

Intermediary mortgage application form.

Please complete fields highlighted in blue for a Decision In Principle, or all fields for a Full Mortgage Application

Application number	<input type="text"/>	Level of service	<input type="text"/>
Intermediary	<input type="text"/>	Loan purpose	<input type="text"/>
Firm	<input type="text"/>	Loan type	<input type="text"/>
Firm address	<input type="text"/>	First time buyer	<input type="checkbox"/>
	<input type="text"/>	Right to Buy	<input type="checkbox"/>
	<input type="text"/>	Self build	<input type="checkbox"/>
Postcode	<input type="text"/>	Shared ownership	<input type="checkbox"/>
Telephone number	<input type="text"/>	Retirement interest only	<input type="checkbox"/>
Mortgage club	<input type="text"/>	Is any part of the procurement fee payable to the applicant?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Network	<input type="text"/>	If yes how much?	<input type="text"/>
Directly authorised	<input type="text"/>	Are you charging the applicant a fee for arranging this mortgage?	Yes <input type="checkbox"/> No <input type="checkbox"/>
FCA reference	<input type="text"/>		
Regulatory status	<input type="text"/>		

Details of fees being charged for arranging the mortgage

Amount of fee	When payable	Refundable
<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"/>

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1. Personal details

Applicant 1

Applicant 2

Title

First name

Middle name(s)

Surname

Previous name(s)

Date of birth

Planned retirement age

Nationality

Permanent rights to reside

Marital status

Relationship to other applicant

Gender

Time with current bank

National Insurance number

Do you have an existing account with the Society?

Yes

No

Yes

No

Account number if yes

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2. Contact details

Please complete a minimum of 2 contact methods for each applicant

Applicant 1

Applicant 2

Home telephone

Mobile telephone

Work telephone

Email address

Preferred contact method

3. Dependents and non-borrowing occupants

Details of any individuals dependent on the applicants

Applicant 1

Applicant 2

Age

Relationship

Age

Relationship

Details of any non-borrowing occupiers over the age of 17. These individuals will be asked to sign a form by your solicitors. We will not give them any financial information about you, however we may have to tell them the amount you are borrowing from the Society.

Name

Date of birth

Relationship

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4. Address details

Please complete a 3 year history

Applicant 1

Applicant 2

Current address

Residential status

Resident from

Monthly rent/mortgage

Current mortgage balance

Current property value

Will this mortgage be repaid on completion of the Society's loan?

Yes

No

Yes

No

Reason why if no

Current lender/landlord

Account number

Start date

Address

Email address

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5. Previous address details

Applicant 1

Applicant 2

Previous address

Residential status

Resident from

Resident to

Lender/landlord

Account number

Address

Lender/landlord
email address

Monthly rent/mortgage

5a. Previous address details

Applicant 1

Applicant 2

Previous address

Residential status

Resident from

Resident to

Lender/landlord

Account number

Address

Lender/landlord
email address

Monthly rent/mortgage

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6. Employment details (applicants with less than 25% shareholding)

Please complete a 3 year history

	Applicant 1	Applicant 2
Job title	<input type="text"/>	<input type="text"/>
Employers name	<input type="text"/>	<input type="text"/>
Employers address	<input type="text"/>	<input type="text"/>
Telephone number	<input type="text"/>	<input type="text"/>
Email address	<input type="text"/>	<input type="text"/>
Start date	<input type="text"/>	<input type="text"/>
Currency of income received	<input type="text"/>	<input type="text"/>
Gross basic annual salary	<input type="text"/>	<input type="text"/>
Guaranteed annual additional income	<input type="text"/>	<input type="text"/>
Annual overtime	<input type="text"/>	<input type="text"/>
Annual commission	<input type="text"/>	<input type="text"/>
Annual bonus	<input type="text"/>	<input type="text"/>
Annual allowances	<input type="text"/>	<input type="text"/>

	Applicant 1	Applicant 2
Is the employment permanent?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
End date for fixed term contracts	<input type="text"/>	<input type="text"/>
Has the contract been renewed previously?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Are you within a probationary period?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, how long does your probationary period have left to run?	<input type="text"/>	<input type="text"/>
Are you under notice of redundancy/termination?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Are you employed by a relative?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

If yes complete accountants details in section 9.

