# Lending into Retirement, Later Life & RIO Mortgage Application Form

## When completing this mortgage application form please ensure that you:

- Complete the form in BLOCK CAPITALS using black ink
- Answer all questions, or tick the appropriate box, please include postcodes where possible
- If a question does not apply, write N/A or not applicable
- If there is insufficient space for any answer, use the additional space provided in section 14 of the form
- Ensure that the Declaration is signed by all mortgage applicants

## Intermediary Submission Form

Mortgage Introducers must complete this form for all cases submitted to the Society to enable us to comply with the FCA's mortgage rules. Failure to do so will delay the application.

Advisor name								
Company name								
Company address								
				Postcode				
Telephone number		E	mail address					
Company status - Independe	ent	Company FCA Registra	ation number					
Mortgage club name (if appli	icable)							
Company status - Appointed	l Rep	Company FCA registra	ation number					
Network name		Network FCA Registra	ation number					
Network address								
				Postcode				
Level of service: Applications	s are only accepted where full a	dvice has been provided.						
Confirm verbal disclosures iss	sued Yes Confir	m illustration issued	Yes					
Please provide exact details or required for inclusion with the	of all parties who will receive a see Society's offer documents and	share of the procuration fee must be provided.	payment made	e by Marsden Building	Society	: This	s information	is
Company name								
Company name								
Please provide contact details	ls for any complaint. This informa	ation is required for inclusior	n with the Socie	ty's offer documents a	ind mus	t be	provided.	
Company name								
Company address								
				Postcode	e			
Telephone								
Company name								
Company address								
	Postcode							
Telephone								
Please list all fees to be charg	ged to the customer. This inform	ation is required for inclusion	n with the Socie	ety's offer documents a	and mus	st be	provided.	
If none, please tick box								
Type of fee	Payable to	Amount	Payable o	n	Refun	dabl	е	
		£			Yes		No	
		£			Yes		No	
		£			Yes		No	

#### Intermediary 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 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

#### **Procuration Fee Bank Details**

Procuration fees are paid via electronic payment in accordance with FCA registration.

Directly authorised - payment to Broker

Appointed representative - payment to Principal

## We are unable to process your application for registration if you do not provide your bank account details below.

Sort code		
Account no.		
Account name		
Bank name and address		
		Postcode
Checklist and declaration		
An incomplete form may dela application.	ay the processing of this application. To help us to help you	please tick $\checkmark$ all appropriate boxes before submitting your
I have completed the a and mortgage product		n in accordance with Marsden Building Society's underwriting
Proof of identification/	address verification has been provided as detailed below	
The applicants have si	gned and dated the application form, declarations and Dire	ct Debit mandate(s) as appropriate
	pany have/has the necessary permissions from the PRA/Fo to the Society on behalf of my/our clients	CA to advise (where applicable), complete and
Signature		Date
We reserve the right to reque	st additional bank statements/additional proof for all cases	Please ensure that you have advised the customer of this.
Confirmation of identity		
To be completed by Intermed	liaries only	
	1st applicant	2nd applicant
Applicant seen face-to-face	Yes No	Yes No
Declaration: I have verified t	he identity of each of the applicants detailed below:	
Identity Verification	1st applicant	2nd applicant
Type of ID seen/Issued by		
Reference/Serial Number		
Address Verification		
Type of ID seen/Issued by		
Reference/Serial Number		
Electronic ID verification pass/fail		
<b>Records:</b> Certified copies of	documents signed & dated original seen, must be submitt	ed in support of this application. Information recorded must be

**Records:** Certified copies of documents signed & dated original seen, must be submitted in support of this application. Information recorded must be sufficient to permit reproduction of the actual information should it be required in the future.

I declare that in relation to the evidence of identity and address documented above;

- a) I have seen the original documents;
- b) any documents bearing a signature were pre-signed; and
- c) any documents bearing a photograph bore a good likeness.

Signature of Intermediary

Date

## What to send with your mortgage application

In order to process the mortgage as quickly as possible, please ensure the application form is fully completed and signed and all mandatory documentation is included.

### Fees

Relevant booking/arrangement/valuation fee enclosed

To be paid by secure paylink

To help you, the documents required in support of the case are detailed below. Failure to enclose the required documents with the application will result in processing delays. Please ensure all documents are correct.

