



Data Capture Form

We have devised this form to assist you in capturing all the information you need from your clients to enable you to make an application to us online.



WHAT TO SEND

Fees payable upfront with £
This application:

Your Client(s) can pay their fees in one of the following ways;

Card: Your Client(s) can call our dedicated team on 0345 602 2338 to make a one off card payment. Please note, the card holder must be present in order to process the payment.

Cheque: If paying by cheque, please make it payable to Newcastle Building Society, RE: your Client(s) Name(s) [Online Reference Number]

E.g. Newcastle Building Society Re: Mr. A. Smith 123456789

Please send the cheque to:
Intermediary Services Team
Newcastle Building Society
Principal Office
1 Cobalt Park Way
Wallsend
NE28 9EJ

Mortgage Declaration Form – Signed by **ALL** applicants

Direct Debit Instruction – Signed and **FULLY** completed. Please ensure you have indicated the date you would like the Direct Debit collected.

Bank Statement – Last month's personal bank statement. Must show at least 1 corresponding salary credit for employed applicants.

Proof of Identification (Passport, driving licence etc) if requested via our online system.

Criteria	Requirement
Employed Applicants:	Paid monthly = last 3 months payslips Paid weekly = last 12 weekly payslips One of which must match the entry in the bank statement provided.
Employed Applicants with Additional Income (Bonus/Commission):	Last P60 or 3 Payslips showing bonus or commission
Self Employed Applicants OR Limited Company Directors with 25% Shareholding	Last 2 years certified/audited business accounts OR Last 2 years HMRC Tax Assessments (SA302's) and corresponding Tax Year Overview forms
Applicants within 10 years of retirement:	Proof of pension provision
Applicants not selling current residence (Let to Buy)	Consent to let from existing lender and letter from ARLA/ NLA registered letting agent
Deposit is gifted	Gifted deposit form
Interest only	Signed interest only declaration

Please note: Sections 1-7 will be required on our online system to provide you with details of your maximum borrowing.

1. LOAN DETAILS

Sole or Joint Application?	Sole <input type="checkbox"/> Joint <input type="checkbox"/>
Loan Type (Purchase/Re-mortgage)	<input type="text"/>
Loan Amount	£ <input type="text"/>
Purchase Price/Property Value	£ <input type="text"/>
Deposit Required	£ <input type="text"/>
Source of Deposit (1)	£ <input type="text"/>
Source of Deposit (2)	£ <input type="text"/>
Total	£ <input type="text"/>
First Time Buyer Application	Yes <input type="checkbox"/> No <input type="checkbox"/>
Term in Years	<input type="text"/>
Repayment method required: Repayment <input type="checkbox"/> Interest Only <input type="checkbox"/>	
Part/Part <input type="checkbox"/> (please state each amount). Interest <input type="text"/> Repayment <input type="text"/>	
Please confirm how you intend to repay the capital and specify the type and value of any investments. Please note that acceptable repayment vehicles are: Endowment Policy, Pension Plan, Managed Share Portfolio, Unit/Investment Trusts, Investments (ISAs/Bonds), Sale of Property (existing, Investment, or downsizing).	
<hr/>	
Type: _____	Value: £ _____ Maturity Date: _____
Type: _____	Value: £ _____ Maturity Date: _____
Type: _____	Value: £ _____ Maturity Date: _____
Type: _____	Value: £ _____ Maturity Date: _____

2. YOUR INCOME-EMPLOYED & CONTRACT DETAILS

If you are Self Employed please complete Section 5 on page 4.

