

SWANSEA

BUILDING SOCIETY



Mortgage Application

Mortgage Application

NB: The Society only offers information on its own mortgage product range. At this point in time the Society does not offer Fixed, Tracker or Capped Interest Rate products. If you have already decided that this type of product best suits your needs then the Society cannot provide the product you require. Similarly, after assessing your personal and financial information our Adviser may conclude that your interests are best served by this type of product and advise you as such. If you decline that advice you will be asked to sign a declaration stating that you accept the consequences of your actions.

Important

Application checklist to be completed in ALL cases

You must provide the following documents along with this application form. We will have to return your application if any of the documents requested are missing. Tick each of the following boxes as you attach the necessary documents

Checklist

(Introduced application supporting documentation need to be certified by the introducer)

- Salary or payslips for the past 3 months and your latest P60 (employed applicants only)
- 3 years accounts and income tax returns (self-employed applicants only)
- Last 6 months continuous personal and, where relevant, business bank accounts statements for EACH applicant for ALL accounts
- Mortgage statements for last 12 months including any Buy-to-Let Mortgages
- Latest credit card statement(s)/store card statement(s) /Loan details & HP agreements
- Proof of address e.g. recent gas / electricity / telephone bills
- Proof of identification e.g. valid UK / EU passport or full UK / EU driving licence
- Sales particulars where property being purchased

Please complete this application using **BLOCK CAPITALS** and tick boxes where appropriate. If a question is not applicable, indicate this by writing **N/A** in the appropriate section.

IMPORTANT

You need to provide the correct information and/or documents in response to all questions raised in this application form and these must be as complete as possible to enable us to assess your ability to afford the loan being requested. If we are unable to carry out an assessment of affordability because you choose not to provide the requested information or documents, we will not be able to provide the loan.

Intermediary use only

Intermediary Full Name			
Firm Address			Postcode
Adviser's Full Name			
Telephone Number		Mobile Number	
Fax Number		Email Address*	
Network FCS Number (if applicable)			
Intermediary Firm FCA Registration Number			
Service provided for Mortgage	Advice and Recommendation	<input type="checkbox"/> Yes	<input type="checkbox"/> No

* Please note the Society will use this email address to communicate with you in connection with the processing of this application.

Intermediary use only

If terms have been discussed and agreed by the Society, please state with whom, the date and give details of the agreement:

If an ESIS has been produced for you by Swansea Building Society please provide Reference Number:

Have you charged the customer a fee for arranging this Mortgage?	<input type="checkbox"/> No	<input type="checkbox"/> Yes - if Yes, how much <input type="text"/>	(must answer)
When is this payable?	<input type="checkbox"/> Before completion	<input type="checkbox"/> On completion	<input type="checkbox"/> After completion
If payable on completion, is it refundable if the loan does not proceed?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	

Money Laundering - to be completed by a regulated UK Intermediary

Was the verification taken Face-to Face? Yes Non Face-to-Face

ID Taken / Type/Ref. number:

Details of Individual(s)

First Applicant

Name	<input type="text"/>		
Current Address	<input type="text"/>		
		Postcode	<input type="text"/>
Date of Birth	/	/	<input type="text"/>

Second Applicant/Guarantor

Name	<input type="text"/>		
Current Address	<input type="text"/>		
		Postcode	<input type="text"/>
Date of Birth	/	/	<input type="text"/>

Confirmation

I/we confirm that

(a) the above information was obtained by me/us in relation to the customer.

(b) the information I/we have obtained to verify the customer, (tick one only)

- meets the standard evidence set out within the guidance for the UK Financial Sector issued by JMLSG; or
 exceeds the standard evidence (written details of the further verification evidence taken are attached to this confirmation).

Signed	<input type="text"/>	Position	<input type="text"/>
Name	<input type="text"/>	Date	<input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Note that this certificate must be signed by the person who has seen the original documentary evidence.

Adviser Declaration:

I confirm that I am acting on behalf of the applicants and have their permission to access their information.

I confirm that to the best of my knowledge, the information contained in this application is true and accurate.

Adviser's Name (print)	<input type="text"/>		
Adviser's Signature	<input type="text"/>	Date	<input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Purpose of Loan

(Please tick) Purchase Remortgage Further Advance Self Build/Renovation First Time Buyer

Personal Details

First Applicant

Are you an existing customer (Y/N)		
If 'Yes' do you have a mortgage or savings with us? (Y/N)		
Swansea Building Society Account Numbers:		
Title (Mr/Mrs/Etc.)		
Forename(s) in full		
Surname		
Previous Name(s) (Last 3 years)		
Current Address		
	Postcode	
Date at current address	DD / MM / YYYY	
Previous Address if less than 3 years		
	Postcode	
Current residential status	<input type="checkbox"/> Owner <input type="checkbox"/> Rented <input type="checkbox"/> Owned (subject to mortgage) <input type="text"/> With Parents/Relatives/Other (state)	
NI Number		
Date of Birth	DD / MM / YYYY	
Home Phone (+Code)		
Work Phone (+Code)		
Mobile Phone		
email Address		
Nationality		
Are you a UK citizen, do you hold a EU passport? (Y/N)		
Do you have indefinite leave to remain in the UK? (Y/N)		
Marital Status		
Relationship to second applicant		
How Many Dependents?		Ages

Please provide details of all bank / building society accounts		
Bank Name	Sort Code	Account No.
Bank Name	Sort Code	Account No.
Bank Name	Sort Code	Account No.

