

TRANSFER OF EQUITY APPLICATION

SUPPORTING DOCUMENTATION

Please submit the following with your application:

All borrowers

- Correct fees (as appropriate to your application).
- For employed applicants - the latest P60 and the latest payslip for each applicant (including Directors holding shares of less than 33% of the company they work for).
- For self-employed applicants and Directors with a 33% share or more in the company they work for - the last two years' accounts/self-assessment tax return/accounts certificate/latest SA302 (you must have been self-employed for a minimum of two years). The accounts provided must be no older than 12 months from the end of the accounting period provided.
- **Please remember to read and sign the declaration in Section 13.**

ID CONFIRMATION

Borrower(s) new to Coventry Building Society:

Please provide two forms of identification (one from each list) for each applicant and indicate (✓) items enclosed.

NB: This requirement does NOT apply if you already hold an account with Coventry Building Society or Godiva Mortgages Limited.

List A (Must show name and signature)		List B (Must show name and address)	
App 1	App 2	App 1	App 2
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Full Valid Passport		Utility Bill e.g. gas, electricity, telephone (excluding mobile phone) less than 3 months old	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Valid UK Photocard Driving Licence (Full or Provisional) - current*		Valid UK Photocard Driving Licence (Full or Provisional) - current*	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
EEA Photocard Driving Licence - current*		EEA Photocard Driving Licence - current*	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pension Card		Mortgage Statement less than 12 months old	
		<input type="checkbox"/>	<input type="checkbox"/>
		Bank or Credit Card Statement less than 3 months old	

*This ID can be used either to confirm who you are or your name and address, not both.

OTHER IMPORTANT MATTERS

It will be a condition of this mortgage that adequate property insurance is in place at all times.

INTERMEDIARY DECLARATION

(This section is for completion by Coventry Building Society Intermediaries only).

NOTE: The Intermediary named below is NOT an agent of the Society. Any advice provided is given on behalf of the Intermediary and not the Society. The Society will treat this application as execution only.

INTRODUCER CODE

This code is critical to the progress of the application. If you do not know your code, please call your Business Development Manager.

Individual Name
Company Name
Address
Postcode
Telephone
Fax
Email

Decision in Principle number

Is this an Offset application?

Yes No

Is this a Coventry Step-up application?

Yes No

Level of Service Advised Non-advised

Intermediary fee £ Refundable? Yes No

Payment route requested

I confirm that I have read and agree to the Terms of Business as stated on www.coventryintermediaries.co.uk

IDENTIFICATION

Please ensure that copies of the original documents listed across the page are enclosed, each certified original seen and signed by yourself.

APPLICATION SERVICE STANDARDS

After we have received all the necessary information and following payment of the applicable fees, we normally issue an offer within **15 days**. Please ensure you visit our website for guidance notes before submitting your application.

GUIDELINES

Processing of this application and instructing a valuation will not start until all applicable fees have been received. The date of receipt will be counted as **Day One of processing**.

Payment of the applicable fees, including a non-refundable Booking Fee, is payable immediately on application. If this non-refundable fee is not paid within **10 days** of submission, the application will be cancelled.

To ensure we can process your application effectively please forward all supporting documentation as soon as possible once the Booking Fee has been paid.

If supporting information remains outstanding 21 days after the fee has been paid the application will be cancelled.

It is your responsibility to check our lending policy before submitting your application, as fees are not refundable. All applications must meet our standard lending criteria and we reserve the right to request additional information in order to finalise our lending decision.

1. CURRENT DETAILS

	FIRST BORROWER	SECOND BORROWER
Surname	<input type="text"/>	<input type="text"/>
First Name(s)	<input type="text"/>	<input type="text"/>
Title	<input type="text"/>	<input type="text"/>