	Applicant 1	Applicant 2
Employment Status (Permanent/Contracted)	<input type="text"/>	<input type="text"/>
Basic Annual Employment Income	£ <input type="text"/>	£ <input type="text"/>
Annual Additional Income		
Income Source	<input type="text"/>	<input type="text"/>
Amount	£ <input type="text"/>	£ <input type="text"/>
Income Source	<input type="text"/>	<input type="text"/>
Amount	£ <input type="text"/>	£ <input type="text"/>
Monthly Deductions		
Childcare Vouchers	£ <input type="text"/>	£ <input type="text"/>
Bike to Work Scheme	£ <input type="text"/>	£ <input type="text"/>
Permanent/Contracted		
Date Employment Commenced	<input type="text"/> - <input type="text"/> - <input type="text"/>	<input type="text"/> - <input type="text"/> - <input type="text"/>
Time in Employment	<input type="text"/> years	<input type="text"/> years
Currently under a Redundancy Notice?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
In a Probationary Period with Employer?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Job Title	<input type="text"/>	<input type="text"/>
Employer Name	<input type="text"/>	<input type="text"/>
Industry Sector	<input type="text"/>	<input type="text"/>
Expected Retirement Age	<input type="text"/>	<input type="text"/>
If lending into retirement, how will the loan be serviced?	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>

3. FURTHER EMPLOYMENT DETAILS

With reference to your Client(s) main current employment, please confirm the following:

	Applicant 1	Applicant 2
Employed by a Family Member	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Employee Payroll / Reference Number	<input type="text"/>	<input type="text"/>
Company Name	<input type="text"/>	<input type="text"/>
Company Address	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
	Postcode <input type="text"/>	Postcode <input type="text"/>
Company Telephone Number	<input type="text"/>	<input type="text"/>
Company Fax Number <i>(if applicable)</i>	<input type="text"/>	<input type="text"/>
Company Email Address	<input type="text"/>	<input type="text"/>
Company Contact Name	<input type="text"/>	<input type="text"/>
Secondary Employment Information <i>(if applicable)</i>		
Job Title	<input type="text"/>	<input type="text"/>
Employed by a Family Member	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Employment Status	<input type="text"/>	<input type="text"/>
Company Name	<input type="text"/>	<input type="text"/>
Start Date	<input type="text"/> - <input type="text"/> - <input type="text"/>	<input type="text"/> - <input type="text"/> - <input type="text"/>
Annual Income	£ <input type="text"/>	£ <input type="text"/>

If you have been employed in your current position for less than 12 months, please complete the section below.

4. PREVIOUS EMPLOYMENT DETAILS

If your Client(s) have/has been in their current employment for less than 12 months, we will require details of previous employment covering this period.

	Applicant 1	Applicant 2
Job Title	<input type="text"/>	<input type="text"/>
Employment Status	<input type="text"/>	<input type="text"/>
Company Name	<input type="text"/>	<input type="text"/>
Company Telephone Number	<input type="text"/>	<input type="text"/>
Start Date	<input type="text"/> - <input type="text"/> - <input type="text"/>	<input type="text"/> - <input type="text"/> - <input type="text"/>
End Date	<input type="text"/> - <input type="text"/> - <input type="text"/>	<input type="text"/> - <input type="text"/> - <input type="text"/>
Reason for Leaving	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>

5. YOUR INCOME - (SELF EMPLOYED)

For the purpose of this application you will be treated as self employed if your shareholding is 25 % or greater.

	Applicant 1	Applicant 2
Trading style:	Limited Company <input type="checkbox"/> Partnership <input type="checkbox"/>	Limited Company <input type="checkbox"/> Partnership <input type="checkbox"/>
Trading Name:	Sub-Contractor <input type="checkbox"/> Sole Trader <input type="checkbox"/>	Sub-Contractor <input type="checkbox"/> Sole Trader <input type="checkbox"/>
	LLP <input type="checkbox"/>	LLP <input type="checkbox"/>
Company Address:	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
	Postcode <input type="text"/>	Postcode <input type="text"/>
Business trading since:	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:	<input type="text"/>	<input type="text"/>
Percentage owned:	<input type="text"/>	<input type="text"/>
Time you have been in control of business:	Months <input type="text"/> <input type="text"/> Years <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Months <input type="text"/> <input type="text"/> Years <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Company Telephone no:	<input type="text"/>	<input type="text"/>
Company Fax no:	<input type="text"/>	<input type="text"/>
Share of Net Profit (£): <small>(last three years)</small>	£ <input type="text"/> <input type="text"/> <input type="text"/> years £ <input type="text"/> <input type="text"/> <input type="text"/> years £ <input type="text"/> <input type="text"/> <input type="text"/> years	£ <input type="text"/> <input type="text"/> <input type="text"/> years £ <input type="text"/> <input type="text"/> <input type="text"/> years £ <input type="text"/> <input type="text"/> <input type="text"/> years
Personal profit this year (Est.):	£ <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"/>
Directors Annual Remuneration:	£ <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"/>
Annual Dividends: (Net of Income Tax paid)	£ <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"/>
VAT Number:	<input type="text"/>	<input type="text"/>
Company registration: <small>(Only applicable for limited company).</small>	<input type="text"/>	<input type="text"/>
Tax office and reference:	Office <input type="text"/> Ref <input type="text"/>	Office <input type="text"/> Ref <input type="text"/>
Accountants name:	<input type="text"/>	<input type="text"/>
Accountants address:	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
	Postcode <input type="text"/>	Postcode <input type="text"/>
Qualification(s):	<input type="text"/> FCA <input type="checkbox"/> ACCA <input type="checkbox"/> AAT <input type="checkbox"/> AAPA <input type="checkbox"/>	<input type="text"/> FCA <input type="checkbox"/> ACCA <input type="checkbox"/> AAT <input type="checkbox"/> AAPA <input type="checkbox"/>
Other:	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>

