

**BUY TO LET MORTGAGE**  
APPLICATION FORM

## SOURCE OF APPLICATION

HOW DID YOU LEARN ABOUT THE SOCIETY?

ARE ANY OF THE APPLICANTS ALREADY EXISTING ACCOUNT HOLDERS WITH EITHER FAMILY BUILDING SOCIETY OR NATIONAL COUNTIES BUILDING SOCIETY?

 YES  NO

**IF THIS APPLICATION HAS BEEN SUBMITTED BY AN INTERMEDIARY PLEASE ANSWER THE FOLLOWING:**

DID YOU HEAR ABOUT THE SOCIETY FROM CONTACT WITH A BUSINESS DEVELOPMENT MANAGER?

 YES  NO

DID YOU HEAR ABOUT THE SOCIETY FROM YOUR NETWORK OR A MORTGAGE CLUB?

 YES  NO

WHICH SOURCING SYSTEM DO YOU USE?

## PRE-AGREED ENQUIRIES

WAS THE APPLICATION DISCUSSED WITH US OR A DECISION IN PRINCIPLE OBTAINED PRIOR TO SUBMISSION?

 YES  NO

IF YES, PLEASE STATE WITH WHOM AND WHEN  
(please include any email correspondence):

In addition to ensuring you send us the minimum document requirements, stated on page 4, if your client's application is complex, please tell us their circumstances and full details of the purpose of borrowing. If you require more space please continue in the additional information section (Section Eight - Additional Information).

## FOR COMPLETION BY AN INTERMEDIARY ONLY

This section must be completed in full when an application is submitted to the Family Building Society via an intermediary.

NAME:	<input type="text"/>	INDIVIDUAL FS REGISTER REFERENCE NO:	<input type="text"/>
FIRM:	<input type="text"/>	FIRM FS REGISTER REFERENCE NO:	<input type="text"/>
ADDRESS:	<input type="text"/>		POSTCODE: <input type="text"/>
PHONE:	<input type="text"/>	FAX:	<input type="text"/>
EMAIL:	<input type="text"/>		
IF NOT DIRECTLY AUTHORISED, NAME OF PRINCIPAL:	<input type="text"/>		
PRINCIPAL FIRM'S FS REGISTER REFERENCE NO:	<input type="text"/>		

IF YOU ARE SUBMITTING THIS APPLICATION VIA A MORTGAGE CLUB, NETWORK OR PACKAGER PLEASE STATE WHICH ONE:

MORTGAGE CLUB:		NETWORK:	
PACKAGER:		PACKAGER CONTACT NAME / TEAM:	
PACKAGER'S REFERENCE:		PACKAGER CONTACT EMAIL:	
PACKAGER CONTACT PHONE NO.:			

If this application is being submitted via Premier Mortgage Services or if you are directly authorised (and are not submitting the application via another club) please provide your bank details below to enable us to pay your procurement fee directly to you:

ACCOUNT NAME:

SORT CODE:

ACCOUNT NUMBER:

LEVEL OF ADVICE GIVEN TO APPLICANT:  EXECUTION ONLY  ADVICE AND RECOMMENDATION

HOW WAS YOUR ADVICE GIVEN TO THE APPLICANT?  FACE TO FACE, SUBSEQUENTLY BEING CONFIRMED IN WRITING

OVER THE PHONE, SUBSEQUENTLY BEING CONFIRMED IN WRITING

IN WRITING ONLY

IF YOU ARE CHARGING THE CUSTOMER A FEE FOR YOUR SERVICE:

**INTERMEDIARY**

HOW MUCH ARE YOU CHARGING:

ON APPLICATION*	£
AT OFFER*	£
ON COMPLETION*	£

IS YOUR FEE REFUNDABLE?  YES  NO

\*Please leave blank where no fee is being charged.

**PACKAGER**

HOW MUCH ARE YOU CHARGING:

ON APPLICATION*	£
AT OFFER*	£
ON COMPLETION*	£

IS YOUR FEE REFUNDABLE?  YES  NO

\*Please leave blank where no fee is being charged.

I confirm that the information given above is correct and that any third party who arranged, advised on or introduced this mortgage is either authorised by the Financial Conduct Authority to arrange, advise on or introduce mortgages, as appropriate, or is exempt from authorisation. Based on my knowledge of the customer the information contained in the application form is reasonable. All mortgage applications submitted by intermediaries are subject to the Society's Terms of Business, which can be found on the Checklists and Forms page of our website. I confirm that I have read and understood the Society's Terms of Business and that I agree to be bound by them. I confirm I have provided the clients with a copy of the 'How We Use Personal Information' document before submitting this application. A copy of this is available on our website.

SIGNATURE:  DATE:  DD  MM  YYYY

FOR OFFICE USE:

SOURCE CODE:  BRANCH CODE:

## DOCUMENT CHECKLIST FOR BUY TO LET MORTGAGE APPLICATIONS

To help us process your clients' application quickly, here's a list of the minimum documents we require on receipt of the application

### OUR TOP TIPS TO HELP SPEED UP YOUR APPLICATION

- ▶ Fully complete the application form and any required supplementary forms. Ensure these, plus the declaration and Direct Debit mandate, are signed.
- ▶ All supporting documentation must be Intermediary Certified. You can certify the first page of each set of documentation if it's attached together.
- ▶ Missing or incorrect documentation can slow down our process and delay the application. Review any bank statements to ensure they agree with information on the application, for example in regards to financial commitments.

#### IDENTIFICATION

We carry out an electronic ID check on all applicants. If this fails (or if they are outside the UK) you will need to provide us with ID documents.

##### Expat applications

For UK expats we also require:

- Certified copy of UK Passport
- Certified Proof of address (Utility Bill, Bank Statement, Credit card Statement, Driving Licence)
- A copy of any ID card for the applicant's country of residence if one is issued, and a resident's permit / Visa.

We will also contact the applicant's employer or accountant to confirm the residential address held for them. We will require the employer / accountant email address so we can request this.

If you have provided face-to-face advice (or, for example, via video), documentation can be Intermediary Certified. Otherwise, certification will need to be done by the applicant's overseas bankers or a lawyer in their country of residence.

#### MORTGAGE(S)

- BTL applicants are required to have an existing UK mortgage. We carry out an electronic credit check on all applicants which may show the performance of these. If this fails to show their existing mortgage(s), 12 months proof of conduct is required. To speed up our underwriting, you can provide this on submission.

#### TENANCY AGREEMENT

- For remortgages, a copy of the existing / proposed tenancy agreement.

#### OTHER ITEMS

##### Background BTLs

- Evidence of rent being paid in and mortgage being paid out (bank statements may already cover this)

##### Evidence of deposit for purchases

- Evidence of deposit in a UK account held by the applicant(s)
- For gifted deposits, we require a signed gift letter from the giftor plus evidence of funds in a UK account and the giftors details (names, date of births, relationship to applicants)

##### Offset accounts

- Offset Saver application form
- £100 cheque (minimum opening amount)

##### Expat applications

- Applicants are required to provide a UK contact where the Society is able to serve notice regarding the mortgage. This can be a UK Solicitor or close family member in the UK.