REVISED DETAILS

	FIRST BORROWER	SECOND BORROWER
Surname	<input type="text"/>	<input type="text"/>
Previous Surname(s) (if any)	<input type="text"/>	<input type="text"/>
First Names (Please provide ALL names to ensure accurate completion of legal documents)	<input type="text"/>	<input type="text"/>
Title (Mr/Mrs/Miss/Ms/Other)	<input type="text"/>	<input type="text"/>
Date of Birth (e.g. 01/Jan/1999)	<input type="text"/>	<input type="text"/>
Sex	Male <input type="checkbox"/> Female <input type="checkbox"/>	Male <input type="checkbox"/> Female <input type="checkbox"/>
Sole applications - please confirm your marital status	Single <input type="checkbox"/> Divorced/Sep <input type="checkbox"/> Married/Civil Partnership/Widowed <input type="checkbox"/>	Engaged <input type="checkbox"/> <input type="checkbox"/>
Joint applications - please confirm your relationship	Married/Civil Partnership <input type="checkbox"/> Engaged <input type="checkbox"/> Friends <input type="checkbox"/>	Partners <input type="checkbox"/> Other <input type="checkbox"/>
Number of financial dependants	0 <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3+ <input type="checkbox"/>	0 <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3+ <input type="checkbox"/>
Please state your nationality	<input type="text"/>	<input type="text"/>
Existing Coventry Building Society mortgage account number(s)	<input type="text"/>	<input type="text"/>

2. CURRENT AND PREVIOUS HOUSING

Current address	FIRST APPLICANT	SECOND APPLICANT
House name	<input type="text"/>	<input type="text"/>
House number	<input type="text"/>	<input type="text"/>
Flat number	<input type="text"/>	<input type="text"/>
Building name	<input type="text"/>	<input type="text"/>
Street name	<input type="text"/>	<input type="text"/>
Town/City	<input type="text"/>	<input type="text"/>
County	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
Telephone number (daytime)	<input type="text"/>	<input type="text"/>
Telephone number (evening)	<input type="text"/>	<input type="text"/>

2. CURRENT AND PREVIOUS HOUSING CONT.

FIRST APPLICANT

SECOND APPLICANT

Telephone number (mobile)

Home email address

Date moved in (e.g. 01/Jan/1999)

 / /
 / /

Correspondence address

Is your correspondence address different to your current address? If so, please complete below.

Yes

No

Yes

No

House name

House number

Flat number

Building name

Street name

Town/City

County

Postcode

Previous address

Please give details of all previous addresses lived at in the last three years (continue in Section 14 if required).

House name

House number

Flat number

Building name

Street name

Town/City

County

Postcode

Occupied from /

Occupied from /

Occupied to /

Occupied to /

Nature of occupancy (e.g. owner-occupied/rented etc.)

3. FINANCIAL COMMITMENTS AND CREDIT HISTORY

Existing/Previous mortgage details

FIRST APPLICANT

SECOND APPLICANT

Have you held a previous mortgage that has been redeemed in the last 12 months (including buy to lets)?

Yes

No

Yes

No

How many existing mortgages do you currently have?

Outstanding Loans and Commitments including mortgages on any other property not detailed above.

	Amount owing	Monthly payments	Months outstanding	Will it be cleared when the new loan is taken Y/N?	Amount owing	Monthly payments	Months outstanding	Will it be cleared when the new loan is taken Y/N?
Credit/Store Cards								
Personal loans								
Maintenance payments								
Other								

FIRST APPLICANT

SECOND APPLICANT

Have you ever had a property repossessed by a lender, a default registered against you, been declared bankrupt, made arrangements with creditors, been in arrears on a loan or had a judgement or court order made against you?

Yes

No

Yes

No

Have you been in arrears on any mortgage, rental agreement, credit or store card, or any other financial commitment within the last 12 months?

Yes

No

Yes

No

If Yes, how many months' arrears have occurred in the last 12 months?

If Yes, how many months' arrears were in the last six months?

Have you ever had a property repossessed?

Yes

No

Yes

No

If Yes, what was the date of repossession? (e.g. 01/Jan/1999)

Have you ever been declared bankrupt or made an arrangement with creditors?

Yes

No

Yes

No

If Yes, on what date was the most recent Individual Voluntary Arrangement or bankruptcy registered? (e.g. 01/Jan/1999)

If Yes, what was the discharge date? (e.g. 01/Jan/1999)

Have you ever had a default registered against you?

Yes

No

Yes

No

If Yes, what is the total value of all defaults registered against you?

If Yes, when was the most recent default registered against you? (e.g. 01/Jan/1999)

Have you had a County Court Judgement (CCJ) or court order made against you in the last six years?