6. MONTHLY COMMITMENTS

Details of all secured and unsecured credit such as mortgages, loans, hire purchase, credit cards etc.

App 1 (please tick)	App 2 (please tick)	Lender/Recipient	Type (loan HP etc)	Balance O/S (£)	Monthly Payment (£)	Repaid within the next 6 months (Y/N)	Arrears (Y/N)	Paid off at comp of mortgage (Y/N)	Repaying with money from this mortgage (Y/N)

7. MONTHLY OUTGOINGS

Please detail the combined monthly outgoings for all applicants that will be in place after the start of the new mortgage.

	Applicant 1	Applicant 2
Basic Essentials		
Food and Drink	£	£
Council Tax	£	£
Utilities	£	£
Household Insurances	£	£
Travel Expenses	£	£
Communications	£	£
Quality of Living		
Clothing and Footwear	£	£
Household Goods/Services	£	£
Ground Rent/Service Charges	£	£
Recreation	£	£
Childcare	£	£
Other	£	£

8. CUSTOMER DETAILS

	Applicant 1	Applicant 2
Title	<input type="text" value="Mr/Mrs/Miss/Ms/Other"/>	<input type="text" value="Mr/Mrs/Miss/Ms/Other"/>
Surname	<input type="text"/>	<input type="text"/>
Forename(s)	<input type="text"/>	<input type="text"/>
Has your Client changed or modified their name in the last 6 years?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If 'Yes'		
Date of Change	<input type="text" value=""/> - <input type="text" value=""/> - <input type="text" value=""/>	<input type="text" value=""/> - <input type="text" value=""/> - <input type="text" value=""/>
Previous Name	<input type="text"/>	<input type="text"/>
Date of Birth	<input type="text" value=""/> - <input type="text" value=""/> - <input type="text" value=""/>	<input type="text" value=""/> - <input type="text" value=""/> - <input type="text" value=""/>
Nationality	<input type="text"/>	<input type="text"/>
Is your Client a UK or EEA National?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If 'No', does your Client have indefinite leave to remain in the UK?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Gender	<input type="text"/>	<input type="text"/>
Marital Status	<input type="text"/>	<input type="text"/>
Existing Customer	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Email Address	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
Daytime Telephone Number	<input type="text"/>	<input type="text"/>
Mobile Number	<input type="text"/>	<input type="text"/>

