

## Agreement in Principle

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Please complete this form and email it to [intermediaries@themarsden.co.uk](mailto:intermediaries@themarsden.co.uk).

### Important information

Marsden Building Society cannot guarantee a mortgage product for your client until funds have been reserved. Funds can only be reserved on receipt of a full application and supporting documents. Payments for fees can be made by faster payment or pay by link when formally submitting an application. All fees are non-refundable.

Please ensure this form is completed accurately with full disclosure as failure to do so may mean any subsequent application could be declined.

### What type of Agreement In Principle are you applying for?

- |                             |                          |                                     |                          |                             |                          |
|-----------------------------|--------------------------|-------------------------------------|--------------------------|-----------------------------|--------------------------|
| UK Residential              | <input type="checkbox"/> | UK Furnished Holiday Let            | <input type="checkbox"/> | Expat Residential           | <input type="checkbox"/> |
| UK Later Life               | <input type="checkbox"/> | UK Shared Ownership                 | <input type="checkbox"/> | Expat Buy to Let            | <input type="checkbox"/> |
| UK Retirement Interest Only | <input type="checkbox"/> | UK First Homes Scheme (Section 106) | <input type="checkbox"/> | Expat Furnished Holiday Let | <input type="checkbox"/> |
| UK Lending into Retirement  | <input type="checkbox"/> |                                     |                          |                             |                          |

### Broker details

Advisor name	<input type="text"/>
Company name	<input type="text"/>
Company postcode	<input type="text"/>
Telephone number	<input type="text"/>
Email address	<input type="text"/>
Company status	Independent <input type="checkbox"/> Appointed Representative <input type="checkbox"/>
Company FCA registration number	<input type="text"/>
Network name	<input type="text"/>
Network FCA registration number	<input type="text"/>

### Marketing consent

If you'd like to be kept up to date with our product and criteria changes, please tick the box below. By confirming you'd like to join our e-newsletter, you're consenting to receive an e-newsletter from Marsden Building Society via email. To enable us to send the e-newsletter, we'll use your name, email address and FCA number. If you'd like to opt out at any time, please use the unsubscribe link in any of our emails or contact 01282 440583\*. Our privacy notice is available on our website [www.marsdenintermediaries.co.uk](http://www.marsdenintermediaries.co.uk) if you need more information about our use of your data.

Yes, I'd like to keep up to date with products and criteria via your e-newsletter

## 1 Applicant details

### First Applicant

Title	Forename	
<input type="text"/>	<input type="text"/>	
Middle name(s) (Required)		
<input type="text"/>		
Surname		
<input type="text"/>		
Maiden name/Previous name (Required)	Date of birth	
<input type="text"/>	<input type="text"/>	
Retirement age		
<input type="text"/>		
Nationality	Yes	No
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are you a UK resident?	<input type="checkbox"/>	<input type="checkbox"/>
How long have you lived in the UK?	Yes	No
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Permanent right to reside in UK?	<input type="checkbox"/>	<input type="checkbox"/>
Current country of residence		
<input type="text"/>		
Have you ever had a Default or County Court Judgement registered against you?		
Yes <input type="checkbox"/> No <input type="checkbox"/>		
Please provide full details in section 12.		
Have you ever failed to keep up with payments on a mortgage, loan, credit card etc.?		
Yes <input type="checkbox"/> No <input type="checkbox"/>		
Please provide full details in section 12.		
Total no. of adult dependants	Ages	
<input type="text"/>	<input type="text"/>	
Total no. of child dependants	Ages	
<input type="text"/>	<input type="text"/>	

### Second Applicant

Title	Forename	
<input type="text"/>	<input type="text"/>	
Middle name(s) (Required)		
<input type="text"/>		
Surname		
<input type="text"/>		
Maiden name/Previous name (Required)	Date of birth	
<input type="text"/>	<input type="text"/>	
Retirement age		
<input type="text"/>		
Nationality	Yes	No
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are you a UK resident?	<input type="checkbox"/>	<input type="checkbox"/>
How long have you lived in the UK?	Yes	No
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Permanent right to reside in UK?	<input type="checkbox"/>	<input type="checkbox"/>
Current country of residence		
<input type="text"/>		
Have you ever had a Default or County Court Judgement registered against you?		
Yes <input type="checkbox"/> No <input type="checkbox"/>		
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Have you ever failed to keep up with payments on a mortgage, loan, credit card etc.?		
Yes <input type="checkbox"/> No <input type="checkbox"/>		
Please provide full details in section 12.		
Total no. of adult dependants	Ages	
<input type="text"/>	<input type="text"/>	
Total no. of child dependants	Ages	
<input type="text"/>	<input type="text"/>	

## 2 Current address details

For expat borrowers, please detail last UK addresses held.