##### Applicants with four or more mortgaged BTL properties

- We will treat these applications as a portfolio landlord and we require details of their full portfolio and a business plan.

SECTION ONE - APPLICANT(S) DETAILS

APPLICANT ONE

APPLICANT TWO

TITLE:	MR / MRS / MISS / MS	MR / MRS / MISS / MS
SURNAME:		
FORENAMES:*		
DATE OF BIRTH:	DD MM YYYY	DD MM YYYY
MARITAL STATUS:		
NATIONALITY:	BRITISH OTHER	BRITISH OTHER
HAS YOUR NAME EVER CHANGED?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
IF YES, PLEASE CONFIRM YOUR PREVIOUS NAME:		
PHONE - WORK:**		
PHONE - HOME:**		
PHONE - MOBILE:**		
EMAIL ADDRESS:**		

\*Please include all forenames

\*\*Please provide at least one of the above contact methods. If we have a home or mobile phone number or email address for you, we may use these to get in touch regarding your application or with important information about your account.

ABOUT YOUR HOME

CURRENT ADDRESS:		
POSTCODE:		
TERMS OF OCCUPANCY:	<input type="checkbox"/> OWNER <input type="checkbox"/> TENANT / LODGER <input type="checkbox"/> LIVING WITH RELATIVES / FRIENDS	<input type="checkbox"/> OWNER <input type="checkbox"/> TENANT / LODGER <input type="checkbox"/> LIVING WITH RELATIVES / FRIENDS
LENGTH OF TIME AT CURRENT ADDRESS:	Years Months	Years Months

CURRENT MORTGAGE / TENANCY

NAME OF LENDER OR LANDLORD:		
ADDRESS OF LENDER / LANDLORD:		
POSTCODE:		
ACCOUNT NUMBER:		
DATE LOAN OR TENANCY COMMENCED:		
CURRENT AMOUNT OUTSTANDING (INCLUDING ANY REDEMPTION INTEREST IF APPLICABLE):	£	£
MONTHLY REPAYMENT OR RENT PAYMENT:	£	£

## PREVIOUS ADDRESS HISTORY

A full three year address history is required. If you require more room please continue in Section Eight - Additional Information

PREVIOUS ADDRESS:				
POSTCODE:				
TERMS OF OCCUPANCY:	<input type="checkbox"/> OWNER	<input type="checkbox"/> TENANT / LODGER	<input type="checkbox"/> OWNER	<input type="checkbox"/> TENANT / LODGER
	<input type="checkbox"/> LIVING WITH RELATIVES / FRIENDS		<input type="checkbox"/> LIVING WITH RELATIVES / FRIENDS	
LENGTH OF TIME AT THIS ADDRESS:	Years	Months	Years	Months
PREVIOUS ADDRESS:				
POSTCODE:				
TERMS OF OCCUPANCY:	<input type="checkbox"/> OWNER	<input type="checkbox"/> TENANT / LODGER	<input type="checkbox"/> OWNER	<input type="checkbox"/> TENANT / LODGER
	<input type="checkbox"/> LIVING WITH RELATIVES / FRIENDS		<input type="checkbox"/> LIVING WITH RELATIVES / FRIENDS	
LENGTH OF TIME AT THIS ADDRESS:	Years	Months	Years	Months

## UK EXPATRIATE APPLICANTS ONLY

The Society will only write to UK addresses. Please provide the name and address of a UK contact (solicitor or close family) we can send notices to whilst you are resident abroad:

NAME(S):		
PROPERTY ADDRESS:		
POSTCODE:		RELATIONSHIP OF PERSON TO YOU:

## LIMITED COMPANY BUY TO LETS ONLY

## SPECIAL PURPOSE VEHICLE

Please complete this section when applying through a Limited Company. All directors and shareholders must be party to the mortgage.

COMPANY NAME:		INCORPORATION DATE <sup>1</sup> :	
COMPANY REGISTRATION NUMBER:		SIC CODE:	<input type="checkbox"/> 68100 <input type="checkbox"/> 68209
REGISTERED COMPANY ADDRESS:			

<sup>1</sup>The company must be a SPV Limited Company registered in England and Wales and set up solely for the purpose of holding the property(ies) being offered as security.

% SHAREHOLDING / VOTING RIGHTS / RIGHTS TO RECEIVE PROFIT (AS APPLICABLE)

%	APPLICANT ONE	%	APPLICANT TWO
---	---------------	---	---------------

## SENIOR MANAGEMENT

DOES THE APPLICANT COMPANY HAVE ANY SENIOR MANAGERS<sup>2</sup> WHO HAVE NOT ALREADY BEEN NAMED AS DIRECTOR?  YES  NO

<sup>2</sup>A senior manager is a person who exercises functions and who is responsible and accountable to the management body for the day-to-day management of the company.

If you have answered YES to the above, please provide the full name and position of each manager below. We may ask you to provide us with independent confirmation of this information. If so, we will let you know.

FULL NAME:		POSITION:	
FULL NAME:		POSITION:	
FULL NAME:		POSITION:	

**SECTION TWO - INCOME DETAILS**

**EMPLOYED INCOME**

APPLICANT ONE

APPLICANT TWO

OCCUPATION:

EMPLOYER'S NAME:

NATURE OF BUSINESS:

EMPLOYEE / STAFF NO:

ADDRESS OF EMPLOYER:

POSTCODE:

EMPLOYER'S PHONE NO:

IS YOUR JOB PERMANENT AND FULL TIME ?

YES  NO

YES  NO

IF NO, PLEASE PROVIDE DETAILS:

FOR UK EXPATS, please provide the name, job title and email address of the person to whom we should email for a reference.

REFEREE NAME:

REFEREE JOB TITLE:

REFEREE EMAIL:

**SELF-EMPLOYED INCOME**

APPLICANT ONE

APPLICANT TWO

BUSINESS NAME:

NATURE OF BUSINESS:

ADDRESS OF BUSINESS:

POSTCODE:

LENGTH OF TIME IN BUSINESS:

Years Months

Years Months

FOR UK EXPATS, please provide the name, job title and email address of the person to whom we should email for a reference.

ACCOUNTANT NAME:

ACCOUNTANT'S EMAIL:

**INCOME DECLARATION**

DO YOU HAVE SUFFICIENT OTHER INCOME TO COVER A THREE MONTH RENTAL VOID WHILST THE PROPERTY IS UNOCCUPIED?

YES  NO

YES  NO

**DISCLOSURE**

**HAVE YOU EVER:**

HAD A COURT ORDER OR DEBT REGISTERED AGAINST YOU OR ARE ANY SUCH PROCEEDINGS PENDING? If YES, a Certificate of Satisfaction must be presented to the Society.

YES  NO

YES  NO

MADE ARRANGEMENTS WITH CREDITORS OR BEEN MADE BANKRUPT OR ARE ANY SUCH PROCEEDINGS PENDING?

YES  NO

YES  NO

HAD A PAYDAY LOAN IN THE LAST THREE YEARS?

