

# REMORTGAGE APPLICATION



# MORTGAGE APPLICATIONS - WHAT YOU NEED TO KNOW

To help you secure the fastest possible service on the mortgage applications that you send to Coventry Building Society, please read the following notes:

## SUPPORTING DOCUMENTATION FOR ALL APPLICATIONS

Please always supply the following:

- 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 20% of the company they work for).
- Directors with 20% or more shareholding - we will request an accountant's certificate covering the last two years on submission of your application.
- Sole traders - the latest two years' tax assessments (SA302s). Tax assessments must be official and are not acceptable where they are printed from the HMRC website.
- Latest lender's mortgage statement for any mortgage held within the last 12 months in connection with your main residence.
- Copies of the relevant identification as detailed below.

## ID CONFIRMATION

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			List B		
(Must show name and signature)			(Must show name and address)		
App 1	App 2		App 1	App 2	
<input type="checkbox"/>	<input type="checkbox"/>	Full Valid Passport	<input type="checkbox"/>	<input type="checkbox"/>	Utility Bill e.g. gas, electricity, water, telephone (excluding mobile phone) less than 3 months old
<input type="checkbox"/>	<input type="checkbox"/>	Valid UK/EEA Driving Licence - current*	<input type="checkbox"/>	<input type="checkbox"/>	Valid UK/EEA Driving Licence - current*
<input type="checkbox"/>	<input type="checkbox"/>	EEA member state identity card	<input type="checkbox"/>	<input type="checkbox"/>	Council tax demand - less than 3 months old
<input type="checkbox"/>	<input type="checkbox"/>	Firearms certificate - current, valid	<input type="checkbox"/>	<input type="checkbox"/>	Bank, mortgage 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.

If you are applying directly through our Customer Service Centre or online, please note that only **certified copies** of identification are acceptable. Certification of ID and address documentation should only be carried out by someone who is independent of the applicant(s) and cannot be carried out by any family member(s) connected to the applicant(s). Copies of original documents can only be certified by a solicitor, teacher, engineer, accountant, surveyor, police officer, bank/building society manager, minister of religion, Justice of the Peace, independent financial advisor, post office official, doctor, fire service official, officer of the armed services, nurse, dentist, chemist or optician. Copies of original documents should be certified using the following words - 'I confirm that I have seen the original document.' The certifier must sign their name and include the following details - full name, profession, company address, phone number and date. If you have a non-UK passport or EEA identity card, this must be certified by a UK bank or building society manager, solicitor or embassy official only. Non-EU nationals must provide a passport with a valid Visa.

## OTHER IMPORTANT MATTERS

- A valuation/booking fee must be paid (where applicable) before this application can be processed. If the application is cancelled or declined the booking fee will not be refunded and the valuation fee will only be refunded if the valuation has not been undertaken.
- All correspondence will be sent to the address of the first applicant, unless you require copies to the address of each applicant. This person will exercise the voting rights associated with the proposed mortgage.
- Ensure that all questions are answered for all applicants. If there are more than two applicants making this application please indicate here and use an extra form.
- Please use black ink and write in BLOCK CAPITALS.
- Directors with a 20% share or more in the company they work for **must** provide their accountant's details in Section 4.
- It will be a condition of this mortgage that adequate property insurance is in place at all times.
- Please complete and sign the Direct Debit instruction in Section 8.
- **PLEASE READ AND SIGN THE DECLARATION IN SECTION 13.**

## 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

### Why not apply online?

Online application, real-time case tracking, KFIs, AIP and more at [www.coventryintermediaries.co.uk](http://www.coventryintermediaries.co.uk)

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](http://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.

**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. PERSONAL DETAILS

	FIRST APPLICANT	SECOND APPLICANT
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) (For applicants aged 56 years or over we may require further proof of income information, and we will contact you separately about this)	<input type="text" value="/"/> <input type="text" value="/"/>	<input type="text" value="/"/> <input type="text" value="/"/>
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"/>

# 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"/>
Telephone number (mobile)	<input type="text"/>	<input type="text"/>
Home email address	<input type="text"/>	<input type="text"/>
Date moved in (e.g. 01/Jan/1999)	<input type="text" value="/"/> <input type="text" value="/"/>	<input type="text" value="/"/> <input type="text" value="/"/>

## 2. CURRENT AND PREVIOUS HOUSING CONT.

### Correspondence address

#### FIRST APPLICANT

#### SECOND APPLICANT

Please note that all completion letters will continue to be directed to your **current** 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 10 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

