

If you have already submitted an ON-LINE application, DO NOT USE THIS application form.

 Account Number

Please use this form for Portability applications or data capture only, New Business applications must be submitted online. Before submitting an application you must ensure you have obtained a KFI from our sales team on 0345 1200 891. Please complete all sections of this application form for all parties to the mortgage. Incomplete applications may be delayed. Once you have completed the form post it (with the required paperwork) to: Branch Lending & Variations Team, Accord Mortgages, PO Box 1145, Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ. Please ensure that the declaration on page 10 has been signed and you have enclosed.

 Cheque for the valuation fee, payable to Accord Mortgages Ltd A/C No. (if applicable) Evidence of post retirement income (if within 10 years of retirement)

 75% LTV and below - Latest payslip/pension payslip & latest bank statement (Employed / Retired Applicants) Above 75% LTV - Latest 3 payslips/pension payslips & latest bank statement (Employed / Retired Applicants)

 Latest personal bank statement & latest business bank statement (Self-Employed Applicants)

 For more details of our requirements please refer to our website www.accordmortgages.com
INSURANCE ARRANGEMENTS, VERIFICATION OF CUSTOMER IDENTITY & INTERMEDIARY DECLARATION

I am arranging the following buildings insurance/contents cover:

 Company Sum Insured (if known) £

 I am arranging the following mortgage payment insurance cover: Premium £

 Accident Sickness Unemployment Through (Name of Company)
Name verification

	1st Applicant	2nd Applicant
Document type (e.g. Driving Licence, Passport)	<input type="text"/>	<input type="text"/>
Issuer (e.g. DVLC, Passport Office)	<input type="text"/>	<input type="text"/>
Document reference number (e.g. Passport Number)	<input type="text"/>	<input type="text"/>
Document expiry date	<input type="text"/>	<input type="text"/>
Document's country of origin (if foreign passport or national ID card used)	<input type="text"/>	<input type="text"/>

Residency verification

Document type (e.g. Utility bill, bank statement)	<input type="text"/>	<input type="text"/>
Issuer	<input type="text"/>	<input type="text"/>
Document reference number (e.g. customer number)	<input type="text"/>	<input type="text"/>
Document issue date (must be within last 3 months)	<input type="text"/>	<input type="text"/>

Declaration

I confirm that I have verified the customer(s) identity and will retain suitable records of the evidence seen to satisfy identity verification requirements under the Money Laundering Regulations 2007 and the Financial Services and Markets Act 2000. I will make these records available, on request, to Accord Mortgages Ltd or the Financial Conduct Authority. I have advised the customer on the types of valuations and surveys available; the other costs included; and credit scoring (if you need any further information about these please refer to our website www.accordmortgages.com). I also confirm that the registration number for the Financial Conduct Authority (FCA) completed below is correct, and that I have complied with the FCA rules in giving advice to the customer(s).

I confirm that I am not submitting this application on behalf of an unauthorised person or firm.

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

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

Firm Name and Address

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

Fax	FSR Register Number
<input type="text"/>	<input type="text"/>

Please indicate the mortgage club/network to be used (We are unable to pay you a procuration fee without this information)

 What is your fee charged to your client for arranging this mortgage? £

 What is the amount of your fee that is refundable if the mortgage application does not proceed? £

 What is your fee charged to your client for arranging insurance? £

 Is the level of service offered to your client advised? Yes No

LOAN DETAILS

1. Purchase price (house purchase only) or approximate value of property (if remortgaging)	£	What is the current valuation amount of the property? (Scotland only)	£
2. Total loan required and over what term	£		Years
3. If remortgaging, how much of the loan is for: Repayment of existing mortgage(s)	£		
Capital raising (please note this may not be used for business purposes)	£		
Home improvement (please specify, e.g. central heating, bathroom, kitchen)	£	for	
Other (please specify, e.g. purchase of land, transfer of property subject to mortgage)	£	for	
4. Is the loan for the benefit of all applicants (remortgage only)?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
5. Are you purchasing, or was the property purchased, under the "Right to Buy" scheme or as a concessionary purchase?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	

PERSONAL DETAILS

	1st Applicant	2nd Applicant
1. Existing account number with Accord Mortgages (if applicable)		
2. Title (Mr, Mrs, etc.) and Surname		
3. Forename(s)		
4. Date of birth		
5. Nationality		
6. Marital status (delete as appropriate)	Married/Civil Partner/Single/Widowed/ Surviving Civil Partner/Divorced/ Dissolved Civil Partnership/Separated	Married/Civil Partner/Single/Widowed/ Surviving Civil Partner/Divorced/ Dissolved Civil Partnership/Separated
7. Sex (delete as appropriate)	Male/Female	Male/Female
8. Maiden/previous surname		
9. Are you a UK citizen or do you hold a European Community passport?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If NO, do you have indefinite leave to remain in the UK?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
10. Number of dependants (e.g. children who are financially dependent on you)		
11. At what age do you expect to retire?		
12. Present address		
	Postcode	Postcode
13. How long have you lived at your present address?	Years	Months
14. Are you currently (delete as appropriate)	Owner Occupier/Tenant/Living with relatives/Living with friends/Other (please specify)	Owner Occupier/Tenant/Living with relatives/Living with friends/Other (please specify)
15. If you have lived at your present address for less than 3 years, please tell us your previous address		
	Postcode	Postcode
16. How long were you at your previous address?	Years	Months
17. Were you previously (delete as appropriate)	Owner Occupier/Tenant/Living with relatives/Living with friends/Other (please specify)	Owner Occupier/Tenant/Living with relatives/Living with friends/Other (please specify)