YES  NO

YES  NO

HAD A MORTGAGE APPLICATION ON A PROPERTY REFUSED?

YES  NO

YES  NO

BEEN IN EXCESS OF TWO MONTHLY PAYMENTS IN ARREARS WITH ANY CREDIT OR MORTGAGE AGREEMENTS?

YES  NO

YES  NO

HAD A MORTGAGED PROPERTY REPOSSESSED?

YES  NO

YES  NO

If you have answered YES to any of the above please provide further details below.

## SECTION THREE - LOAN DETAILS

## PROPERTY PURCHASE

PURCHASE PRICE:

£

ARE YOU A FIRST TIME BUYER?

YES

NO

ARE YOU BORROWING OR BEING GIFTED OTHER MONEY TOWARDS THE PURCHASE COSTS APART FROM THIS MORTGAGE?

YES

NO

IF YES, PLEASE STATE THE AMOUNT BEING

GIFTED

BORROWED (TICK AS APPLICABLE):

£

IF NO, PLEASE INDICATE SOURCE OF DEPOSIT:

THE MONTHLY REPAYMENT, IF APPLICABLE:

£

ALSO PLEASE STATE THE NAME OF THE LENDER OR THE PERSON(S) PROVIDING THE MONEY AND, IF APPLICABLE, YOUR RELATIONSHIP TO THEM:

If funds are being gifted we will require the giftor to sign our standard deed of gift declaration which is issued with the Mortgage Offer.

IS THE PROPERTY BEING PURCHASED SUBJECT TO A DISCOUNT / INCENTIVE FROM A DEVELOPER OR UNDER THE COUNCIL RIGHT TO BUY OR OTHER HOUSING DISCOUNT SCHEME?

YES

NO

## PROPERTY REMORTGAGE

CURRENT PROPERTY VALUE:

£

Please note, a minimum residential property value applies.

Please refer to product sheet.

ORIGINAL PURCHASE PRICE:

£

ORIGINAL PURCHASE DATE:

DD

MM

YYYY

NAME OF CURRENT MORTGAGE LENDER:

ACCOUNT NUMBER:

MORTGAGE AMOUNT OUTSTANDING:

£

MONTHLY MORTGAGE PAYMENT:

£

WAS THE PURCHASE MADE UNDER A COUNCIL RIGHT TO BUY OR OTHER HOUSING DISCOUNT SCHEME?

YES

NO

If YES, state discount allowed and full market value at the time:

DISCOUNT:

£

MARKET VALUE:

£

HAVE ANY MAJOR ALTERATIONS BEEN MADE TO THE PROPERTY OR ANY ADDITIONAL LAND ACQUIRED SINCE ORIGINAL PURCHASE?

YES

NO

IF YES, GIVE DETAILS:

PLEASE GIVE DETAILS OF HOW YOU INTEND TO USE THE FUNDS FROM THE REMORTGAGE AND PROVIDE EVIDENCE TO SUPPORT THE AMOUNT STATED SUCH AS LOANS / CREDIT CARD STATEMENTS.

REPAY EXISTING SECURED LOAN(S):

£

DEBT CONSOLIDATION:

£

Please indicate which credit commitments are being consolidated (name of lender, account number and balance outstanding).

HOME IMPROVEMENTS:

£

Please indicate what improvements are to be carried out.

GIFTING FUNDS:

£

Please state whom the funds are being gifted to and their relationship to you.

OTHER PROPERTY PURCHASE:

£

Please provide property details. Will additional borrowing be used to complete the purchase?

OTHER:

£

Please specify.

**TOTAL REMORTGAGE AMOUNT:**

£



**MORTGAGE REQUIREMENT**

AMOUNT	TERM		REPAYMENT TYPE*	PRODUCT DESCRIPTION**	PAY RATE	PRODUCT CODE (if known)
£	Years	Months	Rep / IO		%	
£	Years	Months	Rep / IO		%	
£	Years	Months	Rep / IO		%	
£	Years	Months	Rep / IO		%	

\*Please note C&I repayment mortgages are not available for UK expats where the mortgage is a Consumer Buy To Let.

\*\*Please note that if a Product Fee is payable for the mortgage chosen, the Product Fee will be deducted from the total mortgage amount on completion. Please contact our New Business Team if the preference is to pay this at application instead.

IF APPLYING FOR AN OFFSET MORTGAGE\* PLEASE SELECT EITHER:  TERM REDUCTION OPTION\*\*  PAYMENT REDUCTION OPTION

**Your selection will apply from completion of your mortgage, however you are able to change this in the future.**

\*Offset mortgage products are not available for Limited Company Buy to Lets or applications from UK expatriates

\*\*The Term Reduction option is only available for repayment mortgages

WILL THE WHOLE OF THE MORTGAGE AMOUNT YOU WOULD LIKE TO BORROW BE FOR THE FINANCIAL BENEFIT OF ALL BORROWERS OF THE PROPERTY?  YES  NO

If NO, the person(s) concerned may be required to obtain separate legal advice to have the significance and consequences of the situation explained so that the extent of his / hers / their liabilities and responsibilities are understood.

## SECTION FOUR - PROPERTY DETAILS

## THE PROPERTY

ADDRESS OF THE  
PROPERTY TO BE  
MORTGAGED:

POSTCODE:

ACCOMMODATION OF PROPERTY:

NUMBER OF KITCHENS:

NUMBER OF RECEPTION ROOMS:

NUMBER OF GARAGES:

NUMBER OF BEDROOMS:

NUMBER OF BATHROOMS:

NUMBER OF TOILETS:

YEAR PROPERTY BUILT:

If built in the last 10 years is there an approved  
Builder's Guarantee in force or a supervising  
Chartered Architect's / Surveyor's certificate available?
 YES  NO
If YES, please  
state what type:
ANTICIPATED / ACTUAL MONTHLY  
RENTAL INCOME:
 £

DOES THE PLOT SIZE EXCEED AN ACRE?

 YES  NO
DOES THE PROPERTY HAVE ANY  
OUTBUILDINGS OR ANNEXES?
 YES  NO

IS THE PROPERTY?

 FREEHOLD

 LEASEHOLD

IF LEASEHOLD:

WHAT IS THE UNEXPIRED LEASE?:

 YEARS

A minimum of 50 years unexpired at the end of the mortgage term is required.

