

Mortgage Application Form



Contents Page

Subject	Section Number	Page Number
Purpose of Loan	Section 1	Page 5
Your Personal Details	Section 2	Page 5
Your Employment Details	Section 3	Page 6
Your Self-Employed Details	Section 4	Page 7
Financial Details	Section 5	Page 8
Credit History	Section 6	Page 9
Property Details	Section 7	Page 10
Family, Dependants and Other People who live with you	Section 8	Page 11
Loan Details	Section 9	Page 11
- House Purchase Only	Section 9a	Page 11
- Remortgage Only	Section 9b	Page 12
- Further Advance Only	Section 9c	Page 13
Solicitor / Conveyancer	Section 10	Page 14
Valuation and Inspection	Section 11	Page 15
Home Insurance	Section 12	Page 15
- Own insurance arrangements only	Section 12a	Page 15
Identity Verification	Section 13	Page 16
Direct Debit	Section 14	Page 17
Declaration	Section 15	Page 18
Additional Information		Page 19

NOTES TO HELP YOU COMPLETE YOUR MORTGAGE APPLICATION

- 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 14), read and sign the Declaration (Section 15). Failure to do so will result in a delay with the processing of your application.
- Please remember to include your cheque for the payment of fees if you are paying by this method. Please make your cheque payable to ‘Monmouthshire Building Society’, and include the address of the property to be mortgaged on the reverse.
- 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 19.
- **If you need help in completing this application form, contact us on 01633 844 360 or speak to your mortgage intermediary.**

Thank you for choosing Monmouthshire Building Society.

	Please tick		Please tick
Further Advance			
• Purchase	<input type="checkbox"/>	• Transfer of Equity	<input type="checkbox"/>
• Remortgage	<input type="checkbox"/>	• Capital Raise (No Existing Lender)	<input type="checkbox"/>
• Further Advance	<input type="checkbox"/>		

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	

TO BE COMPLETED IN ALL CASES - I confirm that:
Network or Intermediary BACS details to be inserted here:
Account name and sort code:

Account Number

Network FCA number if applicable:

Intermediary Firm FCA registration Number:

Advice And Recommendation

YES

NO

Please note that the Society will use this email address to communicate with you in connection with the processing of the application.

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

Details of Individual	Applicant 1	Applicant 2
Name		
Address		
Date of Birth		

Confirmation

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:

* 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 - (please tick if enclosed)

Latest P60 plus last 3 months payslips		Latest month's bank statement for all applicants		Latest P60 plus last 3 months payslips	
Valuation fee		Two years certified accounts for self-employed (or where applicable HMRC forms SA302)		Valuation fee	

Section 1 - Purpose of Loan

1.1 Purpose of the loan
(PLEASE TICK)

Purchase

☐

Remortgage

☐

Further Advance

☐

Transfer of Equity

☐

Capital Raise (No Exiting Lender)

☐

Section 2 - Your Personal Details

2.1 Are you an existing customer?

Yes

☐

No

☐

2.2 If 'Yes', do you have a mortgage or savings with us?

Yes

☐

No

☐

2.3 MBS Account numbers

2.4 Surname

2.5 Forename(s)

2.6 Title

Mr

☐

Mrs

☐

Miss

☐

Ms

☐

Other

☐

2.7a Marital Status

2.7b Relationship to Applicant 1

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

☐

2.13 National Insurance Number

2.14 Date of Birth

2.15 Email Address

2.16 Telephone Number

Day

Mobile

Evening

2.17 Number of dependants and their age(s)

No.

☐

Ages

2.18 Current Address
If at this address for less than 3 years please provide previous addresses.

Postcode

2.19 How long have you lived at this address?

From

to

If Less than 3 Years at Current Address

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

Postcode

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

Postcode

2.23 How long did you live at this address?

From

to

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

Postcode

2.25 How long did you live at this address?

From

to

Applicant 1

Yes

☐

No

☐

Yes

☐

No

☐

Mr

☐

Mrs

☐

Miss

☐

Ms

☐

Other

☐

Yes

☐

No

☐

Yes

☐

No

☐

Yes

☐

No

☐

Day

Mobile

Evening

No.