Yes

No

Yes

No

3. FINANCIAL COMMITMENTS AND CREDIT HISTORY CONT.

If Yes, what was the total value of all CCJs registered against you in the last six years?

If Yes, what was the value registered in the last three years?

If Yes, on what date was the most recent CCJ registered against you? (e.g. 01/Jan/1999)

 / /
 / /

4. EMPLOYMENT AND INCOME DETAILS

Employed Applicants

Please complete this section if you are an employee of a company, are retired or a salaried director of a limited company and own less than 33% of the company shares. Otherwise, please complete the Self-employed Applicants section over the page.

Current Employment

FIRST APPLICANT

SECOND APPLICANT

Occupation

Is your position

Permanent Temporary

Permanent Temporary

Contract Probationary

Contract Probationary

If you are on a probationary period or on a temporary or contract basis, please give details in Section 14.

Name and address of employer

Postcode

Telephone number (Personnel Department)

Fax number (Personnel Department)

Employee/Payroll number

Date employment started (e.g. 01/Jan/1999)

 / /
 / /

*Gross annual income (excluding annual bonuses but including guaranteed bonus/overtime/shift allowance)

£

£

Regular overtime

£

£

Regular bonus (excluding annual bonuses)

£

£

Regular commission

£

£

Previous Employer Please give details of all previous employers in the last 12 months (continue in Section 14 if necessary)

FIRST APPLICANT

SECOND APPLICANT

Name

Address

Postcode

Personnel Tel

4. EMPLOYMENT AND INCOME DETAILS CONT.

	FIRST APPLICANT	SECOND APPLICANT
Personnel Fax	<input type="text"/>	<input type="text"/>
Dates employed (from and to)	<input type="text" value="/ / to / /"/>	<input type="text" value="/ / to / /"/>

Note: Quoting fax numbers will help us process your application quicker.

Self-employed Applicants

Please complete this section if you are self-employed, subcontracted or you or your spouse/partner own 33% or more of the shares of the company you work for. Please forward your accounts in support of this application, as outlined at the front of the application form.

Occupation	<input type="text"/>	<input type="text"/>
Type of Business	<input type="text"/>	<input type="text"/>
Name and address of Business	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
Date Business established (e.g. 01/Jan/1999)	<input type="text" value="/ /"/>	<input type="text" value="/ /"/>
Company Registration Number (Limited Companies only)	<input type="text"/>	<input type="text"/>
% of shares owned	<input type="text"/>	<input type="text"/>
*Applicant's share of profit	Yr <input type="text" value="£"/>	Yr <input type="text" value="£"/>

Accountant's Details

Name of Accountant	<input type="text"/>	<input type="text"/>
Address	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
Telephone number	<input type="text"/>	<input type="text"/>
Fax number	<input type="text"/>	<input type="text"/>

Tax Details (all applicants)

Name of Tax Office	<input type="text"/>	<input type="text"/>
Tax Reference	<input type="text"/>	<input type="text"/>
National Insurance Number	<input type="text"/>	<input type="text"/>

If employed this information can be found on your P60.

If you will retire before the end of the mortgage term, please provide details of how you intend to repay the mortgage in retirement (including details of your expected income if you are due to retire in the next three years).

*Please note that we will require confirmation of the figure provided, in the form of documentation requested at the front of the application.

5. LOAN DETAILS

Estimated current value of the property

Outstanding balance

Term of loan (must be equal to or less than the current mortgage term)

Years	Months
-------	--------

Are further funds required to purchase an additional share of the mortgaged property? Yes No Amount

Please note all funds will be sent to your solicitor.

6. METHOD OF LOAN REPAYMENT

If you wish to change the repayment method or the term of your existing loan, you will be required to sign a separate acknowledgement of amendment form. The form should be returned with this Transfer of Equity application form.

Current method (Repayment/Interest Only)	After transfer (Repayment/Interest Only)
--	--

If Policies are currently assigned, please give details of what will happen to them (eg. remain unchanged, assign to remaining borrower, be released by Society, etc.)

Policy

Proposed action

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

7. VALUATION DETAILS

IMPORTANT NOTE

The Society may carry out a mortgage valuation on the property as part of the assessment of this application.