ANNUAL GROUND RENT:

 £

ANNUAL MAINTENANCE:

 £

DESCRIPTION OF PROPERTY:

 Detached House  Purpose-Built Flat  Detached Bungalow

 Semi-Detached House  Converted Flat  Semi-Detached Bungalow

 Terraced House  Other

IF A FLAT OR MAISONETTE:

NUMBER OF FLOORS IN  
THE WHOLE BUILDING:
FLOOR NUMBER  
OF FLAT:

COUNCIL BUILT:

 YES  NO

STUDIO FLAT:

 YES  NO

OVER COMMERCIAL PREMISES:

 YES  NO

If YES, please state what acreage:

If YES, please provide  
details including their  
intended use:

## CONFIRMATION OF PROPERTY OWNERSHIP

ALL APPLICANTS WILL BE BORROWERS UNDER THE MORTGAGE.  
PLEASE CONFIRM WHICH APPLICANT(S) WILL BE REGISTERED AS  
OWNER(S) OF THE PROPERTY ON COMPLETION OF THE MORTGAGE.
 APPLICANT ONE

 APPLICANT TWO
IS THE PROPERTY TO BE LET EITHER ON OR  
SHORTLY AFTER THE COMPLETION OF THE  
MORTGAGE?
 YES  NO

If NO, please explain:

IS THE PROPERTY DEFINED AS A HMO  
(HOUSE OF MULTIPLE OCCUPANCY)?
 YES  NO

Please note the Society does not accept properties let as a House in Multiple Occupation, as detailed under the Housing Act 2004, nor properties let to students.

HAVE YOU OR A RELATED PERSON OCCUPIED  
THE PROPERTY AT ANY TIME? <sup>1</sup>
 YES  NO

If YES, please provide details:

DO YOU OR A RELATED PERSON INTEND TO  
OCCUPY THE PROPERTY AT ANY TIME AFTER  
COMPLETION OF THE MORTGAGE? <sup>1</sup>
 YES  NO

If YES, please provide details:

<sup>1</sup>A 'related person' includes your spouse or civil partner, partner, parent, brother, sister, child, grandparent or grandchild.

DETAILS OF THE PERSON TO CONTACT FOR ACCESS TO THE PROPERTY BY THE VALUER:

CONTACT NAME:

PHONE NUMBERS:

ADDRESS:

POSTCODE:

The valuer is also able to undertake a RICS Homebuyers Report or a Building Survey for you in addition to the Mortgage Valuation. The fee for a detailed survey will be payable directly to the valuer concerned. If you have an independent survey carried out, the Society will not be able to use this for mortgage purposes.

IF YOU WOULD LIKE A QUOTATION FOR A MORE DETAILED SURVEY (HOMEBUYERS OR BUILDING SURVEY) PLEASE INDICATE:

HOMEBUYERS     BUILDING SURVEY

**APPLICATION FEE**

Please refer to your illustration, our website under the Fees section or contact the Society for our current scale of fees. An Application Fee must be paid together with any Valuation Fee due.

Please provide the cardholder's name and email address to enable us to send an email containing a link to our secure website to enable the fees to be paid online:

CARDHOLDER NAME: (as printed on the card)

CARDHOLDERS' EMAIL ADDRESS:

**SECTION FIVE - CONVEYANCER'S DETAILS**

We will instruct solicitors / licensed conveyancers to act on our behalf on all Purchase and Remortgage Loans and, unless special 'fees paid' product terms apply, you will be responsible for all of the fees and disbursements. We may be prepared to instruct your legal representative to act for us (please refer to the illustration), but if we are unable to, we will tell you when the application is acknowledged. If you have chosen one of our 'fees paid' products, you do not need to enter details of the solicitor / licensed conveyancer in the section below UNLESS the property is unregistered, a change of ownership is involved, not all applicants will be on the title deeds, or where the whole of the mortgage amount is not for the financial benefit of all borrowers. A benefit of a 'fees paid' mortgage product is that you do not have to pay any legal costs for the new mortgage. However, it is important that you appreciate that the legal work undertaken in connection with your mortgage will be for the benefit of the Society only. Our legal team cannot act for you or give you specific legal advice with regard to this mortgage. If you are either unclear or unhappy about the implications for you of this approach, please feel free to contact our New Business Team on 03330 140140 or read more about this at [familybuildingsociety.co.uk](http://familybuildingsociety.co.uk)

NAME OF FIRM:	<input type="text"/>	CONTACT NAME:	<input type="text"/>
REFERENCE NO:	<input type="text"/>		
ADDRESS:	<input type="text"/>		POSTCODE: <input type="text"/>
PHONE:	<input type="text"/>	FAX:	<input type="text"/>
EMAIL:	<input type="text"/>		

Please note, which ever firm you use must be on the Society's panel, which is managed by Legal Marketing Services. Please contact our New Business Team if you wish to check if they are already on the panel.

## SECTION SIX - OTHER PROPERTY OWNED

## OTHER PROPERTY OWNED

Please provide details below of all other properties owned. If you prefer to provide the information on a spreadsheet, please ensure the same detail below is provided.

## OTHER PROPERTY

PROPERTY ADDRESS:				MORTGAGE LENDER:		
				MORTGAGE OUTSTANDING:	£	
	POSTCODE:			MONTHLY MORTGAGE PAYMENT:	£	
DATE PURCHASED (MONTH / YEAR)		MM	YYYY	RENT RECEIVED:	£	
PROPERTY TYPE: (e.g. 3 bed house, 2 bed flat)				OWNER:		
CURRENT VALUE:	£					

## OTHER PROPERTY

PROPERTY ADDRESS:				MORTGAGE LENDER:		
				MORTGAGE OUTSTANDING:	£	
	POSTCODE:			MONTHLY MORTGAGE PAYMENT:	£	
DATE PURCHASED (MONTH / YEAR)		MM	YYYY	RENT RECEIVED:	£	
PROPERTY TYPE: (e.g. 3 bed house, 2 bed flat)				OWNER:		
CURRENT VALUE:	£					

## OTHER PROPERTY

PROPERTY ADDRESS:				MORTGAGE LENDER:		
				MORTGAGE OUTSTANDING:	£	
	POSTCODE:			MONTHLY MORTGAGE PAYMENT:	£	
DATE PURCHASED (MONTH / YEAR)		MM	YYYY	RENT RECEIVED:	£	
PROPERTY TYPE: (e.g. 3 bed house, 2 bed flat)				OWNER:		
CURRENT VALUE:	£					

## OTHER PROPERTY

PROPERTY ADDRESS:				MORTGAGE LENDER:		
				MORTGAGE OUTSTANDING:	£	
	POSTCODE:			MONTHLY MORTGAGE PAYMENT:	£	
DATE PURCHASED (MONTH / YEAR)		MM	YYYY	RENT RECEIVED:	£	
PROPERTY TYPE: (e.g. 3 bed house, 2 bed flat)				OWNER:		
CURRENT VALUE:	£					

TOTAL NUMBER OF BUY TO LET MORTGAGES OWNED:  
(UK and abroad)

TOTAL NUMBER OF BUY TO LET PROPERTIES OWNED:  
(UK and abroad)

**LANDLORDS WITH MORE THAN THREE MORTGAGED BUY TO LET PROPERTIES MUST COMPLETE THE SECTION BELOW:**

APPLICANT ONE      APPLICANT TWO

ARE YOU A HIGHER RATE UK TAX PAYER:     YES    NO       YES    NO

**ASSETS AND LIABILITIES**

Please complete this section if either applicant owns more than three mortgaged buy to let properties.

