

# Individual Portfolio Mortgage Application Form

Purchase, Remortgage & Further Advance for Buy-to-Let,  
Holiday Let, HMO and Multi-Unit Freehold Properties



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## NOTES TO HELP YOU COMPLETE YOUR MORTGAGE APPLICATION

Pre-Submission	Submission
If you need assistance with this application form or have any other queries, please email <a href="mailto:brokers@monbs.com">brokers@monbs.com</a>	Please submit your completed application form to <a href="mailto:brokers@monbs.com">brokers@monbs.com</a>

- Please complete this application form in full. Failure to do so will result in a delay with the processing of the application.
- Please save the application form regularly while completing in order to avoid losing any of the information inputted.
- All income must be in pounds sterling.
- Please remember to complete the Direct Debit form (Section 12), read and sign the Declaration (Section 13). Failure to do so will result in us being unable to conduct the necessary searches required to process your application.
- Fee(s) when confirmed can be paid by visiting the Society's online payment portal <https://pay.monbs.com>
- Please endeavour to email supporting documentation in the first instance. 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. Please note that email correspondence is prioritised over postal correspondence and as such, you may experience delays if sending supporting documentation via the post.
- Documentation
  - For details of required documentation, please visit <https://www.mbs-intermediaries.com/packaging>
- If sending documentation by email, please ensure they are encrypted/password protected before sending to [brokers@monbs.com](mailto:brokers@monbs.com)
- Monmouthshire Building Society does not currently offer a mixture of both individual and Limited Company Portfolio lending.
- If you need additional space to answer any of the questions, please use the space on page 19 making sure you reference the applicable section of the form to which the note relates.

Thank you for choosing Monmouthshire Building Society.

Head office: Monmouthshire House, John Frost Square, Newport, South Wales NP20 1PX t: 01633 844 444

**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.**

**● INTERMEDIARY USE ONLY - To be fully completed by the intermediary in all cases**

Intermediary Full Name	<input type="text"/>	Adviser's Full Name	<input type="text"/>
Firm Address	<input type="text"/>	Telephone No.	<input type="text"/>
		Mobile No.	<input type="text"/>
		Email Address	<input type="text"/>

Please note that the Society will use this email address to communicate with you in connection with the processing of the application unless you specifically advise us to the contrary

Network FCA number if applicable:

Intermediary Firm FCA registration number:

Mortgage Club (if applicable):

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

Amount of fee the applicant will pay you for arranging this mortgage (Enter nil if no fee is being charged)?  (Must be completed)

When is this fee payable? ☐ On application ☐ On offer ☐ On completion

On what basis was this mortgage arranged? ☐ Advised sale ☐ Non-advised sale ☐ Face to face ☐ Non face to face

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

If a quotation has been produced for you by Monmouthshire Building Society please provide the reference number

**Details of Individual**

**Applicant 1**

**Applicant 2**

Name	<input type="text"/>	<input type="text"/>
Address	<input type="text"/>	<input type="text"/>
Date of Birth	<input type="text"/>	<input type="text"/>

**Applicant 3**

**Applicant 4**

Name	<input type="text"/>	<input type="text"/>
Address	<input type="text"/>	<input type="text"/>
Date of Birth	<input type="text"/>	<input type="text"/>

**Details of Introducing firm (or sole trader)**

Full name of Regulated Firm (or Sole Trader)	<input type="text"/>	FCA Reference Number:	<input type="text"/>
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\* Note that this certificate must be signed by the person who has seen the original documentary evidence

**Confirmation**

I/we confirm that

- (a) this information 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).

☐

**Adviser Declaration:**

I confirm that I have/my company has the necessary permissions from the FCA/PRA to advise (where applicable), complete and submit this application on behalf of my/our clients

I confirm that I am acting on behalf of the applicant(s) and have their permission to access their information

I certify that all documents, whether electronically attached or posted, are genuine copies of the original documents which I have seen

I confirm that to the best of my knowledge, the information contained in this application is true and accurate

Adviser Name

Adviser Signature

Position

Date

## Section 1 - Purpose of Loan

1.1 Purpose of the loan Purchase ☐ Remortgage ☐ Further Advance ☐ Transfer of Equity ☐  
(PLEASE TICK)

1.2 Purpose of the loan (existing borrowers only) Add property ☐ Remove property ☐ Substitute property ☐ Further Borrowing only ☐

