

## Mortgages

# Intermediary Mortgage Application Form

For mortgage products that suit your needs.

**FOR INTERMEDIARY USE:**

**Booking Reference**

**Existing Newcastle Building Society Customer Account Number**

**Best number and time to contact (Customer)**

If we have any queries regarding your application

Applications **MUST** be fully completed and submitted together with supporting information and fees within five days of booking funds. Failure to complete the application fully will result in the booking being cancelled.

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

**Enquiry Number**

**Date Provided**

**Date of Exchange or Date of Entry (Scotland)**

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**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 602 2338.**

# Intermediary Mortgages

## Welcome to the Newcastle.

Thank you for choosing Newcastle Intermediary Services. From registration to maturity we work with you to ensure you and your client receive a smooth and efficient service. We also promise to keep you up to date on new products and services. Our experience in the mortgage and savings market allows us to offer an extensive portfolio of products. Whilst Newcastle Building Society offers a range of products direct through its own network, we realise that some people prefer to deal with financial advisers and we actively support this with specialist staff and straightforward ways to do business with us.

We are delighted to note that you intend to use one of our mortgage products. If appropriate, please ensure that you have reserved funds and obtained a booking reference number from your Network/Club. We are committed to ensuring that we deliver the best service we can to you and your client and in order to do this we now need your assistance in the following ways:

- 1) Please note that all applications submitted are subject to our Intermediary Terms and Conditions which can be found within the useful documents section of our website [www.newcastleis.co.uk](http://www.newcastleis.co.uk)
- 2) Please ensure that you have fully and accurately completed the application and that the fees and the supplementary documents, are sent to us within five days of this booking, quoting your booking reference number. If we do not receive the application within five days the booking will be cancelled and you will need to re-book funds, provided the product is still available.
- 3) If your client has an early and defined completion date please specify this within the application pack.
- 4) Please ensure you are fully conversant with our lending policy and information requirements. Full details are available within the documents listed below, which are available within the useful documents section of our website, [www.newcastleis.co.uk](http://www.newcastleis.co.uk)
  - DIP Criteria Form
  - What to send with an application - checklist
  - Lending Policy
- 5) We will ring you the day the application arrives to provide you with a case reference number and advise you of our next steps service level.
- 6) Any fees associated with this application must be included with this application.
- 7) The next step will be to advise you and your client that either the application bundle is complete and being processed, or that outstanding or supplementary information is required before we can proceed.
- 8) Should you omit to send any items described in the checklists above or you do not complete all the application fields we will inform you of this. However any omission will delay our ability to progress the application until the omitted items are received.
 

Should you require any further assistance please email: [intermediary.services@newcastle.co.uk](mailto:intermediary.services@newcastle.co.uk) or call our help line on **0845 602 2338**.

**Thank you once again for using  
Newcastle Intermediary Services.**

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

### A. INTERMEDIARY DETAILS

All mortgage applications submitted by Intermediaries are subject to our Terms and Conditions which can be found within the useful documents section of our website [www.newcastleis.co.uk](http://www.newcastleis.co.uk)

Please tick this box to confirm you have read and understood our terms and conditions and agree to be bound by them

#### The mortgage broker must complete this section

Name of Individual

Name of Firm

Address

Is this your head office address? Yes  No

Tel. No.

Email Address

FSA Registration Number

If Appointed Representative, please indicate the Principal's name and FSA number

Principal's Name: \_\_\_\_\_

Principal's FSA Number: \_\_\_\_\_

or:-

If Directly Authorised, please indicate which club you wish to submit this application via

Mortgage Club: \_\_\_\_\_

Broker Signature

Date

Fee payable by the applicant(s) to the broker for arranging the mortgage. £

Level of service provided to customer (please tick):

Advised

Non-advised

### Money Laundering

How was the Customer verification taken? Face to face  Non face to face

#### Applicants Identification

##### Name Identification

Have you seen the original documents? Yes  No

What documents have been submitted in support of this application?

##### Address Identification

Have you seen the original documents? Yes  No

What documents have been submitted in support of this application?

# Mortgages.

## Welcome to the Newcastle.

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

### **What do you need to submit with your application form?**

A number of documents are required with your mortgage application. To help ensure we can progress your application quickly your Mortgage Adviser has included our checklist entitled 'What to send with your mortgage application'.