Second Applicant/Guarantor

Are you an existing customer (Y/N)		
If 'Yes' do you have a mortgage or savings with us? (Y/N)		
Swansea Building Society Account Numbers:		
Title (Mr/Mrs/Etc.)		
Forename(s) in full		
Surname		
Previous Name(s) (Last 3 years)		
Current Address		
	Postcode	
Date at current address	DD / MM / YYYY	
Previous Address if less than 3 years		
	Postcode	
Current residential status	<input type="checkbox"/> Owner <input type="checkbox"/> Rented <input type="checkbox"/> Owned (subject to mortgage) <input type="text"/> With Parents/Relatives/Other (state)	
NI Number		
Date of Birth	DD / MM / YYYY	
Home Phone (+Code)		
Work Phone (+Code)		
Mobile Phone		
email Address		
Nationality		
Are you a UK citizen, do you hold a EU passport? (Y/N)		
Do you have indefinite leave to remain in the UK? (Y/N)		
Marital Status		
Relationship to first applicant		
How Many Dependents?		Ages

Please provide details of all bank / building society accounts		
Bank Name	Sort Code	Account No.
Bank Name	Sort Code	Account No.
Bank Name	Sort Code	Account No.

Should this address be used as your correspondence address? (Y/N) If 'No' please state why and alternative correspondence address here:

Lender's/Landlord's Name	
Lender's/Landlord's Address	
	Postcode
Date at this address	<input type="text" value="D D"/> / <input type="text" value="M M"/> / <input type="text" value="Y Y Y Y"/>
Loan/Rent Account Number	
Monthly Payment/Rent	£
Approx. balance outstanding (Mortgage only)	£
Sale Price / Value	£
Will this be paid off when you take out the mortgage? (Y/N)	
If 'No' please give reason	

Lender's/Landlord's Name	
Lender's/Landlord's Address	
	Postcode
Date at this address	<input type="text" value="D D"/> / <input type="text" value="M M"/> / <input type="text" value="Y Y Y Y"/>
Loan/Rent Account Number	
Monthly Payment/Rent	£
Approx. balance outstanding (Mortgage only)	£
Sale Price / Value	£
Will this be paid off when you take out the mortgage? (Y/N)	
If 'No' please give reason	

Employment Details (if self-employed please complete next section)

First Applicant

We require three years employment history
please provide additional details on page 13 if applicable

Occupation	
Basis	<input type="checkbox"/> Employee <input type="checkbox"/> Self-Employed <input type="checkbox"/> Director - % shareholding <input type="text" value=""/>
Anticipated Retirement Age?	
Note: If the requested loan exceeds the State Retirement Age, you will be required to provide evidence of affordability into retirement i.e. proof of pension etc.	
Employer Name	
Job Description	
Nature of the Business	
Employer's Address	
	Postcode
Employer's Payroll Department Telephone	
Employer's Payroll Department Email	
Employee Payroll Number	
Tax Office	
Time employed by this company?	Years <input type="text" value=""/> Months <input type="text" value=""/>
Are you employed by a relative? (Y/N)	
Is your employment	<input type="checkbox"/> Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> Fixed Contract <input type="checkbox"/> Sub Contract Other (state) <input type="text" value=""/>
Employed Income (per annum)	
Annual Basic Salary	£
Overtime	£
Commission	£
Shift Allowance	£
Other Pay	£
Total Gross Income	£

Second Applicant/Guarantor

Occupation	
Basis	<input type="checkbox"/> Employee <input type="checkbox"/> Self-Employed <input type="checkbox"/> Director - % shareholding <input type="text" value=""/>
Anticipated Retirement Age?	
Note: If the requested loan exceeds the State Retirement Age, you will be required to provide evidence of affordability into retirement i.e. proof of pension etc.	
Employer Name	
Job Description	
Nature of the Business	
Employer's Address	
	Postcode
Employer's Payroll Department Telephone	
Employer's Payroll Department Email	
Employee Payroll Number	
Tax Office	
Time employed by this company?	Years <input type="text" value=""/> Months <input type="text" value=""/>
Are you employed by a relative? (Y/N)	
Is your employment	<input type="checkbox"/> Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> Fixed Contract <input type="checkbox"/> Sub Contract Other (state) <input type="text" value=""/>
Employed Income (per annum)	
Annual Basic Salary	£
Overtime	£
Commission	£
Shift Allowance	£
Other Pay	£
Total Gross Income	£

Other income - e.g. pension, rents, maintenance etc. (per annum)	
Source	Amount
	£
	£
	£
Net Monthly Income (after tax)	£

Other income - e.g. pension, rents, maintenance etc.	
Source	Amount
	£
	£
	£
Net Monthly Income (after tax)	£