9. CUSTOMER CURRENT ADDRESS

	Applicant 1	Applicant 2
Current Address	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	Postcode <input type="text"/>	Postcode <input type="text"/>
Date Moved In	<input type="text" value=""/> - <input type="text" value=""/> - <input type="text" value=""/>	<input type="text" value=""/> - <input type="text" value=""/> - <input type="text" value=""/>
Occupancy Status	The owner <input type="checkbox"/> A tenant <input type="checkbox"/> Living with family/friends <input type="checkbox"/>	The owner <input type="checkbox"/> A tenant <input type="checkbox"/> Living with family/friends <input type="checkbox"/>
If currently mortgaged, please complete the following questions:		
Account Number of Mortgage	<input type="text"/>	<input type="text"/>
Date Started	<input type="text" value=""/> - <input type="text" value=""/> - <input type="text" value=""/>	<input type="text" value=""/> - <input type="text" value=""/> - <input type="text" value=""/>
Monthly Payment	£ <input type="text"/>	£ <input type="text"/>
Are you selling your current property?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If 'No', please confirm reason	<input type="text"/>	<input type="text"/>
Selling Price / Current Value of the Property	£ <input type="text"/>	£ <input type="text"/>

If any applicant has resided in current property for less than 2 years, please complete section 10.

10. PREVIOUS ADDRESSES

	Applicant 1	Applicant 2
Previous Address 1	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Date moved in	Postcode <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"/>	Postcode <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"/>
Previous Address 1	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Date moved in	Postcode <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"/>	Postcode <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"/>
Previous Address 1	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Date moved in	Postcode <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"/>	Postcode <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"/>

11. PROPERTY TO BE MORTGAGED

Property Address	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
	Postcode <input type="text"/>
Region	<input type="text"/>
Year Built	<input type="text"/>
New Build	Yes <input type="checkbox"/> No <input type="checkbox"/>
Self Build, Development or Conversion?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Immediate Occupation	Yes <input type="checkbox"/> No <input type="checkbox"/>
Purchase from Family Member	Yes <input type="checkbox"/> No <input type="checkbox"/>
Special Discount / Scheme	<input type="text"/>

11. PROPERTY TO BE MORTGAGED (FURTHER INFORMATION)

Type of Property	Terraced House <input type="checkbox"/> Semi-Detached House <input type="checkbox"/> Detached House <input type="checkbox"/> Converted Flat <input type="checkbox"/> Purpose Built Flat <input type="checkbox"/> Studio Flat <input type="checkbox"/> Maisonette <input type="checkbox"/> Terraced Bungalow <input type="checkbox"/> Semi-Detached Bungalow <input type="checkbox"/> Detached Bungalow <input type="checkbox"/> Other <input type="text"/>
------------------	---

If a 'Flat', please confirm:
(It is important that you notify us of the number of floors in the block as certain restrictions apply on flats.)

If the block has a flat roof: Yes ☐ No ☐

The number of floors in the block:

Living Rooms <input type="checkbox"/>	Bedrooms <input type="checkbox"/>	Kitchens <input type="checkbox"/>	Attics <input type="text"/>
Bathrooms / WC <input type="checkbox"/>	Garages <input type="checkbox"/>	Basement <input type="checkbox"/>	Total Acreage <input type="text"/>
Other <input type="text"/>			

Type of Construction:

Walls (eg brick, clad, timber, stone)

Brick ☐ Clad ☐ Timber ☐ Stone ☐ Other

Roof (eg slate, tile)

Slate ☐ Tile ☐ Other

Is there on/off site parking?

Yes ☐ No ☐ Don't know ☐

Is the property over or adjacent to commercial premises?

Yes ☐ No ☐ Don't know ☐

Is the property located in an area prone to flooding?

Yes ☐ No ☐ Don't know ☐

Is there any evidence of subsidence, landslip or heave in the property or immediate vicinity?

Yes ☐ No ☐ Don't know ☐

Are you aware of the existence of any invasive plants, ie Japanese Knotweed within the immediate curtilage of the property?

Yes ☐ No ☐ Don't know ☐

If Yes, please provide details:

Will the property be used by you or by your dependents wholly for residential purposes?

Yes ☐ No ☐

If you have answered 'No' to the above question please give details.
If there is to be any business and/or commercial use of the property please indicate which floors and/or sites are involved?