On this form your Mortgage Adviser has highlighted which documents are required for your particular case. Simply use the 'included' column to ensure each of the required documents are submitted with your application. The reverse of the same form also outlines 'Acceptable Identification Documentation'. All persons who enter into a relationship with us are required to prove their identity, which involves providing documentation to prove your identity and current permanent residential address.

The majority of our customers who have existing mortgage or investment accounts may have already submitted documents to prove their identity, however we may need to re-identify you if the original documentation is no longer satisfactory. If this is the case, we will contact you to obtain up to date details.

### **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 by contacting us on 0845 602 2338.

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.**

**\*Please note a fee will be paid to your broker by Newcastle Building Society for placing the mortgage application with the society**

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.

**B. YOUR MORTGAGE NEEDS**

Mortgage product (If known): \_\_\_\_\_

Purchase price/Approximate value of property: £ \_\_\_\_\_ Total loan required: £ \_\_\_\_\_

Term of loan:   Years (maximum 35 years)  
**(mortgage must be fully repaid by age of 75)**

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

If your mortgage term takes you beyond your expected retirement age, please confirm how you intend to continue to make your mortgage repayments? \_\_\_\_\_

Date completion is scheduled:

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 type and value of any investments below:

Type: \_\_\_\_\_ Value: £ \_\_\_\_\_ Maturity Date: \_\_\_\_\_

Type: \_\_\_\_\_ Value: £ \_\_\_\_\_ Maturity Date: \_\_\_\_\_

Please indicate how you wish to repay your mortgage: Direct Debit  Standing Order

(please complete direct debit mandate on page 19)

(Please note if no payment option is selected the Society will collect your payments by direct debit providing we have a fully completed direct debit mandate)

**Please complete ONE of the following loan purpose options**

**1. House purchase**

Please confirm the source of your deposit:

Is this from your own resources? Yes  No

If 'No', please provide details:  
 \_\_\_\_\_  
 \_\_\_\_\_

Newcastle Building Society retains the right to request proof of the deposit.

**2. Existing Customer (NBS homemover) - only to be completed by existing customers moving house.**

Existing Account No.

Existing Mortgage Amount £

Do you wish to port your existing scheme? Yes  No   
(please note that this only applies to your current mortgage balance)

Do you require any additional borrowing? Yes  No

Amount of additional borrowing: £

Mortgage Product   
 required on additional borrowing:

**3. Remortgage**

**Please indicate how your loan amount is split.**

Repay an existing loan for house purchase £

Repay an existing loan for home improvements £

Additional amount for home improvements £

Repay an existing loan not used for house purchases/home improvements £

Please state purpose  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Please state year of purchase

Original purchase price £

End date of tie in period on current product

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 PERSONAL DETAILS**

|  | <b>First Applicant</b>   |  | <b>Joint Applicant</b>   |
|--|--|--|--|
| Title:   | Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other _____   |  | Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other _____   |
| First names(s):  | _____  |  | _____  |
| Surname:   | _____  |  | _____  |
| Date of birth:   | _____  |  | _____  |
| Previous/Maiden Name:<br><small>(only required if in the last 6 years)</small>   | _____  |  | _____  |
| Date changed:  | Month <input type="checkbox"/> <input type="checkbox"/> Year <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>   |  | Month <input type="checkbox"/> <input type="checkbox"/> Year <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>   |
| Present address:   | _____<br>_____<br>_____ Postcode _____   |  | _____<br>_____<br>_____ Postcode _____   |
| Daytime Telephone No:  | _____  |  | _____  |
| Home Telephone No:   | _____  |  | _____  |
| E-mail address:  | _____  |  | _____  |
| Date you moved into this property:<br><small>(If less than three years please provide previous address details below.)</small> | Month <input type="checkbox"/> <input type="checkbox"/> Year <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>   |  | Month <input type="checkbox"/> <input type="checkbox"/> Year <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>   |
| Occupancy Status:  | The owner <input type="checkbox"/> A tenant <input type="checkbox"/><br>Living with family/friends <input type="checkbox"/>  |  | The owner <input type="checkbox"/> A tenant <input type="checkbox"/><br>Living with family/friends <input type="checkbox"/>  |
| Previous address:  | _____<br>_____<br>_____ Postcode _____   |  | _____<br>_____<br>_____ Postcode _____   |
| Previous Occupancy Status:   | The owner <input type="checkbox"/> A tenant <input type="checkbox"/><br>Living with family/friends <input type="checkbox"/>  |  | The owner <input type="checkbox"/> A tenant <input type="checkbox"/><br>Living with family/friends <input type="checkbox"/>  |
| Period of occupation:  | From: Month <input type="checkbox"/> <input type="checkbox"/> Year <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/><br>To: Month <input type="checkbox"/> <input type="checkbox"/> Year <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> |  | From: Month <input type="checkbox"/> <input type="checkbox"/> Year <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/><br>To: Month <input type="checkbox"/> <input type="checkbox"/> Year <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> |

