

## Mortgages

For mortgage products  
that suit **your** needs

### Intermediary Residential Mortgage Application Form



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

#### FOR INTERMEDIARY USE:

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

##### Reference Number

##### Date Provided

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

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



# What to send with your mortgage application

In order for us to process your mortgage as quickly as possible, we need you to send us a number of documents with your application. Please refer to the sections below for requirements. Please refer to the tick columns below to ensure that you have enclosed the appropriate documents with your application. Failure to enclose the required information **with your application** will result in delays in your offer of advance being issued.

**ALL items that apply must be supplied with your application. Please send copy documents in all instances.**

**We are unable to start processing until these items have been received. If not received within 10 working days we will cancel your application and product booking and therefore cannot guarantee its availability.**

Enclosed

<input type="checkbox"/>	Application Form - signed and FULLY completed by ALL applicants.	
<input type="checkbox"/>	Cheque: (Please enclose a cheque for any valuation, administration or reservation fees relative to this application) Please make cheques payable to Newcastle Building Society Re: Your Name(s), Account/Application Number (if known) e.g. Newcastle Building Society, Re: Mr A Smith, 1234567. In addition, please remember to draw a line through any unused space on the cheque.	
<input type="checkbox"/>	Card Payments: (Please contact us on 0345 602 2338) Amount £ .....	
	<p>Please confirm the amount of fees that you wish to add to the mortgage as detailed on the illustration that your adviser has provided to you. Please note however, any fees added to the loan will accrue interest. The impact of including these fees should be considered by all applicants.</p> <p>Fee Type ..... Amount £ ..... (i.e. Completion Fee)</p> <p>Fee Type ..... Amount £ .....</p> <p>Please note that any fees that remain unpaid must be paid prior to completion and failure to make the payment will delay the completion date.</p>	
<input type="checkbox"/>	Direct Debit Instruction - signed and FULLY completed. (Please ensure you have indicated the date you would like the Direct Debit to be collected).	
<input type="checkbox"/>	Interest Only Assessment Form - (only required where part of the loan is on an Interest Only Basis). You can download this from <a href="http://www.newcastle.co.uk">www.newcastle.co.uk</a> under the useful documents section	
Enclosed	<b>Applicant One</b>	Enclosed <b>Applicant Two</b>
	<b>ALL Applicants:</b>	<b>ALL Applicants:</b>
<input type="checkbox"/>	<b>Certified Proof of Identification</b> (Passport, driving licence etc)	<input type="checkbox"/> <b>Certified Proof of Identification</b> (Passport, driving licence etc)
<input type="checkbox"/>	<b>Certified Proof of Current Residential Address</b> (Utility bill, bank statement etc)	<input type="checkbox"/> <b>Certified Proof of Current Residential Address</b> (Utility bill, bank statement etc)
<input type="checkbox"/>	Last month's personal bank statement. Must show corresponding salary credit for employed applicants	<input type="checkbox"/> Last month's personal bank statement. Must show corresponding salary credit for employed applicants
	<b>Employed Applicant:</b>	<b>Employed Applicant:</b>
<input type="checkbox"/>	<b>Basic Salary Only:</b> Paid Monthly = last 3 months payslips Paid Weekly = last 12 weekly payslips	<input type="checkbox"/> <b>Basic Salary Only:</b> Paid Monthly = last 3 months payslips Paid Weekly = last 12 weekly payslips
<input type="checkbox"/>	<b>Additional Income: (Overtime/Shift Allowance)</b> Paid Monthly = last 3 months payslips Paid Weekly = last 4 weekly payslips	<input type="checkbox"/> <b>Additional Income: (Overtime/Shift Allowance)</b> Paid Monthly = last 3 months payslips Paid Weekly = last 4 weekly payslips
<input type="checkbox"/>	<b>Additional Income: (Bonus/Commission)</b> Last P60 or payslip showing bonus or commission	<input type="checkbox"/> <b>Additional Income: (Bonus/Commission)</b> Last P60 or payslip showing bonus or commission
	<b>Self Employed Applicants OR Limited Company Directors with 25% Share</b>	<b>Self Employed Applicants OR Limited Company Directors with 25% Share</b>
<input type="checkbox"/>	Last 2 years certified/audited business accounts <b>OR</b> Last 2 years HMRC Tax Assessments (SA302's) & Corresponding Tax Year Overview Forms	<input type="checkbox"/> Last 2 years certified/audited business accounts <b>OR</b> Last 2 years HMRC Tax Assessments (SA302's) & Corresponding Tax Year Overview Forms
<input type="checkbox"/>	<b>Applicants with current mortgage (including BTLs):</b> Proof of 12 months Mortgage Payments (mortgage statement, bank statements etc) (NB: Only required if data is not available via a credit check). NBS will advise if required at DIP.	<input type="checkbox"/> <b>Applicants with current mortgage (including BTLs):</b> Proof of 12 months Mortgage Payments (mortgage statement, bank statements etc) (NB: Only required if data is not available via a credit check). NBS will advise if required at DIP.
<input type="checkbox"/>	<b>Applicants not selling current residence (Let to Buy)</b> Consent to let from current lender and letter from ARLA/NLA registered letting agent confirming expected rent <b>OR</b> proof of new BTL offer	<input type="checkbox"/> <b>Applicants not selling current residence (Let to Buy)</b> Consent to let from current lender and letter from ARLA/NLA registered letting agent confirming expected rent <b>OR</b> proof of new BTL offer
<input type="checkbox"/>	<b>Gifted Deposit Form</b> (Only required where deposit is not from applicants own resources) - Please download from <a href="http://www.newcastleis.co.uk">www.newcastleis.co.uk</a> under useful documents section.	<input type="checkbox"/> <b>Gifted Deposit Form</b> (Only required where deposit is not from applicants own resources) - Please download from <a href="http://www.newcastleis.co.uk">www.newcastleis.co.uk</a> under useful documents section.