Self-employed Income Details First Applicant

Basis	<input type="checkbox"/> Self-employed <input type="checkbox"/> Director - % shareholding <input type="text" value=""/> %		
Anticipated Retirement Age?	<input type="text"/>		
Note: If the requested loan exceeds the State Retirement Age, you will be required to provide evidence of affordability into retirement i.e. proof of pension etc.			
Company Name	<input type="text"/>		
Nature of the Business	<input type="text"/>		
Telephone	<input type="text"/>		
Company Address	<input type="text"/>		
		Postcode	<input type="text"/>
On what basis do you trade? Sole trader etc.	<input type="text"/>		
VAT No.	<input type="text"/>	Company No.	<input type="text"/>
Date business started	<input type="text" value="DD"/> <input type="text" value="DD"/> / <input type="text" value="MM"/> <input type="text" value="MM"/> / <input type="text" value="YY"/> <input type="text" value="YY"/> <input type="text" value="YY"/> <input type="text" value="YY"/>		
What is your share of the Company's net taxable profit for the last 3 tax/trading years:			
£	per annum	Year ending	<input type="text"/>
£	per annum	Year ending	<input type="text"/>
£	per annum	Year ending	<input type="text"/>
If you receive a salary in addition to your share of the net taxable profit, how much do you get:			
(a) Gross per year (before tax)	£	<input type="text"/>	
(b) net per month (after tax)	£	<input type="text"/>	
Other income - e.g. pension, rents, maintenance etc. (per annum)			
Source	Amount		
	£		
	£		
	£		
Net Monthly Income (after tax)	£		

Second Applicant/Guarantor

Basis	<input type="checkbox"/> Self-employed <input type="checkbox"/> Director - % shareholding <input type="text" value=""/> %		
Anticipated Retirement Age?	<input type="text"/>		
Note: If the requested loan exceeds the State Retirement Age, you will be required to provide evidence of affordability into retirement i.e. proof of pension etc.			
Company Name	<input type="text"/>		
Nature of the Business	<input type="text"/>		
Telephone	<input type="text"/>		
Company Address	<input type="text"/>		
		Postcode	<input type="text"/>
On what basis do you trade? Sole trader etc.	<input type="text"/>		
VAT No.	<input type="text"/>	Company No.	<input type="text"/>
Date business started	<input type="text" value="DD"/> <input type="text" value="DD"/> / <input type="text" value="MM"/> <input type="text" value="MM"/> / <input type="text" value="YY"/> <input type="text" value="YY"/> <input type="text" value="YY"/> <input type="text" value="YY"/>		
What is your share of the Company's net taxable profit for the last 3 tax/trading years:			
£	per annum	Year ending	<input type="text"/>
£	per annum	Year ending	<input type="text"/>
£	per annum	Year ending	<input type="text"/>
If you receive a salary in addition to your share of the net taxable profit, how much do you get:			
(a) Gross per year (before tax)	£	<input type="text"/>	
(b) net per month (after tax)	£	<input type="text"/>	
Other income - e.g. pension, rents, maintenance etc. (per annum)			
Source	Amount		
	£		
	£		
	£		
Net Monthly Income (after tax)	£		

Accountant's Name	<input type="text"/>		
Name of person dealing	<input type="text"/>		
Accountant's Address	<input type="text"/>		
		Postcode	<input type="text"/>
Accountant's Telephone		Email	<input type="text"/>

Accountant's Name	<input type="text"/>		
Name of person dealing	<input type="text"/>		
Accountant's Address	<input type="text"/>		
		Postcode	<input type="text"/>
Accountant's Telephone		Email	<input type="text"/>

Financial Details

First Applicant

Commitment	Amount Outstanding	Monthly Payment	To be repaid
Personal Loans*	£	£	£
Credit Cards*	£	£	£
Bank Overdraft*	£	£	£
Hire Purchase*	£	£	£
Mortgage / Secured Loans*	£	£	£
Child / maintenance / CSA*	£	£	£

* Please give details of all loans in the Additional Details Section

Household Type	Number of Adults	Number of Children
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Please give details of your total household monthly living expenses

Gas / Heating	£
Electricity	£
Water Rates	£
Council Tax	£
Home Insurance	£
Telephone & Mobiles	£
Leasehold Ground Rent & Service Charge	£
Essential Travel i.e. to work or school	£
Food / Groceries	£
Household Purchases	£
TV / Satellite / Internet	£
Total Household	£

Other household expenditure

Clothing	£
Gym	£
Recreation	£
Holidays	£
Childcare / School Fees	£
Car - Insurance	£
Car - Maintenance	£
Car - Fuel	£
Car - Tax	£
Total Other Household	£

Insurances

Life Cover / Critical Illness	£
Other insurances	£
Total insurances	£

Total Expenditure	£
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Second Applicant/Guarantor

Commitment	Amount Outstanding	Monthly Payment	To be repaid
Personal Loans*	£	£	£
Credit Cards*	£	£	£
Bank Overdraft*	£	£	£
Hire Purchase*	£	£	£
Mortgage / Secured Loans*	£	£	£
Child / maintenance / CSA*	£	£	£