|   |  |  |  |
|---|--|--|--|
| Nationality:  | _____  |  | _____  |
| Are you currently a UK resident?  | Yes <input type="checkbox"/> No <input type="checkbox"/>   |  | Yes <input type="checkbox"/> No <input type="checkbox"/>   |
| If you are a non EEA citizen do you have permanent leave to reside in the UK? | Yes <input type="checkbox"/> No <input type="checkbox"/>   |  | Yes <input type="checkbox"/> No <input type="checkbox"/>   |
| Sex:  | Male <input type="checkbox"/> Female <input type="checkbox"/>  |  | Male <input type="checkbox"/> Female <input type="checkbox"/>  |
| Marital status:   | Single <input type="checkbox"/> Married <input type="checkbox"/> Civil Partnership <input type="checkbox"/><br>Divorced <input type="checkbox"/> Widowed <input type="checkbox"/> Separated <input type="checkbox"/> |  | Single <input type="checkbox"/> Married <input type="checkbox"/> Civil Partnership <input type="checkbox"/><br>Divorced <input type="checkbox"/> Widowed <input type="checkbox"/> Separated <input type="checkbox"/> |
| Dependants:   | Number <input type="checkbox"/> Ages <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>   |  | Number <input type="checkbox"/> Ages <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>   |

If you have resided at more addressess in the last 3 years, please complete the 'Additional Information' section on page 21.

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 PERSONAL DETAILS - (cont.)**

|   | First Applicant   | Joint Applicant   |
|---|---|---|
| Are you a first time buyer?                           | Yes <input type="checkbox"/> No <input type="checkbox"/>  | Yes <input type="checkbox"/> No <input type="checkbox"/>  |
| Do you currently have a mortgage?                     | Yes <input type="checkbox"/> No <input type="checkbox"/>  | Yes <input type="checkbox"/> No <input type="checkbox"/>  |
| If 'No', have you had a mortgage in the last 3 years? | Yes <input type="checkbox"/> No <input type="checkbox"/>  | Yes <input type="checkbox"/> No <input type="checkbox"/>  |
| Name and address of current lender/landlord:          | _____<br>_____<br>_____   | _____<br>_____<br>_____   |
|   | Postcode _____  | Postcode _____  |
| Mortgage account number:                              | _____   | _____   |
| Balance outstanding:                                  | £ <input style="width: 100px;" type="text"/>  | £ <input style="width: 100px;" type="text"/>  |
| Account holders:                                      | _____<br>_____  | _____<br>_____  |
| Date started:   | <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"/> |
| Monthly repayment/rent:                               | £ <input style="width: 100px;" type="text"/>  | £ <input style="width: 100px;" type="text"/>  |
| Are you selling the present property?                 | Yes <input type="checkbox"/> No <input type="checkbox"/>  | Yes <input type="checkbox"/> No <input type="checkbox"/>  |
| Selling price of the property:                        | £ <input style="width: 100px;" type="text"/>  | £ <input style="width: 100px;" type="text"/>  |

**Previous lender/landlord within the last three years**

|                                      | First Applicant  | Joint Applicant  |
|--------------------------------------|--|--|
| Previous lender/landlord             |  |  |
| Name of previous lender/landlord:    | _____  | _____  |
| Address of previous lender/landlord: | _____<br>_____<br>_____  | _____<br>_____<br>_____  |
|                                      | Postcode _____   | Postcode _____   |
| Account number of mortgage:          | _____  | _____  |
| Date started:                        | 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"/> |
| Monthly payment:                     | £ _____  | £ _____  |
| Date repaid:                         | 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"/> |
| Selling price of the property:       | £ _____  | £ _____  |

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

**D. YOUR INCOME - (EMPLOYED)**

(If you are self employed, please complete section overleaf.)