11. PROPERTY TO BE MORTGAGED (FURTHER INFORMATION - CONTINUED)

Tenure:	Freehold <input type="checkbox"/>	Leasehold <input type="checkbox"/>	Absolute Ownership <input type="checkbox"/>	Other <input type="text"/>
(Scotland)				
If 'Leasehold', what is the unexpired term of the lease?	<input type="text"/> Years			
<i>(Please note, there must be at least 85 years left on the lease at the start of the mortgage.)</i>				
Ground Rent / Feu Duty:	<input type="text"/>			
Maintenance Charge:	<input type="text"/>			
Is this property:	Ex Local Authority:	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
	Right to Buy:	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Is this property covered by a structured warranty guarantee or Architect Certificate?	Yes <input type="checkbox"/>	No <input type="checkbox"/>		
<i>(Applicable only if the property is less than 10 years old.)</i>				
If 'Yes', please specify i.e. NHBC, Premier, LABC, CRL OR Architect supervised:	<input type="text"/>			
	<input type="text"/>			

12. VALUATION

Please select the Valuation Type your Client(s) require.

By selecting a Valuation, you are confirming that your Client(s) understand that the Standard Valuation is for our purposes only and is limited in scope and may not reveal defects which might be existing in the property.

The Valuation Fee is non-refundable and the payment of this Fee does not bind the Society to make an advance to your Client(s).

The Society reserves the right to carry out a Desktop Valuation in some circumstances for remortgage cases only. Some properties may not be suitable for the valuation type selected. This will be confirmed by the valuer at the time of inspection and where required you will be contacted to arrange an alternative. In the event of needing to carry out a re-inspection there will be an additional charge.

Valuation Type:	
Standard	<input type="checkbox"/>
Homebuyers (RICS) Survey	<input type="checkbox"/>
Full Structure (FSS)	<input type="checkbox"/>

13. CONTACT FOR INSPECTION

Vendor / Owner Title	<input type="text"/>
Vendor / Owner Initial(s)	<input type="text"/>
Vendor / Owner Surname	<input type="text"/>
Contact Telephone Number	<input type="text"/>
Agent	<input type="text"/>
Agent Contact Telephone Number	<input type="text"/>
Agent Contact Email	<input type="text"/>
	<input type="text"/>

14. INSURANCE DETAILS

Adequate buildings insurance cover must be in place at the start of the Mortgage.

Home insurance arranged by the Society is provided and underwritten by Legal & General Insurance Ltd.

Buildings Insurance

Own / NBS arranged / Not yet arranged

If your Client(s) are maintaining their current insurance arrangements or arranging their own policy, please confirm the insurers details.

Company Name

Sum Insured

The Society can arrange a policy to cover buildings and contents. Would you agree to your Client(s) being contacted for a no obligation quote? ☐

Contents Insurance

Own / NBS arranged / Not yet arranged

If your Client(s) are maintaining their current insurance arrangements or arranging their own policy, please confirm the insurers details.

Company Name

Sum Insured

The Society can arrange a policy to cover buildings and contents. Would you agree to your Client(s) being contacted for a no obligation quote? ☐

15. RESIDENT AND DEPENDANT DETAILS

For reporting purposes we require details of any financial dependants of your Client(s) who will reside in the household. Please confirm the number of dependant children below.

Number of Dependant Children

Under common Law any occupant over 17 years of age, may have rights to remain resident should for any reason it becomes necessary for the property to be vacated.

As mortgagor, your Client(s) waive these rights by securing a loan on the said property. However, any persons resident at the time of the mortgage inception, who are not party to the said mortgage, still hold these rights. By signing a consent to mortgage form, they are waiving this right should for any reason the Society need to take the property into possession.

We require details of any residents that we will need to contact in regards to consent to mortgage.

For reporting purposes, please also confirm whether the adult residents noted are also financially dependant on your Client(s).

	Applicant 1	Applicant 2
Resident Forename(s)	<input type="text"/>	<input type="text"/>
Resident Surname	<input type="text"/>	<input type="text"/>
Resident Date of Birth	<input type="text"/>	<input type="text"/>
Financially Dependant?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

16. SOLICITOR DETAILS

Please note, should you select a fees assisted product which includes a free legal transfer, the conveyancing service will be carried out by LMS.

Newcastle Building Society has a relationship with LMS, who can provide a conveyancing service to you. Please tick here if you would like us to appoint them on your behalf ☐.

