

Further Advance/ Transfer of Equity Application Form

If a decision in principle has been provided for this application please quote the details below:

Enquiry Number

Date Provided

Existing Newcastle Building Society Account Number

Best number and time to contact

If we have any queries regarding your application

Contents

Welcome	3
Your loan requirement	4
Your personal details	4
Your income	5-6
Your commitments	7-8
Additional commitments	9
Bankruptcy and Convictions	9
Your insurance	10
About your property	11
Your Solicitor	11
Direct Debit form	12
Declarations	13-14
Authority to employer	15
Additional information	16
Notes	16

Please note, where a Guarantor is required, completion of a supplementary application form will be required by your Guarantor. For full details please contact us on 0845 606 4488.

Mortgages.

Welcome to the Newcastle.

Thank you for choosing the Newcastle Building Society (NBS). Our aim is to make the process of your application as simple as possible for you. Our staff will be more than happy to help you complete this form and answer any questions you may have.

Accessibility

Newcastle Building Society is committed to ensuring that all of our products and services are easily and equally accessible to all of our members. With this in mind we are able to provide this brochure in larger print, Braille or audio cassette format. If you would like more details, or would like to register to receive correspondence in an alternative format please contact us on 08457 344 345.

Assistance is only a call away

We understand that a mortgage can be daunting for many people and would like to offer our assistance in overcoming any concerns you may have. Help can be sought at any stage from your local branch, or by contacting us on 0845 606 4488.

Full written quotations are available on request. A first charge over your property will be required as security.

We look forward to being of service.

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

Newcastle Building Society is authorised and regulated by the Financial Services Authority (FSA) and is entered in the FSA's Register under number 156058.

In order for us to meet your service expectations please ensure that you complete all the appropriate sections of your application in full.

A. YOUR LOAN REQUIREMENT

Further Advance Transfer of Equity Transfer of Equity with additional borrowing (please select one only)
 Additional loan required £ Term of loan (maximum 35 years) years
 (Not to include your existing mortgage balance) (Mortgage must be fully repaid by age of 75.)

Additional Borrowing

Mortgage Product (if applicable)

What is your expected age at retirement years (Applicant 1) years (Applicant 2)

If your mortgage term goes beyond your expected retirement age, please confirm how you intend to continue to make your mortgage repayments _____

Purpose of Loan: Capital Raising Home Improvements Purchase of Freehold
 Purchase of Land Marital Buy Out Other

Repayment method required: Repayment Interest Only
 Part/Part (please state each amount). Interest Repayment

Please note: If Interest Only you are responsible for ensuring that you will be able to pay off the capital borrowed at the end of the mortgage term. This means that you are responsible for making suitable arrangements for repaying the loan. (Suitable options include ISAs, Pension, Endowment, PEP etc.) Please note, arrangement by Estate (Death) and Sale of your property are not acceptable.

Please confirm how you intend to repay the capital and specify the types and values of any investment:

Type: _____ Value: £ _____ Maturity Date: _____

Type: _____ Value: £ _____ Maturity Date: _____

Please indicate how you wish to make your monthly repayments: Direct Debit Standing Order
 (please complete direct debit mandate on page 12)

If you are paying by Standing Order it is your responsibility to increase your payment with your bank at completion.

B. YOUR PERSONAL DETAILS

First Applicant

Joint Applicant

Title: Mr Mrs Miss Ms Other _____

Mr Mrs Miss Ms Other _____

First name(s): _____

Surname: _____

Date of Birth:

Previous/Maiden Name: _____
(only required if in the last 6 years)

Date changed: Month Year

Month Year

Present address: _____

 _____ Postcode _____

 _____ Postcode _____

Daytime Telephone No: _____

Home Telephone No: _____

E-mail address: _____

Nationality: _____

How long have you been at your current address? Month Year
(If less than three years, please complete 'Section O' Additional Information on page 16.)

Month Year

Sex: Male Female

Male Female

Marital status: Single Married Civil Partnership

Single Married Civil Partnership

Divorced Widowed Separated

Divorced Widowed Separated

Dependants: Number Ages

Number Ages

In order for us to meet your service expectations please ensure that you complete all the appropriate sections of your application in full.