If you have more than one previous address during the last 3 years, please give us the above details for each address, in the extra space on page 7

CONTACT DETAILS

1. Email address		
2. Home telephone number		
3. Work telephone number (including extension number)		
4. Mobile number		
5. Preferred contact (delete as appropriate) (We recommend email as the preferred option)	Email/Post/Mobile/Home/Work	Email/Post/Mobile/Home/Work
6. Preferred time (delete as appropriate)	Morning/Afternoon/Evening	Morning/Afternoon/Evening

INCOME DETAILS

I understand that it is a criminal offence if either I or someone acting on my behalf provides incorrect information in order to obtain a mortgage, and the provision of any inaccurate information can lead to prosecution for fraud.

	1st Applicant			2nd Applicant		
	Employed/Self Employed/Retired/Unemployed/ Other (please specify)			Employed/Self Employed/Retired/Unemployed/ Other (please specify)		
	Permanent Employee/Fixed Term Contract/ Salaried Director/Non-Salaried Director			Permanent Employee/Fixed Term Contract/ Salaried Director/Non-Salaried Director		
	Full Time/Part Time			Full Time/Part Time		
1. Are you currently	(delete as appropriate)			(delete as appropriate)		
2. (a) Are you	(delete as appropriate)			(delete as appropriate)		
(b) Are you	(delete as appropriate)			(delete as appropriate)		
(c) What is your company's/employer's trade/ profession?						
(d) What is your job title?						
3. Are you a member of a company pension scheme or superannuation scheme?	Yes <input type="checkbox"/>	No <input type="checkbox"/>		Yes <input type="checkbox"/>	No <input type="checkbox"/>	
4. Basic annual salary and/or pension	Salary	£	Pension	£	Salary	£
(a) If self employed, state annual net profit for the last three years and go to Question 7	Year Ending					
	Amount	£	£	£	£	£
(b) Sustainable annual overtime (i.e. the amount you reasonably expect to continue earning)	£			£		
(c) Sustainable annual bonus (i.e. the amount you reasonably expect to continue earning)	£			£		
(d) Annual commission	£			£		
(e) Do you receive childcare vouchers?	Yes <input type="checkbox"/>	No <input type="checkbox"/>		Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Please tell us the annual amount (if applicable)	£			£		
(f) Other (e.g. annual band enhancement/annual dividends)	£			£		
Total income	£			£		
5. (a) Are you due a pay rise in the next 3 months?	Yes <input type="checkbox"/>	No <input type="checkbox"/>		Yes <input type="checkbox"/>	No <input type="checkbox"/>	
If YES, new annual basic salary	£			£		
(b) Are you due an increment in the next 12 months?	Yes <input type="checkbox"/>	No <input type="checkbox"/>		Yes <input type="checkbox"/>	No <input type="checkbox"/>	
If YES, new annual basic salary	£			£		
6. Is your income likely to reduce in the future?	Yes <input type="checkbox"/>	No <input type="checkbox"/>		Yes <input type="checkbox"/>	No <input type="checkbox"/>	
If YES, please give details						
7. What date did you start your current employment?						
If you are on a fixed term contract, please state the start and end dates of the contract(s)	Current	Start	End	Current	Start	End
	Previous	Start	End	Previous	Start	End
8. Please give details of any other income you receive (e.g. pay you get from a second job, share dividends, maintenance payments, rental from investment properties)						
(a) Amount (gross)	£			£		
Source						
If dividend income, please provide last 3 years	Latest Year	Year 2	Year 3	Latest Year	Year 2	Year 3
(b) Amount (gross)	£			£		
Source						
If dividend income, please provide last 3 years	Latest Year	Year 2	Year 3	Latest Year	Year 2	Year 3

EMPLOYED AND/OR RETIRED APPLICANTS

1. National Insurance Number		
2. Name of your Tax Office		
3. Tax Reference (not your tax code)		
4. Employee number and/or pension reference		
5. Employer and/or pension company name		
6. Employer and/or pension company address		
	Postcode	Postcode