On receipt of your completed application or subsequent documents, we may require further information, we will notify you of this if required.

## Intermediary Details

The mortgage broker must complete this section in full.

Name of Individual	<input type="text"/>
Name of Firm	<input type="text"/>
Address	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
Is this your head office address?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Tel. No.	<input type="text"/>
Email Address	<input type="text"/>
Financial Services Registration Number	<input type="text"/>

If Appointed Representative, please indicate the Principals name and Financial Services number

Principals Name:	<input type="text"/>
Network Name:	<input type="text"/>
Principals Financial Services Number:	<input type="text"/>

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

Mortgage Club:	<input type="text"/>
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Fee payable by the applicant(s) to the broker for arranging the mortgage.

£ <input type="text"/>
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### Money Laundering

How was the customer verification taken? Face to face ☐ Non face to face ☐

If non face to face, how did you come into contact with your applicant?

Post <input type="checkbox"/>	Internet <input type="checkbox"/>	Telephone <input type="checkbox"/>	Other (please state) <input type="text"/>
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#### Applicants Identification

##### Name Identification

What documents have been submitted in support of this application?	<input type="text"/>
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##### Address Identification

What documents have been submitted in support of this application?	<input type="text"/>
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### Declarations

I certify that all documents supplied with this application are true copies of original documents sighted by myself (please sign and add your company stamp to each document)

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). You must have read and understood our terms and conditions and agree to be bound by them.

I certify that this case has been submitted on an advised basis and acknowledge that Newcastle Building Society do not accept business completed on an Execution Only basis.

Signed

Date

## A. YOUR PERSONAL DETAILS

**First Applicant**

Title: Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other \_\_\_\_\_

First name(s): \_\_\_\_\_

Surname: \_\_\_\_\_

Date of birth: \_\_\_\_\_

Previous/Maiden name:  
(only required if in the last 6 years) \_\_\_\_\_

Date changed: Month ☐☐ Year ☐☐☐☐

Nationality: \_\_\_\_\_

Are you currently a UK resident? Yes ☐ No ☐

If you are a non EEA citizen do you have permanent leave to reside in the UK? Yes ☐ No ☐

Sex: Male ☐ Female ☐

Marital status: Single ☐ Married ☐ Civil Partnership ☐  
Divorced ☐ Widowed ☐ Separated ☐

Dependant Children: Number ☐ Ages ☐☐☐☐

Dependant Adults: Number ☐ Ages ☐☐☐☐

Present address: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
Postcode \_\_\_\_\_

Date you moved into this property:  
(If less than three years please provide previous address details below.)  
Month ☐☐ Year ☐☐☐☐

Occupancy Status: The owner ☐ A tenant ☐  
Living with family/friends ☐

Daytime Telephone No: \_\_\_\_\_

Home Telephone No: \_\_\_\_\_

Mobile Telephone No: \_\_\_\_\_  
(Please supply us with your mobile telephone number in order that our valuer can update you by text on the progress of your property valuation.)