C. YOUR INCOME - (EMPLOYED)

	First Applicant	Joint Applicant
Employment status:	Permanent <input type="checkbox"/> Temporary / Agency <input type="checkbox"/> Contract <input type="checkbox"/> Casual <input type="checkbox"/>	Permanent <input type="checkbox"/> Temporary / Agency <input type="checkbox"/> Contract <input type="checkbox"/> Casual <input type="checkbox"/>
If contract worker, please state:	Contract start date <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Contract end date <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Contract start date <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Contract end date <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Post held:	_____	_____
Company name:	_____	_____
Company address:	_____	_____
	Postcode _____	Postcode _____
Payroll/Employee number:	_____	_____
Company Telephone no:	_____	_____
Company Fax no:	_____	_____
Employed there since: <small>(If less than two years please supply previous employers details in the additional information section on page 16)</small>	Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Are you under any probationary period?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If 'Yes' When does your probation period end?	Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Are you under notice of termination or redundancy?	Yes <input type="checkbox"/> No <input type="checkbox"/> <small>(If yes, please provide details below)</small>	Yes <input type="checkbox"/> No <input type="checkbox"/> <small>(If yes, please provide details below)</small>
	_____	_____
	_____	_____
	_____	_____
Tax Office/Tax Reference	Office <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Ref <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Office <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Ref <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Gross Basic Income	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Frequency	Annually <input type="checkbox"/> Monthly <input type="checkbox"/> 4 Weekly <input type="checkbox"/> Weekly <input type="checkbox"/>	Annually <input type="checkbox"/> Monthly <input type="checkbox"/> 4 Weekly <input type="checkbox"/> Weekly <input type="checkbox"/>
Gross Overtime	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Frequency	Annually <input type="checkbox"/> Monthly <input type="checkbox"/> 4 Weekly <input type="checkbox"/> Weekly <input type="checkbox"/>	Annually <input type="checkbox"/> Monthly <input type="checkbox"/> 4 Weekly <input type="checkbox"/> Weekly <input type="checkbox"/>
Commission	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Frequency	Annually <input type="checkbox"/> Monthly <input type="checkbox"/> 4 Weekly <input type="checkbox"/> Weekly <input type="checkbox"/>	Annually <input type="checkbox"/> Monthly <input type="checkbox"/> 4 Weekly <input type="checkbox"/> Weekly <input type="checkbox"/>
Bonus	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Frequency	Annually <input type="checkbox"/> Monthly <input type="checkbox"/> 4 Weekly <input type="checkbox"/> Weekly <input type="checkbox"/>	Annually <input type="checkbox"/> Monthly <input type="checkbox"/> 4 Weekly <input type="checkbox"/> Weekly <input type="checkbox"/>
What is your average total monthly income less tax/Ni?	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Are you employed by a relative?	Yes <input type="checkbox"/> No <input type="checkbox"/> <small>(If yes, please provide details below)</small>	Yes <input type="checkbox"/> No <input type="checkbox"/> <small>(If yes, please provide details below)</small>
	_____	_____
	_____	_____
Relationship:	_____	_____
Accountants name: <small>(Only required if employed by a relative)</small>	_____	_____
Accountants address: <small>(Only required if employed by a relative)</small>	_____	_____
	Postcode _____	Postcode _____

This information will be used to apply for a reference if required.

If you have changed employers in the past 2 years, please complete 'Section O, Additional Information' on page 16.

If you have any other additional income not listed above, please complete 'Section D Other Income' overleaf.

In order for us to meet your service expectations please ensure that you complete all the appropriate sections of your application in full.

C. YOUR INCOME - (SELF EMPLOYED)

For the purpose of this application you will be treated as self employed if your shareholding is 15% or greater.

