



Mortgage Application Form Expatriate Furnished Holiday Let

When completing the mortgage application form please ensure that you:

- Complete the form in BLOCK CAPITALS using black ink
- Answer all questions, or tick the appropriate box, please include postcodes where possible
- If a question does not apply, write N/A or not applicable
- If there is insufficient space for any answer, use the additional space provided in section 12 of the form
- Ensure that the Declaration is signed by all mortgage applicants



INTERMEDIARY SUBMISSION FORM

Mortgage Introducers must complete this form for all cases submitted to the Society to enable us to comply with the FCA's mortgage rules. Failure to do so will delay the application.

Advisor name	<input type="text"/>		
Company name	<input type="text"/>		
Company address	<input type="text"/>		
	<input type="text"/> Postcode		
Telephone number	<input type="text"/>	Email address	<input type="text"/>
Company Status - Independent	<input type="checkbox"/>	Company FCA Registration number	<input type="text"/>
Mortgage club name (if applicable)	<input type="text"/>		
Company Status - Appointed Rep	<input type="checkbox"/>	Company FCA registration number	<input type="text"/>
Network name	<input type="text"/>	Network FCA Registration number	<input type="text"/>
Network address	<input type="text"/>		
	<input type="text"/> Postcode		

Level of service: Applications are only accepted where full advice has been provided.

Confirm verbal disclosures issued ☐ Yes Confirm illustration issued ☐ Yes

Please provide exact details of all parties who will receive a share of the procurement fee payment made by Marsden Building Society. This information is required for inclusion with the Society's offer documents and must be provided.

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

Please provide contact details for any complaint. This information is required for inclusion with the Society's offer documents and must be provided.

Company name	<input type="text"/>
Company address	<input type="text"/>
	<input type="text"/> Postcode
Telephone	<input type="text"/>
Company name	<input type="text"/>
Company address	<input type="text"/>
	<input type="text"/> Postcode
Telephone	<input type="text"/>

Please list all fees to be charged to the customer. This information is required for inclusion with the Society's offer documents and must be provided. If none, please tick box ☐

Type of fee	Payable to	Amount	Payable on	Refundable	
<input type="text"/>	<input type="text"/>	£ <input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
<input type="text"/>	<input type="text"/>	£ <input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
<input type="text"/>	<input type="text"/>	£ <input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>

INTERMEDIARY MARKETING CONTENT

If you would like to be kept up to date with our product and criteria changes, please tick the box below.

By confirming you would like to join our newsletter, you are consenting to receive a newsletter from Marsden Building Society via email. To enable us to send the newsletter, we will use your name, email address and FCA number. If you would like to opt out at any time, please use the unsubscribe link in any of our emails or contact 01282 440583*. Our privacy policy is available on our website www.themarsden.co.uk/intermediaries should you need more information regarding our use of your data.

Yes, I would like to keep up to date with the Marsden's products and criteria via your email newsletter. ☐

Procurement Fee Bank Details

Procurement fees are paid via electronic payment in accordance with FCA registration.

Directly authorised - payment to Broker

Appointed representative - payment to Principal

We are unable to process your application for registration if you do not provide your bank account details below.

Sort code	<input type="text"/>
Account no.	<input type="text"/>
Account name	<input type="text"/>
Bank name and address	<input type="text"/>
	<input type="text"/>
	<input type="text"/>

Checklist and declaration

An incomplete form may delay the processing of this application. To help us to help you, please tick ☒ all appropriate boxes before submitting your application.

- ☐ I have completed the application form and provided the necessary documentation in accordance with Marsden Building Society's underwriting and mortgage product criteria.
- ☐ Proof of identification/address verification has been provided as detailed below.
- ☐ The applicants have signed and dated the application form, declarations and Direct Debit mandate(s) as appropriate.
- ☐ I confirm that I/my company have/has the necessary permissions from the PRA/FCA to advise (where applicable), complete and submit this application to the Society on behalf of my/our clients.

Signature Date

We reserve the right to request additional bank statements/additional proof for all cases. Please ensure that you have advised the customer of this.

CONFIRMATION OF IDENTITY

To be completed by Intermediaries only

	1st Applicant		2nd Applicant
Applicant seen face-to-face	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	

Declaration I have verified the identity of each of the applicants detailed below:

	1st Applicant	2nd Applicant
Identity Verification		
Type of ID seen/Issued by	<input type="text"/>	<input type="text"/>
Reference/Serial Number	<input type="text"/>	<input type="text"/>
Address Verification		
Type of ID seen/Issued by	<input type="text"/>	<input type="text"/>
Reference/Serial Number	<input type="text"/>	<input type="text"/>
Electronic ID verification pass/fail	<input type="text"/>	<input type="text"/>

Records: Certified Copies of documents signed & dated original seen, must be submitted in support of this application. Information recorded must be sufficient to permit reproduction of the actual information should it be required in the future.