* Please give details of all loans in the Additional Details Section

Gas / Heating	£
Electricity	£
Water Rates	£
Council Tax	£
Home Insurance	£
Telephone & Mobiles	£
Leasehold Ground Rent & Service Charge	£
Essential Travel i.e. to work or school	£
Food / Groceries	£
Household Purchases	£
TV / Satellite / Internet	£
Total Household	£

Other household expenditure

Clothing	£
Gym	£
Recreation	£
Holidays	£
Childcare / School Fees	£
Car - Insurance	£
Car - Maintenance	£
Car - Fuel	£
Car - Tax	£
Total Other Household	£

Insurances

Life Cover / Critical Illness	£
Other insurances	£
Total insurances	£

Total Expenditure	£
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For office use only: Confirmation of affordability

Total Net Disposable Income Available (income less outgoings) £

Total Net Disposable Income Available (income less outgoings) £

Anticipated changes

Might your income or expenditure change significantly in the near future? (Y/N)	
Do you anticipate moving or any other significant changes in the foreseeable future? (Y/N)	
Are you aware of any changes in your circumstances that are likely to impact on your ability to meet your monthly mortgage repayments? (Y/N)	
If 'Yes' to any of the above, please provide details:	

Credit History

	Applicant 1	Applicant 2 /Guarantor
Have you ever owned a property which has been taken into possession by a lender, whether as a result of a voluntary arrangement or Court Action? (Y/N)		
Have you ever missed a payment, made a late payment or defaulted on any credit agreement? (Y/N)		
Have you ever had a judgement for debt recorded against you (County Court Judgement)? Or, if Self-employed/controlling Director, against your company? (Y/N)		
Have you ever been party to insolvency proceedings, bankruptcy or made a formal arrangement with your creditors? Or is there an outstanding bankruptcy petition against you? (Y/N)		
Have you ever been involved in any court proceedings for debt or ever been convicted for theft, fraud, robbery or any other criminal offence (other than a motoring offence)? (Y/N)		
Have you ever had a mortgage application denied/refused? (Y/N)		

Please complete the details below for all defaults and County Court Judgements registered against you (the certificate of satisfaction should be attached, where applicable)

Applicant 1 (tick)	Applicant 2 /Guarantor (tick)	Amount	Date	Registered by whom	Date satisfied (where applicable)
		£	DD / MM / YYYY		DD / MM / YYYY
		£	DD / MM / YYYY		DD / MM / YYYY
		£	DD / MM / YYYY		DD / MM / YYYY
		£	DD / MM / YYYY		DD / MM / YYYY

Please explain the reasons for the financial difficulties:

Family, dependants and other people who live with you

Name	Date of Birth	Relationship
	DD / MM / YYYY	
	DD / MM / YYYY	
	DD / MM / YYYY	
	DD / MM / YYYY	
	DD / MM / YYYY	
	DD / MM / YYYY	
	DD / MM / YYYY	

Property Details

Property Type	<input type="checkbox"/> Detached House <input type="checkbox"/> Semi-Detached House <input type="checkbox"/> Mid-Terrace <input type="checkbox"/> End-Terrace <input type="checkbox"/> Flat/maisonette <input type="checkbox"/> Bungalow					
Does the property have a garage? (Y/N)		If the property has allocated parking is it on-site or off site?				
Is the property next to or above retail/business premises? (Y/N) If 'Yes', we may not be able to proceed with your application - please give details and refer us to your adviser.						
Position of premises in relation to your property				Type of premises		

Property details (all property types)

What is the tenure of the property?	<input type="checkbox"/> Leasehold <input type="checkbox"/> Maintenance Charge <input type="checkbox"/> Freehold		
If Leasehold what is the remaining term?		What is the Ground Rent per annum?	£
Number of Living Rooms	<input type="text"/>	Bedrooms	<input type="text"/>
Kitchens	<input type="text"/>	Bathrooms	<input type="text"/>
Separate Toilets	<input type="text"/>	Outbuildings	<input type="text"/>
Other			

Wall Construction Type - if 'Other', we may not be able to proceed with your application - please give details and refer to your Adviser	<input type="checkbox"/> Stone <input type="checkbox"/> Brick <input type="checkbox"/> Timberframe Other <input type="text"/>
Roof Construction Type - if 'Other' please specify	<input type="checkbox"/> Slate <input type="checkbox"/> Tile Other <input type="text"/>
Roof Type - if 'Other' please specify	<input type="checkbox"/> Flat <input type="checkbox"/> Pitched Other <input type="text"/>
Full address of the property to be mortgaged	
	Postcode <input type="text"/>
What was the approximate year the property was built?	<input type="text"/>
Is the property wholly for your own and your dependants' private use? (Y/N)	If 'No' please give details <input type="text"/>
Will this property be your main residence? (Y/N)	If 'No' please give details <input type="text"/>
Will at least 40% of the property be used for your own residential use? (Y/N)	If 'No', please indicate what percentage of the property will be used for residential use and tell us for what other purpose the property is used e.g. let to tenants, let to family, part business/part private <input type="text"/>
If this is a new build property, are you getting any discounts or incentives as part of the package? (Y/N)	If 'Yes' please give details <input type="text"/>
Please give the name of the builders who built, or are building the property	<input type="text"/>
Are these builders registered with the NHBC or Buildzone scheme? (Y/N)	If not NHBC or Buildzone, please state the scheme used <input type="text"/>
If no, please give details of the chartered architect or chartered surveyor who supervised, or are supervising the build	<input type="text"/>
Is this a former or current Local Housing Authority or Housing Association property? (Y/N)	<input type="text"/>