	First Applicant	Joint Applicant
Trading style:	Limited Company <input type="checkbox"/> Partnership <input type="checkbox"/> Sub-Contractor <input type="checkbox"/> Sole Trader <input type="checkbox"/> LLP <input type="checkbox"/>	Limited Company <input type="checkbox"/> Partnership <input type="checkbox"/> Sub-Contractor <input type="checkbox"/> Sole Trader <input type="checkbox"/> LLP <input type="checkbox"/>
Trading Name:	_____	_____
Company Address:	_____ _____ _____ Postcode _____	_____ _____ _____ Postcode _____
Business Trading since: <small>(If trading or applicant has been self employed for less than two years please provide details on the Notes page 16)</small>	Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Nature of business:	_____	_____
Percentage owned:	<input type="text"/> %	<input type="text"/> %
Time you have been in control of business:	Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Company Telephone no:	_____	_____
Company Fax no:	_____	_____
Personal profit (last three years):	£ _____ Year _____ £ _____ Year _____ £ _____ Year _____	£ _____ Year _____ £ _____ Year _____ £ _____ Year _____
Personal profit this year (Est.):	_____	_____
Salary/dividends received: <small>(only applicable for limited company)</small>	_____	_____
VAT Number:	_____	_____
Company registration: <small>(only applicable for limited company)</small>	_____	_____
Tax office and reference:	Office _____ Ref _____	Office _____ Ref _____
Accountants name:	_____	_____
Accountants address:	_____ _____ _____ Postcode _____	_____ _____ _____ Postcode _____
Qualification:	FCA <input type="checkbox"/> ACCA <input type="checkbox"/> AAT <input type="checkbox"/> AAPA <input type="checkbox"/> Other _____	FCA <input type="checkbox"/> ACCA <input type="checkbox"/> AAT <input type="checkbox"/> AAPA <input type="checkbox"/> Other _____

If you have changed employers in the past 2 years please complete 'Secton O, Additional Information' on page 16.

If you have any other additional income not listed above, please complete 'Section D, Other Income' below.

D. OTHER INCOME

	First Applicant	Joint Applicant
Details of any other income		
Source:	_____	_____
Amount:	£ _____	£ _____
Frequency	Annually <input type="checkbox"/> Monthly <input type="checkbox"/> 4 Weekly <input type="checkbox"/> Weekly <input type="checkbox"/>	Annually <input type="checkbox"/> Monthly <input type="checkbox"/> 4 Weekly <input type="checkbox"/> Weekly <input type="checkbox"/>
Source:	_____	_____
Amount:	£ _____	£ _____
Frequency	Annually <input type="checkbox"/> Monthly <input type="checkbox"/> 4 Weekly <input type="checkbox"/> Weekly <input type="checkbox"/>	Annually <input type="checkbox"/> Monthly <input type="checkbox"/> 4 Weekly <input type="checkbox"/> Weekly <input type="checkbox"/>
If maintenance please advise if this is received by court order:	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

In order for us to meet your service expectations please ensure that you complete all the appropriate sections of your application in full.

E. YOUR COMMITMENTS

Details of other unsecured credit, such as personal loans, hire purchase, credit cards, mail order etc.

Lender/Recipient _____ Type: _____ Date of final payment:
 Balance outstanding £ _____
 Monthly payment: £ _____ Has this ever been in arrears* Yes No
 Repaying with money from this mortgage? Yes No Repaying before this mortgage completes? Yes No
 Name(s) held in: _____

Lender/Recipient _____ Type: _____ Date of final payment:
 Balance outstanding £ _____
 Monthly payment: £ _____ Has this ever been in arrears* Yes No
 Repaying with money from this mortgage? Yes No Repaying before this mortgage completes? Yes No
 Name(s) held in: _____

Lender/Recipient _____ Type: _____ Date of final payment:
 Balance outstanding £ _____
 Monthly payment: £ _____ Has this ever been in arrears* Yes No
 Repaying with money from this mortgage? Yes No Repaying before this mortgage completes? Yes No
 Name(s) held in: _____

Lender/Recipient _____ Type: _____ Date of final payment:
 Balance outstanding £ _____
 Monthly payment: £ _____ Has this ever been in arrears* Yes No
 Repaying with money from this mortgage? Yes No Repaying before this mortgage completes? Yes No
 Name(s) held in: _____

Lender/Recipient _____ Type: _____ Date of final payment:
 Balance outstanding £ _____
 Monthly payment: £ _____ Has this ever been in arrears* Yes No
 Repaying with money from this mortgage? Yes No Repaying before this mortgage completes? Yes No
 Name(s) held in: _____

*If you have answered 'Yes' to arrears on any of the above, please provide full details below. If more than five credit commitments outstanding, please provide further details on the Notes page 16.

Details of your unsecured credit arrears within the last three years

Have you been in arrears on any of your loans/commitments in the last three years? Yes No
 If Yes, please complete the relevant sections below.

Loan

First Applicant

Lender: _____
 Value of loan: £ _____
 Value of arrears: £ _____
 Date of arrears: Month Year
 Did your arrears result in a credit default? Yes No
 Are the arrears now cleared? Yes No
 Date cleared: Month Year

Joint Applicant

_____ £ _____
 _____ £ _____
 Month Year
 Yes No
 Yes No
 Month Year

Please give a brief explanation below for your loan arrears:

If more than one instance of arrears has occurred, please provide further details on the Notes page 16.