|  | First Applicant  | Joint Applicant  |
|--|--|--|
| Employment status:   | Permanent <input type="checkbox"/> Temporary / Agency <input type="checkbox"/><br>Contract <input type="checkbox"/> Casual <input type="checkbox"/>  | Permanent <input type="checkbox"/> Temporary / Agency <input type="checkbox"/><br>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"/><br>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"/><br>Contract end date <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |
| Post held:   | <input style="width: 100%;" type="text"/>  | <input style="width: 100%;" type="text"/>  |
| Company name:  | <input style="width: 100%;" type="text"/>  | <input style="width: 100%;" type="text"/>  |
| Company address:   | <input style="width: 100%;" type="text"/><br><input style="width: 100%;" type="text"/><br><input style="width: 100%;" type="text"/>  | <input style="width: 100%;" type="text"/><br><input style="width: 100%;" type="text"/><br><input style="width: 100%;" type="text"/>  |
|  | Postcode <input style="width: 100px;" type="text"/>  | Postcode <input style="width: 100px;" type="text"/>  |
| Payroll/Employee number:   | <input style="width: 100%;" type="text"/>  | <input style="width: 100%;" type="text"/>  |
| Company Telephone no:  | <input style="width: 100%;" type="text"/>  | <input style="width: 100%;" type="text"/>  |
| Company Fax no:  | <input style="width: 100%;" type="text"/>  | <input style="width: 100%;" type="text"/>  |
| Employed there since:<br><small>(If less than two years please supply previous employers details in the additional information section on page 21)</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"/>   |
| 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"/>   | Month <input type="text"/> <input type="text"/> Year <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"/><br><small>(If yes, please provide details below)</small>  | Yes <input type="checkbox"/> No <input type="checkbox"/><br><small>(If yes, please provide details below)</small>  |
|  | <input style="width: 100%;" type="text"/><br><input style="width: 100%;" type="text"/>   | <input style="width: 100%;" type="text"/><br><input style="width: 100%;" type="text"/>   |
| Tax Office/Tax Reference   | Office <input style="width: 100px;" type="text"/> Ref <input style="width: 100px;" type="text"/>   | Office <input style="width: 100px;" type="text"/> Ref <input style="width: 100px;" type="text"/>   |
| Gross Basic Income   | £ <input style="width: 150px;" type="text"/>   | £ <input style="width: 150px;" 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 style="width: 150px;" type="text"/>   | £ <input style="width: 150px;" 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 style="width: 150px;" type="text"/>   | £ <input style="width: 150px;" 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 style="width: 150px;" type="text"/>   | £ <input style="width: 150px;" 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 style="width: 150px;" type="text"/>   | £ <input style="width: 150px;" type="text"/>   |
| Are you employed by a relative?  | Yes <input type="checkbox"/> No <input type="checkbox"/><br><small>(If yes, please provide details below)</small>  | Yes <input type="checkbox"/> No <input type="checkbox"/><br><small>(If yes, please provide details below)</small>  |
|  | <input style="width: 100%;" type="text"/><br><input style="width: 100%;" type="text"/>   | <input style="width: 100%;" type="text"/><br><input style="width: 100%;" type="text"/>   |
| Relationship:  | <input style="width: 100%;" type="text"/>  | <input style="width: 100%;" type="text"/>  |
| Accountants name:<br><small>(Only required if employed by a relative)</small>  | <input style="width: 100%;" type="text"/>  | <input style="width: 100%;" type="text"/>  |
| Accountants address:<br><small>(Only required if employed by a relative)</small>   | <input style="width: 100%;" type="text"/><br><input style="width: 100%;" type="text"/><br><input style="width: 100%;" type="text"/>  | <input style="width: 100%;" type="text"/><br><input style="width: 100%;" type="text"/><br><input style="width: 100%;" type="text"/>  |
|  | Postcode <input style="width: 100px;" type="text"/>  | Postcode <input style="width: 100px;" type="text"/>  |
| <b>This information will be used to apply for a reference if required.</b>   |  |  |

If you have changed employers in the past 2 years, please complete 'Section S, Additional Information' on page 21.

If you have any other additional income not listed above, please complete 'Section E, 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.

