

Further Advance Mortgage Application Form



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NOTES TO HELP YOU COMPLETE YOUR MORTGAGE APPLICATION

If limited company Further Advance, please use Limited Company Further Advance document.

If Written,

- Please complete this Application Form in ink and write in BLOCK CAPITALS. All applicable sections must be completed. Failure to do so will result in a delay with the processing of your application.
- Please remember to complete the Direct Debit form (Section 11), read and sign the Declaration (Section 12). Failure to do so will result in a delay with the processing of your application.
- If you are sending any original documents by post, please make sure they are securely packaged and sent via Signed For Delivery or Special Delivery Guaranteed post.
- Documentation
 - For Employed applicants: Your last three payslips and P60 must accompany the application.
 - For Self-Employed applicants: Last two years certified accounts must accompany the application. Where applicable, HMRC forms SA302 are required.
 - Latest month's bank statements for **ALL** applicants will be required.
- If you need additional space to answer any of the questions, please use the space on page 16.
- **If you are the mortgage intermediary, please call our broker help desk on 01633 844 380**

Thank you for choosing Monmouthshire Building Society.

Please tick

Please tick

Further Advance

- | | |
|---------------|---------------|
| ● Residential | ● Holiday Let |
| ● Buy to Let | |

Head office: Monmouthshire House, John Frost Square, Newport, South Wales. NP20 1PX.
T: 01633 844 444 F: 01633 844 445

**THINK CAREFULLY BEFORE SECURING OTHER DEBTS AGAINST YOUR HOME.
YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.**

INTERMEDIARY USE ONLY

Intermediary Full Name	Adviser's Full Name
Firm Address	Telephone No.
	Mobile No.
	Fax No.
	Email Address
	Please note that the Society will use this email address to communicate with you in connection with the processing of the application.

	Network FCA number if applicable:	
	Intermediary Firm FCA registration Number:	
SERVICE PROVIDED FOR MORTGAGE -	Advice And Recommendation	YESNO

If terms have been discussed and agreed by the Society, please state with whom, the date and give details of the agreement

If ESIS has been produced for you by Monmouthshire Building Society please provide Ref. No

Product Code (Must be completed) Please refer to the Mortgage Product Guide

Have you charged the customer a fee for arranging this mortgage?	NO	YES - If yes how much	(Must be completed)
When is this fee payable?	On application	On offer	On completion
If payable on completion, is it refundable if the loan does not proceed?	YES	NO	

MONEY LAUNDERING - To be completed by a regulated UK intermediary

Was the verification taken:	Face-to-face	Non face-to-face
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Details of Individual	Applicant 1	Applicant 2
Name		
Address		
Date of Birth		

Confirmation (If more than two applicants, please use another page.)

I/we confirm that

- a. the information in section 1 above was obtained by me/us in relation to the customer;
- b. the evidence I/we have obtained to verify the identity of the customer (tick one only)

meets the standard evidence set out within the guidance for the UK Financial Sector issued by JMLSG ; or

exceeds the standard evidence (written details of the further verification evidence taken are attached to this confirmation).

Signed	Position
Name	Date

Details of Introducing firm (or sole trader)

Full name of Regulated Firm (or Sole Trader):	FCA Reference Number:
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* Note that this certificate must be signed by the person who has seen the original documentary evidence

Adviser Declaration:	Adviser Name
I confirm that I am acting on behalf of the applicants and have their permission to access their information.	Adviser Signature
I confirm that to the best of my knowledge, the information contained in this application is true and accurate.	Date

Documents enclosed to meet minimum packaging requirements

Additional Information

Use this space to give any additional information requested in any of the questions and any information which you feel will help the Society in assessing your application.