### Outstanding Loans and Commitments

#### FIRST APPLICANT

#### SECOND APPLICANT

	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 mortgages								
Other								

### 3. FINANCIAL COMMITMENTS AND CREDIT HISTORY CONT.

	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 <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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 <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If Yes, how many months' arrears have occurred in the last 12 months?	<input type="text"/>		<input type="text"/>	
If Yes, how many months' arrears were in the last six months?	<input type="text"/>		<input type="text"/>	
Have you ever had a property repossessed?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If Yes, what was the date of repossession? (e.g. 01/Jan/1999)	<input type="text"/> / <input type="text"/> / <input type="text"/>		<input type="text"/> / <input type="text"/> / <input type="text"/>	
Have you ever been declared bankrupt or made an arrangement with creditors?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If Yes, on what date was the most recent Individual Voluntary Arrangement or bankruptcy registered? (e.g. 01/Jan/1999)	<input type="text"/> / <input type="text"/> / <input type="text"/>		<input type="text"/> / <input type="text"/> / <input type="text"/>	
If Yes, what was the discharge date? (e.g. 01/Jan/1999)	<input type="text"/> / <input type="text"/> / <input type="text"/>		<input type="text"/> / <input type="text"/> / <input type="text"/>	
Have you ever had a default registered against you?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If Yes, what is the total value of all defaults registered against you?	<input type="text"/>		<input type="text"/>	
If Yes, when was the most recent default registered against you? (e.g. 01/Jan/1999)	<input type="text"/> / <input type="text"/> / <input type="text"/>		<input type="text"/> / <input type="text"/> / <input type="text"/>	
Have you had a County Court Judgement (CCJ) or court order made against you in the last six years?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If Yes, what was the total value of all CCJs registered against you in the last six years?	<input type="text"/>		<input type="text"/>	
If Yes, what was the value registered in the last three years?	<input type="text"/>		<input type="text"/>	
If Yes, on what date was the most recent CCJ registered against you? (e.g. 01/Jan/1999)	<input type="text"/> / <input type="text"/> / <input type="text"/>		<input type="text"/> / <input type="text"/> / <input type="text"/>	

## 4. EMPLOYMENT AND INCOME DETAILS

### Employed Applicants

Please complete this section if you are an employee of a company, are retired or if you are a salaried director of a limited company and own less than 20% of the company shares. Otherwise, please complete the Self-employed Applicants section overleaf.

#### Current Employment

	FIRST APPLICANT	SECOND APPLICANT
Occupation	<input type="text"/>	<input type="text"/>
Is your position	Permanent <input type="checkbox"/> Temporary <input type="checkbox"/>	Permanent <input type="checkbox"/> Temporary <input type="checkbox"/>
	Contract <input type="checkbox"/> Probationary <input type="checkbox"/>	Contract <input type="checkbox"/> Probationary <input type="checkbox"/>

If you are on a probationary period or on a temporary or contract basis, please give details in Section 10.

Name and address of employer	<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 (Personnel Department)	<input type="text"/>	<input type="text"/>
Fax number (Personnel Department)	<input type="text"/>	<input type="text"/>
Employee/Payroll number	<input type="text"/>	<input type="text"/>
Date employment started (e.g. 01/Jan/1999)	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
Gross annual income (excluding annual bonuses but including guaranteed bonus/overtime/shift allowance)	£ <input type="text"/>	£ <input type="text"/>
Regular overtime	£ <input type="text"/>	£ <input type="text"/>
Regular bonus (excluding annual bonuses)	£ <input type="text"/>	£ <input type="text"/>
Regular commission	£ <input type="text"/>	£ <input type="text"/>
Dividend income last year	£ <input type="text"/>	£ <input type="text"/>
Dividend income in the previous year	£ <input type="text"/>	£ <input type="text"/>

**Previous Employer** Please give details of all previous employers in the last 12 months (continue in Section 10 if necessary)

	FIRST APPLICANT	SECOND APPLICANT
Name	<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"/>
	Personnel tel	<input type="text"/>
Personnel fax	<input type="text"/>	<input type="text"/>
Dates employed (from and to)	<input type="text"/> / <input type="text"/> / <input type="text"/> to <input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/> to <input type="text"/> / <input type="text"/> / <input type="text"/>

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

## 4. EMPLOYMENT AND INCOME DETAILS CONT.

### Self-employed Applicants

Please complete this section if you are self-employed, subcontracted or you or your spouse/partner own 20% or more of the shares of the company you work for.

	FIRST APPLICANT	SECOND APPLICANT
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"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
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 net profit last year	Yr <input type="text"/> £ <input type="text"/>	Yr <input type="text"/> £ <input type="text"/>

**Accountant's Details** (this information **must** be completed if you own 20% or more of the shares of the company you work for)

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).