In order for us to meet your service expectations please ensure that you complete all the appropriate sections of your application in full.

E. YOUR COMMITMENTS - (cont.)

Details of non NBS MORTGAGES/SECURED loans (other loans where the property is used as collateral)

First Applicant	Joint Applicant
Secured loan financial details	
Name of lender: _____	_____
Amount of loan secured against your property: £ _____	£ _____
Are there any arrears on the account? <small>(If yes, please complete details below).</small>	
Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Lender Address _____	_____
_____	_____
_____	_____
_____ Postcode _____	_____ Postcode _____

If you have more than one loan, please provide further details on the Notes page 16.

Details of your non NBS MORTGAGES/SECURED loans or rent arrears within the last three years

Have you been in arrears on your mortgage or rent in the last three years or ever had a property re-possessed? Yes No
 If Yes, please complete the relevant sections below.

First Applicant	Joint Applicant
Mortgage/Rent	
Lender/Landlord: _____	_____
Value of loan: £ _____	£ _____
Value of arrears: £ _____	£ _____
Date of arrears: Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Are the arrears now cleared? Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Date arrears were cleared in full: Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Please give a brief explanation below for your mortgage/rent arrears:	
_____ _____ _____	

If more than one instance of arrears has occurred please provide further details below.

In order for us to meet your service expectations please ensure that you complete all the appropriate sections of your application in full.

F. ADDITIONAL COMMITMENTS

Maintenance Payments (if applicable)		
Payee	Date of Final Payment	Monthly Payment
<input type="text"/>	<input type="text"/>	£ <input type="text"/>
<input type="text"/>	<input type="text"/>	£ <input type="text"/>

Other personal commitments:
This section must be completed in all instances.

Type:	Amount per month (If a joint application, please combine totals.)
Council Tax	£ _____
Utility bills (electric / gas / water)	£ _____
Buildings and Contents Insurance	£ _____
Unemployment / Accident / Sickness Insurance	£ _____
Existing Life Assurance / Savings Plans	£ _____
Travel costs (inc fuel)	£ _____
Nursery / School /College / University Fees	£ _____
Food /Clothing / Lifestyle items	£ _____
Childcare Vouchers	£ _____
Season Ticket	£ _____
Student Loan	£ _____
Other (please state)	£ _____
Total Per Month	£ _____
Plus Total Credit Commitments per Month (Please only provide details of those commitments which will not be repaid on completion)	£ _____
Total Monthly Outgoings	£ _____

G. BANKRUPTCY / IVAs / CCJs

First Applicant	Joint Applicant
Have you ever been bankrupt, had a county court judgement for debt registered against you or been subject to an IVA? (If yes, please complete section below). Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Bankruptcy <input type="checkbox"/> IVAs <input type="checkbox"/> CCJs <input type="checkbox"/>	Bankruptcy <input type="checkbox"/> IVAs <input type="checkbox"/> CCJs <input type="checkbox"/>
Lender/Company: _____ Amount: £ _____ Date registered: Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Date discharged: Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	_____ £ _____ Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Please give a brief explanation as to how the above occurred: <input style="width: 100%; height: 30px;" type="text"/>	
If more than one instance of the above has occurred please provide further details on the Notes page 16.	

H. DETAILS OF PREVIOUS CONVICTIONS AND PENDING PROSECUTION

Do you have a prosecution pending, or have you ever been convicted of an offence, which is not regarded as a 'spent' conviction under the Rehabilitation of Offenders Act 1974, other than a driving offence? Yes No

(If Yes, please provide details below. You do not need to provide details of a 'spent' conviction.)

Previous Convictions	Pending Prosecutions
<input style="width: 95%; height: 20px;" type="text"/>	<input style="width: 95%; height: 20px;" type="text"/>
<input style="width: 95%; height: 20px;" type="text"/>	<input style="width: 95%; height: 20px;" type="text"/>
<input style="width: 95%; height: 20px;" type="text"/>	<input style="width: 95%; height: 20px;" type="text"/>

In order for us to meet your service expectations please ensure that you complete all the appropriate sections of your application in full.

I. YOUR BUILDINGS AND CONTENTS INSURANCE

The Society can arrange a policy to cover your home and contents. Further details are available in our Insurance Guide, which is available upon request from your mortgage adviser.