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7. Previous employment

Applicant 1

Applicant 2

Employment status

Job title/nature of business

Start date

End date/last year of trading

Employers name

Employers address

Email address

Gross basic annual salary

Last year of trading
for Self Employed

Net profit for last year
of trading

Net profit for previous year

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7a. Previous employment

Applicant 1

Applicant 2

Employment status

Job title/nature of business

Start date

End date/last year of trading

Employers name

Employers address

Email address

Gross basic annual salary

Last year of trading
for Self Employed

Net profit for last year
of trading

Net profit for previous year

8. Secondary employment details

Applicant 1

Applicant 2

Job title

Employers name

Employers address

Telephone number

Email address

Start date

Currency of income received

Gross basic annual salary

Guaranteed annual additional income

Annual overtime

Annual commission

Annual bonus

Annual allowances

Applicant 1

Applicant 2

Is the employment permanent?

Yes No

Yes No

End date for fixed term contracts

Has the contract been renewed previously?

Yes No

Yes No

Are you within a probationary period?

Yes No

Yes No

If yes, how long does your probationary period have left to run?

Are you under notice of redundancy/termination?

Yes No

Yes No

Are you employed by a relative?

Yes No

Yes No

If yes complete accountants details in section 9.

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9. Self employed details (applicants with more than 25% shareholding)

Please complete a 3 year history

Applicant 1

Applicant 2

Nature of business	<input type="text"/>			<input type="text"/>		
Name of business	<input type="text"/>			<input type="text"/>		
Business address	<input type="text"/>			<input type="text"/>		
Telephone number	<input type="text"/>			<input type="text"/>		
Date commenced trading	<input type="text"/>			<input type="text"/>		
Company type	<input type="text"/>			<input type="text"/>		
Net profit for last 3 years	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Salary (if applicable) for last 3 years	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Dividends (if applicable) for last 3 years	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Name of your accountant	<input type="text"/>			<input type="text"/>		
Company name	<input type="text"/>			<input type="text"/>		
Accountant's address	<input type="text"/>			<input type="text"/>		
Telephone number	<input type="text"/>			<input type="text"/>		
Email address	<input type="text"/>			<input type="text"/>		
Accountant's qualifications	<input type="text"/>			<input type="text"/>		
How long have they been your accountant?	<input type="text"/>			<input type="text"/>		

10. Secondary self employed details

Applicant 1

Applicant 2

Nature of business

Name of business

Business address

Telephone number

Date commenced trading

Company type

Net profit for last 3 years

Salary (if applicable)
for last 3 years

Dividends (if applicable)
for last 3 years

Name of your accountant

Company name

Accountant's address

Telephone number

Email address

Accountant's qualifications

How long have they been
your accountant?

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11. Other sources of income

Please provide annual figures

Applicant 1

Applicant 2

Gross dividends

Gross private pension

Gross state pension

Rental income

Child benefit

Child tax credits

Working tax credits

Child maintenance

Other

Other specification

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12. Credit declarations

Applicant 1

Applicant 2

Have you ever been in arrears?

Yes No

Yes No

If yes, what type of commitment were the arrears against?

Number of missed payments in last 12 months

Number of missed payments in last 2 years

Have you ever had a default registered?

Yes No

Yes No

Have you ever had a County Court Judgment registered?

Yes No

Yes No

Have you ever been subject to an Individual Voluntary Arrangement?

Yes No

Yes No

Have you ever been bankrupt?

Yes No

Yes No

Have you ever had a property repossessed?

Yes No

Yes No

Further details if yes to any above

Applicant	Type of adverse	Date registered	Amount	Date satisfied
<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"/>	<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"/>

Do you have any other active or pending applications for a mortgage?