☐

Ages

Postcode

From

to

Postcode

From

to

Postcode

From

to

Postcode

From

to

Applicant 2

Yes

☐

No

☐

Yes

☐

No

☐

Mr

☐

Mrs

☐

Miss

☐

Ms

☐

Other

☐

Yes

☐

No

☐

Yes

☐

No

☐

Yes

☐

No

☐

Day

Mobile

Evening

No.

☐

Ages

Postcode

From

to

Postcode

From

to

Postcode

From

to

Residential Status

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"/>
	Rented	<input type="checkbox"/>	Rented	<input type="checkbox"/>
	With Parents/Relatives/Other	<input type="checkbox"/>	With Parents/Relatives/Other	<input type="checkbox"/>

Answer 2.26-2.33 only in applicable

2.27 Lender's / Landlord's Name	<input type="text"/>		<input type="text"/>	
2.28 Lender's / Landlord's Address	<input type="text"/>		<input type="text"/>	
	Postcode	<input type="text"/>	Postcode	<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"/>	
2.32 Sale Price / Value	<input type="text"/>		<input type="text"/>	
2.33 Will this be paid off when you take out the mortgage?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
2.34 If 'No' please give reason?	<input type="text"/>		<input type="text"/>	

Section 3 - Your Employment Details (if Self-Employment, please complete Section 4)

	Applicant 1				Applicant 2			
3.1 Occupation	<input type="text"/>				<input type="text"/>			
3.2 Basis	Employee	<input type="checkbox"/>	Self Employed	<input type="checkbox"/>	Employee	<input type="checkbox"/>	Self Employed	<input type="checkbox"/>
	Director	<input type="checkbox"/>	-Please state % shareholding	<input type="text"/>	Director	<input type="checkbox"/>	-Please state % shareholding	<input type="text"/>
3.3 Anticipated retirement age	<input type="text"/>	Years	<input type="text"/>	Years	<input type="text"/>	Years	<input type="text"/>	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.								
3.4 Employer's Name	<input type="text"/>				<input type="text"/>			
3.5 Nature of the Business	<input type="text"/>				<input type="text"/>			
3.6 Employer's Business Address	<input type="text"/>				<input type="text"/>			
	Postcode <input type="text"/>				Postcode <input type="text"/>			
3.7 Employer Payroll Dept. Tel. No.	<input type="text"/>				<input type="text"/>			
3.8 Employer Payroll Dept. email address	<input type="text"/>				<input type="text"/>			
3.9 Employee Payroll Number	<input type="text"/>				<input type="text"/>			
3.10 How long have you been employed by this company?	<input type="text"/>	Years	<input type="text"/>	Months	<input type="text"/>	Years	<input type="text"/>	Months
3.11 Are you employed by a relative?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
3.12 Is your employment	Permanent	<input type="checkbox"/>	Temporary	<input type="checkbox"/>	Permanent	<input type="checkbox"/>	Temporary	<input type="checkbox"/>
	Fixed contract	<input type="checkbox"/>	Sub contract	<input type="checkbox"/>	Fixed contract	<input type="checkbox"/>	Sub contract	<input type="checkbox"/>
	Other	<input type="text"/>			Other	<input type="text"/>		
3.13 Annual Basic Salary	£	<input type="text"/>	Per annum		£	<input type="text"/>	Per annum	
3.14 Overtime	£	<input type="text"/>	Per annum		£	<input type="text"/>	Per annum	
3.15 Commission	£	<input type="text"/>	Per annum		£	<input type="text"/>	Per annum	
3.16 Shift allowance	£	<input type="text"/>	Per annum		£	<input type="text"/>	Per annum	
3.17 Other pay	£	<input type="text"/>	Per annum		£	<input type="text"/>	Per annum	
Total gross income	£	<input type="text"/>	Per annum		£	<input type="text"/>	Per annum	