Do you require a buildings quotation? Yes No

Do you require a contents quotation? Yes No

N.B. Applicants not arranging their buildings insurance with the Society will be charged an initial fee and an ongoing annual fee.

If you are maintaining your current insurance arrangements or arranging your own policy, please confirm your insurers and renewal details below:

	Company	Renewal Date*
Buildings insurance: _____		Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Contents insurance: _____		Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

*By providing your renewal dates you agree that we may contact you in the future regarding your buildings and contents insurance.

If you do not wish us to contact you at renewal please tick here

J. YOUR LIFE AND INCOME PROTECTION COVER

In the event of death or critical illness the Society can arrange a policy which will repay the balance of your mortgage.

Would you like a quotation for this cover? Yes No

K. MORTGAGE PAYMENT PROTECTION INSURANCE (Accident, Sickness and Involuntary Unemployment Cover)

Mortgage Payment Protection Insurance can provide benefits towards your monthly repayments in the event of an accident, sickness or involuntary unemployment. Further details are available in our Insurance Guide, which is available upon request from your mortgage adviser.

Would you like a quotation for this valuable cover? Yes No

In order for us to meet your service expectations please ensure that you complete all the appropriate sections of your application in full.

L. ABOUT YOUR PROPERTY

Estimated Current Value £

Occupancy

Please give names, date of birth and the relationship to the applicants of any persons (other than the applicants) aged 17 or over, who will usually be resident at the property. If none, tick here

Title	Full Name	Date of Birth	Relationship
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Grants

Have you made an application to your local authority for a grant? Yes No

If Yes, please give details

<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>

Valuation

It may be necessary to obtain an up to date valuation of your property. Please provide contact details for inspection arrangements.

Contact Name Daytime Telephone Number
 Mobile Telephone Number

In order to avoid any delay to your application, please also provide alternative contact details below.

Alternative Contact Name Alternative Contact Number
 Alternative Contact Name Alternative Contact Number

M. YOUR SOLICITOR/CONVEYANCER (Only to be completed for Transfer of Equity)

Newcastle Building Society has a relationship with Barnetts Solicitors who can provide a legal service to you for the purposes of transferring your equity should you not have your own Solicitor/Conveyancer.

Would you like to opt for this service? Yes No

If you wish to appoint your own Solicitor/Conveyancer, please provide their details below:

Name of individual: _____

Name of firm: _____

Address: _____

Postcode: _____

Telephone number: _____

If your selected solicitor/conveyancer is not on the Society's approved panel, we reserve the right to appoint our own.

Thank you for completing this application form. Please ensure you read the declarations on page 13 and 14, and sign where indicated. If the application is received with no signatures this will delay your application.



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

Mortgage Account

Please fill in the whole of this form using a ball point pen and send it to:
Newcastle Building Society, Portland House, New Bridge Street,
Newcastle upon Tyne. NE1 8AL.

Service User Number

9	4	2	9	4	3
---	---	---	---	---	---

Name(s) of account holder(s)

Bank or Building Society account number

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

Branch sort code

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

Name and full address of your Bank or Building Society

To: The Manager of	Bank or Building Society
Address:	
Postcode:	

REFERENCE - FOR OFFICIAL USE ONLY

M	T	G	D	D															
---	---	---	---	---	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Not part of the instruction to your Bank/Building Society; for Newcastle Building Society official use only.

PLEASE TELL US THE DATE YOU WOULD LIKE US TO COLLECT YOUR PAYMENT

Please circle:

1st - 8th - 15th - 25th

Please note that in the case of a new instruction, the date indicated above may be effective from the second collection of this Direct Debit. If no date is selected, the collection date will default to the first business day of each month.

Instruction to your Bank or Building Society

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

Signature(s):

Date:

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

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, Newcastle Building Society will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Newcastle Building Society to collect a payment, confirmation of the amount and date will be given to you at the time of request.
- If an error is made in the payment of your Direct Debit, by Newcastle 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 Newcastle 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.

N. DECLARATIONS

Your Information

Your attention is drawn to the following **Terms and Conditions** that you must agree to before we can begin processing your application: It is important that you keep copies of all **Terms and Conditions** associated with this further advance.

You agree we can use the information you have disclosed in your application to:

Make enquiries of your employer (and previous employer if any), your Accountant, Bank, Lender and Landlord you have named. We will also refer your application to a credit reference agency and any other third party including HM Revenue and Customs and The Department for Work & Pensions who may seem appropriate to us for credit assessment purposes. Such persons may keep a record of our enquiry.