### Applicant 1

### Applicant 2

### Applicant 3

### Applicant 4

1.3 Do you have at least 2 years' landlord experience?

Yes ☐ No ☐

Yes ☐ No ☐

Yes ☐ No ☐

Yes ☐ No ☐

1.4 Have you or a related person occupied the properties?

Yes ☐ No ☐

Yes ☐ No ☐

Yes ☐ No ☐

Yes ☐ No ☐

1.5 Why are you purchasing/remortgaging a property to let?

## Section 2 - Your Personal Details

### Applicant 1

### Applicant 2

2.1 Do you have a mortgage or savings account with us?

Yes ☐ No ☐

Yes ☐ No ☐

2.2 If 'Yes', please give your Monmouthshire Building Society Account numbers:

2.3 First name

2.4 Middle name(s)

2.5 Surname

2.6 Title

Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other ☐

Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other ☐

2.7 Marital Status

2.8 Previous name(s)  
(last 3 years)

2.9 Nationality

2.10 Are you an EEA national or UK National?

Yes ☐ No ☐

Yes ☐ No ☐

2.11 Do you have indefinite leave to remain within the UK

Yes ☐ No ☐

Yes ☐ No ☐

2.12 Are you a UK resident?

Yes ☐ No ☐

Yes ☐ No ☐

2.13 National Insurance Number

2.14 Date of Birth

2.15 Email Address

2.16 Telephone Number

Home

Home

Mobile

Mobile

2.17 Convenient time to contact

AM ☐ PM ☐

AM ☐ PM ☐

### 3 Years Address History

2.18 Current Address:  
(If at this address for less than 3 years please provide details in 2.20-2.25 below)

Post Code

Post Code

2.19 How long have you lived at this address?

From  /  /  to  /  /

From  /  /  to  /  /

### If less than 3 Years at Current Address

2.20 Previous Address 1  
If less than 3 years at current address

Post Code

Post Code

2.21 How long did you live at this address?  
From  /  /  to  /  /

2.22 Previous Address 2  
If less than 3 years at current address and previous address 1

Post Code

2.23 How long did you live at this address?  
From  /  /  to  /  /

2.24 Previous Address 3  
If less than 3 years at current address and previous address 1 & 2

Post Code

2.25 How long did you live at this address?  
From  /  /  to  /  /

2.26 Basis of occupation at your present address  
Owned outright ☐  
Owned subject to mortgage ☐

From  /  /  to  /  /

Post Code

From  /  /  to  /  /

Post Code

From  /  /  to  /  /

Owned outright ☐  
Owned subject to mortgage ☐

### Main Residential Mortgage Details

Answer 2.27 - 2.31 only if applicable

2.27 Lender's Name

2.28 Lender's Address

Post Code

2.29 Loan/Rent Account No.

2.30 Monthly Payment/Rent  £

2.31 Approximate balance outstanding (Mortgage only)  £

Post Code

£

£

### Applicant 3

2.1 Do you have a mortgage or savings account with us?  
Yes ☐ No ☐

2.2 If 'Yes', please give your Monmouthshire Building Society Account numbers:

2.3 First name

2.4 Middle name(s)

2.5 Surname

2.6 Title Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

2.7 Marital Status

2.8 Previous name(s) (last 3 years)

2.9 Nationality

2.10 Are you an EEA national or UK National? Yes ☐ No ☐

2.11 Do you have indefinite leave to remain within the UK? Yes ☐ No ☐

2.12 Are you a UK resident? Yes ☐ No ☐

### Applicant 4

Yes ☐ No ☐

Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Yes ☐ No ☐

Yes ☐ No ☐

Yes ☐ No ☐

2.13 National Insurance Number	<input type="text"/>	<input type="text"/>
2.14 Date of Birth	<input type="text"/>	<input type="text"/>
2.15 Email Address	<input type="text"/>	<input type="text"/>
2.16 Telephone Number	Home <input type="text"/>	Home <input type="text"/>
	Mobile <input type="text"/>	Mobile <input type="text"/>
2.17 Convenient time to contact	AM <input type="checkbox"/> PM <input type="checkbox"/>	AM <input type="checkbox"/> PM <input type="checkbox"/>

### 3 Years Address History

2.18 Current Address: (If at this address for less than 3 years please provide details in 2.20-2.25 below)	<input type="text"/>	<input type="text"/>
	Post Code <input type="text"/>	Post Code <input type="text"/>
2.19 How long have you lived at this address?	From <input type="text"/> / <input type="text"/> / <input type="text"/> to <input type="text"/> / <input type="text"/> / <input type="text"/>	From <input type="text"/> / <input type="text"/> / <input type="text"/> to <input type="text"/> / <input type="text"/> / <input type="text"/>

### If less than 3 Years at Current Address

2.20 Previous Address 1 If less than 3 years at current address	<input type="text"/>	<input type="text"/>
	Post Code <input type="text"/>	Post Code <input type="text"/>
2.21 How long did you live at this address?	From <input type="text"/> / <input type="text"/> / <input type="text"/> to <input type="text"/> / <input type="text"/> / <input type="text"/>	From <input type="text"/> / <input type="text"/> / <input type="text"/> to <input type="text"/> / <input type="text"/> / <input type="text"/>
2.22 Previous Address 2 If less than 3 years at current address and previous address 1	<input type="text"/>	<input type="text"/>
	Post Code <input type="text"/>	Post Code <input type="text"/>
2.23 How long did you live at this address?	From <input type="text"/> / <input type="text"/> / <input type="text"/> to <input type="text"/> / <input type="text"/> / <input type="text"/>	From <input type="text"/> / <input type="text"/> / <input type="text"/> to <input type="text"/> / <input type="text"/> / <input type="text"/>
2.24 Previous Address 3 If less than 3 years at current address and previous address 1 & 2	<input type="text"/>	<input type="text"/>
	Post Code <input type="text"/>	Post Code <input type="text"/>
2.25 How long did you live at this address?	From <input type="text"/> / <input type="text"/> / <input type="text"/> to <input type="text"/> / <input type="text"/> / <input type="text"/>	From <input type="text"/> / <input type="text"/> / <input type="text"/> to <input type="text"/> / <input type="text"/> / <input type="text"/>
2.26 Basis of occupation at your present address	Owned outright <input type="checkbox"/>	Owned outright <input type="checkbox"/>
	Owned subject to mortgage <input type="checkbox"/>	Owned subject to mortgage <input type="checkbox"/>