I declare that in relation to the evidence of identity and address documented above;

- I have seen the original documents;
- any documents bearing a signature were pre-signed; and
- any documents bearing a photograph bore a good likeness.

Signature of intermediary Date

WHAT TO SEND WITH YOUR MORTGAGE APPLICATION

In order to process the mortgage as quickly as possible please ensure the application form is fully completed and signed and all mandatory documentation is included.

Fees

- ☐ Relevant booking/arrangement/valuation fee enclosed
- ☐ To be paid by secure paylink

To help you, the documents required in support of the case are detailed below. Failure to enclose the required documents with the application will result in processing delays. Please ensure all documents are correct.

Existing Members

Please note, if you are an existing member you do not need to provide ID. If we need further verification, we will get in touch.

- ☐ Application Form - FULLY completed and signed by ALL applicants
- ☐ If using earned income, a completed Earned Income Assessment (included within this form)
- ☐ Proof of Identity - passport, driving licence or successful electronic ID verification
- ☐ Proof of Residency - recent utility bill or successful electronic ID verification
- ☐ Bank statements - 3 months showing income and outgoings as declared within the mortgage application form
- ☐ Evidence of deposit - if house purchase
- ☐ Letting agents letter

Employed Applicant:

3 months most recent payslips or evidence of income

Employers reference (also to confirm address)

Retired Applicant:

Latest pension statement(s)

Self Employed Applicant:

3 years trading accounts

3 years tax computations/SA302's

Applicant with current mortgage:

Latest mortgage statement - only required if not available by credit search

Applicant currently renting:

3 months bank statements showing evidence of rent payment

Applicant with BTL or FHL properties:

Proof of 3 months rental income and mortgage payments on bank statements

Please refer to the Society's Furnished Holiday Let Lending Criteria for full details of property restrictions, credit requirements, rental criteria etc. See www.themarsden.co.uk/intermediaries

Please enter your email address here, by providing your email address you are confirming that you wish to communicate this way. Where possible all future communication will be sent by email to this address.

Please return completed form to:

Lending Services, 6-20 Russell Street, Nelson, Lancashire BB9 7NJ

1st Applicant

2nd Applicant

☐
☐
☐
☐
☐
☐
☐
☐
☐
☐
☐
☐
☐
☐
☐
☐

CUSTOMER CREDIT HISTORY

Have you personally, or as a company director, been bankrupt, insolvent or entered into any arrangement with your creditors? e.g. IVA or debt relief order.

1st Applicant

Yes ☐ No ☐

2nd Applicant

Yes ☐ No ☐

Have you or any member of your family or any person living with you ever been convicted or charged (but not yet tried) in respect of any criminal offence (excluding motoring convictions) or been given a police caution?

Yes ☐ No ☐

Yes ☐ No ☐

Have you ever been refused any credit including a mortgage or taken out any payday loans?

Yes ☐ No ☐

Yes ☐ No ☐

Have you ever had any property repossessed by a lender either voluntary or otherwise?

Yes ☐ No ☐

Yes ☐ No ☐

Have you ever had a Default or County Court Judgement registered against you or have you ever failed to keep up with payments?

Yes ☐ No ☐

Yes ☐ No ☐

Have you applied elsewhere for a loan on this property within the last 12 months?

Yes ☐ No ☐

Yes ☐ No ☐

If you have answered 'yes' to any of these questions, please provide additional information within section 12.

1) PERSONAL DETAILS

1st Applicant

2nd Applicant

Title

First name(s)

Surname

Date of birth (minimum age 25)

National Insurance Number

If you have ever been known by another name, please state name, method of change e.g. Deed Poll, Marriage (evidence to be provided if by Deed Poll)

Date changed

Nationality

Country of permanent residence

Country of residence for tax purposes

Sex

Marital status

Name of dependant(s)

Dependant(s) date of birth

Lasting Power of Attorney held Yes ☐ No ☐

Yes ☐ No ☐

Lasting Power of Attorney to be registered on completion Yes ☐ No ☐

Yes ☐ No ☐

Present living address

 Postcode

Postcode

Occupancy status
Owner ☐
Tenant ☐
Living with family/friends ☐
Provided by employer ☐

Owner ☐
Tenant ☐
Living with family/friends ☐
Provided by employer ☐

1) PERSONAL DETAILS (continued)

1st Applicant

Address for correspondence (only complete if different to residential address)

Postcode

Last residential address held in the UK

Postcode

Period of occupation

Previous occupancy status

Owner ☐

Tenant ☐

Living with family/friends ☐

If less than 3 years, please provide previous UK address for both applicants

Postcode

Daytime telephone number

Home telephone number

Mobile telephone number

Email address

Preferred contact method

Do you currently own a property in the UK?