Yes No

Yes No

Have you ever been cautioned, convicted or have any prosecution pending, for any offence other than driving?

Yes No

Yes No

Conviction date

Conviction type

Sentence

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13. Financial commitments

Details of any second charges, or mortgages secured on any other non Buy to Let properties

Applicant	Property address	Lender	Month payment	Balance	Property Value	Redeemed from advance	Redeemed from own sources

Credit card details

Applicant	Lender	Balance	Account Number	Redeemed from advance	Redeemed from own sources

Loan and hire purchase details

Applicant	Lender	End date	Balance	Month payment	Account Number	Redeemed from advance	Redeemed from own sources

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13. Financial commitments (Cont.)

Other commitments

Applicant	Commitment type	Month payment	Other specification
<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"/>

14. Buy to Let portfolio

Applicant	Number of properties	Value of portfolio	Portolio mortgage balance	Portolio rental income	Portolio monthly mortgage	Property address
1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

15. Household expenditure

School/Nursery/College fees

Council tax

Insurance policies, including Life, CIC, B&C etc.

Food and drink

Travel and transport

Housing, e.g. power and communication

Other, e.g. clothing, recreation, essential repairs

Are you aware of any changes to your income or expenditure that may affect your ability to meet your mortgage payments? Yes No

Further details if yes

16. Mortgage requirements

Complete section a. for all applications, and further sections as applicable.

A. Loan details

Purchase price/ estimated value	<input type="text"/>	Please input final value for self build, open market value for Shared Ownership/Right to Buy.	
Mortgage required	<input type="text"/>	Sale price of current property	<input type="text"/>
Term	<input type="text"/>	Level of service	<input type="text"/>
Repayment type	<input type="text"/>	Interest Only amount	<input type="text"/>
Product	<input type="text"/>		

For multi part loans please complete section 20 on page 16.

B. Right to Buy

Discounted price if under Right to Buy scheme	<input type="text"/>
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C. Shared Ownership/Shared Equity

Purchase

Housing Association estimated value	<input type="text"/>	Purchase price of share	<input type="text"/>
Percentage to be purchased	<input type="text"/>	Annual rent and service charge on H/A share	<input type="text"/>

Remortgage/Staircasing

Value of new share	<input type="text"/>	Housing Association estimated value	<input type="text"/>
Annual rent and service charge on existing share	<input type="text"/>	Current share %	<input type="text"/>
Annual rent and service charge on new H/A share	<input type="text"/>	New share %	<input type="text"/>

D. Self build

Purchase price/value of plot	<input type="text"/>	Build cost	<input type="text"/>
Amount required for first drawdown	<input type="text"/>	Amount of applicants own funds available	<input type="text"/>

E. Buy to Let

Estimated rental income	<input type="text"/>	
Will the property be let to a family member?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Do you intend to let the property to a family member, or live in the property yourself, either now or at any time in the future?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Do you own any other Buy to Let properties?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Was the property inherited, or if purchased has the property been occupied by yourself or a family member since the date of purchase?	Yes <input type="checkbox"/>	No <input type="checkbox"/>

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17. Deposit

Equity in current property	<input type="text"/>	Family gift	<input type="text"/>
Savings	<input type="text"/>	Other	<input type="text"/>
Other specification	<input type="text"/>		

18. Use of funds

Repay existing mortgage	<input type="text"/>	Debt consolidation	<input type="text"/>
Home improvements	<input type="text"/>	Other	<input type="text"/>
Other specification	<input type="text"/>		

Think carefully before securing other debts against your home.

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

19. Repayment strategy for Interest Only

Repayment strategy	Equity in property	Repayment plan cost	Frequency	Projected value
<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"/>	<input type="text"/>

With a Repayment mortgage, your monthly payments will cover the interest on the loan and also gradually pay off the capital which you have borrowed. By the end of the agreed term, provided you have maintained your payments, you will have repaid the whole loan.