**D. 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  Partnership   
 Sub-Contractor  Sole Trader  LLP

Trading Name: \_\_\_\_\_

Company Address: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_ Postcode \_\_\_\_\_

Business trading since: Month   Year      
(If trading or applicant has been self employed for less than two years please provide details on the Notes pages 22 and 23)

Nature of business: \_\_\_\_\_  
 \_\_\_\_\_

Percentage owned:  %

Time you have been in control of business: Months   Years

Company Telephone no: \_\_\_\_\_

Company Fax no: \_\_\_\_\_

Personal profit (last three years): £ \_\_\_\_\_ Year \_\_\_\_\_  
 £ \_\_\_\_\_ Year \_\_\_\_\_  
 £ \_\_\_\_\_ Year \_\_\_\_\_

Personal profit this year (Est.): \_\_\_\_\_

Salary/dividends received: \_\_\_\_\_  
(only applicable for limited company)

VAT Number: \_\_\_\_\_

Company registration: \_\_\_\_\_  
(only applicable for limited company)

Tax office and reference: Office \_\_\_\_\_ Ref \_\_\_\_\_

Accountants name: \_\_\_\_\_

Accountants address: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_ Postcode \_\_\_\_\_

Qualification: FCA  ACCA  AAT  AAPA   
 Other \_\_\_\_\_

Limited Company  Partnership   
 Sub-Contractor  Sole Trader  LLP

Trading Name: \_\_\_\_\_

Company Address: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_ Postcode \_\_\_\_\_

Business trading since: Month   Year

Nature of business: \_\_\_\_\_  
 \_\_\_\_\_

Percentage owned:  %

Time you have been in control of business: Months   Years

Company Telephone no: \_\_\_\_\_

Company Fax no: \_\_\_\_\_

Personal profit (last three years): £ \_\_\_\_\_ Year \_\_\_\_\_  
 £ \_\_\_\_\_ Year \_\_\_\_\_  
 £ \_\_\_\_\_ Year \_\_\_\_\_

Personal profit this year (Est.): \_\_\_\_\_

Salary/dividends received: \_\_\_\_\_  
(only applicable for limited company)

VAT Number: \_\_\_\_\_

Company registration: \_\_\_\_\_  
(only applicable for limited company)

Tax office and reference: Office \_\_\_\_\_ Ref \_\_\_\_\_

Accountants name: \_\_\_\_\_

Accountants address: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_ Postcode \_\_\_\_\_

Qualification: FCA  ACCA  AAT  AAPA   
 Other \_\_\_\_\_

If you have changed employers in the past 2 years please complete 'Section S, Additional Information' on page 21.

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

**E. OTHER INCOME**

**First Applicant**

**Joint Applicant**

**Details of any other income**

Source: \_\_\_\_\_  
 Amount: £ \_\_\_\_\_  
 Frequency: Annually  Monthly  4 Weekly  Weekly

Source: \_\_\_\_\_  
 Amount: £ \_\_\_\_\_  
 Frequency: Annually  Monthly  4 Weekly  Weekly

If maintenance please advise if this is received by court order: Yes  No

Source: \_\_\_\_\_  
 Amount: £ \_\_\_\_\_  
 Frequency: Annually  Monthly  4 Weekly  Weekly

Source: \_\_\_\_\_  
 Amount: £ \_\_\_\_\_  
 Frequency: Annually  Monthly  4 Weekly  Weekly

If maintenance please advise if this is received by court order: 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.

## F. 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 you have more than five credit commitments outstanding, please provide further details on the Notes pages 22 and 23.**

## 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 pages 22 and 23.**

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

**F. YOUR COMMITMENTS - (cont.)**

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

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

**If you have more than one loan, please provide further details on the Notes pages 22 and 23.**

**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  |
|---|--|
| <b>Mortgage/Rent</b>  |  |
| 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:   |  |
| _____<br>_____<br>_____   |  |

**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.

### G. ADDITIONAL COMMITMENTS

| Maintenance Payments (if applicable)     | Date of Final Payment                    | Monthly Payment                            |
|--|--|--|
| Payee                                    |  |  |
| <input style="width: 95%;" type="text"/> | <input style="width: 95%;" type="text"/> | £ <input style="width: 95%;" type="text"/> |
| <input style="width: 95%;" type="text"/> | <input style="width: 95%;" type="text"/> | £ <input style="width: 95%;" type="text"/> |

---

**Other personal commitments:**  
**This section must be completed in all instances (where purchasing a new home, figures should be based on the new property).**

| 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  | £ _____   |
| <b>Total Per Month</b>   | £ _____   |
| Plus Total Credit Commitments per Month<br>(Please only provide details of those commitments which will not be repaid on completion) | £ _____   |
| <b>Total Monthly Outgoings</b>   | £ _____   |