Yes ☐ No ☐

Is it Residential or Buy to Let?

If Buy to Let, please fill in section 2 'Existing Buy to Lets and Furnished Holiday Lets' only on the following page.

Property address

Postcode

Date purchased

Name of current lender

Address of current lender

Postcode

Purchase price

£

Current value

£

Balance outstanding

£

Monthly repayment

£

Are you selling the property?

Yes ☐ No ☐

Selling price of property

£

Expected sale date

2nd Applicant

Postcode

Postcode

Owner

☐

Tenant

☐

Living with family/friends

☐

Postcode

Yes ☐ No ☐

Postcode

Postcode

£

£

£

£

Yes ☐ No ☐

£

For any additional properties you have please provide full details as outlined above in section 12.

1) PERSONAL DETAILS (continued)

If you have previously owned a UK Residential, UK Buy to Let, or UK Furnished Holiday Let property, please state

Property 1

1st Applicant

2nd Applicant

Was it Residential, Buy to Let, or Furnished Holiday Let?

Property address

Date purchased

Date sold

Name of previous lender

Property 2

Was it Residential, Buy to Let, or Furnished Holiday Let?

Property address

Date purchased

Date sold

Name of previous lender

2) EXISTING BUY TO LETS AND FURNISHED HOLIDAY LETS

Please provide details of any additional buy to let properties that you have: (Please note the maximum size of portfolio allowed is 3 mortgaged properties including this transaction)

Property 1

(Please specify)

BTL ☐ FHL ☐

Address

What type of property is it (detached, semi-detached, terraced, bungalow)?

Current lender

Date purchased

Currently tenanted

Yes ☐ No ☐

Current value

Debt outstanding

Mortgage payment

Rent

Property 2

(Please specify)

BTL ☐ FHL ☐

Address

What type of property is it (detached, semi-detached, terraced, bungalow)?

Current lender

Date purchased

Currently tenanted

Yes ☐ No ☐

Current value

Debt outstanding

Mortgage payment

Rent

For additional properties please provide full details as outlined above in section 12.

3) INCOME - EMPLOYED

	1st Applicant		2nd Applicant
Employed status	Permanent contract <input type="checkbox"/> Temporary/agency <input type="checkbox"/>		Permanent contract <input type="checkbox"/> Temporary/agency <input type="checkbox"/>
	Renewable contract <input type="checkbox"/> Retired <input type="checkbox"/>		Contract <input type="checkbox"/> Retired <input type="checkbox"/>
If contract worker, please state:			
Contract start date	<input type="text"/>		<input type="text"/>
Length of contract remaining	<input type="text"/>		<input type="text"/>
Has this been renewed previously?	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>
Post held	<input type="text"/>		<input type="text"/>
Company name	<input type="text"/>		<input type="text"/>
Company address	<input type="text"/> <input type="text"/> <input type="text"/>		<input type="text"/> <input type="text"/> <input type="text"/>
	Postcode <input type="text"/>		Postcode <input type="text"/>
Payroll/Employee number	<input type="text"/>		<input type="text"/>
Company telephone number	<input type="text"/>		<input type="text"/>
Employed there since	<input type="text"/>		<input type="text"/>
Are you under a probationary period?	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>
If 'Yes' when does your probation end	<input type="text"/>		<input type="text"/>
Are you under notice of termination or redundancy?	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>
If 'Yes', please provide details in section 12.			

Are you contemplating securing alternative employment? (If yes, please provide details in section 12)

Income Details

Gross annual income earned	£ <input type="text"/>		£ <input type="text"/>
Gross annual pension income	£ <input type="text"/>		£ <input type="text"/>
Annual commission	£ <input type="text"/>		£ <input type="text"/>
Annual bonus	£ <input type="text"/>		£ <input type="text"/>
What is your average total monthly income less tax/NI	£ <input type="text"/>		£ <input type="text"/>
What currency is your salary paid in?	<input type="text"/>		<input type="text"/>
If Sterling, is this pegged to a foreign currency?	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>
Please confirm currency	<input type="text"/>		<input type="text"/>

4) INCOME - SELF-EMPLOYED

For the purpose of this application you will be treated as self-employed if your shareholding is 25% or greater. Please note that if your annual turnover is £250,000 or over then your accountant must be chartered or certified.