**OTHER ASSETS (VALUE OF)**

BANK / BUILDING SOCIETY ACCOUNTS:    £       INVESTMENTS:      £

STOCKS AND SHARES:      £       INVESTMENT IN OTHER COMPANIES:      £

**OTHER LIABILITIES**

	REPAYMENT TYPE	MONTHLY PAYMENT
UNSECURED LOANS / HP:	£ <input type="text"/>	£ <input type="text"/>
CREDIT / STORE CARD BALANCES:	£ <input type="text"/>	£ <input type="text"/>
OTHER LIABILITIES:	£ <input type="text"/>	£ <input type="text"/>

## SECTION SEVEN - BUSINESS PLAN

Landlords with four or more mortgaged Buy to Let properties must complete the section below:

**BUY TO LET PORTFOLIO LANDLORD'S BUSINESS PLAN DETAIL**

Please provide the information in the relevant sections ensuring that all points are covered.

**APPLICANTS BACKGROUND**

PLEASE PROVIDE APPLICANTS FULL NAMES AND THOSE OF ANY DIRECTORS AND/OR LIMITED COMPANY:

PLEASE PROVIDE A SUMMARY OF RELEVANT EXPERIENCE OF APPLICANTS / DIRECTORS IN RESPECT OF INVESTMENT PROPERTY AND OTHER PROPERTY VENTURES:

**CURRENT INVESTMENT STRATEGY**

PLEASE PROVIDE THE DETAILS OF:

- Town / city where properties are located
- Property types (e.g. HMO, single residential leasehold flats)
- Tenant profile (e.g. students, housing benefit, professionals, families)
- Management of properties (e.g. self-managed, managing agent)
- Supporting business infrastructure (e.g. own letting office, maintenance contractors)
- Rent-to-costs financial model utilised
- Details of professional service providers (e.g. accountants, estate agents, letting agents, solicitors, surveyors etc)

**FUTURE STRATEGY**

PLEASE PROVIDE THE DETAILS OF:

- Proposed acquisitions (town / city where properties are located, values, property types, tenant profile, management, source of deposit and legal fees)
- Proposed sales
- Development / refurbishment projects (source of capital for funding works on new acquisitions and timescale before property is available for letting)
- Contingency plans to cover property void periods
- Any restructuring plans for the business including incorporation / partnership.solicitors, surveyors etc)

**FUNDING REQUIREMENTS**

PLEASE PROVIDE CONFIRMATION OF THE TOTAL AGGREGATE BORROWING REQUIRED OVER THE NEXT 12 MONTHS:

**OTHER INFORMATION**

PLEASE DETAIL OTHER CORPORATE OWNERSHIP OR DIRECTORSHIPS, ALONG WITH DETAILS OF COMPANY BORROWING AND INTER COMPANY LIABILITIES:

PLEASE DETAIL ANY OTHER COMMENTS TO SUPPORT THIS PROPOSAL:

**SECTION EIGHT - ADDITIONAL INFORMATION**

Please use this space to provide any additional information and continue on a separate sheet if necessary.

## SECTION NINE – USE OF PERSONAL INFORMATION AND DECLARATIONS

This section explains some of the ways in which we will use the information you provide to us and which we obtain from third parties. For further details about how your information is used and your rights under data protection laws please see our leaflet “How We Use Personal Information”. If you do not understand any point, please ask for further information.

## USE OF PERSONAL INFORMATION

1. We may contact third parties (including any past / present lender, bank, or other financial institution, employer, pension provider, accountant, landlord, professional adviser named on this form, HM Revenue & Customs or the Department for Work and Pensions) for reference purposes, for confirmation of employment details or to obtain information to confirm any income received and payments made. You give your permission to such third parties to supply the references and to answer the enquiries.
2. In order to process your application, we will perform credit and identity checks on you with a credit reference agency (“CRA”). To do this, we will supply your personal information to the CRA and they will give us information about you. This will include information from your mortgage application and about your financial situation and financial history. The CRA will supply to us both public (including the electoral register) and shared credit, financial situation and financial history information and fraud prevention information.

We will use this information to:

- check your identity;
- assess your credit worthiness and whether you can afford the mortgage;
- verify the accuracy of the information you have provided to us;
- prevent criminal activity, fraud and money laundering; and
- trace and recover debts.

We will continue to exchange information about you with the CRA while you have a mortgage with us. This will include details of your repayments and whether you repay in full and on time. This information may be supplied to other organisations by the CRA.

When the CRA receives a credit search from us they will place a search footprint on your credit file that may be seen by other lenders.

If you are making a joint application, or tell us that you have a spouse or financial associate, we will link your records together, so you should make sure you discuss this with them, and share this information with them, before lodging the application. CRAs will also link your records together and these links will remain on your and their files until such time as you or your partner successfully requests with the CRAs to break that link.

**The identities of the CRAs, 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 CRAs are explained in more detail in our leaflet “How We Use Personal Information”.**

3. We may ask you to supply one or more original documents as confirmation of your identity, address or both which we will use together with any electronic checks we may make using the services of a CRA. Any documents provided to us will be recorded and copied as part of our Anti-Money Laundering requirements.
4. We may disclose information relating to this application or the mortgage to other people and organisations, such as:
  - your legal adviser, broker or other intermediary and you authorise them to give us any information relevant to our decision to lend. To this extent, you agree to waive any claim to legal privilege to that information;
  - any chargor(s) or potential chargor(s) (or to their legal advisers);
  - any guarantor(s) or potential guarantor(s) (or to their legal advisers);
  - any occupier(s) or other person who is required to postpone rights in favour of the Society, to enable them to consider their position and/or to obtain independent legal advice;
  - any potential new borrower(s) (or their legal advisers) in connection with a transfer of equity;
  - any other lender which has a charge secured upon the property, subject to payment of the appropriate fee;
  - any insurance company from which we require an indemnity in relation to the mortgage.
5. We may monitor or record any communications you have with us in the interests of staff training, customer service and security.
6. Any personal information which you or others provide to us will be held on computer and in other manual and electronic forms and will be kept after your mortgage account is closed. Some of the ways the information may be used include:
  - to assist us in assessing your application and, if it is accepted, to assist us in providing the account or service for which you have applied;
  - to assist us in making credit decisions and establishing identity, where necessary;
  - for fraud prevention and detection and/or to prevent money laundering;
  - to assist the insurers in risk assessment and dealing with claims;
  - disclosure to third parties acting as our agent so long as they keep the information confidential;
  - marketing, market research, statistical analysis and general business purposes;
  - to help develop and improve the products and services offered to you and other customers. The Society may also share information with other companies within the National Counties Group to help provide you with a high standard of service (for example administrative purposes);
  - if the law permits it or it is in the public interest.

Under data protection law you have rights in relation to your personal information, including a right of access and to ask for any inaccurate details to be amended. If you have any questions about data protection law or your rights under it, please write to FREEPOST Family Building Society.



## DECLARATIONS AND CONSENTS

For your own protection and benefit, please carefully read the declarations below before signing in the space provided. If you do not understand any point please ask for further information.

