

# ADDITIONAL LOAN APPLICATION FORM



AREA OFFICE:

**IMPORTANT NOTE**

*This form should be completed either by you as the applicant(s) in your own handwriting or by your personal adviser. ALL questions must be answered - enter N/A if not applicable*

**TO BE COMPLETED AND SIGNED BY THE INTERMEDIARY (if appropriate)**

Please read and sign the following declaration:

1. I confirm that the application form submitted to the Society
  - (a) \* was completed and signed by the applicant(s).
  - (b) \* was completed by me according to answers received from the applicant(s) and signed by the applicant(s).  
(\* delete as appropriate)
3. I agree that no advice from the Society has been received or influenced decisions taken by the applicant(s).
4. I have provided the applicant with an Initial Disclosure Document (IDD) and Key Facts Illustration (KFI).
5. I confirm that the following level of service was provided to the applicant(s):
 

Advised Sale       Non-Advised Sale
6.  I am charging the applicant(s) a fee of £ \_\_\_\_\_  I am not charging the applicant(s) a fee

Name of Introducer/Firm: \_\_\_\_\_ FRN: \_\_\_\_\_

Name of Principal: \_\_\_\_\_ AR Code: \_\_\_\_\_  
(if Appointed Representative)

Signed: \_\_\_\_\_ Date: \_\_\_\_\_

Mortgage Account Number

**Section 1 - Personal Details**

**First Applicant:**

**Second Applicant:**

|   |   |   |
|---|---|---|
| Title (Mr/Mrs/Miss/Ms/Other)                      |   |   |
| Forename(s) <b>in full</b>                        |   |   |
| Surname   |   |   |
| Previous surname ( <i>including maiden name</i> ) |   |   |
| Nationality                                       |   |   |
| Marital Status                                    | <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Divorced<br><input type="checkbox"/> Separated <input type="checkbox"/> Widow(er) | <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Divorced<br><input type="checkbox"/> Separated <input type="checkbox"/> Widow(er) |
| Contact telephone number (incl. STD code)         |   |   |
| E-Mail Address                                    |   |   |
| Address for correspondence (including postcode)   |   |   |
| Postcode:   |   |   |

## Section 2 - Credit Details

### First Applicant:

### Second Applicant:

Have you ever personally or as a company director been bankrupt or insolvent?

Have you ever failed to keep up payments under a mortgage or other loan?

Have you ever had a county court judgement or court decree registered against you?

Have you ever made arrangements with creditors?

Have you ever been refused a loan?

Have you ever defaulted on credit accounts?

If you answered yes to any of the above questions, please provide details

|  |  |
|--|--|
| <input type="checkbox"/> YES <input type="checkbox"/> NO | <input type="checkbox"/> YES <input type="checkbox"/> NO |
| <input type="checkbox"/> YES <input type="checkbox"/> NO | <input type="checkbox"/> YES <input type="checkbox"/> NO |
| <input type="checkbox"/> YES <input type="checkbox"/> NO | <input type="checkbox"/> YES <input type="checkbox"/> NO |
| <input type="checkbox"/> YES <input type="checkbox"/> NO | <input type="checkbox"/> YES <input type="checkbox"/> NO |
| <input type="checkbox"/> YES <input type="checkbox"/> NO | <input type="checkbox"/> YES <input type="checkbox"/> NO |
| <input type="checkbox"/> YES <input type="checkbox"/> NO | <input type="checkbox"/> YES <input type="checkbox"/> NO |
|  |  |

## Section 3 – Employment Details

Note: When submitting your additional loan application you should supply your last P60 and three recent payslips (including the one for the month prior to application) if possible. In some circumstances the Society will also write to your employer for written confirmation of your employment and income.

### First Applicant:

### Second Applicant:

If employed enter name of employer  
(If self-employed, enter name of accountant)

If employed enter address of employer  
(If self-employed, enter address of accountant)

What is your job title / occupation?

If employed, length of service  
(If self-employed, enter length of time business has been established)

Employee Number

Name & job title of person who can verify income

Is your position?

If employed for less than 1 year, name and address of previous employer

(Note: Please complete the details of any other previous employment in the last year on a separate sheet of paper and attach to this form)

|  |   |   |
|--|---|---|
|  |   |   |
|  |   |   |
|  |   |   |
|  | _____Years    _____Months   | _____Years    _____Months   |
|  |   |   |
|  |   |   |
|  | <input type="checkbox"/> Full-time <input type="checkbox"/> Part-time<br><input type="checkbox"/> Contract <input type="checkbox"/> Self-employed | <input type="checkbox"/> Full-time <input type="checkbox"/> Part-time<br><input type="checkbox"/> Contract <input type="checkbox"/> Self-employed |
|  |   |   |