### First Applicant

Current address			
<input type="text"/>			
<input type="text"/>			
<input type="text"/>			
<input type="text"/>			
Postcode	Time at current address		
<input type="text"/>	Years	<input type="text"/>	Months <input type="text"/>
Occupancy type - i.e. homeowner, renting etc.			
<input type="text"/>			

### Second Applicant

Current address			
<input type="text"/>			
<input type="text"/>			
<input type="text"/>			
<input type="text"/>			
Postcode	Time at current address		
<input type="text"/>	Years	<input type="text"/>	Months <input type="text"/>
Occupancy type - i.e. homeowner, renting etc.			
<input type="text"/>			

## 3 Previous address details

### First Applicant

Previous address - If less than 3 years, please provide a full 3 years' history

<input type="text"/>			
<input type="text"/>			
<input type="text"/>			
<input type="text"/>			
<input type="text"/>			
Postcode	Time at current address		
<input type="text"/>	Years	<input type="text"/>	Months <input type="text"/>

### Second Applicant

Previous address - If less than 3 years, please provide a full 3 years' history

<input type="text"/>			
<input type="text"/>			
<input type="text"/>			
<input type="text"/>			
<input type="text"/>			
Postcode	Time at current address		
<input type="text"/>	Years	<input type="text"/>	Months <input type="text"/>

## 4 Employment details

### First Applicant

If under 12 months' employment history, please provide a full 12 months' history

Occupation

Length of service

Years  Months

Gross annual basic income in currency paid

Overtime - Average last 2 years

Bonus - Average last 2 years



Net basic monthly take home pay

Probationary period? Yes  No

What currency is your salary paid in?

If Sterling, is this pegged to a foreign currency? Yes  No

Please confirm currency

Contract start date

Length of contract remaining



Has this been renewed previously? Yes  No

If self-employed, how long trading? Yes No

Years  Months  Are there 3 years' accounts?

Year	Net profit	Salary taken	Dividend
<input style="width: 40px;" type="text"/>	£ <input style="width: 60px;" type="text"/>	£ <input style="width: 60px;" type="text"/>	£ <input style="width: 60px;" type="text"/>

Year	Net profit	Salary taken	Dividend
<input style="width: 40px;" type="text"/>	£ <input style="width: 60px;" type="text"/>	£ <input style="width: 60px;" type="text"/>	£ <input style="width: 60px;" type="text"/>

Year	Net profit	Salary taken	Dividend
<input style="width: 40px;" type="text"/>	£ <input style="width: 60px;" type="text"/>	£ <input style="width: 60px;" type="text"/>	£ <input style="width: 60px;" type="text"/>

### Second Applicant

If under 12 months' employment history, please provide a full 12 months' history

Occupation

Length of service

Years  Months

Gross annual basic income in currency paid

Overtime - Average last 2 years

Bonus - Average last 2 years



Net basic monthly take home pay

Probationary period? Yes  No

What currency is your salary paid in?

If Sterling, is this pegged to a foreign currency? Yes  No

Please confirm currency

Contract start date

Length of contract remaining



Has this been renewed previously? Yes  No

If self-employed, how long trading? Yes No

Years  Months  Are there 3 years' accounts?

Year	Net profit	Salary taken	Dividend
<input style="width: 40px;" type="text"/>	£ <input style="width: 60px;" type="text"/>	£ <input style="width: 60px;" type="text"/>	£ <input style="width: 60px;" type="text"/>

Year	Net profit	Salary taken	Dividend
<input style="width: 40px;" type="text"/>	£ <input style="width: 60px;" type="text"/>	£ <input style="width: 60px;" type="text"/>	£ <input style="width: 60px;" type="text"/>

Year	Net profit	Salary taken	Dividend
<input style="width: 40px;" type="text"/>	£ <input style="width: 60px;" type="text"/>	£ <input style="width: 60px;" type="text"/>	£ <input style="width: 60px;" type="text"/>

## 5 Actual or projected pensions

### First Applicant

Fund 1

Fund 2

Annual pension income gross



Annual pension income net



Pension provider



Fund 3

Fund 4

Annual pension income gross



Annual pension income net



Pension provider



If you selected Lending into Retirement, what is the anticipated retirement age?