### H. 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"/>   |
| <b>Bankruptcy</b> <input type="checkbox"/> <b>IVAs</b> <input type="checkbox"/> <b>CCJs</b> <input type="checkbox"/>   | <b>Bankruptcy</b> <input type="checkbox"/> <b>IVAs</b> <input type="checkbox"/> <b>CCJs</b> <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"/>  | 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"/> |
| Please give a brief explanation as to how the above occurred:  |  |
|  |  |
| If more than one instance of the above has occurred please provide further details on the Notes pages 22 and 23.   |  |

### I. 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 |
|----------------------|----------------------|
|                      |                      |



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

## K. YOUR PROPERTY VALUATION

I/We require and enclose the fee for: Standard Valuation   
 RICS House/Flat Buyers Report   
 Structural Survey

I/We have received the Newcastle Building Society 'Mortgage Guide' which describes the surveys which are available.

I/We understand that the Standard Valuation is limited in scope and may not reveal defects which might be existing to the property.

I/We enclose a reservation fee of £ \_\_\_\_\_ (if applicable).

I/We enclose a Valuation Fee of £ \_\_\_\_\_ .

I/We understand that these fees are non refundable and that the payment of these fees does not bind the Society to make an advance. In the event of needing to carry out a re-inspection there will be an additional charge.

**Please make cheques payable to 'Newcastle Building Society'.**

## L. YOUR SOLICITOR/CONVEYANCER

Please provide details of your solicitor/conveyancer below:

Name of individual: \_\_\_\_\_

Name of firm: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

Postcode: \_\_\_\_\_

DX Ref: \_\_\_\_\_ Telephone number: \_\_\_\_\_

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

## M. 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.

Would you like a quotation for buildings cover? Yes  No

Would you like a quotation for contents cover? Yes  No

Please note that the insurance contract will not commence until completion of the mortgage or at an earlier date by specific agreement.

**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 details and renewal dates below:

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

## N. 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

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

## **O. 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 cover? Yes  No

## **P. HOW DID YOU HEAR ABOUT THE SOCIETY'S MORTGAGE SERVICES?**

Please select one of the following:

Branch display  Newspaper  Website  Existing Customer   
 A member of staff  Radio  Letter  Other   
 Financial Adviser  TV  Friend/Relative

## **Q. OTHER PRODUCTS AND SERVICES**

We offer a wide range of products and services, through Newcastle Financial Services Limited, which may be of interest to you. Please indicate below which you would like further information on:

Family Protection

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.

**Thank you for completing this application form. Please ensure you read the declarations on page 17 and 18, and sign where indicated. If the application is received with no signatures this will delay your application.**

## R. DECLARATIONS

### Your information

Your attention is drawn to the following Terms & Conditions that you must agree to before we can begin processing your application. It is important that you keep copies of all Terms & Conditions associated with your mortgage.

(a) You are over the age of 21 years (or will be before the mortgage completes) and apply for a mortgage of this property in accordance with the Rules and Mortgage Conditions of the Society and declare that the information given shall form the basis of any mortgage that may be offered by us.

(b) We will 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 any other third party including the HM Revenue and Customs and Department of Work and Pensions who may seem appropriate to us for credit assessment purposes. Such persons will keep a record of our enquiry.

(c) 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.

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

(e) You confirm that a similar mortgage application has not been previously refused.

(f) To prevent or detect fraud, or to assist in verifying your identity, we may make searches of Group 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 protection 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.

(g) 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.

(h) We reserve the right to decline applications where we have reasonable concerns over the intergrity of this application.

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

(j) 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.

(k) You confirm that where an RICS House Flat Buyer Report is arranged that you accept the conditions of Engagement of the Surveyor under which the report will be issued.

(l) You confirm and acknowledge that neither the standard valuation or RICS House/Flat Buyers report is a full structural survey.

(m) You confirm that in the event the mortgage application does not proceed you will undertake to immediately indemnify us with the cost of any fees paid to procure employers, lenders, and landlord's references on your behalf.

(n) An association between the 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.

(o) You declare 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.

(p) Note 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.

(q) Where you need a Guarantor(s) to provide a personal guarantee and a cash deposit in order to proceed with your mortgage application, you authorise us to provide to the Guarantor(s) a copy of your completed mortgage application form, the replies we receive from your employer(s), bankers, landlord or lender and the credit information search results carried out against you.

