

# **MORTGAGE APPLICATION FOR BUYERS**



# 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 first time buyers - the last two monthly bank statements for each applicant.
- 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.
- 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 (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, water, telephone (excluding mobile phone) less than 3 months old
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Valid UK/EEA Driving Licence - current*		Valid UK/EEA Driving Licence - current*
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	DWP pension entitlement letter - current, valid		Council tax demand - current year
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Firearms certificate - current, valid		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 documents of ID and Address 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-EU passport, this must be certified by a UK bank or building society manager, solicitor or embassy official only.

## OTHER IMPORTANT MATTERS

- A valuation/booking fee must be paid (where applicable) before this application can be processed. If the application for a mortgage is cancelled or declined the booking fee will not be refunded and the valuation fee will only be refunded if the property has not been inspected.
- 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 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 note, all funds will be sent to your solicitor.
- Please note that the seller must have owned the property for at least six months.
- Please complete and sign the Direct Debit instruction in Section 11.
- **Please read and sign the Declaration in Section 14.**

## 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

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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

### 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



Previous Surname(s) (if any)



First Names (Please provide ALL names to ensure accurate completion of legal documents)



Title (Mr/Mrs/Miss/Ms/Other)



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)

 /  / 
 /  / 

Sex

Male  Female

Male  Female

Sole applications - please confirm your marital status

Single  Divorced/Sep

Engaged

Married/Civil Partnership/Widowed

Joint applications - please confirm your relationship

Married/Civil Partnership

Partners

Engaged  Friends

Other

Number of financial dependants

0  1  2  3+

0  1  2  3+

Please state your nationality



Existing Coventry Building Society mortgage account number(s)



# 2. CURRENT AND PREVIOUS HOUSING

## Current address

## FIRST APPLICANT

## SECOND APPLICANT

House name



House number



Flat number



Building name



Street name



Town/City



County



Postcode



Telephone number (home)



Telephone number (work)



Telephone number (mobile)



Home email address



Nature of occupancy - please confirm that you are

An owner-occupier

An owner-occupier

Renting

Renting

Living with relatives/friends

Living with relatives/friends

Other (please give details in Section 15)

Other (please give details in Section 15)

## 2. CURRENT AND PREVIOUS HOUSING CONT.

	FIRST APPLICANT	SECOND APPLICANT
Date moved in (e.g. 01/Jan/1999)	/ /	/ /
If renting, please give details of your landlord		
Name		
Address		
Postcode		
Telephone		
Fax		

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

### Correspondence address

	FIRST APPLICANT	SECOND APPLICANT
Please note that all completion letters will continue to be directed to your <b>current</b> address.		
Is your correspondence address different to your current address? If so, please complete below.	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

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.)		

### Previous address

Please give details of all previous addresses lived at in the last three years (continue in Section 15 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 Mortgage Details

#### FIRST APPLICANT

#### SECOND APPLICANT

Do you have an existing mortgage?

Yes

No

Yes

No

If Yes, name of lender



If Yes, you must provide the latest annual statement from your lender.

Will the mortgage be repaid on completion of your new mortgage? (If no, please give details in Section 15)

Yes

No

Yes

No

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

Please give full details of any existing unsecured and/or secured loans or ongoing financial 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								

#### 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?

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

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

If on a probationary period or on a temporary or contract basis, please give details in Section 15.

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	£	£
Dividend income last year	£	£
Dividend income in the previous year	£	£

## 4. EMPLOYMENT AND INCOME DETAILS CONT.

**Previous Employer** Please give details of all previous employers in the last 12 months (continue in Section 15 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"/>	<input type="text"/>
Personnel tel	<input type="text"/>	<input type="text"/>
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 20% or more of the shares of the company you work for.**

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 net profit last year	Yr <input type="text" value="£"/>	Yr <input type="text" value="£"/>

**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"/>

## 4. EMPLOYMENT AND INCOME DETAILS CONT.

### Tax Details (all applicants)

#### FIRST APPLICANT

#### SECOND APPLICANT

Name of Tax Office

Tax Reference

National Insurance Number

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

Purchase price

Total amount of loan required

Term of loan (maximum 35 years)

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

Are you buying property for the first time?