E-mail address: \_\_\_\_\_

Previous address: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
Postcode \_\_\_\_\_

Period of occupation: From: Month ☐☐ Year ☐☐☐☐  
To: Month ☐☐ Year ☐☐☐☐

Previous Occupancy Status: The owner ☐ A tenant ☐  
Living with family/friends ☐

**Joint Applicant**

Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Month ☐☐ Year ☐☐☐☐

\_\_\_\_\_

Yes ☐ No ☐

Yes ☐ No ☐

Male ☐ Female ☐

Single ☐ Married ☐ Civil Partnership ☐  
Divorced ☐ Widowed ☐ Separated ☐

Number ☐ Ages ☐☐☐☐

Number ☐ Ages ☐☐☐☐

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Postcode \_\_\_\_\_

Month ☐☐ Year ☐☐☐☐

The owner ☐ A tenant ☐  
Living with family/friends ☐

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Postcode \_\_\_\_\_

From: Month ☐☐ Year ☐☐☐☐  
To: Month ☐☐ Year ☐☐☐☐

The owner ☐ A tenant ☐  
Living with family/friends ☐

**Guidance Note:**  
For further previous addresses, please go to section R.



## A. 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 12 months?      Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Name and address of current lender/landlord: _____ _____ _____ _____ _____ Postcode _____	_____ _____ _____ _____ _____ Postcode _____
Mortgage account number: _____	_____
Balance outstanding:      £ <input style="width: 100px;" type="text"/>	£ <input style="width: 100px;" type="text"/>
Account holders: _____ _____	_____ _____
Date started: <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" 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"/>
If 'Yes', please complete section below:	
Selling price of the property:      £ <input style="width: 100px;" type="text"/>	£ <input style="width: 100px;" type="text"/>
If 'No', please confirm reason:	
Will consent to let be obtained from your current lender <input type="checkbox"/>	Will consent to let be obtained from your current lender <input type="checkbox"/>
Will re-mortgage to a BTL <input type="checkbox"/>	Will re-mortgage to a BTL <input type="checkbox"/>
Will remain my main residence <input type="checkbox"/>	Will remain my main residence <input type="checkbox"/>
Will retain as a second property <input type="checkbox"/>	Will retain as a second property <input type="checkbox"/>

## Previous lender/landlord within the last 12 months

First Applicant	Joint Applicant
Previous lender/landlord	
Name of previous lender/landlord: _____ _____	_____ _____
Address of previous lender/landlord: _____ _____ _____ _____ Postcode _____	_____ _____ _____ _____ Postcode _____
Account number of mortgage: _____	_____
Date started:      Month <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> Year <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>	Month <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> Year <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>
Monthly payment:      £ _____	£ _____
Date repaid:      Month <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> Year <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>	Month <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> Year <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>
Selling price/current value of the property:      £ _____	£ _____

## B. YOUR INCOME - (EMPLOYED)

**Guidance Note:**  
If self employed, please turn overleaf.

**Guidance Note:**  
If less than 12 months, please supply previous employers details in Section R.

**Guidance Note:**  
If you have any additional income not listed here, please go to section D.

[illegible][illegible]

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

## C. YOUR INCOME - (SELF EMPLOYED)

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

**Guidance Note:**  
If self employed for less than two years, please provide previous employers details in Section R.

**Guidance Note:**  
If you have any additional income not listed here, please go to section D.

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

## D. OTHER INCOME

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



## E. YOUR FINANCIAL COMMITMENTS

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

**Guidance Note:** If you have any arrears, please go to section G.

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)

If you have more than three, please supply this information in the format above on a separate sheet and attach to this application.

## F. Additional Properties held by Applicants

Where the applicant(s) have one or more investment properties, please provide the following information.

Lender	Balance Outstanding (£)	Current Mortgage Payment	Current/Expected Rental Received (£)	Estimated Value (£)	Address

If you have more than three investment properties, please supply this information in the format above on a separate sheet and attach to this application.