Existing members: If you are an existing member you do not need to provide ID. If we need further verification	ation, we will get in	touch.
Application Form - FULLY completed and signed by ALL applicants		
Proof of Identity - passport, driving licence or successful electronic ID verification		
Proof of Residency - recent utility bill or successful electronic ID verification		
Bank statements - 3 months' showing income and outgoings as declared within the mortgage application form		
Evidence of deposit - if house purchase		
For a gifted deposit, please supply a letter from the donor confirming non-refundable gift, together with certified	lidentification	
Employed applicant:	1st applicant	2nd applicant
3 months' most recent payslips		
Latest P60		
Projected pension income (all pensions calculated to anticipated retirement date)		
Projected pension growth rate (medium)		
Retired applicant:		
State pensions and benefits:		
State pension annual award letter or projected pension statement issued by the Department for Work and Pensions (DWP) within the last 12 months		
Awards letter issued by the DWP within the last 12 months confirming these benefits are payable for life		
<b>Private and company pensions, annuities and drawdown plans:</b> For each pension, policy or fund, copies of either:		
Annual statement dated within the last 12 months		
P60 or payslip dated within the last 12 months		
Rental income:		
BTL - latest SA302 and 3 months' bank statements showing rental received and mortgage payments (if applicable)		
Investment income:		
For each fund. Annual statement dated within the last 12 months		
Repayment strategies: Sale of investments for each fund:		
Annual statement dated within the last 12 months		
Endowments for each fund: Annual statement dated within the last 12 months		
Self-employed applicant:		
3 years' trading accounts		
3 years' tax computations/SA302s The Society will request an Accountant's reference directly		
Applicant with current mortgage:		
Latest mortgage statement - only required if not available by credit search		
Applicant currently renting:		
3 months' bank statements showing evidence of rent payment		

Please refer to the Society's criteria for full details of property restrictions, credit requirements, rental criteria etc. Visit www.marsdenintermediaries.co.uk

Please enter the applicant's email address here. By providing their email address, you are confirming that they wish to communicate this way. Where possible, all future communication, if applicable, will be sent by email to this address.

#### **Customer credit history**

# Have you personally, or as a company director, been bankrupt, insolvent or entered into any arrangement with your creditors?

Have you or any member of your family or any person living with you ever been convicted or charged (but not yet tried) in respect of any criminal offence (excluding motoring convictions) or been given a police caution?

Have you ever been refused any credit including a mortgage or taken out any payday loans?

Have you ever had any property repossessed by a lender either voluntary or otherwise?

Have you ever had a Default or County Court Judgement registered against you or have you ever failed to keep up with payments?

Have you applied elsewhere for a loan on this property within the last 12 months?

Living with family/friends

If you have answered 'yes' to any of these questions, please provide additional information within section 14.

## **Personal details** 1 **1st applicant** 2nd applicant Title First name(s) Surname Date of birth (minimum age 21) National Insurance Number If you have ever been known by another name, please state name, method of change e.g. Deed Poll, Marriage (evidence to be provided if by Deed Poll) Date changed

Nationality						
Are you currently a UK resid		Yes	No		Yes	No
If you are a non EEA citizen to reside in the UK?	do you have permanent leave	Yes	No		Yes	No
Sex						
Marital status						
Name of dependant(s)						
Dependant(s) date of birth						
Lasting Power of Attorney he	eld	Yes	No		Yes	No
Lasting Power of Attorney to	be registered on completion	Yes	No		Yes	No
Present address						
	Destas	-l			Destanda	
	Postco	de			Postcode	
Occupancy status	Owner	]		Owner		
	Tenant	]		Tenant		

No	Yes	I
No	Yes	I
No	Yes	I
No	Yes	I

1st applicant

No

No

Living with family/friends

Yes

Yes

Yes

Yes

Yes

Yes

2nd applicant							
Yes		No					
Yes		No					
		_					
Yes		No					
Yes		No					
Yes		No					
Yes		No					