	1st Applicant		2nd Applicant
Employment type	Limited company <input type="checkbox"/>		Limited company <input type="checkbox"/>
	Partnership <input type="checkbox"/>		Partnership <input type="checkbox"/>
	Sub-contract <input type="checkbox"/>		Sub-contract <input type="checkbox"/>
	Sole Trader <input type="checkbox"/>		Sole Trader <input type="checkbox"/>
	LLP <input type="checkbox"/>		LLP <input type="checkbox"/>
Trading name	<input type="text"/>		<input type="text"/>

4) INCOME - SELF-EMPLOYED (continued)

	1st Applicant	2nd Applicant
Company address	<div></div> <div></div> <div></div> <div>Postcode</div>	<div></div> <div></div> <div></div> <div>Postcode</div>
Business trading since	Month <div></div> Year <div></div>	Month <div></div> Year <div></div>
Nature of business	<div></div>	<div></div>

5) UK INCOME

Please indicate the UK tax status applicable to you taking into account the income received from this property transaction:

	1st Applicant	2nd Applicant
Do you receive income from other UK sources?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Source	<div>Investments £ <div></div></div> <div>Equities £ <div></div></div> <div>Property £ <div></div></div> <div>Dividends £ <div></div></div> <div>Other £ <div></div></div>	<div>Investments £ <div></div></div> <div>Equities £ <div></div></div> <div>Property £ <div></div></div> <div>Dividends £ <div></div></div> <div>Other £ <div></div></div>
What is your UK Tax Status?	<div>Non UK Tax Payer <input type="checkbox"/></div> <div>Basic Rate UK Tax Payer <input type="checkbox"/></div> <div>Higher Rate UK Tax Payer <input type="checkbox"/></div>	<div>Non UK Tax Payer <input type="checkbox"/></div> <div>Basic Rate UK Tax Payer <input type="checkbox"/></div> <div>Higher Rate UK Tax Payer <input type="checkbox"/></div>

6) ABOUT THE MORTGAGE SECURITY

Your property details

Full address of property to be mortgaged	<div></div>				
	Postcode <div></div>				
Year built	<div></div>	Garage	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
What type of property is it?	<input type="checkbox"/> Detached	<input type="checkbox"/> Semi-detached	<input type="checkbox"/> Terraced	<input type="checkbox"/> Bungalow	<input type="checkbox"/> Flat or maisonette
If flat or maisonette:					
Please state number of flats in block	<div></div>	Number of storeys	<div></div>	Is there a lift?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Is it purpose built?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Is it converted?	Yes <input type="checkbox"/> No <input type="checkbox"/>	<input type="checkbox"/>	
If converted, was it from a former	<input type="checkbox"/> Residential property	<input type="checkbox"/> Commercial property			
Number of bedrooms	<div></div>	Number of habitable rooms (excluding bathrooms)	<div></div>		
What is the tenure of the property?	<input type="checkbox"/> Freehold	<input type="checkbox"/> Commonhold	<input type="checkbox"/> Leasehold	<input type="checkbox"/> If leasehold, remaining term	<div></div> years*

*Remaining term on leasehold must be a minimum of 85 years at the start of the mortgage and 55 years at the end of the mortgage.

Is the property a new build?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If 'Yes', please indicate if;	<input type="checkbox"/> NHBC certificate <input type="checkbox"/> Local Authority Building Control (LABC) <input type="checkbox"/> Premier Guarantee <input type="checkbox"/> Checkmate <input type="checkbox"/> Buildzone
	<input type="checkbox"/> Zurich <input type="checkbox"/> ICW (International Construction Warranties) <input type="checkbox"/> AHCI Ltd <input type="checkbox"/> Professional Consultants Certificate

Please note that the Society does not accept all new build warranties. If in doubt please refer.