## G. MAINTENANCE PAYMENTS

Maintenance Payments (if applicable)

Payee	Date of Final Payment	Monthly Payment
<input type="text"/>	<input type="text"/>	£ <input type="text"/>
<input type="text"/>	<input type="text"/>	£ <input type="text"/>

Please advise if this is paid by Court Order Yes ☐ No ☐

## H. FUTURE CHANGES TO INCOME/EXPENDITURE

Any foreseeable change to either your income/expenditure could affect the decision we make on how much we will lend.

For example, this may include reduction in working hours or increase in childcare costs etc.

If you expect any change to your income and expenditure in the foreseeable future, please tick box here ☐

Please provide details below:

## I. ARREARS - Details of any secured or unsecured arrears within the last three years.

**Guidance Note:** If no arrears, please go to section H.

App 1 (please tick)	App 2 (please tick)	Lender/Recipient	Value of Loan (loan HP etc)	Value of Arrears (£)	Date of Arrears DD/MM/YY	Did the arrears result in credit default? (Y/N)	Are the arrears now cleared? (Y/N)	Date cleared DD/MM/YY

Please give a brief explanation below for your loan arrears:

### First Applicant

Yes ☐ No ☐

Bankruptcy ☐ IVAs ☐ CCJs ☐

---

£ \_\_\_\_\_

Month   Year

Month   Year


Yes ☐ No ☐

Bankruptcy ☐ IVAs ☐ CCJs ☐

---

£ \_\_\_\_\_

Month   Year

Month   Year


**Guidance**  
**Note:** Please complete this section

Yes ☐ No ☐

## Pending Prosecutions

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This section must be completed in all instances (where purchasing a new home, figures should be based on the new property).  
(If a joint application, please combine totals.)

### First Applicant

£	
---	--

£

£

£

£

£

£

£	
---	--

£

£	
---	--

£
---

£	
---	--

## M. YOUR MORTGAGE NEEDS

Mortgage product selected: \_\_\_\_\_

Purchase price/Approximate value of property: £ \_\_\_\_\_

Total loan required: £ \_\_\_\_\_

Of the loan required, please confirm the amount being used to pay associated costs/fees: £ \_\_\_\_\_

Term of loan:   Years (maximum 40 years)

**Maximum age at the end of the mortgage term is restricted to 80.**

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 your source of income after retirement? (Proof of pension may be required at Underwriters request).

\_\_\_\_\_

\_\_\_\_\_

If you were unable to work until your declared retirement age, what alternative plans do you have in place to allow you to maintain the mortgage payments?

\_\_\_\_\_

\_\_\_\_\_

Date completion is scheduled:

Repayment method required: Repayment ☐ Interest Only\* ☐

Part/Part\* ☐

(please state each amount). Interest

£ \_\_\_\_\_

Repayment

£ \_\_\_\_\_

If all or part of your loan is on an interest only basis you must complete the Interest Only Assessment Form and return this with this mortgage application. You are responsible for ensuring that you will be able to pay off the capital borrowed at the end of the mortgage term. The Society reserves the right to contact you periodically to ensure that your plans to repay the outstanding capital at the end of the mortgage term remain in place but we are not responsible for advising whether your repayment plan is suitable for your needs. We are unable to begin processing your mortgage application until your Interest Only Assessment form is received.

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

#### 1. House purchase ☐

Please confirm the source of your deposit:

Own Savings £ \_\_\_\_\_

Non Refundable Gift £ \_\_\_\_\_

Sale/Raise Equity (Current Property) £ \_\_\_\_\_

Sale/Raise Equity (Another Property) £ \_\_\_\_\_

Family Discount £ \_\_\_\_\_

Incentive Scheme Discount £ \_\_\_\_\_

Right-to-Buy Discount £ \_\_\_\_\_

**Please note that the Society reserves the right to request proof of your deposit**

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

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

£ \_\_\_\_\_

## N. PROPERTY TO BE MORTGAGED

Address of the property for which the loan is required: \_\_\_\_\_  
 \_\_\_\_\_ Postcode \_\_\_\_\_