The following questions are only applicable to flats and maisonettes

If the flat/maisonette is in a block, please give details	Number of flats in block <input type="text"/> Number of storeys in block <input type="text"/> On what floor is the flat <input type="text"/>
Is the property (If the property is a studio, we may not be able to proceed with your application - please refer to us or your Adviser)	<input type="checkbox"/> Converted <input type="checkbox"/> Purpose-built <input type="checkbox"/> Studio <input type="checkbox"/> Maisonette
Does the property have a lift? (Y/N)	<input type="text"/>

We do not lend on ex local authority flats or Maisonettes

Your Financial Situation

	Applicant 1	Applicant 2 /Guarantor
Initial Costs:	£	£
Stamp Duty		
Legal Fees		
Mortgage Valuation		
Mortgage Arrangement Fee		
Total		
Where is this being funded from?		

Deposit and Anti-Money Laundering Requests

What is the source of your deposit?	£	£
Savings		
Family gift		
Equity from sale of property		
Other		
Please provide details including evidence		

Details of your Savings and Investments	£	£
ISA		
Stocks and Shares		
Bank/Building Society		
Other		
Total		
If 'Other' please provide details		

Existing Property Assets and Liabilities

Please complete for any existing properties owned including any investment properties

	Property 1	Property 2
Is this an investment property?		
Who owns this property?		
Mortgage lender		
Mortgage Account Number		
Interest Rate		
Mortgage End Date		
Outstanding Balance		
Estimated Value		
Is this a Repayment or Interest Only Mortgage?		
Current Monthly Payment		
Monthly Rent Received		
Is this Mortgage to be repaid?		
	Property 3	Property 4
Is this an investment property?		
Who owns this property?		
Mortgage lender		
Mortgage Account Number		
Interest Rate		
Mortgage End Date		
Outstanding Balance		
Estimated Value		
Is this a Repayment or Interest Only Mortgage?		
Current Monthly Payment		
Monthly Rent Received		
Is this Mortgage to be repaid?		

If you own more than 4 properties, please provide details on page 15 "Additional Details".

House Purchase Only

Purchase price	£	Deposit	£
Loan required	£	Term of mortgage required	
Please indicate if any of the following incentives / discounts apply (tick)	<input type="checkbox"/> Sale at undervalue i.e. Family discount <input type="checkbox"/> Shared ownership <input type="checkbox"/> Part-exchange/Builder's incentive <input type="checkbox"/> Right to Buy		
Total incentive	£ <input type="checkbox"/> Other (please explain)		
Do you envisage carrying out any improvements to the property? (Y/N)			
If 'Yes' please give details of the improvements and how they will be funded:			

Existing Borrowers only: Are you transferring this Product? (Y/N)	Amount of loan on CAPITAL & INTEREST	Amount of loan on INTEREST ONLY	Total	Mortgage Repayment Term (Years)
	£	£	£	
	£	£	£	
	£	£	£	
Product fee (if applicable to the product terms)	£			

Does the mortgage term exceed the state retirement age? (Y/N)	
If 'Yes', please provide details of how you intend to keep up your mortgage payments in retirement e.g. retirement income details. Please note: you will be required to provide evidence.	
If you have selected any element of the loan on INTEREST ONLY, please give details of how you intend to repay the capital and state why interest only is required. Please note: you will be required to provide evidence.	
Do you have sufficient life assurance to cover the total mortgage? (Y/N)*	

* If 'No' we would strongly recommend that you review your protection

Re-mortgage Only

Are there any other loans (except your current mortgage) presently secured against this property? (Y/N) If 'Yes' please give details below:				
Date Started	Amount of secured loan	Purpose of loan	Provider	Account number
DD / MM / YYYY	£			
DD / MM / YYYY	£			
DD / MM / YYYY	£			

Original purchase price	£	Estimated current value	£
Date of Purchase	DD / MM / YYYY	Outstanding mortgage balance	£
Loan Required			£

Amount of loan on CAPITAL & INTEREST	Amount of loan on INTEREST ONLY	Total	Mortgage Repayment Term (Years)
£	£	£	
Reason for additional borrowing (if debt consolidating, complete details in next section)			

Debt Consolidation

If you are repaying any existing loans or credit cards i.e. combining them with your mortgage, please provide the following information

Original reason /purpose for the loan/credit card etc.	Balance	Provider	Account Number	To be repaid in full (Y/N)
	£			
	£			
	£			
	£			
	£			