## Personal details (continued)

1

	1st applicant	2nd applicant
Date you moved into this property		
	provide previous address history either below or within section 14	
Previous address		
	Postcode	Postcode
Date of occupation		
Previous occupancy status	Owner	Owner
	Tenant	Tenant
	Living with family/friends	Living with family/friends
Daytime telephone number		
Home telephone number		
Mobile telephone number		
Email address		
Preferred contact method		
Are you a first time buyer?	Yes No	Yes No
Do you currently have a mort	igage? Yes No	Yes No
If 'No', have you had a mortg	age in the last 3 years? Yes No	Yes No
Name of current lender/ landlord		
Address of current lender/		
landlord		
	Postcode	Postcode
Mortgage account number		
	£	£
Balance outstanding Account holders		
	£	£
Monthly repayment/rent		
Are you selling the property?		Yes No
lf 'No', please confirm reason	Will re-mortgage to a BTL	Will re-mortgage to a BTL
	Will consent to be obtained from your current lender	Will consent to be obtained from your current lender
	Will remain my main residence	Will remain my main residence
	Will retain as a second property	Will retain as a second property
Selling price of property	£	£
Expected sale date		
Previous Lender/Landlord	within the last three years	
Name of previous lender/ landlord		
Address of previous lender/ landlord		
	Postcode	Postcode

1 Personal details	(continued)					
	1st applicant			2nd applicant	i .	
Mortgage account number						
Date started	Month	Year		Month		Year
Monthly payment	£			£		
Date repaid	Month	Year		Month		Year
Selling price	£			£		
2 Income - Emplo	yed (If self employed	(shareholding is 2	5% or g	reater), plea	ase compl	lete the next page)
	1st applicant			2nd applicant	t	
	Permanent contract	Temporary/agency		Permanent cor		Temporary/agency
	Renewable contract	Casual		Renewable cor	ntract	Casual
If contract worker, please sta	te:					
Contract start date						
Length of contract remaining						
Has this been renewed previo	ously?	Yes No				Yes No
Post held						
Company name						
Company address						
	Post	code			Post	tcode
Payroll/Employee number					1001	
Company telephone number						
Employed there since						
HR email address						
Are you under a probationary	/ period?	Yes No				Yes No
If 'Yes' when does your proba	ation end?					
Are you under notice of termi If 'Yes', please provide detail	ination or redundancy? s in section 14.	Yes No				Yes No
Are you contemplating securi If 'Yes', please provide detail:	ing alternative employment? s in section 14.	Yes No [				Yes No
Income Details						
Gross annual income earned		£				£
Annual commission		£				£
Annual bonus		£				£
What is your average total mo	onthly income less tax/NI	£				£
What currency is your salary	paid in?					
If Sterling, is this pegged to a	a foreign currency?	Yes No				Yes No
Please confirm currency						
Are you employed by a relativ	ve?	Yes No				Yes No
Relationship						

## 2 Income - Employed (continued)

If less than 6 months with employer, please state previous employer information

	1st applicant	2nd applicant
Company name		
Company address		
	Postcode	Postcode
Payroll/Employee number		
Company telephone number	pr	
Employed dates		

## 3 Income - Self-Employed

For the purpose of this application you will be treated as self-employed if your shareholding is 25% or greater. Please note that if your annual turnover is £250,000 or over, then your Accountant must be chartered or certified.

	1st applicant		2nd applicant	
Employment type	Limited company		Limited company	]
	Partnership		Partnership	]
	Sub-contract		Sub-contract	]
	Sole Trader		Sole Trader	]
	LLP		LLP	]
Trading name				
Company address				
	Po	stcode	Post	tcode
Business trading since	Month	Year	Month	Year
Nature of business				
Percentage owned				
How long has the business been established?	Month	Year	Month	Year
Company telephone number				
Net profit before tax (last 3 years)	£	Year	£	Year
	£	Year	£	Year
	£	Year	£	Year
Net profit this year (estimated	(b	£		£
Salary/Dividend received (or company)	ly applicable for a limited	£		£
Accountant's name				
Accountant's address				
	Po	stcode	Post	tcode
Qualification	Chartered	Certified	Chartered	Certified
	Other		Other	]
Accountant's telephone number				

# 4 Actual or projected pensions

Please tell us information	about any	nonsions the	at are alre	adv in	navment	or projected	nonsion	navmente
r lease ten us information	about any	pensions the		Judy III	payment	or projected	pension	payments.