EMPLOYED AND/OR RETIRED APPLICANTS - Continued 1st Applicant

2nd Applicant

<p>7. Name and telephone number (including extension) of the individual who can provide us with confirmation of your income</p>	Name Telephone No.	<p>7. Name and telephone number (including extension) of the individual who can provide us with confirmation of your income</p>	Name Telephone No.
<p>8. How are you paid? (delete as appropriate)</p>	Cash/Cheque/Direct to Bank/ Other (please specify) Weekly/Monthly/4 Weekly/ Other (please specify)	<p>8. How are you paid? (delete as appropriate)</p>	Cash/Cheque/Direct to Bank/ Other (please specify) Weekly/Monthly/4 Weekly/ Other (please specify)
<p>9. How often? (delete as appropriate)</p> <p>If you are about to leave your current employment, please give details of any future employment in the extra space on page 7</p> <p>If you receive income from more than one pension or have more than one employer, please give us details in the extra space on page 7</p>	Cash/Cheque/Direct to Bank/ Other (please specify) Weekly/Monthly/4 Weekly/ Other (please specify)	<p>9. How often? (delete as appropriate)</p> <p>If you are about to leave your current employment, please give details of any future employment in the extra space on page 7</p> <p>If you receive income from more than one pension or have more than one employer, please give us details in the extra space on page 7</p>	Cash/Cheque/Direct to Bank/ Other (please specify) Weekly/Monthly/4 Weekly/ Other (please specify)
<p>10. If you have been with your current employer for less than 3 months, please tell us where you previously worked during the last year and when your employment stated and finished</p> <p>Previous employer's name</p> <p>Previous employer's address</p> <p style="text-align: right;">Postcode</p> <p>Previous employer's telephone number</p> <p>Date employment started</p> <p>Date employment finished</p>	[Empty box for previous employer details]	<p>10. If you have been with your current employer for less than 3 months, please tell us where you previously worked during the last year and when your employment stated and finished</p> <p>Previous employer's name</p> <p>Previous employer's address</p> <p style="text-align: right;">Postcode</p> <p>Previous employer's telephone number</p> <p>Date employment started</p> <p>Date employment finished</p>	[Empty box for previous employer details]

SELF-EMPLOYED APPLICANTS AND SHAREHOLDING DIRECTORS

<p>1. (a) Name and address of your business</p>	[Empty box for business name and address]	<p>1. (a) Name and address of your business</p>	[Empty box for business name and address]
<p>(b) How long has the business been established?</p>	[Empty box] Years [Empty box] Months	<p>(b) How long has the business been established?</p>	[Empty box] Years [Empty box] Months
<p>(c) How long have you been connected with the business?</p>	[Empty box] Years [Empty box] Months	<p>(c) How long have you been connected with the business?</p>	[Empty box] Years [Empty box] Months
<p>2. Do you produce accounts ?</p>	Yes <input type="checkbox"/> No <input type="checkbox"/>	<p>2. Do you produce accounts ?</p>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<p>3. Name, address and telephone number of your accountant (including name of person dealing)</p>	[Empty box for accountant details]	<p>3. Name, address and telephone number of your accountant (including name of person dealing)</p>	[Empty box for accountant details]
<p>4. What qualifications does your accountant hold? (e.g. FCA, ACA)</p>	[Empty box for qualifications]	<p>4. What qualifications does your accountant hold? (e.g. FCA, ACA)</p>	[Empty box for qualifications]
<p>5. If you are a company director, what is your % shareholding?</p>	[Empty box] %	<p>5. If you are a company director, what is your % shareholding?</p>	[Empty box] %

RETIREMENT INCOME

<p>1. Please tell us your anticipated retirement income</p>	[Empty box for retirement income]	<p>1. Please tell us your anticipated retirement income</p>	[Empty box for retirement income]
<p>2. Please also tell us what you will do should your retirement income be insufficient to cover the mortgage payments</p>	Sell a second property <input type="checkbox"/>	<p>2. Please also tell us what you will do should your retirement income be insufficient to cover the mortgage payments</p>	Sell this property and downsize <input type="checkbox"/>
			Make regular overpayments <input type="checkbox"/>

FINANCIAL DETAILS

<p>1. Do you have a current account with a bank or building society?</p> <p>If YES, state how long you have had it (if you have more than one, please refer to the one you have had the longest)</p> <p>Do you have a debit card?</p> <p>Do you regularly use an overdraft facility?</p> <p>Maximum amount overdrawn in last 3 months</p>	Yes <input type="checkbox"/> No <input type="checkbox"/> [Empty box] Years [Empty box] Months Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> £ [Empty box]	<p>1. Do you have a current account with a bank or building society?</p> <p>If YES, state how long you have had it (if you have more than one, please refer to the one you have had the longest)</p> <p>Do you have a debit card?</p> <p>Do you regularly use an overdraft facility?</p> <p>Maximum amount overdrawn in last 3 months</p>	Yes <input type="checkbox"/> No <input type="checkbox"/> [Empty box] Years [Empty box] Months Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> £ [Empty box]
<p>2. Do you have a savings account?</p>	Yes <input type="checkbox"/> No <input type="checkbox"/>	<p>2. Do you have a savings account?</p>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<p>3. Please tell us how much you have in Savings?</p>	[Empty box for savings amount]	<p>3. Please tell us how much you have in Savings?</p>	[Empty box for savings amount]
<p>4. How many credit cards do you have?</p>	[Empty box for credit cards]	<p>4. How many credit cards do you have?</p>	[Empty box for credit cards]
<p>5. Are you planning to take on any future debts and/or credit cards?</p>	Yes <input type="checkbox"/> No <input type="checkbox"/>	<p>5. Are you planning to take on any future debts and/or credit cards?</p>	Yes <input type="checkbox"/> No <input type="checkbox"/>

6. Do you have any debts outstanding under hire purchase arrangements, bank loans, credit cards, secured loans, student loans etc.?

If YES, please give details, including outstanding debts, monthly repayments, the dates when the debts are due to be fully repaid, and if they will be paid off on completion

1st Applicant					2nd Applicant				
Yes <input type="checkbox"/>	No <input type="checkbox"/>				Yes <input type="checkbox"/>	No <input type="checkbox"/>			
Type	Outstanding Debt	Monthly Repayment	Final Repayment	Repaid on Completion	Type	Outstanding Debt	Monthly Repayment	Final Repayment	Repaid on Completion
<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"/>

7. Do you pay child minding, nursery or school fees or have other significant outgoings e.g. Hobbies/ Gym/Golf membership?