Please refer to the leaflet enclosed for an understanding of their conveyance related fees.

If you would prefer to use your own Solicitor/Conveyancer, please provide details below:

Expected Date of Completion

Solicitor / Conveyancer to appoint

Please supply the firm name to search our list of approved Panel Members.

Solicitor Firm Name

If a Solicitor / Conveyancer has not yet been chosen, you can search our panel of recommended firms.
Please supply the name of the nearest town to your Client(s).

Town

Please supply details of your Appointed Solicitor / Conveyancer to enable us to search our list of approved panel members.

17. MORTGAGE PAYMENT DETAILS

The Society will only accept payment by Direct Debit for mortgage accounts set up online. Please note that a Direct Debit instruction can only be set up online where at least 1 of your Client(s) is a named account holder and where this account holder is the only signatory to authorise set up of Direct Debits.

We can set up a Direct Debit link to this nominated account with your Client(s) bank or building society. If your Client(s) would like to do this now, please provide us with details of a UK personal bank or building society account in your Client(s) name(s). Otherwise a paper Direct Debit Mandate is available to print and return.

Name of Account Holder(s)

Sort Code

Account Number

Direct Debit Preferred Payment Date

18. FEE SELECTION

Any fees associated with this application will be listed below.

Our policy and any rules associated with the selected product will determine if these fees can be added to the loan amount.

Mortgage products will not be reserved until the product reservation (if applicable) fee has been paid.

Fees can be paid in two different ways:

- Customer card payment over the phone
- Send a cheque

Further details will be provided on submission of the application.

Where applicable, please select from the grid below, which fees your Client(s) have chosen to add to their loan. This must be reflective of the illustration issued to your Client(s). Please note, under no circumstances can fees be added which would result in the application Loan to Value exceeding the selected product's maximum LTV, in accordance with our lending policy. Any fees added to the loan will accrue interest from completion of the mortgage. The impact of including fees should be considered by all applicants.

Fee Name		Add to Loan	Payable Upfront
Completion Fee	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Product Reservation Fee	<input type="checkbox"/>	N/A	<input checked="" type="checkbox"/>
RICS Valuation Fee	<input type="checkbox"/>	N/A	<input checked="" type="checkbox"/>

19. PREVIOUS LENDER

Previous Lender within the last 12 months, only complete if you have been with your current Lender for less than 12 months.

	Applicant 1	Applicant 2
Previous Lender	<input type="text"/>	<input type="text"/>
Name of previous Lender	<input type="text"/>	<input type="text"/>
Address of previous Lender	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
Date Repaid	<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"/>

20. DECLARATIONS

We will accept this signed declaration once the application has been submitted online. Please ensure you send this with all additional information requirements.

All applicants should read this Declarations section carefully as it contains important information which we require you to confirm you accept by signing where indicated. It also advises you of how the Society will use your personal information.

I/We declare and understand that:

General

- (a) I/we are over the age of 18 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 to me/us.
- (b) I/we confirm that I/we have not had a mortgage application refused in the last 3 years.
- (c) I/we agree to inform the Society 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.
- (d) The Society reserves the right to decline an application where it has reasonable concerns over the integrity of the application.
- (e) I/we confirm that I/we will pay to the Society all sums due in respect of application charges (including any reference fees), reservation fees, arrangement fees, valuation fees and legal expenses arising from this application, whether or not any mortgage offer is issued or completed. I/we also understand that the payment of any such fees shall not bind the Society to make any loan.
- (f) I/we have applied for the mortgage detailed with section M – Your Mortgage Needs section of this application form. The special terms of this mortgage scheme have been explained to me/us. I/we understand that these terms, amongst others, will be confirmed with the offer of advance made to me/us and will apply to the mortgage on completion.
- (g) Where I/we need a Guarantor(s) to provide a personal guarantee and a cash deposit in order to proceed with my/our application, I/we authorise the Society to provide to the Guarantor(s) a copy of my/our mortgage application form, the replies to the enquiries the Society makes to your employer(s), bankers, landlord or lender(s) and the credit information search results carried out against me/us.