I (each of us if more than one is applying) agree that:

### GENERAL

1. for the purposes of these Declarations, the "Society" includes its successors in title and assigns.
2. I will make good any loss which the Society may suffer by acting in reliance on the information on this form which I confirm is true to the best of my knowledge and belief. I will notify the Society promptly if any of the information on this form changes before the mortgage is completed.
3. the Society will require independent legal advice to be taken by any co-borrower / co-owner of the property or guarantor who will not receive a financial benefit from all or part of the loan.
4. I will not enter into any further borrowing secured on the property prior to or after completion of the mortgage without first advising the Society and obtaining the Society's consent in writing.
5. the Society has the right to decline the application without giving any reasons and without giving any refund of fees or related costs. However, where the application is rejected due to information obtained from a credit reference agency, the Society will notify me of the result of the credit search and the credit reference agency consulted. I understand that valuation fees that have been paid will be refunded if a valuation is cancelled prior to the valuer's visit to the property. In all other cases, the valuation fee will not be refunded, save in exceptional circumstances and at the Society's sole discretion.
6. I will pay to the Society all sums due in respect of Application Fees, Reservation Fees, Product Fees, Arrangement Fees and legal expenses arising out of this application, whether or not any Mortgage Offer is either issued or completed. I understand that the payment of any such fees shall not bind the Society to make any loan.
7. income details will be verified and the Society will not rely on a declaration of affordability made by me.

### PROPERTY REVIEW

8. I acknowledge that the review of the property undertaken by the Society has been obtained for the Society's purposes and is not a structural survey or detailed report. You recommend that I arrange for a full structural survey or more detailed report which must be obtained independently at my expense.
9. I acknowledge that the review of the property undertaken by the Society is to decide whether the property is suitable security for any loan made and neither the valuer's inspection report, if any, nor any Mortgage Offer will imply that, if I am purchasing, the price paid is reasonable or that the property is properly constructed and of sound materials.
10. the review of the property carried out by the Society is not undertaken either as agent for or by agreement with the organisation used for the review.

### TRANSFER OF MORTGAGE

11. the Society may at any time transfer its interest in some or all of its rights under the mortgage to another financial institution without seeking my specific consent and, following this, my membership rights of the Society will no longer apply.
12. I understand that whilst the transferee of the mortgage would be the person legally entitled to receive payments under any mortgage, such transfer will not affect the policies in relation to the setting of the interest rate and conduct of arrears.
13. my acceptance of any Mortgage Offer will constitute my general consent to the future transfer of the mortgage on the foregoing terms and as may be more particularly set out in the Society's Mortgage Conditions.

### JOINT BORROWERS

14. we accept that we are individually responsible for the total mortgage debt. (On request, information will be provided to joint applicants in respect of their rights and responsibilities should the relationship end through death, divorce or separation.)
15. as joint borrowers we accept that the first named borrower, being the "First Applicant" on the Society's application form, will be the "Representative Joint Borrower" able to exercise membership rights.

### HOUSEHOLD INSURANCE

16. I:
  - accept sole responsibility for the choice of insurer, the sum insured, the extent of cover and the financial consequences of any terms, conditions or excesses imposed;
  - will ensure the sum insured is not less than the rebuilding figure given in the valuation report and is index-linked annually;
  - will ensure that the cover provided by the policy includes financial protection against loss or damage to the property for all major insurable perils, including but not restricted to: Fire, Flood, Storm, Theft, Escape of Water, Malicious Damage, Subsidence, Landslip and Heave, and Legal Liability;
  - will either arrange for the interest of the Family Building Society to be noted on the policy or for the policy to be in the joint names of me and Family Building Society;
  - undertake to pay all premiums as they fall due to maintain the policy cover for the life of the mortgage;
  - agree that the Society accepts no responsibility for any loss suffered by me in connection with the insurance of the property, however caused.

## DECLARATIONS AND CONSENTS

## MARKETING

17. We would like to tell you about our products, services, and events and those of our carefully selected partners (a list of which is available on request). We will always treat your personal details with the utmost care and will never share them with other companies for marketing purposes. If you give consent, this will last as long as you have a relationship with us. If you agree to us communicating with you for marketing purposes, please tick the relevant boxes to confirm how we may contact you.

APPLICANT ONE: Post  email  phone  text       APPLICANT TWO: Post  email  phone  text

You can unsubscribe from marketing at any time by writing to: Family Building Society, Ebbisham House, 30 Church Street, Epsom, Surrey, KT17 4NL.

## EXISTING LENDER AUTHORITY

18. I authorise and request you to supply to the Family Building Society the information requested by them in the attached enquiry letter and in any subsequent phone or written requests. I / We would be grateful if you would deal with these enquiries promptly.

## I DECLARE AND CONFIRM THAT:

- I am aged 18 or over;
- I am entitled to disclose information about any joint applicant, partner / spouse or other third party named on the application form;
- You can use my personal information as explained in this form and in the leaflet “How We Use Personal Information”;
- I have read and agree to the Declarations and Consents;
- I understand that it is an offence to make a false declaration.

NAME OF FIRST APPLICANT	SIGNED:		DATE:	DD	MM	YYYY
NAME OF SECOND APPLICANT	SIGNED:		DATE:	DD	MM	YYYY

**THE MORTGAGE WILL BE SECURED ON YOUR PROPERTY.**

**YOUR PROPERTY MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.**

SECTION TEN - DIRECT DEBIT INSTRUCTION

Please ensure that the Direct Debit instruction below is completed with the details of the current account from which you intend to make your monthly payments. The account should be in the name(s) of the proposed borrower(s). It will be a requirement of the mortgage that the monthly payments due are made by Direct Debit.

The first payment will be collected one calendar month after the date of completion, with subsequent payments generally being collected on the same day of each month thereafter.

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

Please fill in the form and send to Family Building Society, Ebbisham House, 30 Church Street, Epsom, Surrey, KT17 4NL.

Name(s) of account holder(s):

Originator's identification number

9	4	0	4	4	9
---	---	---	---	---	---



Name and full postal address of your Bank or Building Society:

To the Manger:	Bank / Building Society:
Address:	
Postcode:	

Reference Number (FOR SOCIETY USE ONLY):

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

**Instruction to your Bank or Building Society:**

Please pay Family 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 Family Building Society and, if so, details will be passed electronically to my Bank / Building Society.

Bank / Building Society account number:

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

Branch sort code:

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

Signature:
Date:

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

**This guarantee should be detached and retained by the payer. 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, Family Building Society will notify you five working days in advance of your account being debited or as otherwise agreed. If you request Family 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 Family 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 Family 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.

To find out more, please contact our New Business Team:



[familybuildingsociety.co.uk](https://familybuildingsociety.co.uk)



03330 140140



[newbusiness@familybsoc.co.uk](mailto:newbusiness@familybsoc.co.uk)

**EBBISHAM HOUSE**  
**30 CHURCH STREET**  
**EPSOM, SURREY**  
**KT17 4NL**

Family Building Society is a trading name of National Counties Building Society which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Firm Reference No.206080  
[register.fca.org.uk](https://register.fca.org.uk)





**OFFSET SAVER**  
APPLICATION FORM

# OFFSET SAVER APPLICATION FORM

## ACCOUNT DETAILS

PLEASE FULLY COMPLETE IN BLOCK CAPITALS. FIELDS MARKED WITH A \* ARE OPTIONAL.