1st Applicant		2nd Applicant	
Type of Outgoing	Monthly Amount £	Type of Outgoing	Monthly Amount £
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

8. Are you making any maintenance payments to a third party?
If YES, please give details

Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
<input type="text"/>		<input type="text"/>	

9. Have you ever had a mortgage, or been party to one?

Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

10. Following completion of this mortgage, will you be party to any other mortgage(s)? If you are in the process of applying for a mortgage (including buy to let and investment mortgages) with another lender, you should tell us about this too
If YES, please give full details

Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>		<input type="text"/>	

11. When you take out this mortgage what will the outstanding balance be on any other mortgage?

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

12. Have you ever been behind with any financial commitment (e.g. mortgage, secured loan, unsecured loan, credit card, tenancy)?
If YES, please give details

Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>		<input type="text"/>	

13. Have you ever had a county court judgment (CCJ) or a high court judgment registered against you (Court Decree in Scotland) or are you currently involved in any court proceedings in connection with a debt?
If YES, please give details

Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>		<input type="text"/>	

14. Have you ever been subject to an Individual Voluntary Arrangement (IVA), Bankruptcy order or Trust Deed (Scotland only)?
If YES, please give details

Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>		<input type="text"/>	

APPLICANTS WHO HAVE A MORTGAGE NOW OR HAVE HAD A MORTGAGE IN THE PAST

Please answer the following questions relating to your most recent mortgage

1. What is the mortgage account number?

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

2. Name and address of the lender

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

3. What is the address of the property?

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

(a) Date mortgage opened

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

(b) Date repaid (if applicable)

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

(c) Balance outstanding (if applicable)

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

(d) Monthly mortgage payment (if applicable)

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

4. If this mortgage will still be outstanding when your new mortgage completes, will you:
- | | | | |
|--|--------------------------|--|--------------------------|
| Repay the mortgage at the time of completion | <input type="checkbox"/> | Repay the mortgage at the time of completion | <input type="checkbox"/> |
| Be released from the mortgage | <input type="checkbox"/> | Be released from the mortgage | <input type="checkbox"/> |
| Retain the mortgage | <input type="checkbox"/> | Retain the mortgage | <input type="checkbox"/> |
5. If applicable, what is the selling price/value of your property?
- | | | | |
|---|----------------------|---|----------------------|
| £ | <input type="text"/> | £ | <input type="text"/> |
|---|----------------------|---|----------------------|

If you have had more than one mortgage in the last 12 months, please answer questions 1-5 above for each mortgage held in the extra space on page 7

APPLICANTS WHO ARE RENTING OR HAVE RENTED IN THE LAST 12 MONTHS

1. If you are currently renting the property that you are living in, please tell us:
- (a) The name, address and telephone number of your current landlord
- | | | | |
|----------------------|----------------------|----------------------|----------------------|
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Tel. No. | Postcode | Tel. No. | Postcode |
- (b) The date your tenancy began
- | | |
|----------------------|----------------------|
| <input type="text"/> | <input type="text"/> |
|----------------------|----------------------|
- (c) Your monthly rental payment
- | | | | |
|---|----------------------|---|----------------------|
| £ | <input type="text"/> | £ | <input type="text"/> |
|---|----------------------|---|----------------------|
2. Have all your rent payments been paid on time?
If No, please provide details in the extra space on page 7
- | | | | |
|------------------------------|-----------------------------|------------------------------|-----------------------------|
| Yes <input type="checkbox"/> | No <input type="checkbox"/> | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
|------------------------------|-----------------------------|------------------------------|-----------------------------|

If you have rented more than one property in the last 12 months please provide full details for each tenancy in the extra space on page 7

PROPERTY INFORMATION

1. Approximate year that the property was built
- | | | |
|----------------------|-------------------------------|----------------------|
| <input type="text"/> | DATE OF ENTRY (SCOTLAND ONLY) | <input type="text"/> |
|----------------------|-------------------------------|----------------------|
2. Full address (if it is a new property, and yet to be numbered, please tell us the plot number)
- | | |
|----------------------|----------|
| <input type="text"/> | Postcode |
|----------------------|----------|
3. Type of property (more than one answer may apply)
- House Bungalow Flat/Maisonette Detached Semi-detached Terrace
4. If you have ticked FLAT or MAISONETTE, please tell us
- Which floor in block No. of floors in block Purpose built Converted house Above/below shop premises
5. Accommodation - please indicate the number of:
- Reception rooms Kitchens Bedrooms Bathrooms Inside WCs (if separate)
6. Are there Solar panels on the property?
- Yes No
7. Is the property (more than one answer may apply, please complete as appropriate)
- Heritable (formerly Feudal) (Scotland only) Freehold
- Leasehold - unexpired term of lease Years and Ground Rent/Service Charge £
- Commonhold
8. Please give the full names of anyone over the age of 17 who will be living with you in the mortgaged property
- | |
|----------------------|
| <input type="text"/> |
|----------------------|
9. Do you intend to run a business from or let any part of the property?
If YES, please give details
- | | |
|------------------------------|-----------------------------|
| Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| <input type="text"/> | |
10. Will the property be your main residence?
- Yes No
11. Is the property a new build? (will you be the first owner/occupier since the property was built/converted to its current state)?
- Yes No

MORTGAGE REQUIREMENTS

1. If you wish to pay on a date other than the 1st, please enter a date in the box
- | | |
|----------------------|-------------|
| <input type="text"/> | (2nd- 28th) |
|----------------------|-------------|
2. Which of Accord Mortgages' products are you applying for?
Note: If you would like to have more than one product, or if you are an existing borrower wishing to use portability, please confirm the amount required on each product
- | Product | Capital & Interest (Repayment) | Interest Only | Total |
|----------------------|--------------------------------|------------------------|------------------------|
| <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"/> |

If you are applying for an offset mortgage product, please complete the Offset Savings declaration on page 12.