Section (h) below is for intermediary introduced applications only

- (h) I/we have been given information on the mortgage detailed within section M – Your Mortgage Needs section of this application form by the Intermediary. I/we understand that the Intermediary is not an agent of the Society.

Credit References and Fraud Prevention

- (i) The Society will use the information I/we have disclosed in my/our application, together with information provided by credit reference agencies to determine a credit score by automated means. My/our application may be rejected if the score returned does not meet the level accepted by the Society. Under the Data Protection Act 1998 I/we are entitled, within 21 days of being notified of this decision, to request the automated decision be reviewed by the Society.
- (j) I/we agree that in order to assess this application and to verify my/our identity the Society will make searches of its 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 the Society with both public (including the electoral register) and shared credit and fraud prevention information. Credit searches and other information which is provided to the Society and/or the credit reference agencies about me/us and those whom I/we are linked to financially may be used by the Society and other companies if credit decisions are made about me/us or other members of my/our household. This information may also be used by the Society for debt tracing, the prevention of money laundering as well as the management of my/our account. If my/our mortgage application completes the Society may conduct credit searches for the purposes of managing my/our account. I understand that account management searches will not leave a footprint on my/our credit file held with the credit reference agencies which is visible to other credit providers.
- (k) I/we agree that the Society may give details of my/our account and how I/we manage it to credit reference agencies. If I/we do not repay the outstanding balance in time, the Society may tell credit reference agencies who will record the outstanding debt against my/our credit file. This information may be supplied to other organisations by credit reference agencies and fraud prevention agencies to perform similar checks to trace my/our whereabouts and recover debts that I/we owe. Records remain on file for 6 years after they are closed, whether settled by me/us or defaulted. The Society may also pass information to other financial and other organisations involved in fraud protection to protect itself and its customers from theft and fraud. If we give the Society false or inaccurate information and they suspect fraud, they will record this.
- (l) If I/we fall behind with my/our mortgage repayments and the amount outstanding is not in dispute but I/we have not made satisfactory proposals for repayment following a formal demand then the Society will give me/us 28 days notice of its intention to disclose this information to a credit reference agency.
- (m) I/we have the right to access my/our personal records held by credit and fraud agencies. I/we can obtain this information by writing to:
Newcastle Building Society, Principal Office: 1 Cobalt Park Way, Wallsend, NE28 9EJ. Quoting 'Credit reference agency address required' and my/our mortgage application /account number. The Society will supply the names and addresses upon request.

Valuation and Review

- (n) I/we authorise the Society to carry out a valuation of the property and in doing so agree that the Society may pass my/our contact details to the valuer for the purposes of arranging the valuation and keeping me/us informed of its progress. I/we understand that payment of the valuation fee does not bind the Society to make a loan to us. In remortgage cases the Society, at its discretion may decide to use a desktop valuation.
- (o) I/we understand that any valuation instructed by the Society is not a structural survey or detailed report and that if a full structural or more detailed report is required it must be obtained independently at my/our own expense.
- (p) I/we confirm that where a RICS House Flat Buyers Report is arranged I/we accept the Conditions of Engagement of the valuer under which the report will be issued.
- (q) I/we understand that the valuation instructed by the Society is to decide whether the property is suitable for mortgage purposes and neither the valuer's report, nor any mortgage offer will imply that the price paid is reasonable or that the property is properly constructed and of sound materials.

Joint Borrowers

- (r) We are individually and jointly responsible for the whole mortgage debt.
- (s) As joint borrowers we accept that the first named borrower, who is the "First Applicant" on the Society's application form, will be the "Representative Joint Borrower" able to exercise membership rights.
- (t) An association between joint applicants or any individual identified as our financial partner will be created at credit reference agencies, which will link our financial records. I/we and anyone else with whom I/we have a financial link understand that each other's information will be taken into account in all future applications by either or both of us. This linking will continue until one of us successfully files a "disassociation" at the credit reference agencies.
- (u) We declare by stating a financial association with another party that we are entitled to:
 - Disclose information about the joint applicant and/or anyone else referred to by us.
 - Authorise the Society to search, link and/or record information at credit reference agencies about us and anyone else referred to by us.