### FIRST NAMED ACCOUNT HOLDER

### SECOND NAMED ACCOUNT HOLDER

TITLE:  
SURNAME:  
FORENAMES:  
PERMANENT HOME ADDRESS:

MR / MRS / MISS / MS		

MR / MRS / MISS / MS		

POSTCODE:  
LENGTH OF TIME AT ADDRESS:

YEARS	MONTHS		

YEARS	MONTHS		

PHONE - PHONE:\*  
PHONE - MOBILE:\*  
EMAIL ADDRESS:\*



DATE OF BIRTH:  
MARITAL STATUS:  
OCCUPATION:

DD	MM	YYYY

DD	MM	YYYY

NATIONAL INSURANCE NUMBER:  
(If you do not know your National Insurance number, please refer to your P60, Notice of Coding, or Tax Return. Otherwise your employer or Tax Office may be able to help)

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

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

\* If we have a home or mobile phone number or email address for you, we may use these to get in touch regarding your application or with important information about your account. This could include letting you know about any concerns we have about the activity on your account.

HOW DO YOU WANT TO RECEIVE ACCOUNT UPDATES FROM US? (e.g. statements)

POST    EMAIL    TEXT

POST    EMAIL    TEXT

IF YOU ARE AN EXISTING CUSTOMER PLEASE STATE YOUR ACCOUNT NUMBER:

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

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

Please let us know the Mortgage Account Number of the Offset Mortgage to link to the account (if known). If you don't know the Mortgage Account Number yet please write in the surname(s) of the borrower(s).

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

## TAX RESIDENCY

PLEASE REFER TO THE NOTES AT THE END OF THIS FORM BEFORE COMPLETING THIS SECTION

1. ARE YOU A CITIZEN AND TAX RESIDENT OF THE UK ONLY?

YES    NO (please answer questions 2-5)

YES    NO (please answer questions 2-5)

2. ARE YOU A CITIZEN OF AND / OR TAX RESIDENT IN THE US?

YES    NO

YES    NO

3. If you have answered YES to Q2, please provide your US Tax Identification Number:

COUNTRY OF TAX RESIDENCY:

UNITED STATES
---------------

UNITED STATES
---------------

TAX IDENTIFICATION NUMBER (TIN):



PLEASE STATE WHY TIN NOT PROVIDED:

4. ARE YOU TAX RESIDENT IN A COUNTRY OTHER THAN THE UK OR US?:

YES    NO

YES    NO

5. If you have answered YES to Q4, please list the countries other than the UK and US of which you are tax resident, if any, together with associated Tax Identification Number or functional equivalent:

COUNTRY OF TAX RESIDENCY:



TAX IDENTIFICATION NUMBER (TIN):

PLEASE STATE WHY TIN NOT PROVIDED:

# OFFSET SAVER APPLICATION FORM

## OPENING INVESTMENT

TO OPEN AN OFFSET SAVER:

I / WE ENCLOSE THE SUM OF:

AND / OR PLEASE TRANSFER THE SUM OF:  
(Write "full balance" to transfer the closing balance)

FROM ANOTHER SAVINGS ACCOUNT WITH US.  
ACCOUNT NUMBER:

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

Cheques should be made payable to "Family Building Society" followed by your name.

OR CLAIM FROM MY NOMINATED DEBIT CARD, THE SUM OF:  
(Family members' online applications only)

## NOMINATED ACCOUNT FOR WITHDRAWALS

ACCOUNT NAME:

ACCOUNT NUMBER:

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

BANK NAME:

SORT CODE:

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

BRANCH:

REFERENCE IF APPLICABLE:

(Please note that we will require evidence of ownership of the nominated account above, such as a paying-in slip or cheque crossed "cancelled" showing your name, sort code and account number, or an original bank statement)

I / WE HAVE ENCLOSED THE OWNERSHIP EVIDENCE REQUIRED

(Please note that if evidence is not provided with your application form, then your withdrawal payments will be delayed)

## IMPORTANT INFORMATION

Please note the following:

- at least one Offset Saver account must be opened in the same name(s) as the borrower(s). This account must remain open for the duration of the mortgage term
- application forms for the borrower(s) are expected to be returned with the relevant mortgage application.

HOW DID YOU FIND OUT ABOUT THIS ACCOUNT?

## IMPORTANT INFORMATION ABOUT YOUR OFFSET SAVER FOR SAVERS OTHER THAN THE BORROWER(S)

**This Section MUST be signed by any family members who are also opening an Offset Saver. It does not need to be signed by the borrower(s)**

As the money held in the savings account is offset against the linked Offset Mortgage the borrower(s) may need to know your savings balance in order to manage their Offset Mortgage. This may occur at any time, either at the borrower(s) request or on the occurrence of certain events. For example, where the total amount in the linked Offset Saver account(s) exceeds the amount of the mortgage we'll contact the borrower(s) to notify them of this.

**Please sign here to confirm that you are happy for us to disclose information to the borrower(s) about your savings balance.**

### FIRST NAMED ACCOUNT HOLDER

SIGNED:		DATE:	DD	MM	YYYY
---------	--	-------	----	----	------

### SECOND NAMED ACCOUNT HOLDER

SIGNED:		DATE:	DD	MM	YYYY
---------	--	-------	----	----	------

## USING YOUR PERSONAL INFORMATION

1. Personal information which you supply to us may be used in a number of ways, for example:
  - to open and manage the account for which you are applying
  - for fraud prevention
  - for management and audit of our business
  - for market research and statistical analysis
2. Information about you will be kept after your account is closed.
3. We may share your information with, and obtain information about you from, credit reference agencies to check your identity. This will not affect your credit score.
4. We may share your personal information with other people or organisations, for example:
  - third parties for processing on our behalf
  - governmental and regulatory bodies (such as HMRC and the Financial Conduct Authority)
  - for fraud prevention and detection purposes
  - other payment services providers
  - if required to do so by law
  - with your consent
5. We may use your information to tell you about other products and services we think may be of interest to you.
6. We may monitor or record any communications you have with us in the interests of staff training, customer service and security.
7. For further details about how your personal information is used, and your rights under data protection law, please refer to the enclosed leaflet, "How We Use Personal Information".

## THIS SECTION IS FOR SOCIETY USE

IDA										
IDP										
PAYEE										
DRAWER										
SORT CODE										
A/C No.										
KYC										

PLEASE COMPLETE OVERLEAF, SIGNING AND DATING THE CONSENT AND CONFIRMATION SECTION.

## TAX RESIDENCY

The UK Government has signed, and will be signing, a number of intergovernmental agreements to share tax information, where applicable, with the tax authorities in other countries. The requirement to collect certain information about each customer's tax arrangement is part of UK legislation and as a financial institution we are legally obliged to collect it. We are asking for your tax residency and tax ID numbers (where applicable) and will record this on our records now, but will only disclose this information to the relevant tax authorities if and when we are required to under UK law. You can find out more, including a list of countries that have signed agreements to automatically exchange information, along with details about the information being requested, on the OECD automatic exchange of information portal at [www.oecd.org](http://www.oecd.org). Your tax residence generally is the country in which you live for more than half the year, but rules differ. Further details are available at [www.oecd.org](http://www.oecd.org).