3. For the amount in the Interest Only box above, please state proposed repayment strategy e.g. Existing Endowment, Pension, General Investments
- | Repayment strategy | Amount | Repayment strategy | Amount |
|----------------------|------------------------|----------------------|------------------------|
| <input type="text"/> | £ <input type="text"/> | <input type="text"/> | £ <input type="text"/> |
| <input type="text"/> | £ <input type="text"/> | <input type="text"/> | £ <input type="text"/> |

You must make sure you have made the necessary arrangements to repay your mortgage at the end of the repayment term.

4. If the repayment strategies do not cover the entire interest only element of the loan, please tell us what alternative arrangements have been made to repay the capital part of the mortgage at the end of the term
- | | | | | | |
|--|--------------------------|---------------------------------|--------------------------|--|--------------------------|
| Use investment and/or savings | <input type="checkbox"/> | Sell this property and downsize | <input type="checkbox"/> | Make regular overpayments to repay capital | <input type="checkbox"/> |
| Switch to capital and Interest at a later date | <input type="checkbox"/> | Regular Overpayment amount | £ <input type="text"/> | | |

MORTGAGE REQUIREMENTS - continued

5. Do you want to add the Higher Lending Charge to your loan amount? Yes No N/A

VALUATION AND SOLICITOR DETAILS

A mortgage valuation is solely for our purposes and benefit so that we can be satisfied that the property provides sufficient security for us to lend. You may not receive a copy of any valuation report prepared in connection with this application.

1. What type of valuation have you had/do you require? Mortgage valuation Home buyer survey & valuation Building survey

If the valuation has already been carried out please confirm contact name, address and telephone number of the valuer

Postcode Telephone

2. Who can the valuer obtain keys from?
(Please confirm contact name, address and daytime telephone number)

Postcode Telephone

3. Name and address of solicitor/licensed conveyancer
(Please confirm contact name, address and telephone number)

Postcode Telephone

HOUSE PURCHASE ONLY

4. Name and address of person selling
(Please confirm contact name, address and daytime telephone number)

Postcode Telephone

5. If you are borrowing the difference between the purchase price and the amount of loan you are applying for, please tell us:

(a) from where, and the date when you must repay it

(b) how much you are borrowing and how much you will be repaying each month

£ (Amount borrowed)

£ (Monthly repayment)

6. Are you receiving any cashbacks, discounts, allowances or other incentives in connection with this purchase from any source?

Yes No

If YES, please give full details

7. If the property is under construction, do you wish the mortgage to be released in instalments?

Yes No

If YES, please provide a correspondence address in the extra space below

PRODUCT FEE - METHOD OF PAYMENT

- If applicable, fee to be added to loan? Yes No N/A

Please tell us how your client will pay any fees that are due immediately:

Cheque - Please make payable to Accord Mortgages account (your name)

Accord to contact customer by phone for card payment

EXTRA SPACE

Please remember to quote the relevant section and question number next to your answer

If you require additional space, please attach a separate sheet and tick if applicable

OFFSET SAVINGS DETAILS (Applicants who are applying for an Offset Mortgage)

You are allowed to link up to a maximum of three accounts to your offset mortgage account. All names on the offset savings account must also be a party to the mortgage application.

By signing the declaration on page 12 you are agreeing to us opening 1 Offset Savings account in the mortgage holder's name(s) as indicated below. If you would like additional Offset Savings accounts linked to your mortgage you must complete separate application forms (ACC0123OS) for each additional account.

Applicant 1 Applicant 2 Joint

Your signature is required to enable you to maintain and transact on your account following completion of your mortgage. This also forms parts of the Terms and Conditions of an Offset mortgage.

EXISTING OFFSET SAVINGS DETAILS (Portability only)

Account holder Account number
Account holder Account number
Account holder Account number

OFFSET PAYMENT DETAILS

Your Payment Amount

With the offset mortgage account you have three options for your payment amount.

1. You can opt to pay on a **gross** basis and your payment will be based on your mortgage balance only. This allows any offset savings balances to work harder by reducing the outstanding mortgage balance faster.
2. You can decide to pay on a **net** basis and your payment will be based on the combined balance of your mortgage and your savings balance(s). You must estimate the total amount of savings which will be paid into your offset savings account(s) within 30 days of completion of the mortgage. Your net payment will initially be based on this estimate. Please note if your savings balance changes your payment will not be automatically recalculated until Annual Review.
3. You can agree to pay more than your normal payment by registering a **static** payment which will automatically reduce the term of your mortgage by taking into account the overpayment being made. This cannot be done until your mortgage has completed. You must contact us to do this.