### Main Residential Mortgage Details

Answer 2.27 - 2.31 only if applicable

2.27 Lender's Name	<input type="text"/>	<input type="text"/>
2.28 Lender's Address	<input type="text"/>	<input type="text"/>
	Post Code <input type="text"/>	Post Code <input type="text"/>
2.29 Loan/Rent Account No.	<input type="text"/>	<input type="text"/>
2.30 Monthly Payment/Rent	£ <input type="text"/>	£ <input type="text"/>
2.31 Approximate balance outstanding (Mortgage only)	£ <input type="text"/>	£ <input type="text"/>

(If Self-Employed, please complete Section 4)

### Applicant 2

	Employee		Self Employed
Non-shareholding Director			Director

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Permanent	<input type="checkbox"/>	Temporary	<input type="checkbox"/>
Fixed contract	<input type="checkbox"/>	Sub contract	<input type="checkbox"/>
Other	<div style="border: 1px solid black; height: 30px; width: 100%;"></div>		


Years Months

\_\_\_\_\_

[illegible]

SOURCE:	AMOUNT:	
	£	Per annum
	£	Per annum
	£	Per annum

For Company Directors, please provide details of your company Accountant's name, address and contact details




### Applicant 3

3.1 Occupation

3.2 Basis Employee ☐ Self Employed ☐  
Non-shareholding Director ☐ Director ☐

3.3 Anticipated retirement age

3.4 Are you employed by a relative? Yes ☐ No ☐

3.5 Is your employment Permanent ☐ Temporary ☐  
Fixed contract ☐ Sub contract ☐  
Other  Please state

3.6 Employer's Name

3.7 Nature of the Business

3.8 Employer's Business Address   
Post Code

3.9 Employer Tel. No.

3.10 Employer email address

3.11 How long have you been employed by this company?  Years  Months

3.12 If employed by this company for less than 2 years, please provide details of previous employment

3.13 Annual Basic Salary  £  Per annum

3.14 Overtime  £  Per annum

3.15 Commission  £  Per annum

3.16 Shift allowance  £  Per annum

3.17 Other pay  £  Per annum

Total gross income  £  Per annum

3.18 Other Income. e.g. pension, rents, maintenance etc.

SOURCE:	AMOUNT:	
<input type="text"/>	<input type="text"/> £ <input type="text"/>	Per annum
<input type="text"/>	<input type="text"/> £ <input type="text"/>	Per annum
<input type="text"/>	<input type="text"/> £ <input type="text"/>	Per annum

3.19 What is your Total NET monthly income (your income after tax is deducted)?  £  Per month

For Company Directors, please provide details of your company Accountant's name, address and contact details

3.20 Accountant's name & Address   
Post Code

3.21 Email Address

3.22 Telephone Number

### Applicant 4

Employee ☐ Self Employed ☐  
Non-shareholding Director ☐ Director ☐

Yes ☐ No ☐

Permanent ☐ Temporary ☐  
Fixed contract ☐ Sub contract ☐  
Other  Please state

Post Code

Years  Months

£  Per annum

£  Per annum

£  Per annum

£  Per annum

£  Per annum

£  Per annum

£  Per annum

SOURCE: AMOUNT:

<input type="text"/>	<input type="text"/> £ <input type="text"/>	Per annum
<input type="text"/>	<input type="text"/> £ <input type="text"/>	Per annum
<input type="text"/>	<input type="text"/> £ <input type="text"/>	Per annum

£  Per month

£  Per month

Post Code

## Section 4 - Your Self-Employed Income Details/Company Directors who are Shareholders

### Applicant 1

4.1 Basis Self-Employed ☐  
Director ☐ - Please state % shareholding  %

4.2 Anticipated retirement age  Years

4.3 Company name, address and contact details  
  
Post Code

4.4 Telephone number

4.5 Nature of business

4.6 On what basis do you trade?  
(Sole Trader, Partnership etc)

4.7 If Limited company, please  
give details - i.e. company  
number

4.8 Date business started

4.9a Is this business currently  
solvent and trading as a  
going concern? Yes ☐ No ☐

4.9b 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

4.10 If you receive a salary in addition to your share of the net taxable profit, how much is this:

a) **gross** per **year**? (before tax) £  Per annum

b) **net** per **month**? (after tax) £  Per month

4.11 Other income

	SOURCE:	AMOUNT:
Pension	<input type="text"/>	£ <input type="text"/> Per annum
Rent	<input type="text"/>	£ <input type="text"/> Per annum
Maintenance	<input type="text"/>	£ <input type="text"/> Per annum
Other	<input type="text"/>	£ <input type="text"/> Per annum

4.12 Company Accountant's name,  
address and contact details  
  
Post Code

4.13 Accountant's qualifications

4.14 Company Accountant's  
email address

4.15 Telephone number

4.16 How long has your  
Accountant acted for you?

4.17 What is your **TOTAL NET** monthly income?  
(your income after tax is deducted) £  Per month

### Applicant 2

Self-Employed ☐  
Director ☐ - Please state % shareholding  %

Years

Post Code

Yes ☐ No ☐

£  Per annum yr ending   
£  Per annum yr ending

£  Per annum  
£  Per month

SOURCE: AMOUNT:

<input type="text"/>	£ <input type="text"/> Per annum
<input type="text"/>	£ <input type="text"/> Per annum
<input type="text"/>	£ <input type="text"/> Per annum
<input type="text"/>	£ <input type="text"/> Per annum