Vendor's name: \_\_\_\_\_ Vendor's Telephone No: \_\_\_\_\_

Agent's name: \_\_\_\_\_ Agent's Telephone No: \_\_\_\_\_

Type of property: House ☐ Bungalow ☐ Flat ☐ Studio Flat ☐ Other\* ☐

If a 'Flat', please confirm: If the block has a flat roof Yes ☐ No ☐

The number of floors in the block

**(It is important that you notify us of the number of floors in the block as certain restrictions apply on flats.)**

Is the property: Detached ☐ Semi Detached ☐ Terraced ☐ Other\* ☐

Number of: Living rooms  Bedrooms  Kitchens  Attics

Bathrooms/WC  Garages  Basement  Total acreage

Other\* \_\_\_\_\_

Type of construction: Walls (e.g. brick clad, timber, stone) \_\_\_\_\_

Roof (e.g. slate, tile) \_\_\_\_\_

Is there on site/off site parking? On site ☐ Off site ☐

Is the property over or adjacent to commercial premises? Yes ☐ No ☐

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 i.e. Japanese Knotweed within the immediate curtilage of the property?

Yes ☐ No ☐ Don't know ☐

Is the property subject to any Green Deal improvements where a charge is registered on household energy bill?

Yes ☐ No ☐ Don't know ☐

If YES, please provide details: \_\_\_\_\_

Tenure: Freehold ☐ Leasehold ☐ Absolute ownership (Scotland) ☐ Other \_\_\_\_\_

If 'Leasehold', what is the unexpired term of the lease? Years

(Please note there must be at least 85 years left on the lease at the start of the mortgage).

Ground rent / feu duty £ \_\_\_\_\_ Maintenance charge £ \_\_\_\_\_

Year Built: Years

Is this property: Ex local authority? Yes ☐ No ☐ Right to buy? Yes ☐ No ☐

Is this property covered by a: NHBC Certificate or Zurich Municipal Guarantee? Yes ☐ No ☐ Architects Certificate? Yes ☐ No ☐

(applicable only if the property is less than 10 years old)

Any other guarantee? Yes ☐ No ☐

If 'Yes', please specify: \_\_\_\_\_

Will the property be occupied by you or by your dependants immediately after purchase? Yes ☐ No ☐

Will the property be used by you or by your dependants wholly for residential purposes? Yes ☐ No ☐

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

\_\_\_\_\_  
 \_\_\_\_\_

Please provide the following details of any persons, **other than the applicants**, aged 17 or over who will be resident at the property.

If none, please state none.

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

## O. YOUR PROPERTY VALUATION

I/We require: ☐ Standard Valuation ☐ RICS House/Flat Buyers Report ☐ Building Survey ☐ Transcript (for Scottish properties only)

If transcript, please provide details of the valuer we need to approach:

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 understand that the valuation fee is non refundable and that the payment of this fee 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.

## P. YOUR SOLICITOR/CONVEYANCER

Please provide details of your solicitor/conveyancer below:

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 fees leaflet for an understanding of the conveyance related fees.

This can be found on [www.newcastleis.co.uk/useful documents](http://www.newcastleis.co.uk/useful_documents).

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

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

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

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

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

Telephone number: \_\_\_\_\_

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

Please note, the Society does not accept Sole Practitioners acting on our behalf.

## Q. YOUR BUILDINGS AND CONTENTS INSURANCE

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 ☐

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.

## R. DECLARATIONS

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, 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.



## R. DECLARATIONS - (Cont.)

- (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.

### 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](http://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 ☐

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, 1 Cobalt Park Way, Wallsend, NE28 9EJ (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.

R. DECLARATIONS - (Cont.)

IMPORTANT PLEASE SIGN

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

Signature / First Applicant

Date

Signature / Joint Applicant

Date

Form completed by:

Name

Signature

Status

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, Grainger Chambers, 3-5 Hood Street, Newcastle Upon Tyne, NE1 6JQ.

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



## S. ADDITIONAL INFORMATION

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

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

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

Please complete only if you have changed employers in the last 12 months.

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

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Position held:	_____	_____	_____
Company name:	_____	_____	_____
Company address:	_____	_____	_____
	_____	_____	_____
	_____ Postcode _____	_____ Postcode _____	
Company Telephone No:	_____	_____	_____
Company Fax No:	_____	_____	_____
Period of employment:	From: Month <input type="text"/> Year <input type="text"/>	From: Month <input type="text"/> Year <input type="text"/>	
	To: Month <input type="text"/> Year <input type="text"/>	To: Month <input type="text"/> Year <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:

# 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](http://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](http://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.

ADV154 (online) (June 2021)