Does the mortgage term exceed the state retirement age? (Y/N)	
If 'Yes', please provide details of how you intend to keep up your mortgage payments in retirement e.g. retirement income details. Please note: you will be required to provide evidence.	
If you have selected any element of the loan on INTEREST ONLY, please give details of how you intend to repay the capital and state why interest only is required. Please note: you will be required to provide evidence.	
Do you have sufficient life assurance to cover the total mortgage? (Y/N)*	

* If 'No' we would strongly recommend that you review your protection

Further Advance Only

Are there any other loans (except your current mortgage) presently secured against this property? (Y/N) If 'Yes' please give details below:				
Date Started	Amount of secured loan	Purpose of loan	Provider	Account number
DD / MM / YYYY	£			
DD / MM / YYYY	£			
DD / MM / YYYY	£			

State purpose for additional funds			
CAPITAL & INTEREST	INTEREST ONLY	Total	Mortgage Repayment Term (Years)
£	£	£	

If the loan is required for home improvement purposes the Society may request written estimates. If structural alterations are to be made to the property, plans and evidence of relevant Local Authority approvals must be submitted and the Society's consent obtained before work commences. The Society may require that all of the work should be completed before the funds are released.

Product Fee (if applicable to the product terms)	£	If the product fee is to be added to the mortgage loan, has this been agreed by the applicant(s)	
Other changes to the existing loan? e.g change of term, repayment type etc.			

Debt Consolidation

If you are repaying any existing loans or credit cards i.e. combining them with your mortgage, please provide the following information

Original reason /purpose for the loan/credit card etc.	Balance	Provider	Account Number	To be repaid in full (Y/N)
	£			
	£			
	£			
	£			

Please note: Where debts are being repaid the Society reserves the right to make payments direct to the Provider

Does the mortgage term exceed the state retirement age? (Y/N)	
If 'Yes', please provide details of how you intend to keep up your mortgage payments in retirement e.g. retirement income details. Please note: you will be required to provide evidence.	
If you have selected any element of the loan on INTEREST ONLY, please give details of how you intend to repay the capital and state why interest only is required. Please note: you will be required to provide evidence.	
Do you have sufficient life assurance to cover the total mortgage? (Y/N)*	

* If 'No' we would strongly recommend that you review your protection

Self Build/Renovation Only

Do you own a plot/property? (Y/N)		If owned is there a mortgage on the plot/property? (Y/N)	
If mortgaged what is the outstanding balance?	£	Current value of the plot / property?	£
Location of the building plot / property			
Estimated value on completion	£	Estimated build cost	£
Description of the intended property to be built or renovation			
Anticipated time scale for the build and start date			
What mains services will be available?			
Will the water supply be mains or private?			
Are there any restrictions imposed by the Local Authority i.e. Section 106 affordable house, agricultural ties etc. please provide details:			
Has detailed planning permission been granted (Y/N)			
Number of stage payments required for drawdown			
Applicants contribution to the build cost	£	Source of funds	
Term Required			

Please provide the following in support of your application (tick checklist when included)

- Plans, including elevation drawings and a brief specification
- Costings for the build / renovation
- Confirmation of the warranty the property will benefit from on completion
- Architect details - address / telephone number / email address
- Architects' qualifications
- Copy of planning permission

We will require a copy of your Architects' Professional Indemnity Insurance policy

The funds will be electronically transferred to your bank account or to a third party's account. A fee will apply

(See Mortgage Services Tariff leaflet)

To ensure the Society transfers the funds to the correct Bank Account, please complete the following:

Name of Account Holder(s)			
Bank Sort Code	<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"/>	Account Number	<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"/>
Bank Address			
		Postcode	

Solicitor/Conveyancer

Company/Partnership Name			
Address			
		Postcode	
DX Number			
Telephone Number			
Person to contact			

Please note that we reserve the right to use our own solicitor / licensed conveyancer. Sole practitioners are NOT acceptable to the society.

Valuation and Inspection

- Valuation and Report for Mortgage Purposes
 Homebuyers Report & Mortgage Valuation
 Building Survey & Mortgage Valuation

Please note: The Homebuyers Report or Building Survey Report are fuller inspection reports undertaken at your request by an appointed surveyor and this is a contract between you and the surveyor and not the Society.

Estate Agent's Name			
Estate Agent's Address			
		Postcode	
Telephone Number		Mobile Number	
Person to contact		Contact Number	

Fee Payment

Valuation Fee	£
Arrangement Fee	£
Total Fees	£

Payment Method

You can either pay by cheque or electronic transfer (tick - we will provide you with details for electronic transfers). Please state your preference below.

Electronic transfer <input type="checkbox"/>	I enclose a cheque for: £	
--	---------------------------	--

Home Insurance

Do you wish to receive a quote for buildings and contents insurance?

Yes No

As a condition of the loan we require that you insure the property for at least the full rebuilding cost using an index-linked policy.