Please indicate the payment option you require

Gross Payment

Net Payment - based on estimated initial savings balance of

£

Arrange Static Payment

YOUR PAYMENT DATE AND METHOD (All Applicants)

PLEASE USE CAPITAL LETTERS

Your Payment Date

A first payment of initial interest will be payable immediately following completion. Your monthly payments will then be due on the first day of the month to which they relate, starting from the 1st of the month following release of funds. With Accord Mortgages' agreement the date that your monthly payments are due can be changed to any date between the 1st and 28th of the month, to help coincide with your salary payment.

1. If you prefer, you may specify a payment date between 1st and 28th of each month. Please enter the date in the box.

Your Payment Method

Accord Mortgages operates a Direct Debit scheme which provides a simple and convenient way to pay. On page 11 is a Direct Debit instruction form. Please complete it, sign it and return it along with this application form, to ensure that there is no delay in commencing collection following completion of your mortgage.

No collections will be taken until after completion of your mortgage, and Accord Mortgages will give you seven working days notice of any change in the amount or date of your direct debit collections.

If you have NOT completed the Direct Debit form, please indicate how you intend to make payments

Standing Order

Cheque

How we use your personal information

Use

- References to "Society" 'YBS Group' or 'Yorkshire Group' refer to Yorkshire Building Society, (Accord's parent) and the trading names under which it operates (Chelsea Building Society, the Chelsea, Norwich and Peterborough Building Society, N&P and Egg) and its subsidiary companies.
 - We will use your personal information together with other information available including relevant sensitive information, e.g. health, nationality, proceedings or other items as appropriate to process your application and arrange associated insurance. We will also use it to make credit decisions, complete your mortgage and administer your account, up to and including redemption, contact you where necessary, for fraud prevention and detection, legal and regulatory compliance, marketing and market research and general business purposes.
 - We may undertake a search with Credit Reference Agencies, now and in the future, for the purposes of verifying identity, details submitted, and financial circumstances in line with regulatory requirements. The Credit Reference Agencies may check the details supplied against any databases (public or otherwise) to which they have access. They may also use the details in the future to assist other companies for verification purposes. A record of the search will be retained, but will not affect future credit. By proceeding with this application you are agreeing to a search being undertaken in this way.
 - If false or inaccurate information is provided and fraud or money laundering is identified, details will be passed to fraud prevention agencies and/or Law enforcement agencies. Law enforcement agencies may access and use this information. We and other organisations may also access and use this information to prevent fraud and money laundering, for example when:
 - checking details on applications for credit, credit related or other facilities
 - managing credit and credit related account or facilities
 - recovering debt
 - checking details on proposals and claims for all types of insurance
 - checking details of job applicants and employeesPlease write to Group Risk Department, Accord Mortgages Limited, Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ if you want to receive details of the relevant fraud prevention agencies.
- We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.
- Any document provided during or after the application process to help prove identity may be checked with the issuing authority.
 - Accord Mortgages Limited shares information with its parent Yorkshire Building Society (and any trading names of the Yorkshire Building Society) for fraud prevention, customer and account administration, and general business purposes..
 - If you take out Accord Mortgages' Home, Payment Protection or other insurance we and/or your insurer may:
 - disclose information you have supplied and details of your policy and claims to each other and to a data administration company, to licensed credit reference agencies, relevant insurance companies and fraud prevention bodies, and this information will be made available to other prospective lenders and insurers.
 - If you are making an enquiry or application on behalf of another person they must have authorised you to act on their behalf, to give us their personal information, to authorise a credit search if necessary and to consent to our use of their personal information, as described. We may also share information about you with a joint account holder if they make an enquiry or further application without you being present where they confirm they have your authority to act on your behalf.
 - We may also share information about you with a joint account holder if they make an enquiry or further application without you being present where they confirm they have your authority to act on your behalf.
 - An 'association' between the joint applicants and/or any individual identified as your spouse or financial partner will be created at credit reference agencies, which will link your financial records. You and everyone else with whom you have a financial link should understand that each other's information will 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.
 - We routinely carry out an additional credit search for account management purposes but this will not affect your future credit worthiness.
 - If we use an automated system to make a decision about you, such as credit scoring, we will tell you (or your mortgage intermediary) if the application is rejected and give you the opportunity to discuss the matter with us. The decision can be reviewed to ensure an appropriate decision has been made.
 - We will use and keep your personal information only for as long as necessary to deal with your enquiry and/or administer the account you have in line with regulatory requirements.