Post Code

£  Per month

### Applicant 3

### Applicant 4

4.1 Basis	Self-Employed <input type="checkbox"/> Director <input type="checkbox"/> - Please state % shareholding <input type="text"/> %	Self-Employed <input type="checkbox"/> Director <input type="checkbox"/> - Please state % shareholding <input type="text"/> %																				
4.2 Anticipated retirement age	<input type="text"/> Years	<input type="text"/> Years																				
4.3 Company name, address and contact details	<div style="border: 1px solid black; height: 60px; width: 100%;"></div>	<div style="border: 1px solid black; height: 60px; width: 100%;"></div>																				
	Post Code <input type="text"/>	Post Code <input type="text"/>																				
4.4 Telephone number	<input type="text"/>	<input type="text"/>																				
4.5 Nature of business	<input type="text"/>	<input type="text"/>																				
4.6 On what basis do you trade? (Sole Trader, Partnership etc)	<input type="text"/>	<input type="text"/>																				
4.7 If Limited company, please give details - i.e. company number	<input type="text"/>	<input type="text"/>																				
4.8 Date business started	<input type="text"/>	<input type="text"/>																				
4.9a Is this business currently solvent and trading as a going concern?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>																				
4.9b What is your share of the Company's net taxable Profit for the last 2 tax/trading years?	£ <input type="text"/> Per annum      yr ending <input type="text"/> £ <input type="text"/> Per annum      yr ending <input type="text"/>	£ <input type="text"/> Per annum      yr ending <input type="text"/> £ <input type="text"/> Per annum      yr ending <input type="text"/>																				
4.10 If you receive a salary in addition to your share of the net taxable profit, how much is this:																						
a) <b>gross</b> per <b>year</b> ? (before tax)	£ <input type="text"/> Per annum	£ <input type="text"/> Per annum																				
b) <b>net</b> per <b>month</b> ? (after tax)	£ <input type="text"/> Per month	£ <input type="text"/> Per month																				
4.11 Other income	<table border="0" style="width: 100%;"> <tr> <th style="text-align: left;">SOURCE:</th> <th style="text-align: left;">AMOUNT:</th> </tr> <tr> <td>Pension</td> <td><input type="text"/> £ <input type="text"/> Per annum</td> </tr> <tr> <td>Rent</td> <td><input type="text"/> £ <input type="text"/> Per annum</td> </tr> <tr> <td>Maintenance</td> <td><input type="text"/> £ <input type="text"/> Per annum</td> </tr> <tr> <td>Other</td> <td><input type="text"/> £ <input type="text"/> Per annum</td> </tr> </table>	SOURCE:	AMOUNT:	Pension	<input type="text"/> £ <input type="text"/> Per annum	Rent	<input type="text"/> £ <input type="text"/> Per annum	Maintenance	<input type="text"/> £ <input type="text"/> Per annum	Other	<input type="text"/> £ <input type="text"/> Per annum	<table border="0" style="width: 100%;"> <tr> <th style="text-align: left;">SOURCE:</th> <th style="text-align: left;">AMOUNT:</th> </tr> <tr> <td>Pension</td> <td><input type="text"/> £ <input type="text"/> Per annum</td> </tr> <tr> <td>Rent</td> <td><input type="text"/> £ <input type="text"/> Per annum</td> </tr> <tr> <td>Maintenance</td> <td><input type="text"/> £ <input type="text"/> Per annum</td> </tr> <tr> <td>Other</td> <td><input type="text"/> £ <input type="text"/> Per annum</td> </tr> </table>	SOURCE:	AMOUNT:	Pension	<input type="text"/> £ <input type="text"/> Per annum	Rent	<input type="text"/> £ <input type="text"/> Per annum	Maintenance	<input type="text"/> £ <input type="text"/> Per annum	Other	<input type="text"/> £ <input type="text"/> Per annum
SOURCE:	AMOUNT:																					
Pension	<input type="text"/> £ <input type="text"/> Per annum																					
Rent	<input type="text"/> £ <input type="text"/> Per annum																					
Maintenance	<input type="text"/> £ <input type="text"/> Per annum																					
Other	<input type="text"/> £ <input type="text"/> Per annum																					
SOURCE:	AMOUNT:																					
Pension	<input type="text"/> £ <input type="text"/> Per annum																					
Rent	<input type="text"/> £ <input type="text"/> Per annum																					
Maintenance	<input type="text"/> £ <input type="text"/> Per annum																					
Other	<input type="text"/> £ <input type="text"/> Per annum																					
4.12 Company Accountant's name, address and contact details	<div style="border: 1px solid black; height: 60px; width: 100%;"></div>	<div style="border: 1px solid black; height: 60px; width: 100%;"></div>																				
	Post Code <input type="text"/>	Post Code <input type="text"/>																				
4.13 Accountant's qualifications	<input type="text"/>	<input type="text"/>																				
4.14 Company Accountant's email address	<input type="text"/>	<input type="text"/>																				
4.15 Telephone number	<input type="text"/>	<input type="text"/>																				
4.16 How long has your Accountant acted for you?	<input type="text"/>	<input type="text"/>																				
4.17 What is your <b>TOTAL NET</b> monthly income? (your income after tax is deducted)	£ <input type="text"/> Per month	£ <input type="text"/> Per month																				

## Section 5 - Credit History

Applicant 1

Applicant 2

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?

