

ADDITIONAL LOAN

APPLICATION FORM



With you one hundred percent

FOR SOCIETY USE ONLY

Account Number									

ESSENTIAL INFORMATION

This additional loan application form must be completed and signed by all applicants. It is very important that you refer to the booklet "A guide to arranging your mortgage" throughout the completion of this form to ensure that you fully understand the questions that you are answering. You can rest assured that any details you provide about your income or personal circumstances will be treated with the strictest of confidence. If required, there is an additional notes section at the end of the form.

It is **essential** that the following information be provided - your additional loan application will be delayed if these items are not included. Please tick if enclosed:

<input type="checkbox"/> Cheque for the valuation fee, payable to Yorkshire Building Society A/c No. (if applicable)	<input type="checkbox"/> Latest payslip or latest P60	<input type="checkbox"/> Latest 3 years audited accounts if self-employed (Certified accounts if not a Limited Company)	<input type="checkbox"/> Application fee (if applicable)
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YOUR PERSONAL DETAILS

PLEASE USE CAPITAL LETTERS

	1st Applicant	2nd Applicant
1 Title (Mr, Mrs, etc.) and surname	<input type="text"/>	<input type="text"/>
2 Forename(s)	<input type="text"/>	<input type="text"/>
3 Contact telephone number (including STD)	<input type="text"/>	<input type="text"/>
4 Email address	<input type="text"/>	<input type="text"/>
5 Is the mortgaged property still your main residence? If NO, please give details	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="text"/>	

YOUR OCCUPATION, INCOME AND EXISTING BORROWING

1 Are you currently <i>(delete as appropriate)</i>	Employed/Self Employed/Retired/Unemployed	Employed/Self Employed/Retired/Unemployed
2 Status <i>(delete as appropriate)</i>	Permanent Employee/On Fixed Term Contract Salaried Director/Non Salaried Director	Permanent Employee/On Fixed Term Contract Salaried Director/Non Salaried Director
3 Are you <i>(delete as appropriate)</i>	Full Time/Part Time	Full Time/Part Time
4 If you are on a fixed term contract, please state the start and end dates of the contract	Current Start: End: Previous Start: End:	Current Start: End: Previous Start: End:
5 Your employer's name	<input type="text"/>	<input type="text"/>
6 Your employer's address	<input type="text"/>	<input type="text"/>
7 Your employer's telephone number (incl STD)	<input type="text"/>	<input type="text"/>
8 How long have you been with your employer?	<input type="text"/>	<input type="text"/>
9 Basic Salary/Remuneration/Pension	£ <input type="text"/>	£ <input type="text"/>
Only complete questions 10 to 14 if you are self-employed or a company director with 25% or above shareholding, if not go to 15.		
10 Your accountant's name	<input type="text"/>	<input type="text"/>
11 Your accountant's address	<input type="text"/>	<input type="text"/>
12 Your accountant's telephone number (incl STD)	<input type="text"/>	<input type="text"/>
13 How long have you been self employed?	<input type="text"/>	<input type="text"/>
14 Current annual net profit of the business	£ <input type="text"/>	£ <input type="text"/>