Please provide sufficient information to enable the Society's valuer to make arrangements to inspect the property:

Contact Name

Daytime telephone number (inc. dialling code)

Please note, if the valuation has been undertaken, we are unable to refund any fees paid.

If further funds are being requested, please complete Section 8, otherwise please go to Section 9.

8. LOAN REPAYMENT

Advice is available if you are unsure which method of repayment to choose. Please ask your advisor for more information.

Please confirm your preferred method of repayment.

Please note: a Secured Personal Loan taken out before 31st October 2004 must be repaid or replaced by a regulated Further Advance.

Please specify the amount of loan required on:

Repayment

Interest Only*

***For interest only loans you must ensure that adequate arrangements are made to repay the advance in full at the end of the mortgage term. Any shortfall in funds at maturity of an investment policy will have to be funded from your own resources.**

*How do you intend to repay this loan at the end of the mortgage term?

9. OTHER RESIDENTS - (NON-OWNING OCCUPIERS)

Number of other residents over 18 living at the property who are not party to this application

You must declare all non-owning occupiers aged 17 years and over at point of application.

Please state full names and dates of birth (continue in Section 14 if necessary)

	FIRST OCCUPIER	SECOND OCCUPIER
Name	<input type="text"/>	<input type="text"/>
Date of birth (e.g. 01/Jan/1999)	<input type="text" value="/"/> / <input type="text" value="/"/>	<input type="text" value="/"/> / <input type="text" value="/"/>

Note: an Agreement & Undertaking form(s) will need to be signed by each of the non-owning occupiers aged 18 and over. The necessary form(s) will be issued with the offer and will need to be signed by the non-owning occupiers and returned to the Society's Completions Department before we release the funds.

10. YOUR SOLICITOR/LEGAL REPRESENTATIVE

Person acting on your behalf	<input type="text"/>
Name of firm	<input type="text"/>
Address	<input type="text"/> <input type="text"/> <input type="text"/>
Postcode	<input type="text"/>
Telephone number	<input type="text"/>
Fax number	<input type="text"/>
Email	<input type="text"/>

11. PAYMENT DETAILS

Please complete the Direct Debit Instruction below. Completion of this section is mandatory and is critical for the progress of the application. Please enter a preferred payment date. If a preferred payment date is not entered below, regular payments will be collected on the same day in the month as the mortgage is completed.

PLEASE INDICATE YOUR PREFERRED PAYMENT DATE HERE (e.g. 1 October)



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



Service User Number

9	4	2	2	3	8
---	---	---	---	---	---

IMPORTANT: Please ensure that you answer all questions 1-7, including 'Official Use' box.

1. Name and full postal address of your bank or building society.

To the Manager

Bank/Building Society

Address

Postcode

2. Account Name (including initials)

For Coventry Building Society Official Use Only.
This is not part of the Instruction to your paying bank or building society.
PLEASE COMPLETE THIS SECTION

5. Please enter the Coventry Building Society Mortgage Account Number (if known)

--	--	--	--	--	--	--	--	--	--

6. PREFERRED PAYMENT DAY

I/We wish to pay monthly on or just after this date.

3. Branch Sort Code

--	--	--	--	--	--

4. Bank/Building Society Account Number

--	--	--	--	--	--	--	--	--	--

Reference Number (Office Use only)

7. Instruction to your bank/building society;

Please pay Coventry Building Society 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 Coventry Building Society and, if so, details will be passed electronically to my bank/building society.

Signature(s)

Date

Banks and Building Societies may not accept Direct Debit Instructions for some types of accounts.
Please see page 15 for the Direct Debit Guarantee.

Coventry Building Society. Registered Office: Economic House, PO Box 9, High Street, Coventry CV1 5QN.

12. FEES ENCLOSED

Fees paid on application:

Booking fee (non-refundable)

£

Mortgage valuation fee (non-refundable if valuation is completed)

£

Sub Total

£

Fees at commencement:

Arrangement fee (non-refundable)

£

TOTAL

£

How do you want to pay those fees that do not have to be paid at the outset of this application?

Added to the mortgage at commencement

Paid at commencement of the mortgage

Please note: Processing of this application and instructing the valuation will not start until all applicable fees are received.