Is the property constructed using an external wall cladding system?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Do you hold or require an EWS1 Fire Safety Assessment Certificate for the property?	Yes <input type="checkbox"/> No <input type="checkbox"/>

7) LETTING AGENT

Please provide the following information with regards to your letting agent

Name	<input type="text"/>
Address	<input type="text"/>
	<input type="text"/>
	Postcode <input type="text"/>
Telephone number	<input type="text"/>

The Society will require a copy of the letting agent letter, confirming anticipated rental (see the 'Downloads' section of our website for a template)

Anticipated letting agents commission fees per annum %

Please confirm how you intend to repay the capital and specify the type and value of any investments below:

Type	<input type="text"/>	Value	£ <input type="text"/>	Maturity date	<input type="text"/>
Type	<input type="text"/>	Value	£ <input type="text"/>	Maturity date	<input type="text"/>

Please provide details of any seller incentives i.e. cashback, discount, payment of stamp duty etc.

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

8) MORTGAGE NEEDS

Mortgage product	<input type="text"/>		
Purchase price/Approximate value of property	£ <input type="text"/>	Total loan required	£ <input type="text"/>
Term of loan	<input type="text"/> years		
What is your expected age at retirement	<input type="text"/> years (Applicant 1)	<input type="text"/> years (Applicant 2)	
Payment method required	<input type="checkbox"/> Repayment	<input type="checkbox"/> Interest Only*	

*Please note a suitable repayment vehicle is required and the Society may limit the amount of advance. Please contact the Society for further details.

Please complete ONE of the following loan purpose options:

a) House Purchase b) Remortgage c) Additional Borrowing

a) House Purchase

Please confirm the source of your deposit:

Equity in current property	£ <input type="text"/>
Own savings	£ <input type="text"/>
Capital raising on existing property	£ <input type="text"/>
Other - please provide details	<input type="text"/>

Estimated/actual weekly rental income based on...

Low season (weekly yield) Mid season (weekly yield) High season (weekly yield)

£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
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How many weeks per year is your property likely to be let out? (Minimum 30)

b) Remortgage

Purpose of remortgage:	Transfer of equity <input type="checkbox"/>	Transfer from another lender <input type="checkbox"/>	Mortgage free property <input type="checkbox"/>
Original purchase price	£ <input type="text"/>	Date of purchase	<input type="text"/>
Expiry date of current product	<input type="text"/>	Present balance	£ <input type="text"/>
Amount of additional borrowing	£ <input type="text"/>	Total borrowing required	£ <input type="text"/>

8) MORTGAGE NEEDS (continued)

Estimated/actual weekly rental income based on...

Low season (weekly yield) Mid season (weekly yield) High season (weekly yield)

£ £ £

How many weeks per year is your property likely to be let out? (Minimum 30)

Actual annual rental income received £

Purpose of additional borrowing: (if home improvements please list works to be carried out)

What is your existing Furnished Holiday Let lenders name?

What is your Furnished Holiday Let mortgage account number?

Other secured lending (on the property to be mortgaged) - please detail if applicable

Name of lender

Account number

To be repaid

To be postponed

In a remortgage from another lender the Society will produce the offer of loan based on the figure in the application form. It is your responsibility to ensure that the mortgage balance with your existing lender has been reduced to below the offer amount before completion taking into account any early repayment charges, closure fees and daily interest charges. This avoids delay at the time of completion if the loan amount is not sufficient to cover redemption. Should a revised offer be required for an increased loan figure there will be a re-offer fee payable, please see Tariff of Charges for details of this cost. Any surplus monies will be returned to you upon completion.

In an existing Marsden borrower remortgage, the amount of loan will be adjusted at completion to replicate the amount used to redeem your existing mortgage.

c) Additional Borrowing

Amount of additional borrowing

£

Mortgage product required on additional borrowing

£

Purpose of additional borrowing: (if home improvements please list works to be carried out)

Estimated/actual weekly rental income based on...

Low season (weekly yield) Mid season (weekly yield) High season (weekly yield)

£ £ £

How many weeks per year is your property likely to be let out? (Minimum 30)

Actual annual rental income received £

Other secured lending (on the property to be mortgaged) - please detail if applicable

Name of lender

Account number

To be repaid

To be postponed

9) ADDED FEES

Is the fee below to be added to the loan on completion?

Arrangement fee

£

Yes ☐

No ☐

Please note: If the above fee is to be added to your loan, you should note that the interest on the fee will be payable from the date it is added to your loan. To avoid paying interest on this, you have the option of paying this in full. When applying for additional borrowing only, the additional borrowing fee has to be paid on application.

Please take care when adding fees that the loan to value does not go above your selected product rate loan to value.

10) YOUR SOLICITOR/LICENSED CONVEYANCER

Please provide contact name - this is only to be completed if using your own solicitor.