## Section 4 – Income Details (Employed Applicants Only)

### Employed Applicants Only

### First Applicant:

### Second Applicant:

|  |   |   |
|--|---|---|
| Basic Annual Income (before tax)               | £ | £ |
| <u>Guaranteed</u> Annual Overtime              | £ | £ |
| <u>Guaranteed</u> Annual Bonus                 | £ | £ |
| <u>Guaranteed</u> Annual Commission            | £ | £ |
| <u>Guaranteed</u> Annual Allowance(s)          | £ | £ |
| Other <u>Guaranteed</u> Income from employment | £ | £ |
| <u>Regular</u> Annual Overtime                 | £ | £ |
| <u>Regular</u> Annual Bonus                    | £ | £ |
| <u>Regular</u> Annual Commission               | £ | £ |
| <u>Regular</u> Annual Allowance(s)             | £ | £ |
| Other <u>Regular</u> Income from employment    | £ | £ |
| <u>Total Annual Income</u>                     | £ | £ |

## Section 4 – Income Details (Self-Employed Applicants Only)

### First Applicant:

### Second Applicant:

|   |   |        |   |        |
|---|---|--------|---|--------|
| Taxable income for the last 3 years           | Year  | Amount | Year  | Amount |
|   |   | £      |   | £      |
|   |   | £      |   | £      |
|   |   | £      |   | £      |
| If self-employed are you?                     | <input type="checkbox"/> Sole Trader <input type="checkbox"/> Partner <input type="checkbox"/> Director |        | <input type="checkbox"/> Sole Trader <input type="checkbox"/> Partner <input type="checkbox"/> Director |        |
| If Director, what is percentage shareholding? | %   |        | %   |        |
| VAT number (if registered)                    |   |        |   |        |

## Section 5 – Other Income Details

### First Applicant:

### Second Applicant:

|                               |  |  |
|-------------------------------|--|--|
| Do you have any other income? | <input type="checkbox"/> YES <input type="checkbox"/> NO | <input type="checkbox"/> YES <input type="checkbox"/> NO |
| If YES, state annual amount   | £  | £  |
| Source of additional income   |  |  |

## Section 6 – Financial Commitments \*

| <b>First Applicant:</b>  | <b>Second Applicant:</b>   |
|--|--|
| Do you have any other loans, hire purchase agreements, credit cards, maintenance payments, etc?<br><input type="checkbox"/> YES <input type="checkbox"/> NO If yes, please give details below (*): | Do you have any other loans, hire purchase agreements, credit cards, maintenance payments, etc?<br><input type="checkbox"/> YES <input type="checkbox"/> NO If yes, please give details below (*): |
| Lender   | Lender   |
| Type of loan   | Type of loan   |
| Is this loan secured against your property? <input type="checkbox"/> YES <input type="checkbox"/> NO   | Is this loan secured against your property? <input type="checkbox"/> YES <input type="checkbox"/> NO   |
| Amount outstanding £   | Amount outstanding £   |
| Monthly payment £  | Monthly payment £  |
| Lender   | Lender   |
| Type of loan   | Type of loan   |
| Is this loan secured against your property? <input type="checkbox"/> YES <input type="checkbox"/> NO   | Is this loan secured against your property? <input type="checkbox"/> YES <input type="checkbox"/> NO   |
| Amount outstanding £   | Amount outstanding £   |
| Monthly payment £  | Monthly payment £  |
| Lender   | Lender   |
| Type of loan   | Type of loan   |
| Is this loan secured against your property? <input type="checkbox"/> YES <input type="checkbox"/> NO   | Is this loan secured against your property? <input type="checkbox"/> YES <input type="checkbox"/> NO   |
| Amount outstanding £   | Amount outstanding £   |
| Monthly payment £  | Monthly payment £  |
| Lender   | Lender   |
| Type of loan   | Type of loan   |
| Is this loan secured against your property? <input type="checkbox"/> YES <input type="checkbox"/> NO   | Is this loan secured against your property? <input type="checkbox"/> YES <input type="checkbox"/> NO   |
| Amount outstanding £   | Amount outstanding £   |
| Monthly payment £  | Monthly payment £  |

(\* Note: Please complete any additional financial commitments on a separate sheet of paper and attach to this form)

## Section 7 - Property Details

Property Address, including postcode (if different to the Correspondence Address given in Section 1)

Arrangements for Valuer to visit the property (if necessary) including Contact Name & Telephone Number

Is the property your main residence and used only for residential purposes?

If NO, please give details

|  |
|--|
|  |
| Postcode:  |
|  |
| Contact Name:  |
| Contact Telephone Number                                 |
| <input type="checkbox"/> YES <input type="checkbox"/> NO |
|  |

## Section 8 - Loan Required

Purpose of loan

(Note: If the loan is for improvements or repairs to the property you should supply estimates or details of the costs for the work proposed with your application)

|  |
|--|
|  |
|--|

Loan Amount required

£

**Note:** Unless otherwise specified your additional loan will be scheduled to be repaid in the same month as your original mortgage. If you would prefer any other term please specify the requested term.

years

What type of loan do you want?

