited and Counties Home Loan Management Limited.

⁵ The selected companies to whom we introduce customers are currently:

- Cavendish Online for Life Assurance, Life and Critical Illness Protection and other protection products
- APS for Cash Cards
- Bridgefast Managed Property Services
- ingenie for Car Insurance
- Chase de Vere for Independent Financial Advice
- Key Retirement for Equity Release
- Kings Court Trust for Wills, Estate Administration and Powers of Attorney

None of these companies are part of the National Counties Group.

DATA PROTECTION ACT 1998

It is important that you carefully read the section entitled USE OF PERSONAL INFORMATION. By signing this application, you agree that we can use your personal information as explained in this form and in our leaflet "How We Use Personal Information" which accompanies this application form. If you do not understand any point, please ask for further information.

You have a right of access under the Act to your personal records held by the Society, subject to the payment of a fee, and to ask for any inaccurate details to be amended. If you have any questions about the Data Protection Act or your rights under it, please write to Family Building Society, FREEPOST, Ebbisham House, 30 Church Street, Epsom, Surrey, KT17 4BR.

BY SIGNING THIS APPLICATION FORM YOU ARE MAKING THE DECLARATIONS AND GIVING THE CONSENTS SET OUT IN SECTION SEVEN.

| | | | | | | |
|--------------|---------|--|-------|----|----|------|
| BORROWER ONE | SIGNED: | | DATE: | DD | MM | YYYY |
| BORROWER TWO | SIGNED: | | DATE: | DD | MM | YYYY |

THE MORTGAGE WILL BE SECURED ON YOUR HOME.

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

SECTION EIGHT

In order to process your application we will need to verify some of the information given by you in this form. Organisations are unable to disclose information about you without your permission, therefore please add your name(s) and sign all of the authority slips below for us to submit one with each of our enquiry letters. Please **DO NOT** detach any of the authority slips below. Some organisations may charge for providing the information requested and you will be required to pay any such charge.

I / We hereby authorise and request you to supply to the Family Building Society the information requested by them on the attached enquiry letter and in any subsequent telephone or written requests. I / We would be grateful if you would deal with these enquiries promptly.

| | | | | | | | | |
|--------------|-------|--|------------|--|-------|----|----|------|
| BORROWER ONE | NAME: | | SIGNATURE: | | DATE: | DD | MM | YYYY |
| BORROWER TWO | NAME: | | SIGNATURE: | | DATE: | DD | MM | YYYY |

I / We hereby authorise and request you to supply to the Family Building Society the information requested by them on the attached enquiry letter and in any subsequent telephone or written requests. I / We would be grateful if you would deal with these enquiries promptly.

| | | | | | | | | |
|--------------|-------|--|------------|--|-------|----|----|------|
| BORROWER ONE | NAME: | | SIGNATURE: | | DATE: | DD | MM | YYYY |
| BORROWER TWO | NAME: | | SIGNATURE: | | DATE: | DD | MM | YYYY |



familybuildingsociety.co.uk



03330 140140



newbusiness@familybsoc.co.uk

EBBISHAM HOUSE
30 CHURCH STREET
EPSOM, SURREY
KT17 4NL

Family Building Society is a trading name of National Counties Building Society which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Firm Reference No.206080
register.fca.org.uk

THE
FAMILY
BUILDING
SOCIETY