Section 1 - Your Personal Details

	Applicant 1					Applicant 2				
1.1 Existing mortgage account number										
1.2 Surname										
1.3 Forename(s)										
1.4 Title	Mr	Mrs	Miss	Ms	Other	Mr	Mrs	Miss	Ms	Other
1.5a Marital Status										
1.5b Relationship to Applicant 1										
1.6 Previous name(s) (last 3 years)										
1.7 Nationality										
1.8 UK National?			Yes	No				Yes	No	
1.9 Do you have indefinite leave to remain within the UK?			Yes	No				Yes	No	
1.10 Are you a UK resident?			Yes	No				Yes	No	
1.11 National Insurance Number										
1.12 Date of Birth										
1.13 Email Address										
1.14 Telephone Number	Day					Day				
	Mobile					Mobile				
	Evening					Evening				
	No.		Ages			No.		Ages		
1.15 Number of dependants and their age(s)										
3 Years Address History										
1.16 Current Address	No.		<div></div>							
If at this address for less than 3 years please provide previous addresses.										
			Postcode					Postcode		
1.17 How long have you lived at this address?	From		to			From		to		
If Less than 3 Years at Current Address										
1.18 Previous Address 1	From					From				
If less than 3 years at current address										
			Postcode					Postcode		
1.19 How long did you live at this address?	From		to			From		to		
1.20 Previous Address 2 If less than 3 years at current address and previous address 1										
			Postcode					Postcode		
1.21 How long did you live at this address?	From		to			From		to		
1.22 Previous Address 3 If less than 3 years at currently and previous address 1 & 2										
			Postcode					Postcode		
1.23 How long did you live at this address?	From		to			From		to		

If more than two applicants - please add information for additional applicants on seperate page.

Section 2 - Your Employment Details (if Self-Employment, please complete Section 3)

	Applicant 1		Applicant 2	
2.1 Occupation				
2.2 Basis	Employee Director	Self Employed -Please state % shareholding	Employee Director	Self Employed -Please state % shareholding
2.3 Anticipated retirement age	Years		Years	
Note: If this exceeds the State Retirement Age, you will be required to provide evidence of affordability into retirement i.e. proof of pension etc. If self-employed please give full details in Section 4.				
2.4 Employer's Name				
2.5 Nature of the Business				
2.6 Employer's Business Address				
	Postcode		Postcode	
2.7 Employer Tel. No.				
2.8 Employer email address				
2.9 How long have you been employed by this company?	Years	Months	Years	Months
2.10 Are you employed by a relative?	Yes	No	Yes	No
2.11 Is your employment	Permanent Fixed contract Other	Temporary Sub contract	Permanent Fixed contract Other	Temporary Sub contract
2.12 Annual Basic Salary	£ Per annum		£ Per annum	
2.13 Overtime	£ Per annum		£ Per annum	
2.14 Commission	£ Per annum		£ Per annum	
2.15 Shift allowance	£ Per annum		£ Per annum	
2.16 Other pay	£ Per annum		£ Per annum	
	£ Per annum		£ Per annum	
2.17 Other Income e.g. pension, rents, maintenance etc.	Total gross income	SOURCE: AMOUNT:	SOURCE: AMOUNT:	
		£ Per annum	£ Per annum	
		£ Per annum	£ Per annum	
		£ Per annum	£ Per annum	
2.18 What is your Net Monthly income (your income after tax is deducted)?	Per month		Per month	

If you have been in current employment for less than 2 years, please state -

- 2.19 Previous employment status
- 2.20 Previous occupation
- 2.21 Previous business name
- 2.22 Start Date
- 2.23 End Date

Section 3 - Your Self-employment Details

	Applicant 1			Applicant 2		
3.1 Basis	Sole Trader Director -Please state % shareholding			Sole Trader Director -Please state % shareholding		
3.2 Anticipated retirement age	Years			Years		
Note: If this exceeds the State Retirement Age, you will be required to provide evidence of affordability into retirement i.e. proof of pension etc.						
3.3 Company name, address and contact details						
	Postcode			Postcode		
3.4 Telephone number						
3.5 Nature of business						
3.6 On what basis do you trade? (Sole Trader, Partnership etc)						
3.7 If Limited company, please give details i.e. company number						
3.8 Date business started						
3.9 What is your share of the Company's net taxable Profit for the last 2 tax / trading years?	£	Per annum	yr ending	£	Per annum	yr ending
	£	Per annum	yr ending	£	Per annum	yr ending
3.10 If you receive a salary in addition to your share of the net taxable profit, how much do you get:						
gross per year (before tax)	£	Per annum		£	Per annum	
net per month? (after tax)	£	Per annum		£	Per annum	
3.11 Other Income e.g pension,rents, maintenance etc.	SOURCE: AMOUNT:			SOURCE: AMOUNT:		
		£	Per annum		£	Per annum
		£	Per annum		£	Per annum
		£	Per annum		£	Per annum
3.12 Company Accountant's name, address and contract details						
	Postcode			Postcode		
3.13 Company Accountant's email address						
3.14 Telephone number						
3.15 What is your TOTAL NET month income? (your income after tax is deducted)	£	Per Month		£	Per Month	