For fees payable on application, please make your payment using one of the following methods:

Please debit my:

Visa

Mastercard

Maestro

Solo

With

£

(sub total from above)

Name (exactly as it appears on the card)

Card Number

Valid from*

Expiry date

Issue number (Maestro)*

* (if applicable)

OR

I enclose a cheque for

£

(sub total from above)

You will be contacted separately regarding the fees payable on completion.

PLEASE GO TO SECTION 13 TO SIGN DECLARATION

13. DECLARATION - MUST BE SIGNED BY ALL APPLICANTS

All applicants should read this Declaration carefully and sign where indicated.

I/We declare and understand that:

1. The information given in this application and supporting sheets (if any) is true and correct and shall form the basis of any contract between me/us and Coventry Building Society (the 'Society').
2. (a) The Society may:
 - (i) make such enquiries as it considers necessary whether of a Credit Reference Agency, which will supply it with credit information as well as information from the Electoral Register, my/our employers or otherwise.
 - (ii) search the files of a Credit Reference Agency, which will keep a record of that search and my/our application, whether or not the application proceeds. This will be seen by other organisations carrying out later searches. Details about me/us and of how I/we conduct the account may also be disclosed to the agency, including recording the outstanding debt if I/we do not repay on time. The Society may use automated methods to credit score this application and to verify my/our identity.

Note:

An 'association' between 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 may 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.

 - (iii) check my/our details with fraud prevention agencies. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. The Society 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 and credit related or other facilities; managing credit and credit related accounts or facilities; recovering debt; checking details on proposals and claims for all types of insurance; checking details of job applicants and employees. The Society and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

Please telephone us on 0845 7665522 if you want details of those credit reference and the relevant fraud prevention agencies from whom we obtain and with whom we record information about you. You have a legal right to these details.
- (b) The Society may also:
 - (i) Disclose information to the Society's insurers or their authorised agents for the purpose of risk assessment.
 - (ii) Use the information provided for the purpose of statistical analysis about credit, insurance and fraud, and to offer you pre-approved credit facilities (though you have no obligation to take up any of those facilities).
 - (iii) Record or monitor any telephone calls you make to the Society, to increase your security and for staff training purposes.
3. (a) To enable the Society to administer and service the account, and for other related purposes, including assessing my/our acceptability and that of the security offered, arrangement and administration of any type of insurance, and products regulated under the Financial Services and Market Act 2000 (or any alteration to, replacement for or re-enactment of it) provided by third parties, updating or enhancing existing customer records, analysis for management purposes and statutory returns, crime prevention and legal and regulatory compliance, and those described in any other paragraph of this Declaration, or notified to the Information Commissioner under the Data Protection Act 1998, the Society may also obtain, use process and disclose personal data about me/us (including any sensitive personal data, as defined by the Data Protection Act 1998 - for example, details about my/our health). The Society may also transfer the personal data to any country, including countries outside the European Economic Area, for any of the purposes described in this Declaration.
- (b) I/We have a right of access, under data protection legislation, to the personal data the Society holds about me/us on payment of a fee.
- (c) For the purposes of the Data Protection Act 1998, the Data Controller in relation to any personal data supplied by me/us is Coventry Building Society.
4. I/We have read and understand Section 7 - Valuation Details. I/We further understand that the payment of a booking fee shall neither bind the Society to grant an advance nor release the mortgage valuation summary to me/us.
5. Neither the Society, nor any person in its employment warrants that the purchase price of the property is reasonable, or accepts responsibility for the workmanship, construction or condition of the property.
6. I/We declare that to the best of my/our knowledge and belief the information given on this form is true in every respect and that the insurance cover will be based on this information. I/We also declare that if anything on this form was written by another person he or she acted as my/our agent for this purpose. I/We declare that I/we shall notify Coventry Building Society of any changes to the information given in support of this application prior to the completion of the mortgage applied for. If I/We build any extension or carry out improvements to my/our house, I/we will advise that cost to you for insurance purposes. I/We consent to the information on this form and on any claim I/we may make being supplied to Insurance Database Services Ltd so that it can be made available to other insurers. I/We also agree, that in response to any searches you may make in connection with this application or any claim, Insurance Database Services Ltd may supply information it has received from other insurers about other claims I/we have made.
7. If any advance is made to joint applicants the first named applicant will be the 'Representative Joint Borrower' in accordance with the Rules of the Society. The Representative Joint Borrower alone will have the voting rights (if any) of joint borrowers as borrowers and alone will be entitled to receive certain communications from the Society.
8. The Society reserves the right to decline to proceed with the application at any time. If I/We am/are applying for the Society's MOREgage product (ie. a mortgage and a simultaneous unsecured personal loan) and I/we cancel one element of the product, the Society will cancel the other.
9. (a) I/We have applied for the mortgage scheme indicated in Section 8 of this application form. The special terms of this mortgage scheme have been explained to me/us. I/We understand that these terms, amongst others, will be confirmed with the offer of advance (if any) made to me/us and will apply to the mortgage on completion.