With an Interest Only mortgage, your monthly payments only cover the interest on the loan, and will not pay off any of the capital which you have borrowed. If you have arranged all or part of your mortgage on an Interest Only basis, it is your responsibility to ensure that adequate funds are available to repay the mortgage loan at the end of the term, or upon death if prior to the end of the term.

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20. Mortgage requirements (port and top-up)

Please note that we are only able to offer a split portion loan for a port and top-up application.

Part 1

Term	<input type="text"/>	Mortgage amount	<input type="text"/>
Repayment type	<input type="text"/>	Interest only amount	<input type="text"/>
Product	<input type="text"/>		

Part 2

Term	<input type="text"/>	Mortgage amount	<input type="text"/>
Repayment type	<input type="text"/>	Interest only amount	<input type="text"/>
Product	<input type="text"/>		

Part 3

Term	<input type="text"/>	Mortgage amount	<input type="text"/>
Repayment type	<input type="text"/>	Interest only amount	<input type="text"/>
Product	<input type="text"/>		

21. Property to be mortgaged

Please complete this section for a Remortgage DIP, required at FMA for a new purchase unless details already known - (not required for additional borrowing)

Property address	<input type="text"/>	Year of construction	<input type="text"/>
Postcode	<input type="text"/>	Is the property a new build?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Property description	<input type="text"/>	Wall type	<input type="text"/>
Property type	<input type="text"/>	Roof type	<input type="text"/>
		Sale type	<input type="text"/>
		Tenure	<input type="text"/>

For leasehold

Lease term	<input type="text"/>	Annual ground rent	<input type="text"/>
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For flats

Storeys in building	<input type="text"/>	Is there a lift?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Storey of flat	<input type="text"/>		

All properties number of

Bedrooms	<input type="text"/>	Bathrooms	<input type="text"/>
Kitchens	<input type="text"/>		

For purchases direct from the developer

Are any incentives being offered?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Does the property have an NHBC certificate?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Further details if yes	<input type="text"/>	If so, when does this expire?	<input type="text"/>

22. Property declarations

Please complete this section for a Remortgage DIP - (not required until FMA for a new purchase application) -
(not required for additional borrowing)

Is the property subject to any agricultural restrictions?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Further details if yes	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Does the property include more than 10 acres of land?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
If yes number of acres	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Was the property owned by the local authority?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
If yes was the property purchased directly from council?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
If yes date of purchase	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Is the property above or adjacent to any commercial property?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Further details if yes	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Will the property be your main residence?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Will the property be a second/holiday home?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Will the property be used wholly for residential purposes?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Will you be occupying the property within 1 month of completion?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
If no why?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Will any part of the property be used for business purposes?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Further details if yes	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Is there any business, financial or family relationship between yourself and the vendor?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Further details if yes	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Has the property ever suffered from subsidence, landslip, heave or flooding?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>

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23. Valuation requirements

Assessment of the Security - Assessment of the security is how we will determine if the property is suitable security to secure the mortgage loan. There are a number of approaches we may utilise for this assessment, including:

Mortgage Valuation, Automated Valuation Model, Desktop Valuation

The Society is required by law to obtain one of these reports. They are all simply for us to decide if the property is suitable security for the loan, and if it is worth the amount we are lending you. It is important to understand that these are very limited and will not potentially raise any hidden problems. For purchase applications, we will normally give you a copy of our assessment. This assessment does not cover everything about the property's condition, there could be faults that would only be found on a more detailed inspection. The valuer may notice something wrong but may decide not to put it in the report, this is because the report will only contain information which is important in deciding whether the value of the property will cover the amount we are lending you. Please do not think the property has no faults just because there are none in the report, and if any faults are mentioned, these may not be the only ones in the property. This is a limited report and is not a survey of the property.

This report will provide basic details of the property for the Society which are sufficient to enable us to decide whether to make a loan on the particular property. You would not be able to rely on this report as it is addressed to us for mortgage purposes. For your own interest we strongly recommend that you have a detailed survey carried out by a suitably qualified independent Surveyor.