1st applicant	Fund 1		Fund 2		Fund 3		Fund 4	
Annual pension income gross								
Annual pension income net								
Index linked	Yes	No	Yes	No	Yes	No	Yes	No
Pension provider								
Policy number								
2nd applicant	Fund 1		Fund 2		Fund 3		Fund 4	
Annual pension income gross								
Annual pension income net								
Index linked	Yes	No	Yes	No	Yes	No	Yes	No
Pension provider								
Policy number								

# 5 Actual or projected pension savings

1st applicant	Fund 1	Fund 2	Fund 3	Fund 4
Age applicant intends taking an income from these funds				
Type of investment and/				
or pension (i.e. defined benefit, defined contribution,				
drawdown plan, SIPP)				
Pension/Fund provider and policy number				
For defined benefit savings:				
Annual pension income gross	£	£	£	£
Annual pension income net	£	£	£	£
Index linked For other pension savings:	Yes No	Yes No	Yes No	Yes No
Current fund value	£	£	£	£
Annual contributions (employer and employee)	£	£	£	£
Percent being taken as a lump sum (if applicable)				
2nd applicant	Fund 1	Fund 2	Fund 3	Fund 4
Age applicant intends taking an income from these funds				
Type of investment and/				
or pension (i.e. defined benefit, defined contribution,				
drawdown plan, SIPP)				
Pension/Fund provider and policy number				
For defined benefit savings:				
Annual pension income gross	£	£	£	£
Annual pension income net	£	£	£	£
Index linked	Yes No	Yes No	Yes No	Yes No
For other pension savings:				
Current fund value	£	£	£	£
Annual contributions (employer and employee)	£	£	£	£
Percent being taken as a lump sum (if applicable)				

## 6 Other retirement investments & savings

1st applicant	Fund 1	Fund 2	Fund 3	Fund 4
Age applicant intends taking an income from these funds				
Type of investment				
Provider and policy number				
Current fund value				
2nd applicant	Fund 1	Fund 2	Fund 3	Fund 4
Age applicant intends taking an income from these funds				
Type of investment				
Provider and policy number				
Current fund value				

## Rental income

7

Please tell us about other retirement income you expect to generate from property. If any of the declared properties are not currently let, please provide confirmation on how long the property has been vacant and why in section 14. For additional properties, please provide details in section 14.

Property 1	1st applicant	2nd applicant
Property address		
	Postcode	Postcode
Mortgage lender		
Balance outstanding	£	£
Monthly contractual mortgage payment	£	£
Monthly rent received	£	£
Is the property currently let?	Yes No	Yes No
Estimated property value	£	£
Property 2	1st Applicant	2nd Applicant
Property address		
	Postcode	Postcode
	TOSICOUC	10310000
Mortgage lender		
Balance outstanding	£	£
Monthly contractual mortgage payment	£	£
Monthly rent received	£	£
Is the property currently let?	Yes No	Yes No
Estimated property value	£	£

## 8 About your finances

This section must be completed in all instances (where purchasing a new home, the Society will use ONS Data for Council tax and utilities - please leave blank). For remortgage cases, please provide bank statements showing payments for Council Tax and Utilities.

Council	Тах
Oburion	IUA

Utilities (gas, electric, water)

Insurances (buildings & contents, car, MPPI, life cover etc.)

Telephone/Mobiles

Pension

Rent (whilst working away from home)

Education & Childcare (school fees, university costs, nursery fees)

Service charges/Lease costs

Interest only repayment vehicle

BTL mortgage shortfall

Travel/Transport costs - connected with work (car park costs, rail card, petrol etc.)

Other - please detail

#### Your Financial Commitments

Details of all secured and unsecured credit such as loans, hire purchase, credit cards etc. (For credit cards use 3% of the balance for the monthly payment)

1st applicant (Please tick)	2nd applicant (Please tick)	Lender/Recipient	Type (loan, hire purchase)	Balance outstanding	Monthly payment	Final payment date (DD/MM/YY)	Arrears (YES/NO)	Paid off at completion of mortgage (YES/NO)	Repaying with money from this mortgage (YES/NO)
				£	£				
				£	£				
				£	£				
				£	£				

## Overdrafts

Please provide amount(s) currently overdrawn:

(Please note that on receipt of bank statements the Society will use 3% of the overdraft figure from the latest statement)

エ

## Maintenance Payments (if applicable)

To be evidenced by 12 months' bank statements

£

Payee				Date of final payment	Monthly payment
					£
					£
Please advise if this is paid by Court Order	Yes	No	Total outgoings for both applicants per month	£	

If you are aware of any changes to your income/expenditure and/or circumstances that is likely to affect your ability to meet your future mortgage payments, please give details in section 14.