Contact name	<input type="text"/>	
Company name and address	<input type="text"/>	
	<input type="text"/>	
	<input type="text"/> Postcode	
Telephone number	<input type="text"/>	
Email address	<input type="text"/>	Where the offer will be sent to

11) ASSESSING THE PROPERTY

House Purchase

We will instruct a surveyor to prepare a Property Assessment Report. This report is for our sole use for valuation purposes and we recommend that you arrange a comprehensive survey for your own protection. Please note that the provision of such a report will be at your expense.

Do you wish to arrange a more comprehensive survey? Yes ☐ No ☐

If yes, what type of survey do you require? Homebuyers report ☐ Full buildings survey ☐ (If a full building survey is required please contact the Society for further information)

Please give details of whom the surveyor should contact to access the property

Contact name	<input type="text"/>
Telephone number	<input type="text"/>

Selling agent details (if different from above)

Contact name	
Company name and address	
	Postcode

Remortgage

Contact name	<input type="text"/>
Telephone number	<input type="text"/>

12) ADDITIONAL INFORMATION

[illegible]

13) ABOUT OUR INSURANCE

Household Insurance

Marsden Building Society is able to offer a household product that provides protection for you buildings and contents, together with flexibility to add optional covers to suit different and changing lifestyles.

Please contact me for a quote ☐

Cover arranged elsewhere ☐

14) EARNED INCOME ASSESSMENT

Please complete this form if earned income is needed to support a buy to let application. Please also provide;

- 3 months bank statements, showing regular income and outgoings

Council Tax	£
Utilities (gas, electric, water)	£
Insurances (Buildings & contents, car, MPPI, life cover, etc)	£
Telephone/Mobiles	£
Pension	£
Rent (whilst working away from home)	£
Education & childcare (school fees, university costs, nursery fees)	£
Service charges/Lease costs	£
Interest only repayment vehicle	£
BTL mortgage shortfall	£
Travel/Transport costs - connected with work (car park costs, rail card, petrol, etc)	£
Other - please detail	£

Your Financial Commitments

Details of all secured and unsecured credit such as mortgages, loans, hire purchase, credit cards, etc (for credit cards, use 3% of the balance for the monthly payment).

Applicant 1 (please tick)	Applicant 2 (please tick)	Lender/Recipient	Type (loan, hire purchase)	Balance outstanding	Monthly payment	Final payment date DD/MM/YY	Arrears (Yes/No)	Paid off at completion of mortgage (Yes/No)	Repaying with money from this mortgage (Yes/No)
				£	£				
				£	£				
				£	£				
				£	£				
				£	£				

Overdrafts

Please provide amount(s) currently overdrawn (please note that on receipt of bank statements, the Society will use 3% of the overdraft figures from the latest statement).

£	£
---	---

Maintenance Payments (if applicable)

Payee	Date of final payment	Monthly payment
		£
		£

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

Total outgoings for both applicants per month £

If you are aware of any changes to your income/expenditure and/or circumstances that is likely to affect your ability to meet your future mortgage payments, please give details below.

15) MORTGAGE APPLICATION DECLARATION

Use of Personal Information and Declaration to be signed by all applicants.

The information which you provide or which we obtain in respect of your account will be retained by the Society electronically and in other formats for the purpose of administration of the mortgage and as detailed below. For more information please see our Privacy Policy which is available online.

I/We declare:

1. That I/we are over 18 years of age and that the information given in this application is true and correct and shall form the basis of any contract between me/us and Marsden Building Society. I/We also declare that if anything on this form was written by another person he or she acted as my/our agent for this purpose. I/We declare that I/we shall notify Marsden Building Society of any changes to the information given in support of this application prior to the completion of the mortgage applied for.

2. The Society may:

- a)
 - i) Make such enquiries as it considers necessary whether of a Credit Reference Agency who will supply the Society with credit information including information from the electoral register or from my/our employers or accountants.
 - (1) Search the files of a Credit Reference Agency which will keep a record of that search and my/our application, whether or not the application proceeds. If you do not repay in full and on time, the Society will inform Credit Reference Agencies who will record the outstanding debt. This will be seen by other organisations carrying out later searches. Details about me/us and of how I/we conduct the account may also be disclosed to the agency, including recording the outstanding debt and if I/we do not pay on time. Records remain on file for six years after they are closed, whether settled by me/us or defaulted. The Society may use automated methods to verify my/our identity.

Note: An 'association' between joint applicants and/or any individual identified as your financial partner will be created at credit reference agencies which will link your financial records. You and anyone else with whom you have a financial link understand that each other's information may be taken into account in all future applications by either or both of you. This linking will continue until one of you successfully files a 'disassociation' at the credit reference agencies.