Yes / No

☐ ☐

Yes / No

☐ ☐

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

Applicant 1 (tick)	Applicant 2 (tick)	Amount	Date Registered	Registered by whom	Date Satisfied (if applicable)
<input type="checkbox"/>	<input type="checkbox"/>	£			
<input type="checkbox"/>	<input type="checkbox"/>	£			
<input type="checkbox"/>	<input type="checkbox"/>	£			
<input type="checkbox"/>	<input type="checkbox"/>	£			

Please explain the reasons for the financial difficulties:

Applicant 3

Applicant 4

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?

Yes / No

☐ ☐

Yes / No

☐ ☐

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

Applicant 3 (tick)	Applicant 4 (tick)	Amount	Date Registered	Registered by whom	Date Satisfied (if applicable)
<input type="checkbox"/>	<input type="checkbox"/>	£			
<input type="checkbox"/>	<input type="checkbox"/>	£			
<input type="checkbox"/>	<input type="checkbox"/>	£			
<input type="checkbox"/>	<input type="checkbox"/>	£			

Please explain the reasons for the financial difficulties:

Section 6 - Personal Financial Profile

Personal Financial Profile

If you cannot fit all the information in the space provided, please use an additional copy of this application form and complete the necessary fields. Please ensure both forms are submitted together.

Additional Residential Properties; Second Home(s)													
	Lender's Name & Address	Account Number	Property Address		Property Details			Confirm All Owners	Monthly Payment (£0 if unencumbered)	Date of Purchase	Original Purchase Price	Mortgage Balance (£0 if unencumbered)	Estimated Property Value
			House/flat number	Street Name	Property Type	Property Style							
1								Owner 1					
			Town/city		No. of Bedrooms/Units	Year Built	Freehold or Leasehold (& Term of Leasehold)	Owner 2					
								Owner 3					
			Postcode					Owner 4					
2								Owner 1					
			Town/city		No. of Bedrooms/Units	Year Built	Freehold or Leasehold (& Term of Leasehold)	Owner 2					
								Owner 3					
			Postcode					Owner 4					

Savings, Investments and any Other Unsecured Assets				
Do you have any savings, investments or any other unsecured assets? If yes, please give details below. Yes <input type="checkbox"/> No <input type="checkbox"/>				Additional Information
	Personal Assets and Liabilities	Owner(s)	Asset Value	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.
1				
2				
3				
4				
5				

As this is a portfolio mortgage there will be one mortgage advance at completion to cover all properties. All properties secured under this mortgage are consolidated. Should you wish to add, remove or substitute properties during the life of this mortgage, the entire portfolio will need to be reviewed and assessed at that time.

### Loan Details - Purchase (if applicable)

	Purchase Price	Loan Required	Deposit	Property Address		Property Details			Source of Deposit (The Society will require proof)	Repayment or Interest- only Mortgage (if Interest-only please confirm repayment vehicle)	Access Details (Names, address & contact details of the estate agent or seller)	Estimated Gross Monthly Rental Income	Additional Information (e.g Type of tenancy, wall/roof construction, more than one self-contained unit, incentives & New Build information)
				House/flat number	Street Name	Property Type (BTL/HMO/Holiday Let or MUFB)	Property Style						
1													
				Town/city		No. of Bedrooms/Units	Year Built	Freehold or Leasehold (& Term of Leasehold)					
				Postcode									
2													
				Town/city		No. of Bedrooms/Units	Year Built	Freehold or Leasehold (& Term of Leasehold)					
				Postcode									
3													
				Town/city		No. of Bedrooms/Units	Year Built	Freehold or Leasehold (& Term of Leasehold)					
				Postcode									
4													
				Town/city		No. of Bedrooms/Units	Year Built	Freehold or Leasehold (& Term of Leasehold)					
				Postcode									
5													
				Town/city		No. of Bedrooms/Units	Year Built	Freehold or Leasehold (& Term of Leasehold)					
				Postcode									
6													
				Town/city		No. of Bedrooms/Units	Year Built	Freehold or Leasehold (& Term of Leasehold)					
				Postcode									
7													
				Town/city		No. of Bedrooms/Units	Year Built	Freehold or Leasehold (& Term of Leasehold)					
				Postcode									
8													
				Town/city		No. of Bedrooms/Units	Year Built	Freehold or Leasehold (& Term of Leasehold)					
				Postcode									

# Loan Details - Remortgage (if applicable)

	Name of Lender (if applicable - if owned outright please confirm)	Current Mortgage Account Number (if applicable)	Mortgage Balance (if applicable)	Property Address		Property Details			Original Purchase Price (if applicable)	Date of Purchase	Estimated Property Value	Access Details (Names, address & contact details of the estate agent or seller)	Loan Required	Repayment or Interest-only Mortgage (if Interest-only please confirm repayment vehicle)	Reason for Additional Borrowing (if applicable)	Gross Monthly Rental Income	Monthly Payment	Additional Information (e.g Type of tenancy, wall/roof construction, more than one self-contained unit, incentives & New Build information)
				House/flat number	Street Name	Property Type (BTL/HMO/Holiday Let or MUFH)	Property Style											
1																		
				Town/city		No. of Bedrooms/Units	Year Built	Freehold or Leasehold (& Term of Leasehold)										
				Postcode														
2																		
				Town/city		No. of Bedrooms/Units	Year Built	Freehold or Leasehold (& Term of Leasehold)										
				Postcode														
3																		
				Town/city		No. of Bedrooms/Units	Year Built	Freehold or Leasehold (& Term of Leasehold)										
				Postcode														
4																		
				Town/city		No. of Bedrooms/Units	Year Built	Freehold or Leasehold (& Term of Leasehold)										
				Postcode														
5																		
				Town/city		No. of Bedrooms/Units	Year Built	Freehold or Leasehold (& Term of Leasehold)										
				Postcode														
6																		
				Town/city		No. of Bedrooms/Units	Year Built	Freehold or Leasehold (& Term of Leasehold)										
				Postcode														
7																		
				Town/city		No. of Bedrooms/Units	Year Built	Freehold or Leasehold (& Term of Leasehold)										
				Postcode														
8																		
				Town/city		No. of Bedrooms/Units	Year Built	Freehold or Leasehold (& Term of Leasehold)										
				Postcode														