Disclosure

- When assessing your application, we may carry out a credit reference search with one or more licensed credit reference agencies. This may have implications on future credit worthiness for you.
- Whether or not your application to us is successful, each credit reference agency will add details of the search, and your application, to their records and will share this information with other lenders and grantors of credit and insurance who will use it when assessing any applications for banking, loan, hire facilities or insurance which you may make in future. They will use it for verifying identity, fraud prevention, debt recovery and tracing debtors. The credit reference agencies may also use the information for statistical analysis and market research.
- We may disclose details about the progress of your application, including if it has been granted, and how you conduct your account, to your broker, Independent Financial Adviser, professional adviser or other intermediary, if the request came from them.
- We may contact HM Revenue & Customs, Department for Work and Pensions, any lender, landlord, employer or professional adviser named on this form to obtain information to confirm any income received and payments made. We may also contact your medical professional representative with your consent to obtain information or confirm a pre-existing medical condition you have informed us of.
- We may disclose information you have supplied, and details of how you conduct your account, including disputes, arrears, defaults and repossession proceedings, to joint account holders, anyone who guarantees the loan or their legal adviser.
- We may disclose information you have supplied, and details of how you conduct your account (including arrears, defaults and repossession proceedings), to credit reference agencies and fraud prevention bodies.
- We may disclose details of your account, including current balance, current monthly payment, projected balance and monthly payment to a subsequent charge holder in connection with any application for the postponement of that charge.
- We may disclose details of your account, including balance outstanding, interest rate(s) applicable, early repayment charges and monthly payments to potential borrowers if one of you in the future enquires about adding or removing a party to the account (also known as a "transfer of equity"). However such a transaction will not proceed without a completed application form signed by all account holders.
- We may disclose personal information to (i) our external auditors and regulatory bodies including the Financial Ombudsman Service, the Prudential Regulation Authority and the Financial Conduct Authority, and (ii) associate companies, agents and service providers, including solicitors and valuers acting for the Society, field agents, debt recovery agents, tracing agents, letting agents, market research agencies and providers of information technology services..
- If we sell or transfer all or part of our business, we may disclose or transfer our customer records as part of the proposed/actual sale or transfer. However, we will only do so under a contract, which protects the confidentiality and security of your information.
- Insurers pass information to the Claims and Underwriting Exchange register, run by Insurance Database Services Ltd. (IDS Ltd). The aim is to help us check information provided and also to prevent fraudulent claims. When we deal with your request we may search the register. When you tell us about an incident (such as fire, water damage or theft) which may or may not give rise to a claim, we will pass information relating to it to the register. IDS Ltd. may also pass on information received from other insurers about other incidents involving anyone insured under the policy.
- We will respect your rights to privacy and will not disclose your personal information to anyone except with your consent or if the law, public duty or our legitimate interests require us to.
- We may occasionally need to transfer personal information to countries outside the European Economic Area (EEA). This will only be done under a contract which includes appropriate safeguards for the security and confidentiality of your personal information, with your consent or where permitted by the Data Protection Act.

Your Rights

You have the right to have any inaccuracies corrected, to object to direct marketing at any time and a right of access under the Data Protection Act to your personal records held by the Society, subject to payment of a fee.

Our explanatory leaflets "How we use your personal information" and "Your Rights and The Data Protection Act" contain additional information about General Business Purposes, Agencies and Service providers we use and explain sensitive information. These Leaflets and our Subject Access Request form (YBS0039) that can be used if you require access to your personal information, can be obtained from our registered office, Accord Mortgages Limited, Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ or from www.accordmortgages.com.

Transfers of Mortgage

Although you may not transfer your interest in the mortgage without consent, there is no restriction in the mortgage against a transfer of Accord Mortgages' interest. Accord Mortgages may transfer its interest in your mortgage to any one else who may not necessarily be a building society or an associated body of a building society.

Accord Mortgages is part of the Yorkshire Building Society group but is a separate legal entity from Yorkshire Building Society.

You will not be a member of, or have any membership rights in, Yorkshire Building Society.

Declaration to be signed by all applicants

I apply for a loan on the property mentioned on page 6 (or any Replacement Property Form attached to this form).

1. I agree:

- that this information will form the basis of the mortgage contract between Accord Mortgages and me and that if I enter into an associated insurance contract it will also be the basis of a contract between the insurer and me.
- to tell Accord Mortgages about any information which may affect any insurance cover provided. I understand that the policy may be invalid, or the cover affected, if I do not disclose this information.
- to pay Accord Mortgages' conveyancing costs and valuation fees even if the mortgage does not complete.
- to a 7-day notice period for Direct Debit changes.
- to Accord Mortgages and its agents or other members of its group disclosing the details of all offset savings accounts to the other applicants and borrowers.
- to the processing of my personal information as explained on page 9 of this form. My agreement here applies in any circumstances during the mortgage where Accord Mortgages needs to make a credit decision.
- to tell Accord Mortgages of any changes to the information in this form which arise between now and completion of the loan.
- to the release to Accord Mortgages of my conveyancer's file in its entirety.

2. I confirm that:

- the information in this form is true and complete, including any answers which have been completed by someone else.
- I am aware that repayments of my loan may continue after I am retired. I confirm that I have discussed this with my adviser and that I understand the financial implications.

3. I have read the explanation on Transfers of Mortgage (above) and had the opportunity to have anything I do not understand explained to me. I acknowledge that you are entitled to transfer Accord Mortgages' interest in the mortgage which I am applying for and any related security, assignment or other related deeds or documents to another body. I consent to the transfer of Accord Mortgages' interest.

4. I understand that:

- Accord Mortgages does not have to make an offer of a loan or refund any fees paid.
- If Accord Mortgages offers me a loan, this does not imply that Accord Mortgages agrees that the price paid for the property is reasonable.

Managing our contact with you: We (Accord Mortgages a subsidiary of Yorkshire Building Society and any trading names operated by Yorkshire Building Society), would occasionally like to keep you up to date with details of products and services supplied by us and carefully selected organisations. This may be by post, phone or email (including text/SMS messaging). By giving your details you are agreeing to receive this information. **If there is a contact method you do NOT want us to use for this, please tick the relevant box.**

Applicant 1: Mail Phone Email

Applicant 2: Mail Phone Email

We will not sell your details to other companies but we may use marketing agents to act on our behalf.