£	
£	
£	
£	
£	
£	
£	
£	
£	
£	
£	
£	

•			·	
1	Αρουτ τ	ne mor	tgage	security

Your property details	
Full address of proper	rty
to be mortgaged	Postcode
Year built	Garage Yes No
What type of property	y is it? Detached Semi-detached Terraced Bungalow Purpose built flat or maisonette
If flat, please state null of flats in block	Imber Number of storeys Is there a lift? Yes No
Number of bedrooms	Number of habitable rooms (excluding bathrooms)
What is the tenure of t property?	the Freehold Commonhold Leasehold If leasehold, remaining term years*
*Remaining term on le	easehold must be a minimum of 85 years at the start of the mortgage and 55 years at the end of the mortgage.
Is the property a new	build? Yes No
If 'Yes', please indicat	te if; Local Authority Building Control (LABC) NHBC Certificate Checkmate
	International Construction Warranties (ICW)
	Professional Consultants Certificate AHCI Ltd Zurich
Please note that the S	Society does not accept all new build warranties. If in doubt please refer.
	lowing details of any persons, other than the applicants, aged 17 or over who will be resident at the property
Title Full name	Date of Birth Relationship
	in receipt of salary/pension/benefit? Yes No If 'Yes', what is the annual income?
Title Full name	Date of Birth Relationship
Is the adult occupier in	in receipt of salary/pension/benefit? Yes No If 'Yes', what is the annual income? £
Will the property be or	ccupied by you immediately after purchase? Yes No
Will the property be us	sed by you or by your dependants wholly for residential purpose? Yes No
	s in Section 14 if you have answered 'No' to either of the above questions and if there is to be any business and/commercial use e indicate which floors and/or sites are involved.
Is the property over or	r adjacent to commercial premises? Yes No
Is the property subject on household energy	ct to any Green Deal improvements where a charge is registered Yes No Don't know bills?
Is the property part of	f a sheltered housing development? Yes No
Is the property owned	d in trust? Yes No
Is the property constru	ructed using an external wall cladding system? Yes No
Do you hold or require	e an EWS1 Fire Safety Assessment Certificate for the property? Yes No
10 Mortgage	needs
Mortgage product	
	pximate value of property $f$ Total loan required $f$
Term of loan	years
What is your expected	
age at retirement Payment method requ	
r ayment method requ	
	Part/Part^ (please state each amount) Interest £ Repayment £
	ble repayment vehicle is required and the Society may limit the amount of advance. Please contact the Society for further details.
-	ble strategy in place for repaying the loan at the end of the term. You can combine more than one repayment strategy.
Downsizing	
What is your current p at the end of the mort	
term?	Ugage

10 Mortgage needs	s (contii	nued)										
How far from your current				Г								
How far from your current home do you envisage moving?	Stay	y within the t	own/local	lity	Move to	) a diffe	rent region					
	Don	n't know yet		F	Please speci	ly which	n region					
What is your budget for purchasing a new property?	£											
Sale of another property o	wned by	the applica	nt(s) in U	JK (e.g. bu	ıy to let, hol	iday ho	omes)					
Property address												
								Postcode				
Original date of purchase												
Purchase price	£											
Name of registered owners												
Current mortgage balance (if applicable)	£											
Annual maintenance costs	£				Nil, a	s covere	ed by rental incor	ne				
Estimated property value	£											
	Detached	J Se	emi-detac		Terraceo	l l	Bungalow	Purpose bui	It flat or mais	sonet	tte	
If leasehold, remaining term		years					L					]
Number of habitable rooms		]	Number	of bedroor	ms		Number of	bathrooms				
Investments						]						
Provider	Policy	y/Reference	No. E	Expected m	aturity date	Curren	t fund value	Monthly contribu	tion		luded Itgoing	
									Yes		No	
									Yes		No	
									Yes		No	
									Yes		No	
Endowments			[									Lin
Provider	Policy	y/Reference	No. E	xpected m	aturity date	Curren	t fund value	Monthly contribu	tion		luded	
									Yes		No	
									Yes		No	
									Yes		No	
									Yes		No	
Please provide details of any												
seller incentives i.e. cashbacl discount, payment of stamp												
duty etc.												
Please complete ONE of th a) House Purchase b) Remo												
a) House Purchase	rigugo o)		,orrowing									
Please confirm the source of	your depo	osit:										
Equity in current property				£								
Own savings				£								
Non refundable gift - only acc	cepted froi	m immediate	e family	£								
Capital raising on existing pro				£								
Other - please provide details												
other - piedoe provide details	,											