Section 4 - Expenditure

Please give details of all substantial financial commitments:

	Applicant 1			Applicant 2			If joint please tick
	Amount outstanding	Monthly payments	To be repaid *	Amount outstanding	Monthly payments	To be repaid *	
Personal Loans*	£	£	£	£	£	£	
Credit Cards *	£	£	£	£	£	£	
Bank Overdraft *	£	£	£	£	£	£	
Hire Purchase *	£	£	£	£	£	£	
Mortgages/Secured Loans *	£	£	£	£	£	£	
Child/maintenance/CSA	£	£	£	£	£	£	

*Please give details of all loans in the Additional Details section on page 16

Household Type

Number of Adults

Number of Children

Please give details of your total household living expenses:

	Applicant 1	Applicant 2
	Monthly Payment	Monthly Payment
Basic Essential Expenditure		
Gas	£	£
Electricity	£	£
Other Heating	£	£
Water Rates	£	£
Council Tax	£	£
Home Insurance	£	£
Telephone & Mobile phone(s)	£	£
Leasehold Ground Rent and Service Charge	£	£
Essential Travel i.e. to work or school	£	£
Food / Groceries	£	£
Total	£	£
Other Household Expenditure		
Clothing	£	£
Personal goods / expenditure i.e. toiletries, tobacco, gym etc	£	£
TV / Internet / Satellite / Cable	£	£
Recreation / Holiday	£	£
Childcare / School Fees	£	£
Car	£	£
Total	£	£
Insurances		
Life Cover / Term / Critical Illness / Other	£	£
Mortgage Protection	£	£
Health	£	£
Total	£	£
Total Expenditure	£	£

Anticipated changes

Might your income or expenditure change significantly in the near future?

Yes

No

Do you anticipate moving or any other significant changes in the foreseeable future?

Yes

No

Are you aware of any changes to your circumstances that are likely to impact on your ability to meet your monthly mortgage repayments?

Yes

No

If 'Yes' to any of the above, please provide details:

Property Summary
Please provide information on all properties owned

Property Type (residential/ buy to let ect)	Property Address	Property Value	Monthly Rental In- come	Current Mortgage Balance	Monthly Mortgage Payment	Lender Name	Time Owned		Currently Tenanted
							Years	Months	

Section 5 - Credit History

Applicant 1

Applicant 2

Yes

No

Yes

No

Have you ever owned a property which has been taken into possession by a lender, either as a result of a voluntary arrangement or Court Action?

Have you ever missed a payment, made a late payment or defaulted on any credit agreement?

Have you ever had a judgement for debt recorded against you (County Court Judgement)? Or, if Self-employed/controlling Director, against your company?

Have you ever been party to insolvency proceedings, bankruptcy, IVA or made a formal arrangement with your creditors? Is there an outstanding bankruptcy petition against you?

Have you ever been involved in any court proceedings for debt or do you have any unspent convictions relating to money laundering, theft, fraud, tax evasion, robbery, bribery, drugs, fire arms or human trafficking?

Are you currently the subject of any criminal proceedings or allegations of involvement in money laundering, theft, fraud, tax evasion, robbery, bribery, drugs, fire arms or human trafficking?

Have you ever had a mortgage application declined/refused?