- ii) Contact HM Revenue & Customs, Department for Work & Pensions, relevant or current lender, landlord or employer/accountants to confirm any income received and payments made.
- iii) If false or inaccurate information is provided and suspected fraud is identified, we will notify fraud prevention agencies accordingly, together with law enforcement agencies in the UK and other countries, who may access and use this information. The Society and other organisations including HMRC may also access and use any of this information to prevent fraud and money laundering for example when: checking details on applications for savings accounts and products, recovering debt, checking details on proposals and claims for all types of insurance and checking details of job applicants and employees. The Society and other organisations in the UK or other countries may access and use the information recorded by fraud prevention agencies.

You have a legal right to request details of those credit reference agencies and relevant fraud prevention agencies from whom we obtain and with whom we record information about you subject to payment of the relevant fee. The credit reference agencies that we currently use or may use in the future are as follows:

TransUnion UK - One Park Lane, Leeds, West Yorkshire, LS3 1EP
 Experian - Landmark House, Experian Way, NG2 Business Park, Nottingham, NG80 1ZZ
 Equifax - Capital House, 25 Chapel Street, London NW1 5DS

The identities of the Credit Reference Agencies, their role also as fraud prevention agencies, the data they hold, the ways in which they use and share personal information, data retention periods and your data protection rights with the Credit Reference Agencies are explained in more detail at TransUnion - <https://www.transunion.co.uk/crain>; Experian - <https://www.experian.co.uk/crain/>

For further information and to received details as to how your data may be used please write to Principal Office, 6-20 Russell Street, Nelson BB9 7NJ or telephone us on 01282 440541*.

- b) The Society may also:
 - i) Disclose information to the Society's insurers or their authorised agents for the purpose of risk assessment
 - ii) Use the information provided for the purposes of statistical analysis about credit, insurance and fraud.
 - iii) Record and monitor all telephone calls between you and the Society to increase your security and for staff training purposes
3. a) The Society may obtain, use, process and disclose personal data about me/us (including any sensitive personal data) to enable it to administer and service the account and for other related purposes, including assessing my/our acceptability and that of the security offered, the arrangement and administration of any type of insurance and products regulated under the Financial Services and Markets Act 2000 (or alteration to, replacement for or re-enactment of it) provided by third parties, the arrangement by our carefully selected third party panel organisation of legal advice from a panel firm, the updating or enhancing of existing customer records, analysis for management purposes and statutory returns, in addition to those described in any other paragraph of these declarations or notified to the Information Commissioner under Data Protection Legislation. The Society may also disclose personal data (including sensitive personal data) to third parties for the purposes of crime prevention and legal and regulatory compliance.
- b) The Society may occasionally need to transfer the personal data to countries outside the European Economic Area (EEA) for any of the purposes described in this declaration. This will only be done under a contract that includes appropriate safeguards for the security and confidentiality of your personal data.

15) MORTGAGE APPLICATION DECLARATION (continued)

