

Additional borrowing application form.

Terms of Business

Please check this box to confirm you have read and agree to our terms of business.

1. Application type

Residential BTL BTL Topslice Holiday Let Self Build

2. Intermediary Details

Intermediary name

Firm name

Firm FCA number

Intermediary email address

Intermediary phone number

Mortgage Club for submission route

Please note: If you're not registered with us, we will contact you to join our panel.

What level of service have you provided

Advised Execution Only

3. Applicant details

Applicant 1

Applicant 2

Title

First name

Middle name

Surname

Date of birth

NI number

Retirement age of applicant

Nationality

Existing Suffolk Building Society Account number

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3. Applicant details cont.

Applicant 1

Applicant 2

Address (incl. postcode)

Residential status

Date moved to address

Is this the
correspondence address?

Yes

No

Yes

No

If no,
correspondence address

Mobile number

Email address

Is the applicant an expat?

Yes

No

Yes

No

If yes, please provide
a UK address

Marital status

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4. Employment

Applicant 1

Applicant 2

Job title

Occupation

Nature of business

Employer's name

Employer's address

Reference email/ name

Employment status

Employment start date

Does the applicant work for a family firm?

Yes No

Yes No

Is the applicant under the notice of termination of employment or redundancy?

Yes No

Yes No

Tax band

Currency paid in?

Annual basic salary

Annual overtime - Year 1

Annual overtime - Year 2

Annual bonus - Year 1

Annual bonus - Year 2

Annual commission - Year 1

Annual commission - Year 2

Is overtime, commission or bonus guaranteed?
- provide details in the notes section.

Yes No

Yes No

Notes:

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5. Self-Employed

Applicant 1

Applicant 2

Name of business

Nature of business

Date commenced trading

Company type

Postcode

Shareholding %

Accountant's name

Accountant's email

Accountant's qualification

Net profit after tax -
Latest year

Net profit after tax - Year 2

Net profit after tax - Year 3

Salary (if applicable)

Dividends (if applicable)

Currency paid in?

Notes:

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6. Other income

Applicant 1

Applicant 2

Pension income

Annual Private Pension £

Annual State Pension £

Are there any pensions not being drawn down?

Yes

No

Yes

No

If yes, total fund value £

If yes, type of pension

Currency pensions paid in?

Rental income

Annual rental income

Profit from land & property (latest year), minus mortgage costs

Profit from land & property (Year 2), minus mortgage costs

Profit from land & property (Year 3), minus mortgage costs

Benefit & Other Income

Type of benefit

Benefit income £

Benefit income frequency

Benefit income guaranteed?

Yes

No

Yes

No

Other income?

Details

Annual £

Currency paid in?

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7. Assets

Applicant 1

Applicant 2

Cash deposits £

Stocks & Shares £

Other assets? £ & details

Other properties owned?

If yes, usage (holiday,
2nd home, BTL etc)

Address

Property value

Monthly rental received
(if applicable)

Is it jointly owned with
another person, if so
please provide details

If mortgaged, please
provide details (balance,
repayment type, interest
rate, monthly payment
& lender).

Notes:

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8. Commitments cont.

General Questions

Applicant 1

Does the applicant have life insurance in place?

Yes No

Has the applicant ever had any criminal convictions

Yes No

Is the applicant party to any other mortgages?

Yes No

If so, please provide full details

Applicant 2

Yes No

Yes No

Yes No

Notes:

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9. Expenditure

Number of applicants

Number of dependent adults (ignore if added as an applicant)

Number of dependent children

Are you or the customer aware of any changes to expenditure or income, that is likely to affect the customer's ability to meet the mortgage payment?

Yes

No

If yes, provide details

Outgoings - Property

Council tax

IO repayment vehicle

Utilities (incl. comms)

Shared ownership rent

Home insurance

Associated costs of any other residences owned

Ground rent/service charge

Outgoings - Household

Grocery costs

Clothing & recreation

Travel & transport

Personal insurance

Pension contributions if not deducted from salary

Health

Household goods

Other

Maintenance

If other, provide details

Pet costs

School fees

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10. Credit Questions

Applicant 1

Applicant 2

Bankruptcy / IVA
In the last 6 years

- None
- Discharged over 3 years ago
- Undischarged or Discharged under 3 years

- None
- Discharged over 3 years ago
- Undischarged or Discharged under 3 years

Repossession or Voluntary
Surrender in the last 6 years

- None
- Repossession over 3 years ago
- Repossession under 3 years ago

- None
- Repossession over 3 years ago
- Repossession under 3 years ago

Unsatisfied CCJ / Default

- None
- Unsatisfied CCJ / Default

- None
- Unsatisfied CCJ / Default

Satisfied CCJ / Default

- None
- <£500 Over 36 Months Old
CCJ / Default <= £2000 in the last 36 months
- CCJ >£500 over 36 months old CCJ
- Default > £2000 in the last 36 months