Please complete the details below for all defaults and County Court Judgement registered against you (the certificate of satisfaction should be attached, where applicable)

Applicant 1 (tick)	Applicant 2 (tick)	Amount	Date	Registered by whom	Date satisfied (if applicable)
		£			
		£			
		£			
		£			

Please explain the reasons for the financial difficulties:

Section 6 - Property Details

6.1 Type of property	House	Flat/maisonette	Bungalow	Semi-commercial
	MUFB			
6.2 Description of the Property	Detached	Semi-detached	Mid Terraced	End Terraced
6.3 Does the property have a garage?	Yes	No		
6.4 If the property has allocated parking, is it off-site or on-site?	Off-site	On-site		
6.5 Is the property next to or above retail/ business premises? If 'Yes' we may not be able to proceed with your application - please give details and refer to us or your Adviser	Yes	No		
	Position of the premises in relation to your property:			

Type of premises

Property Details (all property types)

6.6 What is the tenure of the property?	Leasehold	Maintenance Charge	Freehold	
If leasehold, please give details	Remaining term		Ground rent per year	
6.7 Please give details of the accommodation. Please note that ensembles without a bath, and shower rooms, don't count as bathrooms. Outbuildings are buildings like detach workshops, stables and barns.	Number of living rooms	Number of bedrooms	Number of kitchens	Number of bathrooms
	Number of separate toilets	Number of outbuildings	Other	
6.8 Construction type of the walls If 'other' we may not be able to proceed with your application - please give details and refer to us or your adviser	Stone	Brick	Timberframe	
	Other			
6.9 What is the roof made of? If 'other' please specify	Slate or Tile	Other		
6.10 What type of roof does the property have? If 'other' please specify	Flat	Pitched		
	Other			

6.12	When was the property built? If you don't know the exact year, please give the approximate year that it was built.			Postcode
6.13	Is the property wholly for your own and your dependants' private residential purposes?	Yes	No	If 'No', please give details:
6.14	Will the property be your main residence?	Yes	No	If 'No', please give details:
6.15	Will at least 40% of the property be used for your own residential use? If no, please indicate what percentage of the property will be used for residential use and tell us for what other purpose the property is used e.g. let to tenants, let to family, part business/part private.	Yes	No	If 'No', please give details:
6.16	Is this a former or current Local Housing Authority or Housing Association property?	Yes	No	
Questions 6.20 to 6.22 are only applicable to flats and maisonettes				
6.17	If the flat/maisonette is in a block, please give details	Number of flats in the block	Number of storeys in block	On what floor is the flat
6.18	Is the property (If the property is a studio, we may not be able to proceed with your application - please refer to us or your Adviser)	Converted	Purpose built	Studio Maisonette
6.19	Does the property have a lift?	Yes	No	

Excluding the applicant(s), please give details of all people aged 17 or over who will, or may occupy the property.

[illegible]

Section 8 - Loan Requested

8.1 Are there any other loans (expect your current mortgage with us) presently secured against this property?

Yes No

If 'Yes', please give details at the end of the document in the additional information box

8.2 Loan Requirments

Loan Required	Estimated Value	Current Mortgage Balance	Product Code
£	£	£	
Capital & Interest Amount	Interest Only Amount	Total	Mortgage Repayment Term
£	£	£	
Repayment Vehicle (if applicable)			

8.3 What will the loan be used for?

8.4 Product fee (if applicable to the product terms)

£

8.5 If the product fee is to be added to the mortgage loan, has this been agreed by the applicant(s)

Yes No

Debt Consolidation

8.6 If you are repaying any existing loans or credit cards i.e. combining them with your mortgage, please provide the following information.

Original reason / purpose for the loan/credit card etc.	Balance	Provider	Account Number	To be repaid in full	
	£			Yes	No
	£			Yes	No
	£			Yes	No
	£			Yes	No

Please note: Where debts are being repaid the Society reserves the right to make payments direct to the Provider

8.7 Does the mortgage term exceed the state retirement age?

Yes No

8.8 If 'Yes', please provide details of how you intend to keep up your mortgage payments in retirement e.g. retirement income details. Please note: you will be required to provide evidence.