## 5. LOAN DETAILS

Name of current lender

Mortgage account number

Purpose of additional borrowing (please be specific) Home-related  Debt consolidation   
Mixed (home-related & debt consolidation)  Other

Is this application in different names to the mortgage you currently hold with the above lender? Yes  No

If there is no mortgage currently outstanding on the property, is this application in different names to the current named owners? Yes  No

Total mortgage required

Made up of:

Current balance outstanding

Additional borrowing

**Note: Please borrow enough to cover your existing loan, penalties and redemption fees in order to avoid the need for an amended offer close to completion.**

Estimated current value of the property

Term  Years

Amount to be repaid on:

Capital and Interest basis

Interest-only\*

**\*NOTE: For Interest-only loans you must ensure that adequate arrangements are made to repay the loan in full at the end of the mortgage term. Any shortfall at maturity of an investment policy will have to be funded from your own resources. Advice is available if you are unsure which method of repayment to choose. Please ask your advisor for more information. The repayment plan used for a mortgage with an interest-only element must have been in place for at least 12 months.**

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

Mortgage scheme  Initial interest rate  Amount

Mortgage scheme additional lending  Initial interest rate  Amount

Variable rate  Initial interest rate  Amount

If the mortgage scheme chosen offers a cashback incentive, please confirm where these funds are to be released to by completing either Section **A** below or **B** overleaf.

**A. Transfer direct to your bank or building society account**

Sort code   Account number

Account in the name(s) of

Reference number (if applicable)

## 5. LOAN DETAILS CONT.

OR

**B. Transfer to an existing Coventry Building Society Account**

Name  Account number

If you have chosen an Offset mortgage, please indicate how the Offset benefit should be applied:

### Repayment Mortgage Only

Use the Offset benefit to reduce the term of your mortgage.

### Interest-Only or Repayment/Interest-Only

Use the Offset benefit to reduce the outstanding amount payable at the end of the mortgage term.

### Repayment, Interest-Only or Repayment/Interest-Only

Use the Offset benefit to reduce your monthly mortgage payment.

## 6. PROPERTY DETAILS

Is the property in: England  Scotland  Wales  Northern Ireland

Is the property a: House  Bungalow  Flat  Maisonette  Other (please specify in Section 10)

Ex-local authority/housing association, flat or maisonette (see lending terms for criteria)

If flat/maisonette: how many storeys in the block?

Is the property (if applicable, tick more than one box):

Detached  Semi-detached  Mid-terraced  End-terrace  Converted   
Purpose built  Quad/Mews

Construction type: Standard (Brick or stone, tile or slate)  Non-Standard  If the property is of a non-standard construction, it may not be accepted by us. This will be confirmed by our mortgage valuation.

How many bedrooms does the property have?  Approximate year the property was built

How many living rooms does the property have?  Does this property have a garage? Yes  No

Is the property: Freehold  Leasehold  Feudal

The unexpired term of the lease must be at least 70 years.

Will you use the property wholly as your main residence? Yes  No  If, No please provide details in Section 10.

**STUDIO FLATS ARE NOT ACCEPTABLE**

## 7. VALUATION DETAILS

Who must the valuer contact to arrange access to the property?

Contact Name

Daytime telephone number (inc. dialling code)

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

### IMPORTANT NOTES

- The Society must assess the value of the property in order to ascertain its suitability for a mortgage advance and to decide how much can be lent.
- The Society may use methods such as the use of a limited external inspection or computer based data to value the property.
- If the loan constitutes a high proportion of the property value the Society may arrange for an inspection of the property so that a more detailed mortgage valuation can be prepared.
- The cost of any additional reports required as a result of a valuation are to be borne by the applicant(s).
- Please note, if the valuation has been undertaken, we are unable to refund any fees that have been paid.
- **You will not receive a copy of the valuation report.**

## 8. 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)

3. Branch Sort Code

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

4. Bank/Building Society Account Number

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

Reference Number (Office Use only)

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.

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 16 for the Direct Debit Guarantee.

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

## 9. YOUR SOLICITOR/LEGAL REPRESENTATIVE\*

Person acting on your behalf

Name of firm

Address

  
  

Postcode

Telephone number

Fax number

Email

\*If your chosen solicitor is not on our approved panel, we may contact you.

## 10. 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

Approved by:

Signature:

Date

## 11. 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.**

## 12. 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 10 if necessary)

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

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.