A Taxpayer Identification Number ("TIN") is a unique combination of letters or numbers assigned by a jurisdiction to an individual or an entity and used to identify the individual or entity for the purposes of administering the tax laws of such jurisdiction. Some jurisdictions do not issue a TIN. However, these jurisdictions often utilise some other high integrity number with an equivalent level of identification (a "functional equivalent"). Examples of that type of number include, for individuals, a social security / insurance number, citizen / personal identification / service code / number, and resident registration number.

As a financial institution the Society is not allowed to give tax advice. If you have any questions on how to complete the Tax Residency section of this form we recommend that you speak to your tax authority (for example, HMRC in the UK) or your tax or legal adviser.

## DECLARATIONS

### 1 GENERAL

I (each of us if more than one is applying) hereby declare that:

- 1.1 The sum being invested does not belong to a company or other corporate body and will not be held by me as trustee(s) for a company or corporate body.
- 1.2 I have received the following:
  - Product Features leaflet.
  - General Conditions for our Savings Accounts booklet.
  - Financial Services Compensation Scheme (FSCS) Information Sheet.
  - The leaflet on "How We Use Personal Information".
- 1.3 I agree to notify the Society of any changes to my personal details as set out overleaf.
- 1.4 The information supplied on this form is true and correct to the best of my knowledge and belief.
- 1.5 I acknowledge that the information supplied on this form and information regarding myself and any reportable account may be provided to the tax authorities of the country in which the account is maintained and exchanged with tax authorities of another country or countries in which I may be tax resident pursuant to intergovernmental agreements to exchange financial account information.
- 1.6 I undertake to advise the Society within 30 days of any change in circumstances which affects my tax residency status or causes the information contained in this form to become incorrect, and to provide the Society with a suitably updated self-certification and declaration within 30 days of such change in circumstances.

### 2 JOINT SAVERS (NOT TRUSTS OR ESTATES)

We authorise the Society to permit either of us to operate the account and to give good discharge to the Society on behalf of both of us and agree that upon death the amount vests in the survivor.

We accept that the funds invested are deemed to be owned in equal shares for the purposes of taxation.

### 3 AGREEMENT TO ASSIGN CONVERSION BENEFITS TO CHARITY

- 3.1 By applying to open a share account on or after 14 February 2000 I / we agree with the Society and the Charities Aid Foundation ("the CAF") that I / we will assign to the CAF (or to any charity(ies) nominated by it or by the Society under the provisions of a deed dated 11 February 2000 between the Society and the CAF, in which case references to the CAF shall include references to any other charity(ies) but to no other person), the rights to any relevant conversion benefits (defined in paragraph 3.2.1 below). This agreement to assign will not apply to me / us if I / we fall within any class of persons which, as at today's date, the Society wishes to be excluded from such obligation. This agreement is irrevocable and authorises the Society to transfer to the CAF any such benefits without further notice to me / us. I / We understand that neither the Society nor the CAF will release me / us from this agreement or vary its terms and (except as set out in paragraph 3.3 below) I / we will continue to be bound by the agreement even if the Society decides at some time in the future that it is no longer in the best interests of the Society to continue with the above assignment condition generally in respect of new members.
- 3.2.1 "Relevant conversion benefits" means any benefits to which I / we might become entitled as a shareholding member of the Society under the terms of any future transfer of the Society's business to a company (i.e. on a conversion

or take-over) which is completed at any time within the five years immediately following the date on which my / our share account is opened or, if applicable, the shorter period set out in the list referred to below. "Relevant conversion benefits" does not include the statutory right to have shares in the Society (including any balances on share accounts) converted into deposits with the company on a conversion or take-over.

3.2.2 If the Society merges with any other society, after the date of such merger the "Society" includes such other society.

3.3 I / We authorise the Society to pass to the CAF such information relating to me / us and my / our accounts with the Society as the CAF may reasonably require in order to administer this agreement and the relevant conversion benefits and for no other purpose. I / We consent to both the Society and the CAF holding and processing such information for such purposes.

A list of the classes of persons which the Society currently wishes to be excluded from the agreement to assign, or in respect of which a shorter period

### INFORMATION ABOUT ELECTRONIC PAYMENTS TO AND FROM YOUR ACCOUNT

Each month we will send you a statement listing the electronic payments on your account, unless there are no payments in that month. This excludes crediting or payment of interest. Alternatively, we can give you this information on request or via our Online Service. If you do not wish to receive such monthly statements, please tick the box

### MARKETING

We would like to tell you about our products, services, and events and those of our carefully selected partners (a list of which is available on request). We will always treat your personal details with the utmost care and will never share them with other companies for marketing purposes. If you give consent this will last as long as you have a relationship with us. If you agree to us communicating with you for marketing purposes, please tick the relevant boxes below to confirm how we may contact you.

Applicant One: Post  Email  Phone  Text

Applicant Two: Post  Email  Phone  Text

You can unsubscribe from marketing at any time by writing to: Family Building Society, Ebbisham House, 30 Church Street, Epsom, Surrey KT17 4NL.

### CONSENT AND CONFIRMATION

For your own benefit and protection you should carefully read the Product Features leaflet, Product Summary Box and the General Conditions for our Savings Accounts Booklet as these contain the terms and conditions upon which we intend to rely. You should do this before signing this application form. If you have any questions about the account terms and conditions please contact our New Business Team on 03330 140141 or [newbusiness@familybsoc.co.uk](mailto:newbusiness@familybsoc.co.uk)

**By signing this application form you are:**

- confirming that you have read the section "Using Your Personal Information" above, and the leaflet "How We Use Personal Information" which accompanies this application form.
- making the declarations and giving the authorities set out in the section "DECLARATIONS" above.
- agreeing to the use of your personal information to enable us to provide you with payment services, such as faster payments, to and from your account.

FIRST NAMED ACCOUNT HOLDER	SIGNED:	DATE:	DD	MM	YYYY
SECOND NAMED ACCOUNT HOLDER	SIGNED:	DATE:	DD	MM	YYYY

### PLEASE RETURN THIS APPLICATION FORM TO:

**FREEPOST, FAMILY BUILDING SOCIETY. ALTERNATIVELY YOU CAN UPLOAD YOUR APPLICATION FORM SECURELY TO [FAMILYBUILDINGSOCIETY.CO.UK/FILE-UPLOAD](http://FAMILYBUILDINGSOCIETY.CO.UK/FILE-UPLOAD)**

PLEASE RETAIN THE PRODUCT FEATURES LEAFLET, GENERAL CONDITIONS FOR OUR SAVINGS ACCOUNTS BOOKLET AND THE FSCS INFORMATION SHEET FOR YOUR FUTURE REFERENCE.

Family Building Society is a trading name of National Counties Building Society.