8.9 Do you have sufficient life assurance to cover the total mortgage?

Yes No

If NO, we strongly recommend that you review your protection

The funds will be electronically transferred to your bank account or to a third party's account. A fee will apply. (See Tariff of Mortgage Charges leaflet)

To ensure the Society transfers the funds to the correct Bank Account, please complete the following.

8.10 Name of Account Holder(s)

8.11 Bank/Building Society Account Number

8.12 Sort Code of Branch

8.13 Bank Address

Postcode

Section 9 - Valuation and Inspection

In some instances, we will be required to obtain a valuation of the property and, as such, please note that fees may be applicable
Desktop valuation or physical Valuation, Fees may apply*

9.1 Who should the valuer contact to gain access to the property?

Name

Tel. No.

Mobile. No.

Section 10 - Solicitor / Conveyancer if applicable

Name, Address and Telephone Number of your Solicitor/Licensed Conveyancer if applicable.

Please note that we reserve the right to use our own solicitor/ licensed conveyancer.

Postcode

Email Address

Contact Name

Postcode

Tel No.

Section 11 - Direct Debit (This section MUST be completed)

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

1. Name and full postal address of your Bank or Building Society

To: The Manager	Bank/Building Society
Address	
Postcode	

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

3. Bank/Building Society account number

4. Branch sort code

Originator's Identification Number

9	4	1	2	6	7
---	---	---	---	---	---

Reference Number (office use only)

8	0	0	1	-															
---	---	---	---	---	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

(This is not part of the instruction to your Bank or Building Society)

Preferred Payment Date (insert day between 1 and 28)

I/We wish to pay monthly on _____ or just after this date.

Instruction to your Bank or Building Society
Please pay Monmouthshire Building Society Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee.

I understand that this Instruction may remain with Monmouthshire Building Society and, if so, details will be passed electronically to my Bank/Building Society.

Please fill in the whole form using a ball point pen and return it to: Monmouthshire Building Society, Monmouthshire House, John Frost Square, Newport, South Wales, NP20 1PX.

Signature(s)
Date

Banks and Building Societies may not accept Direct Debit Instructions for some types of account



Head Office:
Monmouthshire House, John Frost Square,
Newport NP20 1PX, South Wales.
Tel: 01633 844 380

The Direct Debit Guarantee

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

Section 12 - Declaration (PLEASE READ CAREFULLY AND SIGN)

- 1. I/We agree to become bound and abide by the Rules of the Society.
- 2. I/We declare that I am/we are aged 18 or over and that in applying for this loan on the property described in this application, I/ we declare that all the information provided herein is, to the best of my/our knowledge, accurate and complete and, that it will form the basis of any Offer of Advance by the Society and any Insurance made by the Society's insurer's.
- 3. I/we undertake to notify the Society of any changes in my/ our circumstances e.g. redundancy, change of employment, relationship breakdown, serious illness or injury etc. which arise following the completion of this form.
- 4. I/We understand that the Society will not make an Offer of Advance and will not return any fees if the property or references are unsatisfactory. I/We understand that the payment of fees will not bind the Society to grant any advance.
- 5. It has been recommended that I /we obtain a fuller inspection and report on the proposed property and not to rely solely on the Society's Valuation Report, when deciding whether or not to proceed. If I/We have chosen the valuer's report, I/we understand that it is only for the use of the Society to enable it to decide whether the property is a suitable security for any advance made and does not imply that the price paid is reasonable. I/We also understand that the valuer's report is not a detailed survey and cannot be relied upon to reveal any faults or defects to the property nor that the property is constructed of sound materials. I/We understand that no responsibility is accepted by the Society or its valuer for any omissions, conclusions, or the accuracy or validity of any statements or opinions made or implied in the valuation report. I/We understand that the valuer's report is not a structural survey and that if a structural survey is required it must be obtained independently at my/our expense.
- 6. If applicable, I/we may have to show where the money for the deposit on the property I/we am/are buying came from.
- 7. I/we understand that the first named applicant shall be the representative joint borrower entitled to exercise the rights of membership.
- 8. From 30 June 2000 all new customers applying for a mortgage [or opening a savings account] which confers membership of the Society, are required to agree to assign any windfall conversion benefits to which they might become entitled, to The Monmouthshire Building Society Charitable Foundation. This agreement will continue for a period of 5 years from the date the new customer becomes a shareholding member. The Monmouthshire Building Society Charitable Foundation has been established to act as a channel for the Society's charitable activities within the local community. Existing shareholding members as at 30 June 2000 who have continuously maintained a shareholding are not affected by this change. Full details of this agreement can be found on the Society website www.monbs.com
- 9. I/we understand that the Society will keep any commission, fees or allowances which, become due to it from insurers.
- 10. Not applicable to further advances - I/we confirm that the deposit towards the purchase price, stamp duty, legal and other fees and charges will be provided by me/us without recourse to additional borrowing unless already known to and agreed in writing with the Society beforehand.