YOUR OCCUPATION, INCOME AND EXISTING BORROWING - Continued

PLEASE USE CAPITAL LETTERS

	1st Applicant				2nd Applicant			
	Type HP/Loan/Maintenance/Credit cards	Outstanding amount of debt	Monthly repayment	Final repayment month/year	Type HP/Loan/Maintenance/Credit cards	Outstanding amount of debt	Monthly repayment	Final repayment month/year
15	Please give details of any debts outstanding under hire purchase arrangements, personal loans, credit cards, etc, or any maintenance payments to a third party							
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
16	<input type="checkbox"/> Yes <input type="checkbox"/> No Other than your Yorkshire Building Society mortgage, do you currently have any mortgage(s)/loan(s) secured on any property(ies)?				<input type="checkbox"/> Yes <input type="checkbox"/> No			
	<input type="text"/>				<input type="text"/>			
If you are in the process of completing a mortgage with another lender, you should tell us about this too (includes Buy to Let and Investment Mortgages)								
17	<input type="checkbox"/> Yes <input type="checkbox"/> No Have you ever been behind with any financial commitment (e.g. mortgage, secured loan, unsecured loan, credit card)? If YES, please give full details				<input type="checkbox"/> Yes <input type="checkbox"/> No			
	<input type="text"/>				<input type="text"/>			
18	<input type="checkbox"/> Yes <input type="checkbox"/> No Have you ever had a county court judgment (CCJ) or a high court judgment registered against you (Court Decree in Scotland) or are you currently involved in any court proceedings in connection with a debt? If YES, please give details				<input type="checkbox"/> Yes <input type="checkbox"/> No			
	Date	Amount	Date	Amount	Date	Amount	Date	Amount
	<input type="text"/>	£ <input type="text"/>	<input type="text"/>	£ <input type="text"/>	<input type="text"/>	£ <input type="text"/>	<input type="text"/>	£ <input type="text"/>
	<input type="text"/>	£ <input type="text"/>	<input type="text"/>	£ <input type="text"/>	<input type="text"/>	£ <input type="text"/>	<input type="text"/>	£ <input type="text"/>
19	<input type="checkbox"/> Yes <input type="checkbox"/> No Have you ever been subject to an Individual Voluntary Arrangement (IVA), or Bankruptcy order? If YES, please give details				<input type="checkbox"/> Yes <input type="checkbox"/> No			
	IVA	Date	<input type="text"/>	IVA	Date	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Bankruptcy	Date	<input type="text"/>	Bankruptcy	Date	<input type="text"/>	<input type="text"/>	<input type="text"/>
If you have answered YES to Question 16 to 19, please use the extra space on page 4 to provide any further information								
20	<input type="checkbox"/> Yes <input type="checkbox"/> No Is any part of the property being let or used for business purposes? If YES, please give details							
	<input type="text"/>							
21	<input type="checkbox"/> Yes <input type="checkbox"/> No Has an improvement grant been made on the mortgaged property in the last 5 years or do you intend to apply to the local authority for an improvement grant?				Details: <input type="text"/>			

YOUR ADDITIONAL LOAN REQUIREMENTS AND INSURANCE NEEDS

1	How much do you wish to borrow and what length of repayment term would you like?	£ <input type="text"/>	<input type="text"/>	Years	Note: If repayments of your loan continue into retirement, you must ensure that you fully understand the financial implications
2	Is this loan for the benefit of all applicants?	<input type="checkbox"/> Yes <input type="checkbox"/> No			
If the Society agrees to the additional loan and a cheque is to be issued, such cheque will be made payable to all parties to the loan. If you would like the cheque to be made payable to only one party please enclose a letter detailing the payee, signed by all parties.					
3	Which of the Yorkshire's products are you applying for?	<input type="text"/>			Product
4	How do you intend to repay the additional loan? Please refer to the booklet "A guide to arranging your mortgage"	Repayment (Capital & Interest)	Interest Only	Total	
		£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	
		Amount	Repayment Vehicle	Amount	Repayment Vehicle
		£ <input type="text"/>	<input type="text"/>	£ <input type="text"/>	<input type="text"/>
		£ <input type="text"/>	<input type="text"/>	£ <input type="text"/>	<input type="text"/>
5	What is the purpose of the loan?	Purchase of Land/Freehold	£ <input type="text"/>	Debt Consolidation	£ <input type="text"/>
	Capital raising (please note this may not be used for business purposes)	£ <input type="text"/>	for	<input type="text"/>	
	Home improvement (please specify, e.g. central heating, bathroom, kitchen)	£ <input type="text"/>	for	<input type="text"/>	
Please note where alterations are being made to your property, plans, planning permission and/or building regulations approval may be required and should be submitted with your application.					
6	Has your original mortgage supported by a guarantor/guarantors?	<input type="checkbox"/> Yes <input type="checkbox"/> No			

YOUR ADDITIONAL LOAN REQUIREMENTS AND INSURANCE NEEDS - Continued

- 7 Depending on the information we currently hold about the mortgaged property, we may need to carry out a new valuation. We will tell you as soon as possible if this is required. Please see 'A guide to arranging your mortgage' for further details about valuations. Any valuation report required in connection with your application will be solely for our use and benefit, and you will not receive a copy of the report. For details of valuation fees please contact your local branch or telephone 0845 1 200 100. In order to allow our appointed valuer to prepare a report, please tell us:

What is your estimated current value of the property?