## 10 Mortgage needs (continued)

#### b) Remortgage

Purpose of remortgage:	Transfer of equity	Transfer from another lender	Mortgage free property	
Original purchase price	£			
Date of purchase				
Expiry date of current product				
Present balance	£			
Amount of additional borrowing	£			
Total borrowing required	£			
Purpose of additional				
borrowing: (if home improvements please list				
works to be carried out)				
Other secured lending (on th	e property to be mortgaged) - plea	ase detail if applicable		

Name of Lender		
Account number		
To be repaid		
To be postponed		

In a remortgage from another lender, the Society will produce the offer of loan based on the figure in the application form. It is your responsibility to ensure that the mortgage balance with your existing lender has been reduced to below the offer amount before completion taking into account any early repayment charges, closure fees and daily interest charges. This avoids delay at the time of completion if the loan amount is not sufficient to cover redemption. Should a revised offer be required for an increased loan figure, there will be a re-offer fee payable, please see our Tariff of Charges for details of this cost. Any surplus monies will be returned to you upon completion.

In an existing Marsden borrower remortgage, the amount of loan will be adjusted at completion to replicate the amount used to redeem your existing mortgage.

#### c) Additional Borrowing

Arrangement fee

£

Amount of additional borrowing		£		
Mortgage product required on additional borrowing				
Purpose of additional borrowing: (if home improvements please list				
works to be carried out)				
Other secured lending (on the	e property to be mortga	ged) - please detail if applicable		
Name of Lender				
Account number				
To be repaid				
To be postponed				
11 Added fees				
Is the fee below to be added to the loan on completion?				

Please note: If the above fee is to be added to your loan, you should note that the interest on the fee will be payable from the date it is added to your loan. To avoid paying interest on this, you have the option of paying this in full. When applying for additional borrowing only, the additional borrowing fee has to be paid on application.

No

Please take care when adding fees that the loan to value does not go above your selected product rate loan to value.

Yes

# 12 Your Solicitor/Licensed Conveyancer

Please provide contact name -	- this is only to be completed if using your own solicitor.

Contact name	
Company name and address	
	Postcode
Telephone number	
Email address	(Where the offer will be sent to)
13 Assessing the p	roperty
arrange a comprehensive sur Do you wish to arrange a more If yes, what type of survey do	
Contact name	
Telephone number	
Selling agent details (if differe	ent from above)
Contact name	
Company name and address	
	Postcode

## Remortgage

5.5	
Contact name	
Telephone number	

## 15 About our insurance

### Household Insurance

Marsden Building Society is able to offer a household product that provides protection for your buildings and contents, together with flexibility to add optional covers to suit different and changing lifestyles.

Please contact me for a quote

Cover arranged elsewhere

### Use of Personal Information and Declaration to be signed by all applicants

The information which you provide or which we obtain in respect of your account will be retained by the Society electronically and in other formats for the purpose of administration of the mortgage and as detailed below. For more information please see our Privacy Notice which is available online.

I/We declare:

- That I/we are over 18 years of age and that the information given in this application is true and correct and shall form the basis of any contract between me/us and Marsden Building Society. I/We also declare that if anything on this form was written by another person, he or she acted as my/ our agent for this purpose. I/We declare that I/we shall notify Marsden Building Society of any changes to the information given in support of this application prior to the completion of the mortgage applied for.
- 2. The Society may: a)
  - i) Make such enquiries as it considers necessary, whether of a credit reference agency who will supply the Society with credit information including information from the electoral register or from my/our employers or accountants.
    - (1) Search the files of a credit reference agency which will keep a record of that search and my/our application, whether or not the application proceeds. If you do not repay in full and on time, the Society will inform credit reference agencies who will record the outstanding debt. This will be seen by other organisations carrying out later searches. Details about me/us and of how I/we conduct the account may also be disclosed to the agency, including recording the outstanding debt and if I/we do not pay on time. Records remain on file for six years after they are closed, whether settled by me/us or defaulted. The Society may use automated methods to verify my/our identity.