Use of my information

- 11. I/we consent to the Society making enquiries with any other person or body which it considers necessary as part of its assessment and underwriting of this application, and I give my/our consent and instruct such other person or body to give a full and accurate reply to the Society.
- 12. I/we authorise the Society to supply a copy of the Offer of Advance and to provide any other information about my/our application and any subsequent loan advanced by the Society to an insurer, where any general, life or pension policy forms part of the loan agreement or any intermediary who submits this application on my/our behalf if so requested by them.
- 13. I/we authorise my/our solicitor to disclose to the Society all information relevant to the Society's decision to lend and I/ we waive any right to claim Solicitor/Client confidentiality or legal privilege in respect of such information.

- 14. 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. Further details of how your information will be used by us and these Fraud Prevention Agencies, and your data protection rights, can be found in our Privacy Notice available from all branches and on our website at www.monbs.com/privacy
- 15. If you apply for a mortgage we will supply your personal information to Credit Reference Agencies and they will provide us with information about your financial situation and history. They will keep a record of each search, even if your application is not successful, and this could affect your ability to get credit from other organisations within a short period of time. The identities of the Credit Reference Agencies, their role also as Fraud Prevention Agencies, the data they hold, the ways in which they use and share personal information, their data retention periods and your data protection rights with them are explained in our 'Credit Reference Agency Information Notice' available from all branches and on our website at www.monbs.com/privacy
- 16. In making your application, you acknowledge that you have received and read the summary of our full Privacy Notice contained in our 'Important Information About Your Personal Data' leaflet. Our full Privacy Notices are available from all our offices and on our website at www.monbs.com/privacy

Marketing Opt Out

The Society would like to provide you with offers and information about our products and services (your marketing preferences).

If you are happy to receive this information, please confirm this by opting in and ticking the relevant box below to confirm. Your preference will then be recorded, but please note that you can change your decision and opt out at any time. You can contact us in any of the following ways: Visit one of our branches or agencies. By phone: Savings Customer Services 01633 844 340 or Mortgage Customer Services on 01633 844 370,

By secure message: Using our 'My Accounts' service. Email: datarights@monbs.com

In writing: Monmouthshire Building Society, Monmouthshire House, John Frost Square, Newport, NP20 1PX.

Please also note your marketing preferences won't stop you getting service messages – for example, information about changes to your account and annual statements.

Applicant 1: Post	Telephone	Email	SMS
Applicant 2: Post	Telephone	Email	SMS
Applicant 3 : Post	Telephone	Email	SMS
Applicant 4: Post	Telephone	Email	SMS

Applicant 1

Signature

Print name in full

Date

Applicant 2

Signature

Print name in full

Date

Applicant 3

Signature

Print name in full

Date

Applicant 4

Signature

Print name in full

Date

**THINK CAREFULLY BEFORE SECURING OTHER DEBTS AGAINST YOUR HOME.
YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.**



Monmouthshire Building Society
Head Office: Monmouthshire House, John Frost Square,
Newport NP20 1PX, South Wales.
Tel: 01633 844 380

Telephone calls may be monitored and/or recorded for security and training purposes.
To find out how we use your data, please visit www.monbs.com/privacy, pop into a branch, call our Customer Services
Department (01633 844340) or email data.protection@monbs.com
Monmouthshire Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial
Conduct Authority and the Prudential Regulation Authority. Financial Services Register Number: 206052.