### All Owned Investment Properties (Mortgaged and Unencumbered)

	Name and Address of the Current Lender (if applicable)	Current Mortgage Account Number (if applicable)	Property Address		Property Details			Confirm All Owners	Date of Purchase	Original Purchase Price (£)	Mortgage Balance (£0 if unencumbered)	Estimated Property Value	Tenancy Type (e.g. AST)	Start Date of Current Mortgage	Gross Monthly Rental Income	Monthly Payment to Lender (£0 if unencumbered)
			House/flat number	Street Name	Property Type (BTL/HMO/Holiday Let or MUFB)	Property Style										
1								Owner 1								
			Town/city		No. of Bedrooms/Units	Year Built	Freehold or Leasehold (& Term of Leasehold)	Owner 2								
								Owner 3								
			Postcode					Owner 4								
								Ltd Company								
2								Owner 1								
			Town/city		No. of Bedrooms/Units	Year Built	Freehold or Leasehold (& Term of Leasehold)	Owner 2								
								Owner 3								
			Postcode					Owner 4								
								Ltd Company								
3								Owner 1								
			Town/city		No. of Bedrooms/Units	Year Built	Freehold or Leasehold (& Term of Leasehold)	Owner 2								
								Owner 3								
			Postcode					Owner 4								
								Ltd Company								
4								Owner 1								
			Town/city		No. of Bedrooms/Units	Year Built	Freehold or Leasehold (& Term of Leasehold)	Owner 2								
								Owner 3								
			Postcode					Owner 4								
								Ltd Company								
5								Owner 1								
			Town/city		No. of Bedrooms/Units	Year Built	Freehold or Leasehold (& Term of Leasehold)	Owner 2								
								Owner 3								
			Postcode					Owner 4								
								Ltd Company								
6								Owner 1								
			Town/city		No. of Bedrooms/Units	Year Built	Freehold or Leasehold (& Term of Leasehold)	Owner 2								
								Owner 3								
			Postcode					Owner 4								
								Ltd Company								
7								Owner 1								
			Town/city		No. of Bedrooms/Units	Year Built	Freehold or Leasehold (& Term of Leasehold)	Owner 2								
								Owner 3								
			Postcode					Owner 4								
								Ltd Company								
8								Owner 1								
			Town/city		No. of Bedrooms/Units	Year Built	Freehold or Leasehold (& Term of Leasehold)	Owner 2								
								Owner 3								
			Postcode					Owner 4								
								Ltd Company								
Total Portfolio										£	£			£	£	

Please note:- The above section should also include properties outside of Buy-to-Lets, Holiday Lets, HMO's & Multi-unit Freeholds, such as commercial owned properties.



Section 7 - Products and Fees

7.1

PRODUCT CODE

Amount of loan on CAPITAL & INTEREST

Amount of loan INTEREST ONLY

TOTAL

MORTGAGE REPAYMENT TERM Years

£

£

£

7.2

Product fee (if applicable to the product terms)

£

7.3

Is the product fee to be added to the mortgage?

Yes

No

7.4

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

Yes

No

Section 8 - Further Advance

8.1

Are there any other loans (except your current mortgage) presently secured against this portfolio?

Yes

No

8.2 If 'Yes', please give details

Date Started	Amount of Secured Loan	Purpose of Loan	Provider	Account Number
/ /	£			
/ /	£			
/ /	£			

8.3

State purpose for additional funds

CAPITAL & INTEREST	INTEREST ONLY	TOTAL	MORTGAGE REPAYMENT TERM Years
£	£	£	

(If the loan is required for home improvement purposes the Society may request written estimates. If structural alterations are to be made to the property, plans and evidence of relevant Local Authority approvals must be submitted and the Society's consent obtained before work commences. The Society may require that all of the work is completed before the funds are released).

8.4

Product fee (if applicable to the product terms)

£

8.5

Is the product fee to be added to the mortgage?

Y

N

8.6

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

Y

N

8.7

Other changes to the existing loan? e.g change of term, repayment type etc.

8.8

If you have selected any element of the loan on INTEREST ONLY, please give details of how you intend to repay the capital and state why interest only is required. Please note: you will be required to provide evidence.

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)

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

8.9

Name of Account Holder(s)

8.10

Bank/Building Society Account Number

8.11

Sort Code of Branch

8.12

Bank Address

Post Code

## ● Section 9 - Solicitor/Conveyancer - (House Purchase/Remortgage/Transfer of Equity cases only)

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

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

Post Code

Email Address

Contact Name

Tel. No.