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

SOURCE:

£

Per annum

£

Per annum

£

Per annum

SOURCE:

£

Per annum

£

Per annum

£

Per annum

3.19 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 -

3.20 Previous employment status

3.21 Previous occupation

3.22 Previous business name

3.23 Start Date

3.24 End Date

Section 4 - Your Self-employment Details

Applicant 1

4.1 Basis

Sole Trader

Director

-Please state % shareholding

4.2 Anticipated retirement age

Years

4.3 Company name, address and contact details

Postcode

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

4.9 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

4.10 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

net per month? (after tax)

£

Per annum

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

SOURCE:

£

Per annum

£

Per annum

£

Per annum

4.12 Company Accountant's name,
address and contract details

Postcode

4.13 Company Accountant's email address

4.14 Telephone number

4.15 What is your TOTAL NET month income?
(your income after tax is deducted)

£

Per Month

Applicant 2

4.1 Basis

Sole Trader

Director

-Please state % shareholding

4.2 Anticipated retirement age

Years

4.3 Company name, address and contact details

Postcode

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

4.9 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

4.10 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

net per month? (after tax)

£

Per annum

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

SOURCE:

£

Per annum

£

Per annum

£

Per annum

4.12 Company Accountant's name,
address and contract details

Postcode

4.13 Company Accountant's email address

4.14 Telephone number

4.15 What is your TOTAL NET month income?
(your income after tax is deducted)

£

Per Month

7

Section 5 - Financial Details

Please give details of all substantial financial commitments:

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

*Please give details of all loans in the Additional Details section on page 19

Household Type

Number of Adults

Number of Children

Please give details of your total household living expenses:

	Applicant 1 Monthly Payment	Applicant 2 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	£	£

FOR OFFICE USE ONLY: Confirmation of affordability

TOTAL NET DISPOSABLE INCOME AVAILABLE (income less outgoings)

£

£

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:

Section 6 - 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 7 - Property Details

7.1 Type of property

House☐Flat/maisonette☐Bungalow☐

7.2 Description of the Property

Detached☐Semi-detached☐Mid Terraced☐End Terraced☐

7.3 Does the property have a garage?

Yes☐No☐

7.4 If the property has allocated parking, is it off-site or on-site?

Off-site☐On-site☐

7.5 Is the property next to or above retail/ business premises?

Yes☐No☐

If 'Yes' we may not be able to proceed with your application - please give details and refer to us or your Adviser

Property Details (all property types)

7.6 What is the tenure of the property?

Leasehold☐Maintenance Charge☐Freehold☐

If leasehold, please give details

Remaining termGround rent per year

7.7 Please give details of the accommodation. Please note that en suites 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

7.8 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

7.9 What is the roof made of? If 'other' please specify

Slate or Tile☐Other

7.10 What type of roof does the property have? If 'other' please specify

Flat☐Pitched☐

Other

7.11 Full address of the property to be mortgaged

Postcode

7.12 When was the property built? If you don't know the exact year, please give the approximate year that it was built.

7.13 Is the property wholly for your own and your dependants' private residential purposes?

Yes☐No☐If 'No', please give details:

7.14 Will the property be your main residence?

Yes☐No☐If 'No', please give details:

7.15 Will at least 40% of the property be used for your own residential use?

Yes☐No☐If 'No', please give details:

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.