Own Insurance Arrangements Only

We will require details of your insurance provider and a copy of your current insurance schedule. Please tick to confirm this is supplied
PLEASE NOTE THAT THE INSURANCE MUST BE ACCEPTABLE TO SWANSEA BUILDING SOCIETY

Insurance Provider		Policy Number	
Amount of Cover	£	Monthly Premium	£
Insurance Commences	DD / MM / YYYY	Renewal Date	DD / MM / YYYY

1 Data Protection

1A Data Protection Statement

The personal information that we obtain from you will be held by us and kept in a private and confidential manner (even after you are no longer a member of the Society). We will use the information to provide you with details of products suitable to your requirements and to assess your application and manage any account. Where we are permitted in law, or where we have your permission, we may disclose your information to third parties.

The information that you provide may be disclosed to a licensed credit reference agency. The credit reference agency will retain a record of the search. It may be used by other lenders in assessing applications from you and other members of your household and for debt tracing and fraud prevention.

1B If you do not wish to be contacted in future to discuss your mortgage please tick here

1C In order to minimise the risk of fraud Swansea Building Society may make any checks with any agency that may be deemed necessary in order to confirm the validity of any documentation provided in support of this application. This may include the DVLC and Passport Agency or any Credit Reference Agency. The relevant authorities will be advised should any documentation provided be of a fraudulent nature.

1D Further information on the way we handle your personal data is set out in our privacy policy which can be found at www.swansea-bs.co.uk/index.php/privacy-policy

2 Marketing

2A The importance of regular reviewing of your mortgage and associated business has been discussed with you. In order to do this we would need to contact you in the future.

2B The Financial Conduct Authority has introduced a number of regulations to protect the consumer. As part of this, firms will be prohibited from calling their clients where they do not have express permission to do so. In order to be able to offer an ongoing service to you regarding your finance arrangements, we would ask that you kindly provide us with your permission to contact you as and when we feel it necessary. We may contact you from time to time to make sure that you are, and remain satisfied with the product that we have recommended and to identify if there are any financial matters that you might wish to discuss. By signing the declaration you are providing permission for Swansea Building Society to contact you every six months by telephone to check that everything is satisfactory with your finances. Only Swansea Building Society would contact you and this would always be undertaken during social hours. No other firm would contact you on our behalf. You are able to cancel this arrangement at any time. We charge no fee for this contact.

2C **I consent to the Society using the information contained in this form and analysing the operation of my account for the purpose of keeping me informed about products or services that may be of interest.**

I understand that I can request NOT to receive any details about the Society's products and services by writing to the Swansea Building Society, or by ticking this box -

Applicant 1 Applicant 2

3 Declarations TO BE READ, COMPLETED AND SIGNED BY ALL APPLICANTS

1 I/We agree to become bound and abide by the Rules of the Society, a copy of which is available on your website at www.swansea-bs.co.uk

2 I/We declare that I/we are aged 18 or over, this form is a true record of my/our discussions with the mortgage adviser and that the information given by me/us is true and shall form the basis of the loan agreement between the Society and myself/ourselves. If any such information is incorrect I/we will make good any loss the Society may suffer by acting in reliance on that information.

3 I/We understand that the society will not make an offer of advance and will not return any fees if the property or references are unsatisfactory. I/We understand that the payment of fees will not bind the Society to grant any advance. We undertake to be responsible for any costs reasonably and properly incurred by the Society if this application does not proceed.

4 I/We give permission to the Society to make enquires of, or seek reference from any employer/accountant/bank/ landlord* or mortgagee and authorise any of these to supply a reference to the Society. I/We agree the Society may disclose information supplied by me/us on this form to any of the above and my/our solicitor or licensed conveyance.

* Landlord's Name			
* Landlord's Address			
		Postcode	

- 5 I/we give permission to the Society to make enquires with credit reference agencies and I/we understand that a record of any check may be kept by the agency. I/we understand that in the interests of responsible lending, the Society may also pass information to credit reference agencies in relation to the conduct of my/our account.
- 6 I/we give permission to the Society to confirm to the Inland Revenue information which I/we have supplied in relation to my/our current tax reference, National Insurance number and employment details together with earnings from the previous tax year.
- 7 I/we understand that the information supplied on this form will be held on the Society's computer and other records and that I/we have the right to access. In signing this form. I/we agree the Society may use that information in accordance with its registration under the Data Protection Act 1984 and understand that the Society may be required by law to provide information about me/us and my/our account to a third party.
- 8 I/we understand that the Society has a fraud prevention policy. I/we give permission to the Society to confirm the validity of any documentation provided by me/us and/or to supply any or all of the above information to any insurance company, credit reference agency, other mortgage lenders through National Hunter and Credit Industry Fraud Avoidance Systems or other third party including the DVLC or Passport Agency, as required by the Society.
- 9 The Valuation and Report for Mortgage Purposes is only for the use of the Society to enable it to decide whether the property is suitable security for any advance made and does not imply that the price paid is reasonable, nor that the property is constructed of sound materials. I/we understand that the valuer's report is not a structural survey and that if a structural survey is required it must be obtained independently at my expense. I/we understand that neither the Society nor the valuer will accept liability to me/us for the contents or accuracy of the valuers report even if the valuer is negligent in relation to the Report.
- 10 If for the purposes of this mortgage application. I/we have provided benefit details, I/we agree that the Society may confirm these, and only these details with Benefits Agency. This consent applies for the duration of the mortgage application.
- 11 I/we undertake to advise the Society immediately of any change to this application.
- 12 Where indicated below I/we have been provided with the appropriate information and explanations.
 - A document which outlines the costs and levels of service has been provided and explained to me/us.
 - I/We have met with the mortgage advisor and discussed what I/we wish to achieve and how best they think I/we can achieve my goals given my/our age, financial situation and any other relevant factors that I/we have disclosed in answer to your questions.
 - My/Our main repayment methods to consider have been explained.
 - I/We understand the different types of products and interest rate arrangements that meet my/our needs.
 - If the recommendation includes an Interest Only mortgage the following has been highlighted to me/us :-
 - a) the consequences of failing to make sure I/we have a suitable repayment product in place
 - b) My/Our responsibility to ensure I/we keep a suitable repayment product in place throughout the life of the mortgage and that I/we monitor it regularly to ensure that it still holds sufficient value to repay the mortgage within the term I/we have requested.
 - A European Standard Information Sheet has been provided and explained to me/us.
 - I/We understand the implication of adding fees and costs to the loan and consolidating debts, where applicable.
 - It is my/our responsibility to ensure that all necessary forms of insurance relating to the property and the mortgage are kept in place.
 - I understand that you can only offer me advice on the mortgage products that the Swansea Building Society has on offer and whether they are suitable for my/our needs. If Swansea Building Society considers a product is suitable it will confirm this to me/us in writing with the reasons why you believe this.