- c) I/We have a right of access, under Data Protection Legislation to the personal data the Society holds about me/us no fee. Please write to Data Protection Officer, Marsden Building Society, Principal Office, 6-20 Russell Street, Nelson BB9 7NJ or telephone us on 01282 440541* for further information.
- d) For the purposes of the Data Protection Legislation, the 'Data Controller' in relation to any personal data supplied by me/us is Marsden Building Society.
4. I/We acknowledge that an assessment of the value of the property will be arranged by the Society which is intended solely for the purpose of the Society in considering this application and does not involve a detailed inspection of the property.
5. Neither the Society, any person in its employment or its valuer warrants the purchase price of the property is reasonable or accepts responsibility for the workmanship, construction or condition of the property.
6. I/We irrevocably authorise my/our conveyancer to send their entire file(s) relating to the purchase of the property intended to be secured by this loan and relating to the mortgage or remortgage transactions to the Society or its agent at the Society's /its agent's request. I/We expressly give up any right to assert legal privilege in relation to any part of the file(s). I/We also acknowledge that my/our giving up of this right and the right for the lender to receive the file(s) continues until the loan balance from time to time is repaid in full and remains in force in all other circumstances.
7. I/We declare that to the best of my/our knowledge and belief the information given on this form is true in every aspect and that the insurance cover will be based on this information. If I/we build any extension or carry out improvements to my/our house, I/we will advise that cost to you for insurance purposes. I/We consent to the information on this form and on any claim I/we may make being supplied to Insurance Database Services Ltd so that it can be made available to other insurers.
8. In signing this application I/we confirm that I/we will be responsible at all times for the buildings insurance on the mortgaged property and agree to the following conditions:
- That the buildings sum insured will at all times represent the full reinstatement value of the property.
 - That I/we will be responsible for the future maintenance of adequacy of cover and payment of premiums
 - That I/we have obtained the written consent of any Freeholders and subsequent mortgagees (if any) to the insurance arrangements and that their respective interests will be noted on the policy
 - That in the event of a total/partial loss of the property, the outstanding mortgage debt will still be payable by me/us.
9. If any advance is made to joint applicants the first named applicant will be the 'Representative Joint Borrower' in accordance with the Rules of the Society. The Representative Joint Borrower alone will have the voting rights (if any) of joint borrowers as borrowers and alone will be entitled to receive certain communications from the Society. I/We understand that the order which the borrowers are named on this advance will be the same as on the original Mortgage Deed (if applicable).
10. The Society reserves the right to decline to proceed with the application at any time. If the Society declines to proceed with this application, any booking fee paid will not be refunded.
11. The Society may at any time at its discretion and without obtaining your consent or the consent of anyone else, transfer to any other person any or all of its rights and obligations in relation to any part or the whole mortgage debt and any related security. This will not serve to reduce your rights and guarantees under the mortgage, however borrowing membership may cease. You will be bound to the transferee in respect of the transferred obligations to the same extent as you were originally bound to the Society and it may release any information it holds about you, your mortgage and any related security to any such transferee.
12. Please read and respond to all of the questions below in regards to your application:
- Has the property which is the subject of this mortgage application at any time **been** occupied by yourself or any of your relations as a main primary residence?
- ☐ Yes ☐ No
- Will the property which is the subject of this mortgage application at any time **become** occupied by yourself or any of your relations as a main primary residence?
- ☐ Yes ☐ No
- Has the property which is the subject of this mortgage application been inherited?
- ☐ Yes ☐ No
13. I/We understand that I/we have told you that the loan is wholly or predominantly for the purpose of a business carried on or intended to be carried on by me/us.
14. I/We understand that any loan agreement resulting from this application does not fall under the definition of a consumer Buy to Let, will not be a Buy to Let contract regulated by the Financial Conduct Authority (FCA) and as a result I/we will not have the benefit of protection and remedies available to me/us from the FCA. If I/we are in any doubt as to the consequences of this, I/we will obtain independent legal advice before submitting an application to the Society.

15) MORTGAGE APPLICATION DECLARATION (continued)

15. If the loan does fall under the definition of a Consumer Buy to Let, I/we will have received appropriate advice from the Society or our mortgage adviser.
16. As a member of the Marsden, we'd like to keep you up to date with our products, services and latest news. We'll always treat your personal data with care, to find out more about this, please visit our Privacy Policy which is available in branch or online. Please tick the boxes below to tell us all the ways you'd like to hear from us:

- A1

A2

☐

☐

Yes please, I'd like to receive marketing communication by email
- ☐

☐

Yes please, I'd like to receive marketing communication by telephone
- ☐

☐

Yes please, I'd like to receive marketing communication by mobile (text message)
- ☐

☐

Yes please, I'd like to receive marketing communication by post

Where you have given us consent to process your information, you have the right to withdraw it at any point.

Signed

Date

Signed

Date

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

Remember to complete and sign the direct debit mandate over the page.



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



Please fill in the whole form using black ink and send it to:

Marsden Building Society 6-20 Russell Street Nelson Lancashire BB9 7NJ
--

Service User Number

8	5	0	2	5	6
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Name(s) of account holder(s)

Reference Number

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

Bank or Building Society Account Number

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

Branch Sort Code

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

Name and full postal address of your Bank or Building Society

To: The Manager
Postcode

Signature(s)

Date

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Banks and Building Societies may not accept Direct Debit Instructions for some types of account.

Please note: The Society only offers the following 3 payment dates for Direct Debits

Please tick appropriate box applicable

I would prefer payments to be taken monthly on the ☐ 11th ☐ 16th ☐ 21st



marsden
BUILDING SOCIETY

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





01282 440583*



intermediaries@themarsden.co.uk



www.themarsden.co.uk/intermediaries

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

Marsden Building Society is a member of the Building Societies Association. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, under registration number 206050. Principal Office, 6-20 Russell Street, Nelson, Lancashire BB9 7NJ.

*Calls will be recorded and may be monitored. FP193433-003