Note: An 'association' between joint applicants and/or any individual identified as your financial partner will be created at credit reference agencies which will link your financial records. You and anyone else with whom you have a financial link understand that each other's information may be taken into account in all applications by either or both of you. This linking will continue until one of you successfully files a 'disassociation' at the credit reference agencies.

- ii) Contact HM Revenue & Customs, Department for Work & Pensions, relevant or current lender, landlord or employer/accountants to confirm any income received and payments made.
- iii) If false or inaccurate information is provided and suspected fraud is identified, we will notify fraud prevention agencies accordingly, together with law enforcement agencies in the UK and other countries, who may access and use this information. The Society and other organisations, including HMRC may also access and use any of this information to prevent fraud and money laundering, for example when: checking details on applications for savings accounts and products, recovering debt, checking details on proposals and claims for all types of insurance and checking details of job applicants and employees. The Society and other organisations in the UK or other countries may access and use the information recorded by fraud prevention agencies.

You have a legal right to request details of those credit reference agencies and relevant fraud prevention agencies from whom we obtain and with whom we record information about you subject to payment of the relevant fee. The credit reference agencies that we currently use or may use in the future are as follows:

TransUnion UK - One Park Lane, Leeds, West Yorkshire LS3 1EP Experian - Landmark House, Experian Way, NG2 Business Park, Nottingham NG80 1ZZ Equifax - Capital House, 25 Chapel Street, London NW1 5DS

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 your 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; Experian - https://www.experian.co.uk/crain/

For further information and to receive details as to how your data may be used please write to Principal Office, 6-20 Russell Street, Nelson BB9 7NJ or telephone us on 01282 440541.

- b) The Society may also:
  - i) Disclose information to the Society's insurers or their authorised agents for the purpose of risk assessment
  - ii) Use the information provided for the purposes of statistical analysis about credit, insurance and fraud
  - iii) Record and monitor all telephone calls between you and the Society to increase your security and for staff training purposes.
- 3. a) The Society may obtain, use, process and disclose personal data about me/us (including any sensitive personal data) to enable it to administer and service the account and for other related purposes, including assessing my/our acceptability and that of the security offered, the arrangement and administration of any type of insurance and products regulated under the Financial Services and Markets Act 2000 (or alteration to, replacement for or re-enactment of it) provided by third parties, the arrangement by our carefully selected third party panel organisation of legal advice from a panel firm, the updating or enhancing of existing customer records, analysis for management purposes and statutory returns, in addition to those described in any other paragraph of these declarations or notified to the Information Commissioner under Data Protection Legislation. The Society may also disclose personal data (including sensitive personal data) to third parties for the purposes of crime prevention and legal and regulatory compliance.
  - b) The Society may occasionally need to transfer the personal data to countries outside the European Economic Area (EEA) for any of the purposes described in this declaration. This will only be done under a contract that includes appropriate safeguards for the security and confidentiality of your personal data.
  - c) I/We have a right of access, under Data Protection Legislation to the personal data the Society holds about me/us for no fee. Please write to Data Protection Officer, Marsden Building Society, Principal Office, 6-20 Russell Street, Nelson BB9 7NJ or telephone us on 01282 440541 for further information.
  - d) For the purposes of the Data Protection Legislation, the 'Data Controller' in relation to any personal data supplied by me/us is Marsden Building Society.
- 4. I/We acknowledge that an assessment of the value of the property will be arranged by the Society, which is intended solely for the purpose of the Society in considering this application and does not involve a detailed inspection of the property.