4

Applicant 1 Name (print)			
Applicant 1 Signature		Date	<div style="display: flex; gap: 5px;"> <div style="border: 1px solid #ccc; padding: 2px 5px;">D</div> <div style="border: 1px solid #ccc; padding: 2px 5px;">D</div> <div style="border: 1px solid #ccc; padding: 2px 5px;">/</div> <div style="border: 1px solid #ccc; padding: 2px 5px;">M</div> <div style="border: 1px solid #ccc; padding: 2px 5px;">M</div> <div style="border: 1px solid #ccc; padding: 2px 5px;">/</div> <div style="border: 1px solid #ccc; padding: 2px 5px;">Y</div> <div style="border: 1px solid #ccc; padding: 2px 5px;">Y</div> <div style="border: 1px solid #ccc; padding: 2px 5px;">Y</div> <div style="border: 1px solid #ccc; padding: 2px 5px;">Y</div> </div>
Applicant 2 Name (print) (if applicable)			
Applicant 2 Signature		Date	<div style="display: flex; gap: 5px;"> <div style="border: 1px solid #ccc; padding: 2px 5px;">D</div> <div style="border: 1px solid #ccc; padding: 2px 5px;">D</div> <div style="border: 1px solid #ccc; padding: 2px 5px;">/</div> <div style="border: 1px solid #ccc; padding: 2px 5px;">M</div> <div style="border: 1px solid #ccc; padding: 2px 5px;">M</div> <div style="border: 1px solid #ccc; padding: 2px 5px;">/</div> <div style="border: 1px solid #ccc; padding: 2px 5px;">Y</div> <div style="border: 1px solid #ccc; padding: 2px 5px;">Y</div> <div style="border: 1px solid #ccc; padding: 2px 5px;">Y</div> <div style="border: 1px solid #ccc; padding: 2px 5px;">Y</div> </div>

DO NOT SIGN THESE DECLARATIONS UNLESS YOU ARE ENTIRELY SATISFIED. IF YOU HAVE ANY QUESTIONS OR ARE NOT SATISFIED WITH ANY ASPECT, ASK YOUR MORTGAGE ADVISER FOR ASSISTANCE BEFORE SIGNING THIS OR ANY OTHER MORTGAGE FORMS.

5 Decline of advice provided

I/We confirm that we understand that the advice provided to us is that the Swansea Building Society does not currently offer a mortgage product best suited to our needs. Notwithstanding this we wish to proceed in applying for the following mortgage product with the Swansea Building Society.

Please Tick Product Required

VARI 80 SELF BUILD 70

Applicant 1 Name (print)			
Applicant 1 Signature		Date	<input type="text" value="D"/> <input type="text" value="D"/> / <input type="text" value="M"/> <input type="text" value="M"/> / <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>
Applicant 2 Name (print) (if applicable)			
Applicant 2 Signature		Date	<input type="text" value="D"/> <input type="text" value="D"/> / <input type="text" value="M"/> <input type="text" value="M"/> / <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>



SWANSEA

BUILDING SOCIETY

www.swansea-bs.co.uk
Established 1923

Image: Langland Bay, Swansea

CARMARTHEN BRANCH

13-14 Lammas Street, Carmarthen SA31 3AQ
Tel: 01267 611950 Fax: 01267 611951

MUMBLES BRANCH

496 Mumbles Road, Swansea SA3 4BX
Tel: 01792 739200 Fax: 01792 739201

SWANSEA BRANCH

11-12 Cradock Street, Swansea SA1 3EW
Tel: 01792 739100 Fax: 01792 739101