If opting for the Society's fee assist legal facility (product  
dependent), please tick here:

☐

## ● Section 10 - Valuation and Inspection

The Society is legally obliged to obtain a Valuation Report to determine the value of your property for mortgage purposes. Since the valuer's inspection will be limited you are strongly advised, for your own protection, to obtain a fuller inspection and report. Details are provided in the Society's Mortgage Guide Leaflet and Tariff of Mortgage Charges. All applicants must pay the appropriate fee for the Society's Valuation Report for mortgage purposes.

Please note: The Society will be in contact to arrange full valuations for each property for mortgage purposes and confirm the fee payment for each. All HMO & Multi-unit freehold properties will be subject to a specialist valuation report which will incur a cost separate from our standard valuations for Buy-To-Lets and Holiday Lets.

## ● Section 11 - Identity Verification - When not applying through a Mortgage Intermediary

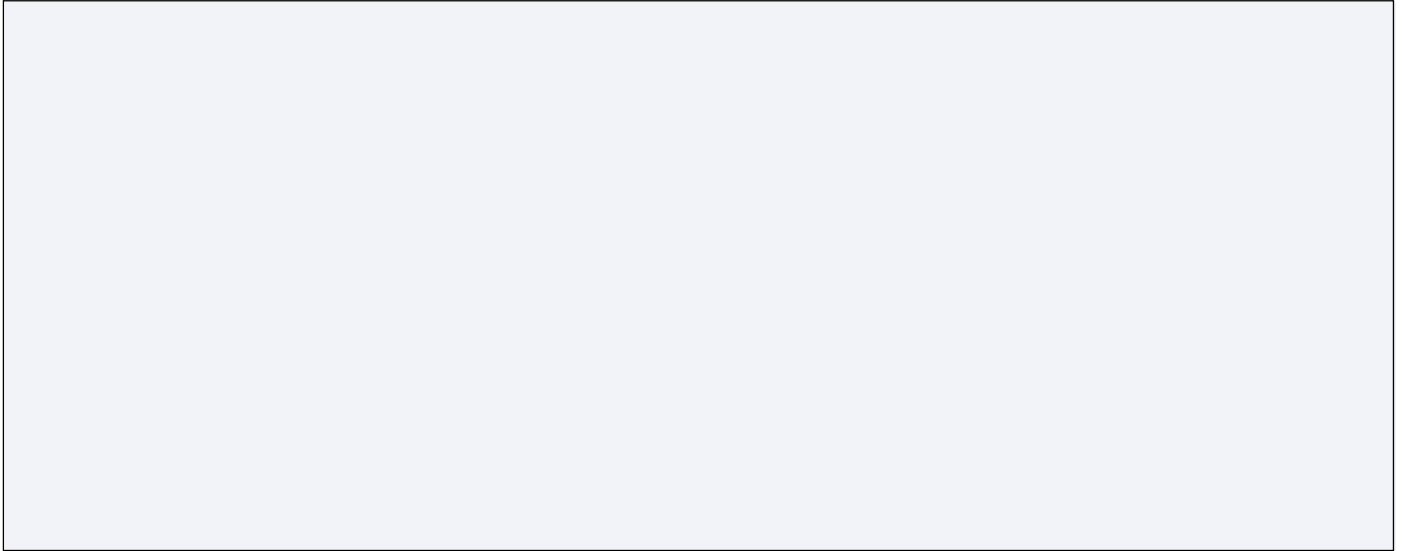
To make the process as quick and easy as possible we use an electronic verification system to confirm your identity.

If we are unable to verify you electronically, you will need to supply us with identification documents. We will require two forms of identification for each applicant, one document as proof of name and one as proof of address.

If you are applying by post, online or via telephone, you can send a certified photocopy of your identification to us rather than taking it to a branch or agency. Please provide the details of these documents in the box below:

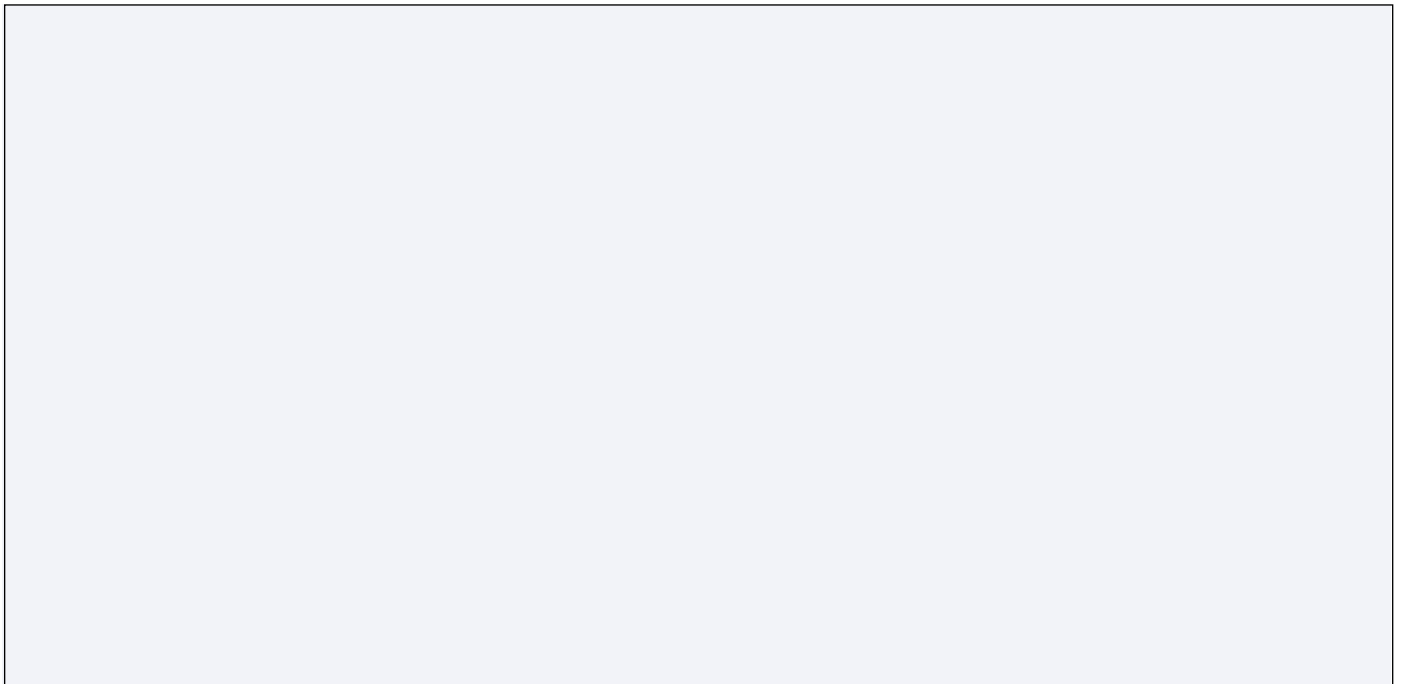
For further information, refer to our Proving Your Identity Guide on our website on this link:

[https://www.monbs.com/media/1483/proving-your-identity-provid-06\\_19\\_1-no-crops.pdf](https://www.monbs.com/media/1483/proving-your-identity-provid-06_19_1-no-crops.pdf)



## ● 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.



**IF YOU FAIL TO KEEP UP PAYMENTS ON YOUR MORTGAGE A 'RECEIVER OF RENT' MAY BE APPOINTED AND/OR YOUR RENTAL PROPERTY MAY BE REPOSSED**

● **Section 12 - 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	

Originator's Identification Number

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



Reference Number (office use only)

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

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


The account holder(s) names must match the applicant(s) names within section 1 of the application form. We are unable to accept Direct Debit instructions from a third party or business account

3 - Bank/Building Society account number

--	--	--	--	--	--	--	--	--	--

4 - Branch Sort Code

--	--	--	--	--	--

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.

5 - (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.

6 - 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.

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, South Wales, NP20 1PX.  
Tel: 01633 844444



### 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 13 - 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 21 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](http://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](http://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](http://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](http://www.monbs.com/privacy)

### Marketing Opt Out

The Society would like to provide you with information on our products and services unless you opt out of receiving this information. Please note the Society will continue to provide you with regulatory and service communications even if you have opted out.

I do not wish to receive information on products and services by the following channels:

- |                   |                          |           |                          |                  |                          |
|-------------------|--------------------------|-----------|--------------------------|------------------|--------------------------|
| Applicant 1: Mail | <input type="checkbox"/> | Telephone | <input type="checkbox"/> | Electronic means | <input type="checkbox"/> |
| Applicant 2: Mail | <input type="checkbox"/> | Telephone | <input type="checkbox"/> | Electronic means | <input type="checkbox"/> |
| Applicant 3: Mail | <input type="checkbox"/> | Telephone | <input type="checkbox"/> | Electronic means | <input type="checkbox"/> |
| Applicant 4: Mail | <input type="checkbox"/> | Telephone | <input type="checkbox"/> | Electronic means | <input type="checkbox"/> |

### All applicants to sign:

<b>Applicant 1</b>  <div style="border: 1px solid black; height: 25px; margin-bottom: 5px;"></div> Signature  <div style="border: 1px solid black; height: 25px; margin-bottom: 5px;"></div> Print Name in full  <div style="border: 1px solid black; height: 25px; margin-bottom: 5px;"></div> Date	<b>Applicant 2</b>  <div style="border: 1px solid black; height: 25px; margin-bottom: 5px;"></div> Signature  <div style="border: 1px solid black; height: 25px; margin-bottom: 5px;"></div> Print Name in full  <div style="border: 1px solid black; height: 25px; margin-bottom: 5px;"></div> Date
<b>Applicant 3</b>  <div style="border: 1px solid black; height: 25px; margin-bottom: 5px;"></div> Signature  <div style="border: 1px solid black; height: 25px; margin-bottom: 5px;"></div> Print Name in full  <div style="border: 1px solid black; height: 25px; margin-bottom: 5px;"></div> Date	<b>Applicant 4</b>  <div style="border: 1px solid black; height: 25px; margin-bottom: 5px;"></div> Signature  <div style="border: 1px solid black; height: 25px; margin-bottom: 5px;"></div> Print Name in full  <div style="border: 1px solid black; height: 25px; margin-bottom: 5px;"></div> Date



Head Office: Monmouthshire House, John Frost Square, Newport, South Wales, NP20 1PX. Tel: 01633 844444

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](http://www.monbs.com/privacy), pop into a branch, call our Customer Services Department (01633 844340) or email [dataprotection@monbs.com](mailto:dataprotection@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.

Most Buy-to-Let Mortgages (investment type property loans) are not regulated by the Financial Conduct Authority.