RICS Condition Report

This report focuses purely on the condition of the property. It will not include any advice on what needs to be done to repair any defects found, or a Surveyor's assessment of the property's value. There could be faults that would only be found on a more detailed inspection, if you have one of the reports completed please do not think the property has no faults just because there are none in the report. If any faults are mentioned, these may not be the only ones in the property.

This report is specifically designed for people who are seeking a professional opinion, at that point in time, on the condition of your potential purchase. The report is prepared independently for you, and not for us as the lender. It is as an 'entry level' survey report which will provide you with a condition rating for various elements in the property; and help to identify possible problems. It WILL NOT provide a market valuation; or estimated cost of any potential works required. The report will be subject to terms of engagement which must be agreed directly with the surveyor who will act independently on your behalf. The Society does not offer this type of survey, and if you ask for a Condition Report to be carried out on your own accord; an additional Mortgage Valuation will be necessary.

RICS Homebuyer Survey and Valuation

A Homebuyer Survey and Valuation is a survey on the condition of the property; and covers all parts of the property which are easily accessible. The Surveyor will be able to give you a general opinion of the property, the report will detail any future problems that can be foreseen and will tell you if any areas need further investigation. If you ask your own Surveyor to do a Homebuyer Survey and Valuation rather than arranging this through us, an additional Mortgage Valuation by a valuer approved by us will be necessary.

This report is specifically designed for people who are seeking a professional opinion at an economic price. It is completed on a standard format by a Chartered Surveyor; and is aimed at helping the client make a reasoned and informed decision on whether to purchase the property. It gives an opinion on what is a reasonable price to pay, takes account of repairs or replacements the property needs, and outlines what further advice may be needed before proceeding. The report will be subject to terms of engagement which must be agreed directly with the Surveyor; who will act independently on your behalf. The Society may be able to arrange this type of report for you in conjunction with the Mortgage Valuation Report.

Detailed Building Survey

A Detailed Building Survey covers the same points as the Homebuyer Survey and Valuation, but in much more detail. If you ask your own Surveyor to do a Detailed Building Survey and Valuation rather than arranging this through us, an additional Mortgage Valuation by a valuer approved by us will be necessary.

This report provides you with much more detail. If there are any problems or faults with the property the Surveyor will explain what may have caused them; and how to put them right. The Society may be able to arrange this type of report for you in conjunction with the Mortgage Valuation Report.

Which type of Valuation Report would you prefer?

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23. Valuation requirements (cont.)

Contact details for the valuer

Contact

Contact Name

Contact telephone number

Additional information (If this is a private sale, how did the applicant find out about the property?)

24. Mortgage fees

The fees payable for your application are detailed in your European Standardised Information Sheet, if you would like to pay by cheque please include this with your application form, alternatively we'll contact you when we're ready to collect the fees over the phone. Please note we are not able to accept cheques from any third parties.

Any fees that you have elected to pay upfront are payable on application, the application and valuation fees are non-refundable, the CHAPS and Completion fees are refundable until completion has occurred.

Application fee

Must be paid on application

Valuation fee

Must be paid on application

CHAPS fee

Paid

Added

Completion fee

Paid

Added

25. Solicitors details - if required

In order to use your chosen solicitor for this application they must have a minimum of 2 practising partners and be registered on the Law Society's website. If you are unsure whether your solicitor will meet our requirements please speak to us for guidance.

Solicitors name

Company name

Company address

Postcode

Telephone number

Email address

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26. Insurance needs

It is a condition of all mortgage loans issued by the Society that suitable buildings insurance is arranged. You do not have to take this cover via the Society, however we can offer a competitive householders insurance policy to provide the cover you need. Home insurance with Suffolk Building Society is underwritten by RSA Insurance Group plc authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Please provide me with a free no obligation Home Insurance quote

Broker arranging

Property is leasehold and cover is provided by the lessor

There is no requirement from the Society for you to have life or mortgage protection insurance, however you should think about this area and consider the possible consequences of having no cover in place. If you decide to take this cover you do not have to take this via the Society, however we can offer a comprehensive review via our relationship with Vita Financial Ltd.