£

N.B. If a revaluation is required the fee is payable by you and depending on the product chosen may be refunded on completion of your loan.

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

Name

Contact No. (incl. STD)

PROTECTING YOUR MORTGAGE

The Society strongly recommends that you protect your mortgage in the event of death or serious illness. We can advise on how to repay your mortgage and provide a range of Legal & General products to meet your mortgage protection needs and a member of our staff will contact you to establish your needs and requirements.

If your financial needs cannot be satisfied by the range of Legal & General products offered by the Society, we are able to introduce you to a Legal & General Financial Consultant who can help you further.

INSURANCE ARRANGEMENTS

You must consider how you would pay your mortgage if you became unemployed, sick or had an accident and therefore could not work. The Society offers a flexible Mortgage Payment Insurance package to meet your requirements - please refer to our booklet "Protecting your home". A member of staff will contact you to establish your needs and requirements.

It is a condition of your mortgage that your property must be adequately insured. We offer an excellent range of value for money products to cover both your home and contents. For further information please refer to our booklet "Protecting your home". You can pay your insurance premiums monthly with your mortgage and arranging your insurance through the Yorkshire means you will receive a first class service, particularly if you need to make a claim. If you do not insure your home with the Yorkshire a member of staff will contact you to compare your current arrangements against your needs and requirements.

As an intermediary, we act on your behalf in arranging your insurance. Your household insurance policy will be underwritten by Royal and Sun Alliance Insurance plc and your mortgage payment insurance will be underwritten by CGU Insurance plc, trading as Norwich Union (a member of the Aviva Group), both of whom are authorised and regulated by the Financial Services Authority.

METHOD OF PAYMENT

If your existing mortgage is paid by direct debit the additional loan payments will automatically be collected by the same direct debit.

If you wish to continue making payments by another method, please indicate in the boxes.

Standing Order

Cash

Cheque

ABOUT YOUR PERSONAL INFORMATION

Use

- We will use your personal information together with other information available including relevant sensitive information, e.g. health, nationality, offences or proceedings or other items as appropriate to process your loan application and arrange associated insurance including mortgage indemnity insurance taken out by the Society to protect its advance to you. We will also use it to make credit decisions, complete your loan and administer your account, up to and including redemption, contact you where necessary, for fraud prevention and detection, legal and regulatory compliance, marketing and market research and general business purposes.
 - We may undertake a search with Credit Reference Agencies for the purposes of verifying identity and the details submitted, in line with regulatory requirements. The Credit Reference Agencies may check the details supplied against any databases (public or otherwise) to which they have access. They may also use the details in the future to assist other companies for verification purposes. A record of the search will be retained, but will not affect future credit. By proceeding with this application you are agreeing to a search being undertaken in this way.
 - If false or inaccurate information is provided and fraud or money laundering is identified, details will be passed to fraud prevention agencies and/or law enforcement agencies. Law enforcement agencies may access and use this information. We and other organisations may also access and use this information to prevent fraud and money laundering, for example when:
 - checking details on applications for credit, credit related or other facilities
 - managing credit and credit related account or facilities
 - recovering debt
 - checking details on proposals and claims for all types of insurance
 - checking details of job applicants and employees
- Please write to: Group Risk Department, Head Office, Yorkshire Building Society, Yorkshire Drive, Bradford BD5 8LJ if you want to receive details of the relevant fraud prevention agencies. We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.
- Yorkshire Building Society and its group of companies share information for fraud prevention purposes.
 - If you take out Yorkshire Building Society Household Insurance the Society and/or your insurer, Royal and Sun Alliance Insurance plc, may:
 - disclose information you have supplied and details of your policy and claims to each other; and to a data administration company, to licensed credit reference agencies, relevant insurance companies and fraud prevention bodies, and this information will be made available to other prospective lenders and insurers.
 - use your personal information together with other information available (including relevant sensitive information, e.g. health, offences and proceedings or other item as appropriate) to carry out risk assessment, process your application, administer your policy and claims during the life of the policy, contact you where necessary, for fraud prevention and detection, legal and regulatory compliance, marketing and market research and general business purposes.
 - If you are making this application on behalf of another person they must have authorised you to act on their behalf, to give us their personal information, to authorise a credit search if necessary and to consent to our use of their personal information, as described.
 - We may from time to time carry out an additional credit search for account management purposes but this will not affect your future creditworthiness
 - If we use an automated system to make a decision about you, such as credit scoring, we will tell you if your application is rejected and give you the opportunity to discuss the matter with us. The decision will be reviewed and may be changed, if appropriate.
 - We will keep your personal information only for as long as is necessary for us to administer the account you have in line with regulatory requirements.

