

Porting & Transfer of equity 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

Suffolk

Building Society

Intermediaries

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).

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8. Commitments

Commitment 1

Applicant 1 or 2	1	<input type="checkbox"/>	2	<input type="checkbox"/>
Type of commitment	<input type="text"/>			
Lender name	<input type="text"/>			
Remaining term	<input type="text"/>			
Balance	<input type="text"/>			
Monthly payment	<input type="text"/>			
Being repaid before completion?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>

Commitment 2

Applicant 1 or 2	1	<input type="checkbox"/>	2	<input type="checkbox"/>
Type of commitment	<input type="text"/>			
Lender name	<input type="text"/>			
Remaining term	<input type="text"/>			
Balance	<input type="text"/>			
Monthly payment	<input type="text"/>			
Being repaid before completion?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>

Commitment 3

Applicant 1 or 2	1	<input type="checkbox"/>	2	<input type="checkbox"/>
Type of commitment	<input type="text"/>			
Lender name	<input type="text"/>			
Remaining term	<input type="text"/>			
Balance	<input type="text"/>			
Monthly payment	<input type="text"/>			
Being repaid before completion?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>

Commitment 4

Applicant 1 or 2	1	<input type="checkbox"/>	2	<input type="checkbox"/>
Type of commitment	<input type="text"/>			
Lender name	<input type="text"/>			
Remaining term	<input type="text"/>			
Balance	<input type="text"/>			
Monthly payment	<input type="text"/>			
Being repaid before completion?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>

Commitment 5

Applicant 1 or 2	1	<input type="checkbox"/>	2	<input type="checkbox"/>
Type of commitment	<input type="text"/>			
Lender name	<input type="text"/>			
Remaining term	<input type="text"/>			
Balance	<input type="text"/>			
Monthly payment	<input type="text"/>			
Being repaid before completion?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>

Commitment 6

Applicant 1 or 2	1	<input type="checkbox"/>	2	<input type="checkbox"/>
Type of commitment	<input type="text"/>			
Lender name	<input type="text"/>			
Remaining term	<input type="text"/>			
Balance	<input type="text"/>			
Monthly payment	<input type="text"/>			
Being repaid before completion?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>

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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

Notes:

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10. Mortgage Details

Estimated property value/Purchase Price

Total loan amount required £

Current mortgage balance

Top up required £

If Transfer of equity, what is the top up for?

Deposit £ (if purchase)

Source of deposit (if purchase)

Mortgage term (YY/MM)

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?

Housing Schemes

Right to Buy

Is the applicant purchasing under a Right to Buy Scheme?

Yes

No

If yes, amount of discount £

Shared Ownership

Name of Housing Association

Purchase price of share

% of share being purchased.

Case overview notes

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11. Property details

Property Type

Purchase date (if remortgage)

Security address

Tenure

Type of Valuation required?

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

Has the property been built or converted within the last 12m?

Yes

No

Property construction

Is the property of standard construction?

Is the construction type classed as defective under Part XVI Housing Act 1985?

Has the property ever suffered from subsidence, landslip, heave or flooding?

Has the property been built or converted within the last 12 months?

Is the property in the course of construction?

Approximate year built

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11. Property details cont.

Additional details

Is the property being purchased below market value?

Does the applicant intending to carry out any immediate improvements?

Does the acreage exceed 10 acres?

Will full vacant possession be obtained on completion?

Will there be any occupants of the property, aged 17 or over, who are not named on the application form?

Within one month of completion, will the property be used wholly as the main residence of you and/or your family and as a private dwelling only?

Does the applicant intend to let any part of the property?

Is this a private residence/residence of the applicant and/or their family, and as a private dwelling only?

Is the applicant related to the current owner?

Are there any annexes or outbuildings?

Will the applicant be in receipt of any discount, price reduction, case payment or incentive in respect of this property?

Are there any land, agricultural or occupancy restrictions that apply to the property?

Is the applicant buying under any purchase scheme?

Will any part of the property be used for business purposes?

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

Does the property have a valid warranty (SB)

Please confirm warranty scheme (SB)

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11. 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. 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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12. 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:

13. Conveyancer/solicitors

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.

Name of Solicitor acting

Solicitor Firm

Telephone

Email

Address

Suffolk

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Direct Debit Mandate.

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

Originator's identification number

8	0	0	1	7	6
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PLEASE COMPLETE THE WHOLE OF THIS FORM

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

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

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

0330 123 1073

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

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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.



14. 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

Applicant 2 consents to being contacted for marketing purposes?

Yes

No

If yes, by which methods?

Phone

Email

Post

If yes, by which methods?

Phone

Email

Post

Signed

Broker Name

Date

Suffolk

Building

Society

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

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