Please provide me with a free no obligation
life/mortgage protection quote

Yes

No

Broker arranging

27. Additional information

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General declaration

PLEASE READ THE FOLLOWING DECLARATIONS CAREFULLY BEFORE YOU SIGN

I am/We are applying for a mortgage and I am/we are aware that:

1. I am/We are applying for a loan on the security of the property as described in this declaration.
2. You will base your decision on whether to lend me/us money or arrange my/our insurance on the information that I/we have supplied, and I/we confirm that it is true, complete and contains all material facts relating to my/our application. I/We understand you may decide to decline my/our application.
3. My/Our mortgage with Suffolk Building Society will have binding conditions, and the Society's rules will apply, I/we can ask for copies of these.
4. The valuer is independently instructed by the Society to assess the adequacy of the security for the purpose of the Building Society only. I/We accept that this does not impose any duty on the valuer or the Society to indicate to me/us the value or condition of the property. I/We confirm and understand that I am/we are advised to make my/our own arrangements to have the property surveyed. I/We further understand that the Society does not accept any liability for the accuracy or contents of the valuer's report. The Society may undertake a reassessment of the property using computer based data; or limited external appraisal. A copy of the assessment will not be provided and is for the Society's use only.
5. The Society requires all properties in mortgage to be insured in accordance with the valuer's recommendation.
6. I/We confirm that any acceptance of this Decision In Principle (DIP) shall not commit the Society to making a formal Offer of Advance, and you can withdraw any offer you make to me/us at any time.
7. I/We may have to provide you with evidence of where I/we have obtained the deposit on the property (if applicable). You may retain copies of the identification given to you.
8. All applicants are 18 years of age or over.
9. There are no existing loans or mortgages in my/our name with the Society, or any other lender other than declared.
10. I/We have never been convicted of any criminal offence; nor is any prosecution pending, excluding motoring or 'spent' offences by virtue of the Rehabilitation of Offenders Act 1974.
11. If any of the information I/we have given changes before the mortgage is completed, I/we shall advise the Society immediately and I/we authorise my conveyance to disclose such information to you.

Remortgage customer authority (where applicable)

1. I/We authorise you or any conveyancer acting for you in connection with the proposed remortgage of my/our property
 - a. To obtain the title deeds and/or copies of any document held at any of the land registries in England and Wales and Scotland relating to the Property;
 - b. to obtain a repayment figure from my/our current lender.
2. I/We confirm that I/we will make our own enquiries about and pay any fees or charges made by my/our current lender in connection with the repayment of my existing mortgage (including any administration fees made in respect of sending the title deeds to your conveyancer and providing a repayment figure and any fees in connection with my existing mortgage).
3. I/We understand that your conveyance is only representing you and that if I/we want independent legal advice at any stage of this transaction I/we will get it myself/ourselves.
4. I/We understand that you may not arrange for an inspection of the Property to be carried out. I/We further understand that you will not routinely tell me what your assessment of the value of the Property is.
5. I/We understand that, if you are prepared to make a loan, I/we must not rely upon any assessment made as an indication of the value of the Property. You have informed me/us and I/we accept that, if I/we require any information about the value or condition of the Property or about any health and safety issues, it is my/our responsibility to obtain independent advice before I/we go ahead with the remortgage of the Property.