If you are an existing customer, with any trading name of subsidiary company operated by Yorkshire Building Society Group your marketing permissions will be updated across all trading names and subsidiary companies.

1st Applicant

Signature of Applicant

Date

2nd Applicant

Signature of Applicant

Date

INSTRUCTION TO YOUR BANK OR BUILDING SOCIETY TO PAY BY DIRECT DEBIT

Please complete the whole form using ballpoint pen and return the completed form to the address below.

Service User Number

6	7	6	5	3	2
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Accord Mortgages Limited Yorkshire House Yorkshire Drive Bradford BD5 8LJ

1. Name and full postal address of your bank or building society. The Manager Postcode:
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2. Name(s) of Account Holder(s)	<input style="width: 600px; height: 20px;" type="text"/>
3. Branch Sort Code	<input style="width: 30px; height: 20px;" type="text"/> - <input style="width: 30px; height: 20px;" type="text"/> - <input style="width: 30px; height: 20px;" type="text"/>
4. Bank/Building Society Account Number.	<input style="width: 200px; height: 20px;" type="text"/>
Reference Number	<input style="width: 250px; height: 20px;" type="text"/>
(i.e. Accord Mortgages Limited Mortgage Account Number.)	
5. Instruction to your Bank or Building society Please pay Accord Mortgages Limited Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Accord Mortgages Limited and, if so, details will be passed electronically to my bank or building society.	
Signature(s)	<input style="width: 600px; height: 40px;" type="text"/>
Date	<input style="width: 100px; height: 20px;" type="text"/>
Banks and Building Societies may not accept Direct Debit Instructions for some types of account.	

For Accord Mortgages Limited official use only - this is not part of the instruction to your bank or building society	
If you prefer, you may specify a payment date between 1st and 28th of each month. Please enter the date in the box.	<input style="width: 50px; height: 20px;" type="text"/>

ACC 0772 (1019)

01/07/15

THIS GUARANTEE SHOULD BE DETACHED AND RETAINED BY THE PAYER

The Direct Debit Guarantee <ul style="list-style-type: none"> • 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 Accord Mortgages Limited will notify you 7 working days in advance of your account being debited or as otherwise agreed. If you request Accord Mortgages Limited 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 Accord Mortgages Limited 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. <ul style="list-style-type: none"> - If you receive a refund you are not entitled to, you must pay it back when Accord Mortgages Limited 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. 	
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This guarantee is provided by Accord Mortgages Limited
 Accord Mortgages Limited is registered in England No. 2139881. Registered Office: Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ
 Tel: 0345 1 200 872. Fax: 01274 734240. www.accordmortgages.com
 Accord Mortgages Limited is authorised and regulated by the Financial Conduct Authority.
 Accord Mortgages Limited is entered in the Financial Services Register under registration number 305936.
 All communications with us may be monitored/recorded to improve the quality of our service and for your protection and security.
 Calls to 03 numbers are charged at the same standard network rate as 01 or 02 landline numbers, even when calling from a mobile.

NEW OFFSET SAVINGS DECLARATION (if applicable)

DECLARATION:

I declare that the share account will not be held by me as trustee or nominee for a company or other corporate body or for persons who include a company or other corporate body.

I will be subject to the terms and conditions of the account which are set out as follows: (i) Offset Savings account - Offset Terms, I have a copy of these. I will also be subject to the Rules of Yorkshire Building Society (a copy of which can be obtained on request). Each person who signs makes this declaration.

I agree to the processing of my personal information as explained on page 9 of this form.

I agree to Accord Mortgages disclosing details of this Offset Savings account to all borrowers and guarantors (if any) of an Offset Mortgage account linked to this account.

For joint accounts: How many signatures are required to operate the account?

FSCS INFORMATION SHEET ACKNOWLEDGEMENT

I acknowledge receipt of the FSCS information sheet.

Signed
1st
applicant

Signed
2nd
applicant

Signature(s) (all applicants must sign - applications will not be accepted without all signature(s))

1st Applicant

Signature of Applicant

Date

2nd Applicant

Signature of Applicant

Date

Identification Requirements

Under regulations for the prevention and detection of financial crime, we have a responsibility to verify the identity of each applicant before opening a new account, even existing customers. To do this we use an electronic verification system. However, in certain cases, for example, you are not listed on the electoral roll or you have recently moved house, we may need further proof of your identity. For postal applications, this will mean returning your application. Therefore, you may wish to provide additional proof of your identity with your application. To find out which forms of identification are acceptable, please call us on 0345 1 200 872 or our website www.accordmortgages.com

FOR ACCORD MORTGAGES USE ONLY

NEW OFFSET SAVINGS ACCOUNT NUMBER

NEW OFFSET SAVINGS ACCOUNT HOLDER(S)

Our printed material is available in alternative formats e.g. large print, Braille or audio. Please call us on **0345 1200 872**.

Accord Mortgages Limited is authorised and regulated by the Financial Conduct Authority.
Accord Mortgages Limited is entered in the Financial Services Register under registration number 305936.
All communications with us may be monitored/recorded to improve the quality of our service and for your protection and security.
Calls to 03 numbers are charged at the same standard network rate as 01 or 02 landline numbers, even when calling from a mobile.