#### 16 Lending into Retirement, Later Life & RIO mortgage application declaration (continued)

- Neither the Society, any person in its employment or its valuer warrants the purchase price of the property is reasonable or accepts responsibility for 5. the workmanship, construction or condition of the property.
- I/We irrevocably authorise my/our conveyancer to send their entire file(s) relating to the purchase of the property intended to be secured by this loan 6. and relating to the mortgage or remortgage transactions to the Society or its agent at the Society's /its agent's request. I/We expressly give up any right to assert legal privilege in relation to any part of the file(s). I/We also acknowledge that my/our giving up of this right and the right for the lender to receive the file(s) continues until the loan balance from time to time is repaid in full and remains in force in all other circumstances.
- I/We declare that to the best of my/our knowledge and belief, the information given on this form is true in every aspect and that the insurance cover will be based on this information. If I/we build any extension or carry out improvements to my/our house, I/we will advise that cost to you for insurance purposes. I/We consent to the information on this form and on any claim I/we may make being supplied to Insurance Database Services Ltd so that it can be made available to other insurers.
- In signing this application I/we confirm that I/we will be responsible at all times for the buildings insurance on the mortgaged property and agree to 8. the following conditions:
  - That the buildings sum insured will at all times represent the full reinstatement value of the property a.
  - That I/we will be responsible for the future maintenance of adequacy of cover and payment of premiums b.
  - That I/we have obtained the written consent of any Freeholders and subsequent mortgagees (if any) to the insurance arrangements and that C. their respective interests will be noted on the policy
  - That in the event of a total/partial loss of the property, the outstanding mortgage debt will still be payable by me/us. d
- If any advance is made to joint applicants, the first named applicant will be the 'Representative Joint Borrower' in accordance with the Rules of the Society. The Representative Joint Borrower alone will have the voting rights (if any) of joint borrowers as borrowers and alone will be entitled to receive certain communications from the Society. I/We understand that the order which the borrowers are named on this advance will be the same as on the original Mortgage Deed (if applicable).
- 10. The Society reserves the right to decline to proceed with the application at any time. If the Society declines to proceed with this application, any booking fee paid will not be refunded.
- 11. The Society may at any time at its discretion and without obtaining your consent or the consent of anyone else, transfer to any other person any or all of its rights and obligations in relation to any part or the whole mortgage debt and any related security. This will not serve to reduce your rights and guarantees under the mortgage, however borrowing membership may cease. You will be bound to the transferee in respect of the transferred obligations to the same extent as you were originally bound to the Society and it may release any information it holds about you, your mortgage and any related security to any such transferee.
- 12. As a member of the Marsden, we'd like to keep you up to date with our products, services and latest news. We'll always treat your personal data with care, to find out more about this, please view our Privacy Notice which is available in branch or online. Please tick the boxes below to tell us all the ways you'd like to hear from us:

A1 A2	
	Yes please, I'd like to receive marketing communication by email
	Yes please, I'd like to receive marketing communication by telephone
	Yes please, I'd like to receive marketing communication by mobile (text message)
	Yes please, I'd like to receive marketing communication by post

Where you have given us consent to process your information, you have the right to withdraw it at any point.

Signed Signed

Date	
Date	

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

Remember to complete and sign the direct debit mandate on page 19.

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

DIREC

Please fill in the whole form using black ink and send it to:

Marsden Building Society 6-20 Russell Street Nelson Lancashire BB9 7NJ	Service User Number	
Name(s) of account holder(s)	Reference Number	
Bank or Building Society Account Number	Instruction to your Bank or Building Society	
	Please pay Marsden Building Society Direct Debits from the account detailed on this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this	
Branch Sort Code	instruction may remain with Marsden Building Society and, if so, details will be passed electronically to my Bank/Building Society.	
Name and full postal address of your Bank or Building Society	Signature(s)	
To: The Manager		
Postcode		
Banks and Building Societies may not accept Direct Debit Instruc	tions for some types of account.	
Please note: The Society only offers the following 3 payment date	s for Direct Debits	
Please tick appropriate box applicable		
I would prefer payments to be taken monthly on the 11th	16th 21st	
The Direct marsden	t Debit Guarantee	
This Guarantee is offered by all banks and building socie	eties that accept instructions to pay Direct Debits.	

- If there are any changes to the amount, date or frequency of your Direct Debit Marsden Building Society will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Marsden 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 Marsden 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 Marsden 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.



# FOR INTERMEDIARIES ONLY

Marsden Building Society is a member of the Building Societies Association. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 206050. Principal Office, 6-20 Russell Street, Nelson, Lancashire BB9 7NJ. \*Calls will be recorded and may be monitored. FP192047-005