20. DECLARATIONS (CONTINUED)

Use of your Personal Information

The Newcastle Building Society (the Society) respects your privacy rights and takes its data protection obligations very seriously.

The Society's Privacy Policy sets out our current policies and procedures about how we use your personal data and how we support your rights under data protection law in the UK. Any personal data that we hold about you will be stored and held securely by us on our computer systems.

The Society collects your personal data when you apply for one of our products, request a service, when you visit our website, or communicate with us. The personal data we collect from you is data relevant to the provision of our products or services and will be kept securely and retained as long as is necessary for our contract with you, for our legitimate business purposes or to comply with any legal obligations around retaining data. The Society's Privacy Policy applies to personal data which is supplied by you to the Society by any means whether via this website, by telephone, by email or letter, or face to face with our branch staff. It also applies to your personal data that we receive from others, such as your mortgage intermediary, financial advisers, credit reference agencies, or any joint account holders. In certain circumstances we may securely share your personal data with third parties and more detail around this can be found in our full Privacy Policy.

It is important that you revisit the Society's Privacy Policy regularly, as we may change the content to reflect how we deliver our products and services. Our Privacy Policy will provide more information about how we collect and process your personal data. A full copy of our Privacy Policy can be found at www.newcastle.co.uk/privacypolicy or a hard copy can be made available upon request either by writing to Principal Office: 1 Cobalt Park Way, Wallsend, NE28 9EJ, visiting your local branch, or calling us on 0345 734 4345. The full Privacy Policy will provide more information about how we collect and process your personal data.

Don't Miss Out

We would like to keep in touch with you about carefully selected products, services and offers that may be of interest and benefit to you. This includes contacting you with offers and services of Newcastle Financial Advisers Limited, as well as our trusted partners Legal & General Group plc and The Co-operative Group Limited.

Yes, I agree to Newcastle Building Society contacting me for these marketing purposes and would like to be contacted via:

1ST ACCOUNT HOLDER

☐ Email ☐ Letter ☐ Telephone ☐ Text (SMS)

2ND ACCOUNT HOLDER

☐ Email ☐ Letter ☐ Telephone ☐ Text (SMS)

Please note: if you are an existing account holder with Newcastle Building Society then the preferences you have indicated here will supersede any existing preference you may have nominated when opening a previous account(s).

You can withdraw your consent at any time, simply visit your local branch, call us on **0345 734 4345**, or you can do this yourself via your online account. If you do not consent to marketing, we will still contact you periodically to administer your products and services, as required by law. For example, we will continue to send you statements and statutory notices.

Are you related to, or do you have a business relationship with, any employee of the Society?

Yes ☐

No ☐

Name

Relationship

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 ☐

IMPORTANT PLEASE SIGN

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

Applicant(s) to Sign

Signature / First Applicant

Date

Signature / Joint Applicant

Date

Mortgage Account

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

Please fill in the whole of this form using a ball point pen and send it to: Newcastle Building Society, Principal Office: 1 Cobalt Park Way, Wallsend, NE28 9EJ.

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

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

FOR NEWCASTLE BUILDING SOCIETY OFFICIAL USE ONLY

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:

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.

The Direct Debit Instruction will be not be lodged until your packaged application has completed, confirmation of the Direct Debit set up will be sent to you by post no later than 10 working days before the first collection.

The company name which will appear on your bank statement against the Direct Debit will be Newcastle Building Society.

Online Reference: 100093450

About Newcastle Intermediaries

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:

0345 602 2338

Monday to Friday 8am to 6pm (excluding bank holidays)

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

or visit us online:

www.newcastleis.co.uk



Best Regional Building Society

Principal Office: 1 Cobalt Park Way, Wallsend, NE28 9EJ.

Newcastle Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Newcastle Building Society is entered in the Financial Services Register under number 156058. You can check this on the Financial Services Register or by contacting the Financial Conduct Authority on 0800 111 6768. Call: 0345 602 2338 or visit us online www.newcastle.co.uk

THE MORTGAGE CONTRACT YOU ENTER INTO WITH US WILL BE SECURED BY A MORTGAGE ON THE PROPERTY.

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

ADV012 (January 2021)