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Credit Declarations

I am/We are aware that you will make credit reference and other mortgage checks, and I am/we are aware that

- a) You will make searches about me/us at Credit Reference Agencies who will supply you with credit information, as well as information from the Electoral Register. The agencies will record details of this search whether or not this application proceeds. This may affect my/our ability to obtain credit elsewhere in the near future. You may use credit assessment methods to assess the application and to verify my/our identity. Credit searches and other information which is provided to you and/or the credit reference agencies, about me/us, and those with whom I/we are linked 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 for debt tracing and the prevention of money laundering as well as the management of my/our account.
- b) To prevent or detect fraud, or to assist in verifying my/our identity, you may make searches of group records and at fraud protection agencies who will supply you with information. You may also pass information to financial and other organisations involved in fraud protection to protect yourselves and your customers from theft or fraud. If I/we give false or inaccurate information and you suspect fraud, you will record this. You, members of the group, and other companies may use this information if decisions are made about me/us or others at my/our address(es) on credit or credit-related services, or motor, household, credit, life or any other insurance facilities. It may also be used for tracing and claims assessment.

c) By stating a financial association with another party, I/we are also declaring that I am/we are entitled to

- disclose relevant information to you about our joint application where it concerns any parties named on the application
- authorise you to search, link and/or record information at credit reference agencies about us and/or anyone else referred to by us.

(This clause is applicable on joint applications, including where one party is present or for sole facilities when declaring a financial association with another party [e.g. when stating the name of a partner].)

d) Information held about me by the Credit Reference Agencies may already be linked to records relating to one or more of my financial associates. For the purposes of this application I may be treated as financially linked, and my application will be assessed with reference to any associated records.

(This clause is applicable to sole applicants.)

e) An association between the joint applicants and/or any individual identified as our financial partner, will be created at credit reference agencies, which will link our financial records. We and anyone else with whom 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. The linking will continue until one of us successfully files a disassociation at the credit reference agencies.

(This clause is applicable to joint applicants.)

Data protection

I/we understand and authorise

- a) The Society will make such enquiries and take up such references as it considers necessary in relation to this application.
- b) Where I/we borrow or may borrow from you, you may give details of my/our account and how it has been managed to Credit Reference Agencies. If I/we borrow and do not repay in full and on time, you may tell credit reference agencies who will record the outstanding debt and my details may be submitted to the CML possessions register.
- c) You may use the information in my/our mortgage application for business analysis and to maintain the accuracy of records.
- d) Any information provided by me/us in the application form, and any other information you may hold about my/our account may be used by the Society for its own use in respect of research, statistical analysis, or similar purposes.

- e) Passing any details relating to the mortgage application, up to and including completion of the loan, to any mortgage intermediary who introduced my/our application to the Society.
- f) The passing of my/our details to RSA Insurance Group plc and Vita Financial Ltd for the purpose of providing additional services where I/we make a request.
- g) Suffolk Building Society, RSA Insurance Group plc and Vita Financial Ltd will be Data Controllers for the purpose of Data Protection and will be responsible for the processing of my/our data in relation to my/our application for this mortgage application, and any application for, and ongoing provision of, insurance cover.

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General and Membership Declarations – Please read carefully

If I am an individual I apply to be a Borrowing Member according to the Rules of the Society, copies of which are available from the Society's Head Office or any branch. If this is a joint application by individuals I/we understand that the First Applicant will be the person named first in the Society's records in respect of the mortgage, and will be the Representative Joint Borrower according to the Rules (provided that individual is a Borrowing Member). I understand that if I am a Body Corporate or am applying as a Bare Trustee for a Body Corporate, that a Body Corporate cannot be a Borrowing Member of the Society and so no person will enjoy voting rights in respect of the mortgage under the Rules.

I/We consent to the Society at any time transferring or otherwise disposing of the benefit of any loan, mortgage, or any other security for the loan to any third party, whether or not a Building Society or associated body of a Building Society, without any further reference to me. If I am/we are a Borrowing Member at that time I acknowledge that such a transfer will lead to the termination of my Borrowing Membership of the Society, and the loss of my rights as a Borrowing Member of the Society.

Marketing consent

Suffolk Building Society takes your privacy seriously and will only use your personal information to administer your account and to provide the products and services you have requested from us. However from time to time we would like to contact you with details of other mortgage and savings products, services, competitions and events we provide. You can withdraw or amend your consent at any time by contacting us.