Repayment     Interest Only

Part Repayment/Part Interest Only

If Part Repayment/Part Interest Only how much do you want to borrow on each basis?

Repayment    £ \_\_\_\_\_

Interest Only    £ \_\_\_\_\_

If part or full interest only, how do you intend to repay the capital borrowed?

|  |
|--|
|  |
|--|

**Note:** Monthly payments for Interest Only mortgages (including any interest-only element if part repayment/part interest-only) cover only the interest due and do not reduce the mortgage balance. You will have to plan how to repay the capital borrowed on this basis and you may wish to consult your solicitor or an independent financial advisor in this connection. **It is your responsibility to make suitable arrangements for repayment of the outstanding capital balance at the end of the mortgage term.**

## Section 9 – Solicitors Details

**Note:** If you have another loan which is secured on the property a solicitor will need to be used to ensure that your additional loan from the Society will have legal priority over this other loan. In this case, please supply details of the solicitor you wish to deal with this matter.

Name of firm

|  |
|--|
|  |
|--|

Address of firm

|  |
|--|
|  |
|--|

Solicitor Acting

|  |
|--|
|  |
|--|

## Section 10 Your Information

- We will make searches about you at credit reference agencies who will supply us with credit information, as well as information from the Electoral Register. The agencies will record details of the search whether or not this application proceeds. Credit searches and other information which is provided to us and/or the credit reference agencies, about you and those with whom you are linked financially may be used by the Society and associated companies if credit decisions are made about you, or other members of your household. This information may also be used for debt tracing and the prevention of money laundering as well as the management of your account.
- To prevent or detect fraud, or to assist in verifying your identity, we may make searches of our records and at fraud prevention agencies who will supply us with information. We may also pass information to financial and other organisations involved in fraud prevention to protect ourselves and our customers from theft and fraud. If you give us false or inaccurate information and we suspect fraud, we will record this. We and other companies may use this information if decisions are made about you or others at your 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.
- By stating a financial association with another party, you are also declaring that you are entitled to:
  - disclose information about your joint applicant and/or anyone else referred to by you
  - authorise us to search, link and/or record information at credit reference agencies about you and/or anyone else referred to by you.
- Information held about you by the Credit Reference Agencies may already be linked to records relating to one or more of your partners. For the purposes of this application you may be treated as financially linked and your application will be assessed with reference to any "associated" records.
- Joint Applicants: An "association" between the joint applicants and/or any individual identified as your financial partner, will be created at credit reference agencies, which will link your financial records. You and anyone else with whom you have a financial link understand that each other's information 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.
- Where you borrow or may borrow from us, we may give details of your account and how you manage it to credit reference agencies. If you borrow and do not repay in full and on time, we may tell credit reference agencies who will record the outstanding debt.
- We will use the information the information which you have given in this application, together with any other information obtained in connection with your mortgage, for the provision of products and services, administration, marketing and risk assessment (including analysis of your transactions). We may need to disclose your information to any Insurance Company providing cover connected to the mortgage and to other service providers for these purposes. You have a right to apply for a copy of your information (for which we may charge a small fee) and to have any inaccuracies corrected.
- You have the right of access to your personal records held by credit and fraud agencies. We will supply their names and addresses upon request to Freepost RLYC-AAGE-YURH, Scottish Building Society, SBS House, 193 Dalry Road Edinburgh EH11 2EF.
- We will not share your information with any other organisation for marketing purposes, but occasionally we would like to tell you about new products or services or special offers introduced by the Society or an associated company. If you would prefer not to receive such information, please tick this box.

## Section 11 Declaration

- a) I/We confirm that the statements made in this application (completed by me/us or by another on my/our behalf) are correct and that any changes that occur before completion of the advance will be advised to the Society.
- b) I/We understand that it may be a criminal offence to make a false statement.
- c) I/We authorise the Society to take up such references as it considers necessary and relevant to this application.
- d) I am/We are over the age of 18 years.
- e) I/We consent to a copy of this form being passed to anyone acting for the Society.
- f) I/We authorise the Society to divulge the confidential financial information contained in this application to any person giving a personal Guarantee or other security for this loan or their legal advisor.
- g) I/We have been advised of the financial commitment being undertaken with this mortgage and I/we are satisfied that it can be afforded.
- h) I/We fully understand that any advice given by any other person in connection with any regulated investment product is completely independent and separate from the Society and, where an intermediary has introduced the additional loan to the Society, no advice or information on the type of mortgage required has been provided by the Society.
- i) I/We have read and understand section 10 entitled **Your Information** in this application form. By signing this application I/we agree that Scottish Building Society can use my/our information in this way.

### SIGNATURE(S) OF APPLICANTS

|                        |                        |
|------------------------|------------------------|
| <b>First Borrower:</b> | <b>Second Borrower</b> |
| <b>Date:</b>           | <b>Date</b>            |