Disclosure

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

Rights

- Our booklet "Your Rights and The Data Protection Act", explains how we use your personal information, your rights under the Data Protection Act and contains additional information about General Business Purposes, Agencies and Service Providers that we use, plus an explanation of sensitive information.
- You have the right to have any inaccuracies corrected and a right of access under the Data Protection Act to your personal records held by the Society, subject to payment of a fee.
- Copies of our booklet and Subject Access Request Form (YBS 39), that should be used if you require access to your personal information, can be obtained from our Head Office, Yorkshire Building Society, Yorkshire Drive, Bradford, BD5 8LJ, any branch or from our website www.ybs.co.uk.

ADDITIONAL LOAN DECLARATION TO BE SIGNED BY ALL APPLICANTS

I apply for an additional loan on the mortgaged property.

1 I agree:

- to comply with the rules of the Society and understand that these may be changed in the future.
- that this information will form the basis of the additional loan contract between me and the Society and that if I enter into an associated insurance contract it will also be the basis of a contract between me and the insurer.
- to tell the Society about any information which may affect the insurance cover provided. I understand that the policy may be invalid, or the cover affected, if I do not disclose this information.
- to pay the Society's conveyancing costs and valuation fees even if the additional loan does not complete.
- to the processing of my personal information as explained on page 3 of this form.
- to consent to a 7-day notice period for Direct Debit changes.
- to tell the Society of any changes to the information in this form which arise between now and completion of the additional loan.

2 I confirm that:

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

3 I understand that:

- the Society does not have to make an offer of an additional loan or refund any fees paid if I do not meet its lending criteria.
- the Society may withdraw or modify any offer of an additional loan (particularly any quoted rates of interest and repayment) at any time before the additional loan is actually made.
- if the additional loan is not completed within six months of the date of the offer the Society may:
 - Require further information about my application or the mortgaged property. This may include a new valuation being carried out, the cost of which is met by me.
 - Withdraw a product and offer a different product to me if the original one is no longer available. This may result in different payments being required under the mortgage. If this becomes necessary the Society will provide full details of the new payments before completion.

1st Applicant

Signature of Applicant
Date

2nd Applicant

Signature of Applicant
Date

FOR INTRODUCED APPLICATIONS ONLY - Introducer to complete

Name	<input type="text"/>
Firm	<input type="text"/>
FSA Number	<input type="text"/>

What is your fee charged to your client for arranging this additional loan?	£ <input type="text"/>
How much is refunded if the loan does not proceed?	£ <input type="text"/>
What fee have you charged for arranging insurance?	£ <input type="text"/>
Is the level of service offered to your client advised?	Yes <input type="checkbox"/> No <input type="checkbox"/>

ADDITIONAL NOTES TO SUPPORT APPLICATION

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



With you one hundred percent

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Yorkshire Building Society, which is authorised and regulated by the Financial Services Authority, chooses to introduce its customers to:
- Legal & General for the purposes of advising on and arranging life assurance and investment products bearing Legal & General's name.

All communications with us may be monitored/recorded to improve the quality of our service and for your protection and security.