**PLEASE GO TO SECTION 13 TO SIGN THE 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) Share the information provided within this application form with fraud prevention agencies and HM Revenue and Customs (HMRC). 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 (including HMRC) 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 Markets 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. I/We understand that the Society does not undertake to advise the applicants as to the value of the property.
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 irrevocably authorise my/our conveyancer to send their entire file(s) relating to the purchase of the property intended to be secured by this loan and relating to the mortgage or remortgage transaction to you/your agent at your/your agent's request. I/We expressly waive any right to assert legal privilege in relation to any part of the file(s). I/We also acknowledge that this waiver and right for the lender to receive the file(s) continues until the loan balance from time to time is repaid in full and remains in force in all other circumstances.
7. 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.
8. 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. I/We understand that the order in which the borrowers are named on this advance will be the same as on the original Mortgage Deed (if applicable).
9. The Society reserves the right to decline to proceed with the application at any time.
10. (a) I/We have applied for the mortgage scheme indicated in Section 5 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 5 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.
11. The application and any resulting offer of a mortgage will be cancelled if the mortgage is not completed within six months of the date of receipt of the application.
12. 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 Building Society Group ('the Group'), comprising Coventry Building Society, ITL Mortgages Limited and Godiva Mortgages Limited, 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.
13. 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.
14. 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.
15. (Where applicable) I/We consent to the debiting of my/our Visa/Mastercard/Maestro/Solo credit/debit card for the amount shown in Section 11 of this application.
16. I/We have been advised by the Society to take independent legal advice if this application relates to the Coventry Step-Up facility.
17. I/We confirm that, taking into consideration my/our current and future circumstances, I/we believe this mortgage commitment is affordable.
18. **This is the Society's standard Declaration upon which the Society will rely. For your own benefit and protection you should read this Declaration carefully before signing it. If you do not understand any part then please ask for further information.**

Signed: First Applicant:

Date:

 /  / 

Second Applicant:

Date:

 /  /

This guarantee should be detached and retained by the payee.



## 14. 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 five 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.



# REMORTGAGE TRANSFER SERVICE - INSTRUCTION LETTER

To the Coventry Building Society of Economic House, PO Box 9, Coventry CV1 5QN.  
(DX 18855 Coventry 2)

**SOCIETY MORTGAGE ACCOUNT NO.**

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Property to be remortgaged

As the proposed borrowers from the Coventry Building Society ('CBS') under the Remortgage Transfer Service:

- I/We understand that the Remortgage Transfer Service solicitor acts only for CBS and as its agents in completing the remortgage. We understand the need to seek my/our own independent advice, if I/we require it, on the financial and legal implications of this remortgage.
- I/We understand that the following costs are not included in the Remortgage Transfer Service:
  - In respect of my/our existing mortgage all deeds production fees, discharge fees, penalties, bank charges for electronic transfer of funds for redemption or any of the charges on that existing account.
  - Any bank charges for electronic transfer of funds to CBS' solicitors to enable completion of the remortgage.
  - Any legal charges that are necessary for postponing second or subsequent mortgages on my/our property, if the remortgage can proceed.
  - Any other legal work that it transpires is necessary before or after the remortgage e.g. changing the named owners on the title, re-assigning life insurance policies, correcting title problems etc.
  - The fees of the Land Registry that arise as a result of the remortgage to the extent that they exceed £50. Land Registry costs are calculated on a sliding scale. Please contact the conveyancer for further details.
  - The fees charged by the landlord to note CBS' interest arising under the mortgage.
- I/We understand that strictly limited checks are made and there is no title checking or investigation undertaken directly or indirectly on my/our behalf.
- I/We understand that CBS reserves the right, if I/we withdraw from the remortgage to charge me/us for all expenses incurred up to the date of withdrawal including legal costs, insurance premiums and any other charges paid by CBS incurred after the date of this instruction letter.
- I/We authorise CBS and the solicitors to obtain the title deeds and documents to my/our property which are currently in first mortgage and held by:

Existing lender

Address

Roll or Account number

The approximate balance of our existing mortgage including penalties and charges, where appropriate is:

£

- I/We confirm I/we have further loans charged against my/our property, the details of those lenders are as follows:

*Existing second lender	*Existing third lender
Address	Address
Roll or Account number	Roll or Account number
Balance on second loan	Balance on third loan

\*delete if no second or third loans charged on your property.

**Existing second lender**

**Existing third lender**

Will this loan be cleared when you remortgage? Yes  No

Yes  No

- 

**Borrower 1**

**Borrower 2**

Full Name



Mr/Mrs/Ms/Miss

e.g. JOHN EDWARD BROWN

e.g. JANE ANNE BROWN

Home telephone number



Work telephone number



Are you changing the named owners on the title? Yes  No

Home address if not the property to be remortgaged

Signed Borrower 1

Signed Borrower 2

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 (February 2012).

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

[www.thecoventry.co.uk](http://www.thecoventry.co.uk)

or call our Customer Service Centre on

**0845 7665522**



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[www.thecoventry.co.uk](http://www.thecoventry.co.uk)  
Coventry Building Society.

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

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