### Second Applicant

Fund 1

Fund 2







Fund 3

Fund 4

## 6 Actual or projected pension savings

	First Applicant		Second Applicant	
	Fund 1	Fund 2	Fund 1	Fund 2
Type of investment and/or pension (i.e. Defined benefit, defined contribution, drawdown plan, SIPP)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
For defined benefit savings:				
Annual pension income gross	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Annual pension income net	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
For other pension savings:				
Current fund value	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>

  

	First Applicant		Second Applicant	
	Fund 3	Fund 4	Fund 3	Fund 4
Type of investment and/or pension (i.e. Defined benefit, Defined contribution, Drawdown plan, SIPP)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
For defined benefit savings:				
Annual pension income gross	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Annual pension income net	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
For other pension savings:				
Current fund value	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>

## 7 Other retirement investments and savings

	First Applicant		Second Applicant	
	Fund 1	Fund 2	Fund 1	Fund 2
Type of investment	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Provider	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Current fund value	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

  

	First Applicant		Second Applicant	
	Fund 3	Fund 4	Fund 3	Fund 4
Type of investment	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Provider	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Current fund value	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

## 8 Background Buy to Let (BTL) or Furnished Holiday Let (FHL) mortgages

### First Applicant

Property 1 (Please specify) BTL  FHL

Property address


Postcode

Property 2 (Please specify) BTL  FHL

Property address


Postcode

### Second Applicant

Property 1 (Please specify) BTL  FHL

Property address


Postcode

Property 2 (Please specify) BTL  FHL

Property address


Postcode

### BTL/FHL Mortgages

Total number	Total value	Total outstanding balances	Total monthly mortgage payments	Total rent received
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>

## 9 Current residential mortgage

Current mortgage lender	Existing mortgage balance	Monthly mortgage payment	Value of existing property
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>

## 10 Monthly outgoings

For expat mortgages please detail currency paid in.

Pension	£ <input type="text"/>
Rent (whilst working away from home/shared ownership)	£ <input type="text"/>
Education & childcare (school fees, university costs, nursery fees, maintenance payments)	£ <input type="text"/>
Service charges/Lease costs	£ <input type="text"/>
Travel/Transport costs - connected with work (car park costs, rail card, petrol etc.)	£ <input type="text"/>
Credit card payments/overdraft - please calculate using 3% of balance	£ <input type="text"/>
Loan repayments	£ <input type="text"/>
Other - please detail	£ <input type="text"/>

The Society will use ONS Data to calculate Council tax and Utility payments in respect of your application.

The Society's affordability calculator is available on the Society's website, [www.marsdenintermediaries.co.uk](http://www.marsdenintermediaries.co.uk).

All cases must pass affordability to proceed.



## 13 Broker declaration

I confirm the information in this application for an Agreement in Principle is true, accurate and complete.

For the purpose of Data Protection Legislation, the Marsden Building Society is the data controller responsible for the processing of the data in relation to this application for an Agreement in Principle. The information supplied will be used solely for the purposes of assessing the application and to make enquiries of licensed credit reference agencies who will supply the Society with credit information as well as information from the Electoral Register. The agencies will record details of the search whether or not a mortgage application in relation to this Agreement proceeds. A credit reference search will be carried out for each application for an Agreement in Principle.

By stating a financial association with another party, you are also declaring that you are entitled to: disclose information about the joint application and/or anyone else referred to by you; authorise us to search, link and/or record information at credit reference agencies about anyone else referred by you.

Information held by the credit reference agencies may already be linked to records relating to one or more of the applicants. For the purposes of this Agreement in Principle they may be treated as financially linked and the Agreement in Principle will be assessed with reference to any "Associated" records.

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, data retention periods and data protection rights with the Credit Reference Agencies are explained in more detail at TransUnion - <https://www.transunion.co.uk/crain>; Equifax - <https://www.equifax.co.uk/crain>; or Experian - <https://www.experian.co.uk/crain/>

An "association" between the joint applicant and/or any individual identified as their financial partner, will be created at credit reference agencies, which will link the financial records. It is important to understand that the applicants will have a financial link and that each other's information will be taken into account in all future applications. This linking will continue until one successfully files a "disassociation" at the credit reference agencies.

### IMPORTANT INFORMATION WHEN RESERVING A PRODUCT RATE FOR YOUR CLIENT(S)

**Please note, that any booking fee paid is non-refundable. On receipt of a completed application form/supporting documentation, should information relating to income/outgoings/property valuation differ from the information previously supplied and the case subsequently falls outside the Society's lending/affordability criteria, the fee will not be refunded.**

### Declaration to be signed by the Intermediary in the absence of the applicant(s)

I confirm that I have informed the applicants of the above Declaration and they are fully aware that Marsden Building Society will carry out a credit reference search and that the search will be recorded against them.

I confirm that I have the consent from my client(s) for the purposes of processing this Agreement in Principle and other enquiries necessary as a result of the search.

Signature of intermediary in the absence of the applicant(s)

Signed

Date

THE AGREEMENT IN PRINCIPLE IS NOT A MORTGAGE OFFER AND DOES NOT BIND THE SOCIETY TO MAKE ONE.

**If your Agreement in Principle is accepted and you decide to submit an application to us, please ensure that all supporting documents are included with the application as failure to provide this will delay assessment and impact the service we can offer to you and your client. Please visit the downloads section of our website where you'll find documentation checklists for each of our product ranges.**