7.16 If this is a new build property, are you getting any discounts or incentives as part of the package? If 'Yes', please give details:

Yes☐No☐

7.17 Please give the name of the builders who built, or are building the property

7.18 Are these builders registered with the NHBC or Buildzone scheme?

Yes

No

If not NHBC or Buildzone, please state the scheme used

If no, please give details of the chartered architect or chartered surveyor who supervised, or are supervising the build

7.19 Is this a former or current Local Housing Authority or Housing Association property?

Yes

No

Questions 7.20 to 7.22 are only applicable to flats and maisonettes

7.20 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

7.21 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

7.22 Does the property have a lift?

Yes

No

Section 8 - Family, Dependants and Other People Who Live With You

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

If no one state NONE

Full Name	Date of Birth	Relationship

Section 9 - Loan Details

Please complete:

- Section 9a - if you are purchasing a property or;
- Section 9b - if you are remortgaging from another lender or capital raising, or;
- Section 9c - if you are existing borrower applying for Further Lending (and not moving home)

Section 9a - House Purchase Only

9a.1 Purchase Price

£

9a.2 Deposit

£

9a.3 LOAN REQUIRED

£

9a.4 Source of Deposit (The Society may ask for proof)

9a.5 Please indicate if any following discounts/ incentives apply (please tick)

Sale at undervalue i.e. Family discount

Shared ownership

Part Exchange/Builder's incentive

Right to Buy

Other (please explain)

9a.6 Total incentive

£

9a.7 Do you envisage carrying out any improvements to the property?

Yes

No

(if 'Yes' please give details of the improvements and how they will be funded)

9a.8

PRODUCT CODE	Existing Borrowers only: Are you transferring this Product?			Amount of loan on CAPITAL & INTEREST	Amount of loan on INTEREST ONLY	TOTAL	MORTGAGE REPAYMENT TERM Years
	Yes		No	£	£	£	
	Yes		No	£	£	£	
	Yes		No	£	£	£	

9a.9 Product fee (if applicable to the product terms)

£

9a.10 If the product fee is to be added to the mortgage loan, has this been agreed by the applicant(s)

Yes

No

9a.11 Does the mortgage term exceed the state retirement age?

Yes

No

9a.12 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.

9a.13 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.

9a.14 Do you have sufficient life assurance to cover the total mortgage?

Yes

No

Section 9b - Remortgage Only

9b.1 Are there any other loans (expect your current mortgage) presently secured against this property?

Yes

No

9b.2 If 'Yes', please give details

Date started	Amount of secured loan	Purpose of loan	Provider	Account Number
	£			
	£			
	£			

9b.3 Original purchase price

£

9b.5 Estimated current property value

£

9b.4 Date of purchase

9b.6 Outstanding mortgage balance

£

9b.7 LOAN REQUIRED

£

9b.8

PRODUCT CODE	Amount of loan on CAPITAL & INTEREST	Amount of loan on INTEREST ONLY	TOTAL	MORTGAGE REPAYMENT TERM Years
	£	£	£	

9b.9 Reason for additional borrowing (if debt consolidating, complete details below)

DEBT CONSOLIDATED

9b.10 If you are repaying any existing loans or credit cards i.e. combining them with your mortgage, please provide the following details

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	

9b.11 Does the mortgage term exceed the state retirement age?

Yes ☐ No ☐

9b.12 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.

9b.13 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.

Section 9c - Further Advance Only

9c.1 Are there any other loans (expect your current mortgage) presently secured against this property?

Yes ☐ No ☐

9b.2 If 'Yes', please give details

Date started	Amount of secured loan	Purpose of loan	Provider	Account Number
	£			
	£			
	£			

9c.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 should be completed before the funds are released).

9c.4 Product fee (if applicable to the product terms)

£

9c.5 If the product fee is to be added to the mortgage loan, has this been agreed by the applicant(s)

Yes ☐ No ☐

9c.6 Other changes to the existing loan? e.g. change of term, repayment type etc.

DEBT CONSOLIDATED

9c.7 If you are repaying any existing loans or credit cards i.e. combining them with your mortgage, please provide the following details

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

9c.8 Does the mortgage term exceed the state retirement age?

Yes

No

9c.9 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.

9c.10 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.