**R. DECLARATIONS - (Cont.)**

**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. One of these services is Newcastle Financial Services Limited, which 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:

**Family Protection**

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               | <input style="width: 100%;" type="text"/> |
| <input style="width: 100%;" type="text"/> |      | Signature          | <input style="width: 100%;" type="text"/> |
| Signature / Joint Applicant               | Date | Status             | <input style="width: 100%;" type="text"/> |
| <input style="width: 100%;" type="text"/> |      | Date               | <input style="width: 100%;" type="text"/> |



## 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.

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:          |                          |



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

Service User Number

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

REFERENCE (Mortgage Account Number - For Official Use Only)

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

For Newcastle Building Society official use only:

**PLEASE COMPLETE THIS SECTION ALSO**

This is not part of the instruction to your Bank or Building Society, however it would be most appreciated if you could complete this section where applicable:

a) Account/Application number: \_\_\_\_\_

b) Please indicate the date of the month you would prefer your Direct Debit to be collected:

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.

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

## 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



### Authority to existing/previous Lender or Landlord

To:

|  |
|--|
|  |
|  |
|  |
|  |
|  |

Application Number

Please accept this notice as authority to disclose to Newcastle Building Society or their representatives, such information as they may request concerning the above account.

Signature(s)

Date



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

**S. ADDITIONAL INFORMATION**

Please complete only if you have resided at more than two addressess in the last 3 years.

|                       | First Applicant  | Joint Applicant  |
|-----------------------|--|--|
| Address:              | _____<br>_____<br>_____  | _____<br>_____<br>_____  |
| Occupancy status:     | _____<br>Postcode _____<br>The owner <input type="checkbox"/> A tenant <input type="checkbox"/><br>Living with family/friends <input type="checkbox"/>   | _____<br>Postcode _____<br>The owner <input type="checkbox"/> A tenant <input type="checkbox"/><br>Living with family/friends <input type="checkbox"/>   |
| Period of occupation: | From: Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/><br>To: Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> | From: Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/><br>To: Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |
| <hr/>                 |  |  |
| Address:              | _____<br>_____<br>_____  | _____<br>_____<br>_____  |
| Occupancy status:     | _____<br>Postcode _____<br>The owner <input type="checkbox"/> A tenant <input type="checkbox"/><br>Living with family/friends <input type="checkbox"/>   | _____<br>Postcode _____<br>The owner <input type="checkbox"/> A tenant <input type="checkbox"/><br>Living with family/friends <input type="checkbox"/>   |
| Period of occupation: | From: Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/><br>To: Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> | From: Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/><br>To: Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |

Please complete only if you have changed employers in the last 2 years.

|                       |  |  |
|-----------------------|--|--|
| Position held:        | _____  | _____  |
| Company name:         | _____  | _____  |
| Company address:      | _____<br>_____<br>_____  | _____<br>_____<br>_____  |
|                       | _____<br>Postcode _____  | _____<br>Postcode _____  |
| Company Telephone No: | _____  | _____  |
| Company Fax No:       | _____  | _____  |
| Period of employment: | From: Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/><br>To: Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> | From: Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/><br>To: Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |
| Reason for leaving:   | _____  | _____  |
| <hr/>                 |  |  |
| Position held:        | _____  | _____  |
| Company name:         | _____  | _____  |
| Company address:      | _____<br>_____<br>_____  | _____<br>_____<br>_____  |
|                       | _____<br>Postcode _____  | _____<br>Postcode _____  |
| Company Telephone No: | _____  | _____  |
| Company Fax No:       | _____  | _____  |
| Period of employment: | From: Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/><br>To: Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> | From: Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/><br>To: Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |
| Reason for leaving:   | _____  | _____  |





## About Intermediary Services

From registration to maturity we work with you to ensure you and your client receive a smooth and efficient service. We also promise to keep you up to date on new products and services. Our experience in the mortgage and savings market allows us to offer an extensive portfolio of products. Whilst Newcastle Building Society offers a range of products direct through its own network, we realise that some people prefer to deal with financial advisers and we actively support this with specialist staff and straightforward ways to do business with us.



Call:

# 0845 602 2338

Monday to Friday 9am to 5pm

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

or visit us online:

# [www.newcastleis.co.uk](http://www.newcastleis.co.uk)

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

Intermediary Services is a registered trademark of Newcastle Building Society. 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/](http://www.fsa.gov.uk/register/) or by contacting the FSA on 0845 606 1234.

**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.

ADV154 (April 2012)