- None
- <£500 Over 36 Months Old
CCJ / Default <= £2000 in the last 36 months
- CCJ >£500 over 36 months old CCJ
- Default > £2000 in the last 36 months

Unsecured Arrears

- None
- <=3 Missed payments in the 36 months
- More than 3 missed payments
in the last 36 months

- None
- <=3 Missed payments in the 36 months
- More than 3 missed payments
in the last 36 months

Secured Arrears

- None
- <=2 Missed payments in the 36 months
- More than 2 missed payments
in the last 36 months

- None
- <=2 Missed payments in the 36 months
- More than 2 missed payments
in the last 36 months

Payday Loans

- None
- Any taken in last 24 months
- Any taken over 24 months ago

- None
- Any taken in last 24 months
- Any taken over 24 months ago

Credit Limits Exceeded

- None
- <=3 limits exceeded in the 36 months
- More than 3 limits exceeded
in the last 36 months

- None
- Any taken in last 24 months
- More than 3 limits exceeded
in the last 36 months

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10. Credit Questions cont.

Notice of Correction (NOCs)

Yes

No

Yes

No

If the answer to any of these questions above is yes please provide details here.

Notes:

11. Mortgage & Property Details

Mortgage details

Estimated property value

Loan amount

Please provide details of how additional funds will be used

Mortgage term (MM/YY)

Mortgage type

Repayment strategy (If Interest Only element)

Product code

Product rate

CHAPs fee – how will this be paid?

Added to the loan

Paid up front

Completion fee – how will this be paid?

Added to the loan

Paid up front

Broker fee

Broker fee, when payable?

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11. Mortgage & Property Details cont.

Property details

Property Type

Purchase date

Approximate year built

Security address

Contact details to pass to valuer (if applicable)

Number of floors in property

Number of kitchens

Number of bedrooms

Number of living rooms

Number of bathrooms

Has the property ever been owned by the Local Authority?

Yes

No

Self Build Only

Estimated value of property plot

Estimated value when finished

Build costs

Amount required for first draw down

Value when finished

Amount of applicant's own funds available

Please confirm warranty scheme (SB)

Does the property have a valid warranty (SB)

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11. Mortgage & Property Details cont.

BTL Only

Is the Property to be let on an Assured Shorthold Tenancy (AST)?

What term is the current/anticipated tenancy agreement (months)?

EPC Rating

Do the applicants own any other BTLs?

Was the property inherited or gifted to any of the applicants?

Have the applicants or anyone related to any applicant, ever lived in the property?

Are the applicants or anyone related to any applicant planning to live in the property in the future?

Holiday Let Only

Description of Holiday Let including facilities available

What duties will letting agents undertake (e.g. Adverts, booking, cleaning etc)

Method of letting and advertising

Number of letting units within security

Expected Weekly Rental Amount for Low season

Expected Weekly Rental Amount for Medium season

Expected Weekly Rental Amount for High season

Average Holiday Let income (monthly)

Will the property be used by the applicant or their family for more than 60 days

EPC Rating

Does the applicant own any other BTL properties?

Was the property inherited or gifted to any of the applicants?

Have the applicants or anyone related to any applicant, ever lived in the property?

Are the applicants or anyone related to any applicant planning to live in the property in the future?

Is the property located on a purpose built holiday complex?

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12. Intermediary Declaration

I can confirm that

1. The submitted application contains information provided by the applicant(s).
2. To the best of our knowledge, all information provided is in all material respects full, correct, accurate and complete and not misleading as at the date of submission.
3. I have not withheld any information or documentation that may be material to the application.
4. The applicant(s) are fully aware that I am submitting this application on their behalf.

The applicant(s) have been made aware of and provided with the Privacy Notice that is available at <https://SuffolkBuildingSociety.co.uk/legal-statements/privacv-notice>.

Please ensure that you also provide all other documentation to support this application to bdt@suffolkbuildingsociety.co.uk

Once submitted any required change to the information provided must be emailed to bdt@suffolkbuildingsociety.co.uk

Please confirm the applicant(s) has provided consent for a credit and fraud check

Yes

No

Please confirm the applicant(s) has provided consent for references to be obtained

Yes

No

Please confirm the applicant(s) has provided consent to submit the application

Yes

No

Marketing preferences

"Suffolk Building Society takes your privacy seriously and will only use your personal information to administer your account and to provide the product 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 consent at any time by contacting us.

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

Applicant 1 consents to being contacted for marketing purposes?

Yes

No

If yes, by which methods?

Phone

Email

Post

Applicant 2 consents to being contacted for marketing purposes?

Yes

No

If yes, by which methods?

Phone

Email

Post

Signed

Broker Name

Date

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Suffolk Building Society, Freehold House, 6-8 The Havens,
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