9c.11 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.

9c.12 Name of Account Holder(s)

9c.13 Bank/Building Society Account Number

9c.14 Sort Code of Branch

9c.15 Bank Address

Postcode

Section 10 - Solicitor / Conveyancer

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.

For office use only: (Insert details of remortgage panel solicitor)

Solicitor Code:

Section 11 - Valuation and Inspection

The Society is legally obliged to obtain a Valuation Report to determine the value of your house 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 Tariff of Mortgage Charges. If you wish to obtain a fuller report, please indicate below the type required. All applicants must pay the appropriate fee for the Society’s Valuation Report for mortgage purposes

Valuation and Report for Mortgage purposes

☐ Homebuyers Report & Mortgage Valuation

☐ Building Survey & Mortgage Valuation

Please note: The Homebuyers Report or Building Survey Report are fuller inspection reports undertaken at your request by an appointed surveyor and this is a contract between you and the surveyor and not the Society.

11.1 Name, address and telephone number of Estate Agents, selling the property, or of the Seller if private sale.

Tel. No.

Postcode

Mobile. No.

11.2 Who should the Valuer contact to gain access to the property?

Name

Tel. No.

Mobile. No.

FEE PAYMENT

Valuation Fee

£

Arrangement Fee

£

Total Fees

£

PAYMENT METHOD

You can either pay by cheque, credit/debit card or online at www.monbs.com. Please state your preference below:

CHEQUE

I enclose a cheque for

£

CREDIT/DEBIT CARD

If you would like to pay your fee(s) by either credit or debit card, please confirm a daytime contact number so that we may telephone you to take your payment details

Daytime contact number:

Please indicate the best time for us to contact you:

Morning

☐

Afternoon

☐

ONLINE

☐

Section 12 - Home Insurance

Do you wish to receive a quote for buildings and contents insurance?

Yes - Immediately

☐

Yes - At renewal date (please state date)

No

☐

As a condition of the loan we require that you insure the property for at least the full rebuilding cost using an index-linked policy. For peace of mind we recommend that you combine your Buildings and Contents insurance which we can arrange under one simple policy.

Section 12a - Own Insurance Arrangements Only

We will require details of your Insurance Provider and a copy of your current insurance schedule. Please tick to confirm this has been supplied.

PLEASE NOTE THAT THE INSURANCE MUST BE ACCEPTABLE TO MONMOUTHSHIRE BUILDING SOCIETY.

Insurance Provider

Amount of Cover

Monthly Premium

Insurance Commences

Renewal Date

Policy Number

Section 13 - Identification Verification

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:
www.monbs.com/media/1483/proving-your-identity-provid-06_19_1-no-crops.pdf

IMPORTANT NOTICE

We recommend that if you are sending items through the post, please enclose them securely and send them to us Signed for Delivery or Special Delivery Guaranteed Post

Section 14 - 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

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

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.

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.

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 15 - 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 Preferences

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	<input type="checkbox"/>	Telephone	<input type="checkbox"/>	Email	<input type="checkbox"/>	SMS	<input type="checkbox"/>
Applicant 2: Post	<input type="checkbox"/>	Telephone	<input type="checkbox"/>	Email	<input type="checkbox"/>	SMS	<input type="checkbox"/>

All applicants (including Guarantors*) to sign
Guarantors are strongly advised to obtain legal advice from a solicitor independent of the borrower(s) and the lender.

Applicant 1

Signature

Print name in full

Date

Applicant 2 / Guarantor*

Signature

Print name in full

Date

* By giving the guarantee you might be liable instead of or as well as the applicant(s). The guarantee will be limited and you should take independent legal advice before you give the guarantee.

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.

Signature(s)

Applicant 1

Date

Applicant 2 / Guarantor*

Date

* By giving the guarantee you might be liable instead of or as well as the applicant(s). The guarantee will be limited and you should take independent legal advice before you give the guarantee.

**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.