To assess this application and to verify your identity we will make searches of our own Group records and those at Credit Reference Agencies. The agencies will record details of the search which may be seen by other lenders whether or not this application proceeds. The agencies will supply to us both public (including the electoral register) and shared credit and fraud prevention information. Credit searches and other information which is provided to us and/or the credit reference agencies, about you and those with whom you are linked financially may be used by us and other companies if credit decisions are made about you, or other members of your household. This information may also be used for debt tracing and the prevention of money laundering as well as the management of your account.

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To prevent or detect fraud, or to assist in verifying your identity, we may make searches of institutions records and at fraud prevention agencies that will supply us with information. We may also pass information to other financial and other organisations involved in fraud prevention to protect ourselves and our customers from theft and fraud. If you give us false or inaccurate information and we suspect fraud, we will record this.

We and members of the Group and other companies may use this information if decisions are made about you or others at your address(es) on credit or credit-related services, or motor, household, credit, life or any other insurance facilities. It may also be used for tracing and claims assessment.

You declare:

That the statements and information given on this application are true to the best of your knowledge and belief and that there are not any other matters that should be brought to our attention.

You are aware that 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 will be taken into account in all future applications by either, or both of you. This linking will continue until one of you successfully files a "disassociation" at the credit reference agencies.

You are aware by stating a financial association with another party that you are entitled to:

- Disclose information about the joint applicant and or anyone else referred to by you.
- Authorise us to search, link and or record information at credit reference agencies about you and anyone else referred to by you.

That information held about you by the Credit Reference Agencies may already be linked to records relating to one or more of your partners. For the purpose of this application you may be treated as financially linked and your application will be assessed with reference to any "associated" records.

That you have discussed the matter of the mortgage repayments you will make to us and you fully understand the commitment into which you are now entering. You acknowledge that the interest rate is variable and that the monthly payments may increase during the term of the mortgage and that you will be able to discharge the payments on a monthly basis.

(a) You confirm we are to arrange where necessary on your behalf additional security and authorise us to supply any information that may be required.

(b) You agree to inform us immediately of any changes in the information given to the questions in this application concerning, the occupation of the property, or a material change in your financial circumstances, which occur before completion.

(c) You confirm we are authorised to carry out a valuation of the property and you understand that payment of a fee does not bind us to make a loan to you. At our discretion we may decide to use a desktop valuation.

(d) You confirm for standard physical valuations that this is issued in accordance with RICS/ISVA Guidance Notes and Model Conditions of Engagement and that it is only for our use to enable us to decide whether the property is suitable for a mortgage and if so, how much the mortgage should be for. If an offer of Mortgage is made then you accept that we do not warrant the condition of the property, or that the price being paid is reasonable and you agree to meet the cost of the valuation whether or not an offer is made.

(e) In the event that we take possession of your property you authorise us to pass this information to the Council of Mortgage Lenders for inclusion on the Possessions register.

(f) Newcastle Building Society has a financial relationship with Barnetts Solicitors who provide a legal service to our customers whereby on completion they pay us a referral fee. This fee is used by us to cover our associated costs which include collection and transmission of data supporting administration and liaising with the Solicitors during the transaction. All fees will be fully itemised on the quotation that you receive from the Solicitors. You are free to use another Solicitor if you wish to do so.

N. DECLARATIONS

Use of your personal information

Newcastle Building Society will hold information about your account(s) for business analysis, fraud prevention and to keep your records accurate and up to date. The Society will treat your personal information as private and confidential (even when you are no longer a customer) and we will not disclose any of these details unless: we are compelled to do so by law, there is a duty to the public to disclose, you request us to do so, or our interests require us to give the information (for example to prevent fraud). Under the Data Protection Act I/we can ask to see a copy of the personal information Newcastle Building Society holds on me/us by writing to the Compliance Department, Newcastle Building Society, Portland House, New Bridge Street, Newcastle upon Tyne, NE1 8AL. I/We understand that this will involve payment of a fee.

Other Products and Services

At the Newcastle, we're constantly reviewing our products and services and trying to improve them to provide better value for our customers. We can provide you with no-obligation advice on a range of financial matters. If you would like us to get in touch about these, please tick the relevant box below:

Life and Income Protection Family Protection Buildings and Contents Insurance

Newcastle Building Society introduces to Newcastle Financial Services Limited. Newcastle Financial Services Limited is an appointed representative of Openwork Limited, which are authorised and regulated by the Financial Services Authority.