Yes  No

Do you require the Coventry Step-Up facility?

Yes  No

Are you purchasing the property as a sitting tenant?

Yes  No

**If Yes, please provide a copy of the 'Right to Buy' agreement if applicable.**

Are you buying property from a member of your family at a discounted/subsidised price?

Yes  No

If Yes, what is the 'open market' value of the property?

### Further Borrowing

How much is required for essential repairs/improvements?

Please note that these funds will be provided via a further advance and will not be released until the works have been completed.

**Please enclose estimates/quotations/plans and permissions, if applicable.**

### Deposit Details

Please confirm the source(s) of your deposit (e.g. equity in your existing house, savings, gift, etc.)

Please confirm the amount of deposit provided from this source

**Please note: a builder's incentive is not considered part of the deposit.**

## 6. PROPERTY DETAILS

Property Address

Town	County	Postcode

Is the property in: England  Scotland  Wales  Northern Ireland

Is the property a: House  Bungalow  Flat  Maisonette  Other (please specify in Section 15)

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 currently being built by yourself? Yes  No

**Applications are not accepted on new self-build properties that are not complete at the time of application.**

Is the property a 'New Build' or Conversion/Renovation to be occupied for the first time? Yes  No

Value of any builder's incentive  £ We will reduce the value of the property accordingly when determining how much we are prepared to lend.

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 15.

**STUDIO FLATS ARE NOT ACCEPTABLE**

## 7. VALUATION DETAILS

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

The vendor  The estate agent  The builder  The applicant(s)

Details of the person/company the valuer will be instructed to contact

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

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

What type of valuation do you require? Mortgage valuation only  Homebuyers survey on condition and value

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 paid.
- **A copy of the mortgage valuation summary will be sent to you and your solicitor for information only, except in the case of a limited external inspection or computer based data valuation. This summary is purely a valuation and you should not rely on it in deciding whether or not to proceed with the purchase of the property. The Society strongly recommends that you obtain your own more detailed inspection such as a Homebuyer's Survey and will be pleased to help you arrange a suitable report.**

## 8. MORTGAGE SCHEME

Please confirm the mortgage scheme required:

Mortgage scheme	<input type="text"/>	Initial interest rate	<input type="text"/>	Amount	£ <input type="text"/>
Mortgage scheme - additional lending	<input type="text"/>	Initial interest rate	<input type="text"/>	Amount	£ <input type="text"/>
Variable rate	<input type="text"/>	Initial interest rate	<input type="text"/>	Amount	£ <input type="text"/>
Mortgage scheme - existing Coventry borrowers*	<input type="text"/>	Initial interest rate	<input type="text"/>	Amount	£ <input type="text"/>
				Total	£ <input type="text"/>

\*Borrowers on an existing portable scheme may borrow up to £5,000 more than their existing mortgage balance on the same scheme, subject to existing underwriting criteria and terms and conditions. If more than £5,000 extra is required, the whole of the extra amount will have to be on a new mortgage scheme.

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

## 8. MORTGAGE SCHEME CONT.

A. Transfer direct to your bank or building society account

Sort code

Account number

Account in the name(s) of

Reference number (if applicable)

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.

## 9. METHOD OF LOAN REPAYMENT

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. The repayment plan used for a mortgage with an interest-only element must have been in place for at least 12 months.**

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

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

## 10. 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.

## 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

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 17 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.**

## 13. 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 15 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 14 TO SIGN THE DECLARATION**

# 14. 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.
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.
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. If I/we am/are applying for the Society's MOREgage product (i.e. a mortgage and a simultaneous unsecured personal loan) and I/we cancel one element of the product, the Society will cancel the other.
10. [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.
11. 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.
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 12 of this application.
16. I/We have been advised by the Society to take legal and financial advice if this application relates to the Coventry Step-Up facility.
17. I/We confirm that, taking into consideration my/our current and known future circumstances, I/we believe this mortgage 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:

 /  /

**15. 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:	<input type="text"/>	Account number
Name of Second Applicant:	<input type="text"/>	<input type="text"/>

This guarantee should be detached and retained by the payee.



## 16. 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.



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 (January 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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Coventry Building Society.

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