I consent to be contacted for marketing purposes by the methods indicated below

Applicant 1

Applicant 2

Email

Telephone

Post

We may monitor and/or record your telephone conversations with us to ensure consistent service levels (including staff training).

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SIGNATURE AND AUTHORITY TO OBTAIN REFERENCES/INFORMATION AND PROCESS DATA AND APPLICATION AGREEMENT

- I/We confirm that the information given to the Society accurately reflects the transaction.
- To the best of my/our knowledge and belief, the statements in these declarations are true and correct.
- I/We authorise you to take up references and check my/our identity in such ways that are deemed necessary to carry out this transaction.
- I/We have received from our Mortgage Intermediary, a European Standardised Information Sheet specific to my/our mortgage requirements, and I/we fully understand the information contained within it.
- I/We confirm that we have read and understood the Society's Privacy Notice.

Joint applicants – where one party is not present:

- I confirm that I am acting as an agent for the absent applicant, and in doing so I confirm that I have the authority to disclose their financial information in the absence of the other applicant.

By signing this declaration, you agree that we can use your information as described. If you have any questions, please ask your Mortgage Intermediary.

I/We hereby authorise and request you to provide Suffolk Building Society with any information they may require.

	Sign	Date
Applicant 1	<input type="text"/>	<input type="text"/>
Applicant 2	<input type="text"/>	<input type="text"/>
Guarantor/Deputy	<input type="text"/>	<input type="text"/>

**Identity and address verification
Intermediary declaration**

I declare that, in relation to the evidence of identity and address verification

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

Signature of Intermediary	Date
<input type="text"/>	<input type="text"/>

Security will be required for any loan.

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



Suffolk Building Society, Freehold House, 6-8 The Havens,
Ransomes Europark, Ipswich, Suffolk IP3 9SJ
0330 123 1073
bdt@suffolkbuildingsociety.co.uk
suffolkforintermediaries.co.uk

Direct Debit Mandate - (not required for additional borrowing).

It is a condition of any Mortgage Offer that your monthly payments are made by Direct Debit. Please complete all sections of the following form. Do not detach, but return it with the mortgage application form. We will send the details to your bank.

The first full monthly payment will be collected on the first of the month following completion of your mortgage. Interest from the date of completion until the end of the month will not be collected by Direct Debit and is payable separately.

If your Bank/Building Society rejects an application from Suffolk Building Society for payment by Direct Debit, a fee will be charged and debited to your account in accordance with the Society's Tariff of Charges. Copy available on request or on our website www.suffolkbuildingsociety.co.uk

Instructions to your Bank or Building Society to pay Direct Debits

PLEASE COMPLETE THE WHOLE OF THIS FORM

Originator's identification number

8	0	0	1	7	6
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Please write the name and full postal address of your Bank or Building Society branch in the Space below.

Bank/Building Society name

Bank or Building Society account number

Bank/Building Society address

Reference number

(Suffolk Building Society mortgage account number)

Postcode

Instructions to your Bank or Building Society Please pay Suffolk Building Society direct debits from the account detailed on this instruction subject to the safeguards assured by The Direct Debit Guarantee. I understand that this instruction may remain with Suffolk Building Society and if so, details will be passed electronically to my Bank/Building Society

Name(s) of account holder(s)

Signature(s)

Branch sort code

(from the top right hand corner of your cheque book)

Date

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Banks and Building Societies may not accept direct debit instructions for some types of account
Suffolk Building Society, Freehold House, Ransomes Europark, Ipswich, IP3 9SJ

Suffolk

Suffolk Building Society, Freehold House, 6-8 The Havens,
Ransomes Europark, Ipswich, Suffolk IP3 9SJ

Building Society Intermediaries

0330 123 1073

bdt@suffolkbuildingsociety.co.uk
suffolkforintermediaries.co.uk

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 Suffolk Building Society will notify you 7 working days in advance of your account being debited or as otherwise agreed. If you request Suffolk 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 Suffolk 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 Suffolk 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.