Don't Miss Out

We, and other companies within our group ("the Newcastle Building Society Group") are constantly striving to provide our customers with financial products that aim to make you money, save you money or offer protection for what you feel is important. We (and the companies within our group) would like to be able to use your contact details to let you know about these products and services. We won't bombard you with marketing mailings but just want to inform you about what we think may be of benefit to you. We may contact you by letter, telephone or email – whichever is best for you. By returning this form, you agree that we can contact you by post, telephone or email unless you tell us below.

- Please **do not** contact me about products offered by the Newcastle Group of companies by post
- Please **do not** contact me about products offered by the Newcastle Group of companies by phone
- Please **do not** contact me about products offered by the Newcastle Group of companies by email
- Please **do not** contact me about products and services of the group's commercial partners.

(Please note that if you are an existing account holder with Newcastle Building Society then the preference you indicate here will supersede any existing preference you may have nominated when opening your previous account(s). If a second holder wishes to nominate exemptions that are different to those expressed above then that individual should write to the Compliance Department indicating their preferences).

Are you related to, or do you have a business relationship with, any employee of the Society? Yes No

Do you have any other loans with the Society be it in your own name or business name? Yes No

Is there any other information which could be relevant to your application which you have not disclosed? Yes No

If YES to any of the above please provide details.

Where you borrow or may borrow from us, we may give details of your account and how you manage it to credit reference agencies. If you borrow and do not repay in full on time, we may tell credit reference agencies who will record the outstanding debt. This information may be supplied to other organisations by Credit Reference Agencies and Fraud Prevention Agencies to perform similar checks and to trace your whereabouts and recover debts that you owe. Records remain on file for 6 years after they are closed, whether settled by you or defaulted. If you fall behind with your mortgage repayments and the amount outstanding is not in dispute and you have not made satisfactory proposals for repayment following a formal demand then you will be given 28 days notice of our intention to disclose this information to the credit reference agency. You have the right of access to your personal records held by credit and fraud agencies. We will supply the names and addresses upon request to you. You can obtain this information by writing to Newcastle Building Society, Portland House, New Bridge Street, Newcastle upon Tyne NE1 1BR (no stamp is required). Please quote 'Credit Reference agency address required' and your mortgage application/account number.

It is important that you read and understand the section entitled **Your Information** (including **Credit reference and fraud prevention agencies**) in the terms and conditions found in this application form.

IMPORTANT PLEASE SIGN

By signing this application form, you agree that we can use the information in this way.

Form completed by:

Signature / First Applicant	Date

Name	
Signature	

Signature / Joint Applicant	Date

Status	
Date	

EMPLOYEE REFERENCES

By signing the authorities below, you agree that we can use the information in this way.

We may use the information you have disclosed in your application to make enquiries of your employer and lender/landlord.

Authority to Employer (First Applicant)

Employers name:

Employee's name:

NI/Payroll no:

Application Number

I authorise you to supply information as requested by
Newcastle Building Society

Signature(s)

Date



Authority to Employer (Joint Applicant)

Employers name:

Employee's name:

NI/Payroll no:

Application Number

I authorise you to supply information as requested by
Newcastle Building Society

Signature(s)

Date



Call:

0845 606 4488

Monday to Thursday 8am to 8pm | Friday 8am to 6pm | Saturday 9am to 1pm

We may monitor and record telephone calls for training and security purposes.

or visit us online:

www.newcastle.co.uk

Your local branch details:

Principal Office: Portland House, New Bridge Street, Newcastle upon Tyne NE1 8AL.

Newcastle Building Society is authorised and regulated by the Financial Services Authority (FSA) and is entered in the FSA's register under number 156058. We are permitted to advise on, arrange, enter into and administer mortgages and permitted to advise on, arrange and administer general insurance. You can check this on the FSA's register by visiting the FSA's website www.fsa.gov.uk/register/ or by contacting the FSA on 0845 606 1234. Newcastle Building Society (NBS) introduces to Newcastle Financial Services Limited (NFSL). NFSL is an appointed representative of Openwork Limited, which is authorised and regulated by the FSA.

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

A first charge over your property will be required as security.

ADV022 (December 2011)