For intermediary introduced applications only:

 - (b) I/We have been provided with information on the mortgage scheme indicated in Section 8 of this application form by the Intermediary. I/We understand that the Intermediary is not an agent of the Society. I/We have not been given any advice by the Society.
 - (c) I/We authorise the Society to disclose any personal data about me/us (including any sensitive personal data as defined by the Data Protection Act 1998) which is relevant to this application, to my/our appointed mortgage Intermediary.
10. The application and any resulting offer of a mortgage (and in the case of the MOREgage product, any resulting offer of an unsecured personal loan) will be cancelled if the mortgage and (where applicable) associated unsecured personal loan are not completed within six months of the date of receipt of application.
11. I/We declare that I/we wish to be notified of relevant and beneficial new products and services. I/We declare/understand that my/our personal/account information may therefore be used by the Coventry BS Group to provide me/us with information about the Group and its associated companies' products/ services by post, telephone, fax or email and for market research purposes. By returning this signed application, I/we indicate my/our consent to receiving marketing messages from you unless I/we have indicated an objection to receiving such messages by ticking this box.
12. I/We consent to the seeking of information from other insurers to check the answers I/we have provided, and I/we authorise the giving of such information for such purposes.
13. I/We consent to the disclosure by the Society of my/our confidential information (whether financial or otherwise) to any person who may be asked to act as surety for the mortgage or their legal advisor.
14. (Where applicable) I/We consent to the debiting of my/our Visa/ Mastercard/ Maestro/Solo credit/debit card for the amount shown in Section 12 of this application.
15. I/We have been advised by the Society to take legal and financial advice if this application relates to the Coventry Step-Up facility.
16. I/We confirm that, taking into consideration my/our current and known future circumstances, I/we believe this mortgage commitment is affordable.
17. **It is important that you read and understand this Declaration. By signing this application you agree that we can use your information in the ways described.**

Signed: First Applicant:

Date:

 / /

Second Applicant:

Date:

 / /

14. ADDITIONAL INFORMATION

Use this space to give any additional information requested in any of the questions and any information which you feel will help the Society in assessing your application.

OFFICE USE ONLY

Name of First Applicant:

Account number

Name of Second Applicant:

This guarantee should be detached and retained by the payee.



15. 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 Coventry Building Society will notify you seven working days in advance of your account being debited or as otherwise agreed. If you request Coventry Building Society to collect a payment, confirmation of the amount and date will be given to you at the time of request.
- If an error is made in the payment of your Direct Debit, by Coventry 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 Coventry 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.



Your home may be repossessed if you do not keep up repayments on your mortgage.

Coventry Building Society is authorised and regulated by the Financial Services Authority (FSA reference no.150892).

Our advisors are available Monday to Friday 8am-8pm, Saturday 9am-5pm, Sunday 10am-4pm, telephone self-service is available 24 hours a day, 365 days a year. Contact your service provider for details of call charges, as costs may vary. To maintain a quality service, calls made to and from Coventry Building Society may be monitored and recorded. Information correct at time of going to print (June 2010).

For further details, call into your local branch, visit us at

www.thecoventry.co.uk

or call our Customer Service Centre on

0845 7665522



When you have finished with
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This leaflet is printed
on 100% recycled paper



www.thecoventry.co.uk
Coventry Building Society.

Registered Office: Economic House, PO Box 9, High Street, Coventry CV1 5QN.

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