



With you one hundred percent

MORTGAGE APPLICATION FORM

Account Number									

This mortgage application form is the most important document that you will need to complete. It is very important that you refer to your Introducer or the Society 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.

INSTRUCTIONS FOR COMPLETION

For ease of completion, the form has been divided into a number of sections, as set out below. All applicants must complete the grey shaded sections and then you only need to complete the other sections that relate to you. Please note, more than one section may be applicable. This will enable the Society to process your application as smoothly as possible. If you need any extra room when answering the questions, please use the extra space provided on page 16.

APPLYING FOR YOUR MORTGAGE WITH THE YORKSHIRE BUILDING SOCIETY

In addition to your completed application form, there are other items that the Society will require for your application to be processed as quickly and smoothly as possible. Please refer to the sections of the form that you have completed and the checklist below then forward the appropriate items with your form.

		APPLICANT 1	APPLICANT 2
		(PLEASE TICK IF ENCLOSED)	
ALL APPLICANTS: PERSONAL DETAILS OCCUPATION & INCOME FINANCIAL DETAILS PROPERTY INFORMATION MORTGAGE REQUIREMENTS & INSURANCE NEEDS VALUATION AND SOLICITORS DETAILS EXTRA SPACE (IF REQUIRED) PAYMENT DATE AND METHOD ABOUT YOUR PERSONAL INFORMATION DECLARATION	NAME IDENTIFICATION FOR ALL APPLICANTS Eg. Passport / Driving Licence	<input type="checkbox"/>	<input type="checkbox"/>
	VALUATION FEE (if applicable)	<input type="checkbox"/>	<input type="checkbox"/>
	ARRANGEMENT FEE (If applicable)	<input type="checkbox"/>	<input type="checkbox"/>
PLUS ALL OF THE FOLLOWING THAT APPLY TO YOU			
EMPLOYMENT/PENSION DETAILS (Page 5)	LATEST P60 AND/OR THREE OF YOUR LAST FIVE PAYSLEIPS INCLUDING THE LATEST	<input type="checkbox"/>	<input type="checkbox"/>
BUSINESS DETAILS (Self-Employed Applicants) (Page 6)	LAST 3 YEARS CERTIFIED ACCOUNTS If your accounts are not prepared by a fully qualified Accountant, please also provide	<input type="checkbox"/>	<input type="checkbox"/>
	LAST 3 YEARS TAX RETURNS, 6 MONTHS BUSINESS BANK STATEMENTS, & PROOF OF TAX PAID FOR THE LAST 3 YEARS	<input type="checkbox"/>	<input type="checkbox"/>
CURRENT/PREVIOUS MORTGAGE DETAILS (Applicants who have a mortgage now or have had a mortgage in the past) (Page 8)	LAST YEAR'S MORTGAGE STATEMENT AND PROOF OF PAYMENTS FROM THE END OF THE STATEMENT TO PRESENT Eg. Bank Statements	<input type="checkbox"/>	<input type="checkbox"/>
CURRENT/PREVIOUS TENANCY DETAILS (Applicants who are renting or have rented in the last 12 months) (Page 9)	RENT BOOK OR TENANCY AGREEMENT	<input type="checkbox"/>	<input type="checkbox"/>

A MESSAGE FROM THE CHIEF EXECUTIVE

Thank you for choosing Yorkshire Building Society for your mortgage and savings. Our aim is to provide you with high quality service and competitive interest rates so you can feel confident you have made the right choice.

The Yorkshire is determined to remain a mutual organisation run for the benefit of existing and future members. This helps to ensure we can deliver exceptional value over the full term of a mortgage, as we do not have to pay dividends to external shareholders.

I hope your membership of the Society will be long and rewarding. Our staff will be pleased to answer any queries which you may have.



Iain Cornish

VERIFICATION OF CUSTOMER IDENTITY & INTERMEDIARY DECLARATION (FOR INTERMEDIARY ONLY)

PLEASE USE CAPITAL LETTERS

Name verification	1st Applicant	2nd Applicant
Document type (e.g. Driving Licence, Passport)	<input type="text"/>	<input type="text"/>
Issuer (e.g. DVLC, Passport Office)	<input type="text"/>	<input type="text"/>
Document reference number (e.g. Passport Number)	<input type="text"/>	<input type="text"/>
Document expiry date	<input type="text"/>	<input type="text"/>
Document's country of origin (if foreign passport or national ID card used)	<input type="text"/>	<input type="text"/>

Residency verification	1st Applicant	2nd Applicant
Document type (e.g. Utility bill, bank statement)	<input type="text"/>	<input type="text"/>
Issuer	<input type="text"/>	<input type="text"/>
Document reference number (e.g. customer number)	<input type="text"/>	<input type="text"/>
Document issue date (must be within last 3 months)	<input type="text"/>	<input type="text"/>

Declaration

I confirm that I have verified the customer(s) identity and will retain suitable records of the evidence seen to satisfy identity verification requirements under the Money Laundering Regulations 2007 and the Financial Services and Markets Act 2000. I will make these records available, on request, to Yorkshire Building Society or the Financial Services authority. I have advised the customer on the types of valuations and surveys available; the other costs included; and credit scoring (if you need any further information about these please refer to our website www.ybs.co.uk). I also confirm that the registration number for the Financial Services Authority (FSA) completed below is correct, and that I have complied with the FSA rules in giving advice to the customer(s). I confirm that I am not submitting this application on behalf of an unauthorised person or firm.

Signature	Date
-----------	------

Name	Position
------	----------

Firm Name and Address

Email	Telephone
-------	-----------

Fax	FSA Register Number
-----	---------------------

Please indicate the mortgage club/network to be used
(We are unable to pay you a procuration fee without this information)

What is your fee charged to your client for arranging this mortgage? £

What is the amount of your fee that is refundable if the mortgage application does not proceed? £

What is your fee charged to your client for arranging insurance? £

Is the level of service offered to your client advised? Yes No

YOUR PERSONAL DETAILS (All Applicants) - Continued

PLEASE USE CAPITAL LETTERS	1st Applicant	2nd Applicant
11. Marital Status <small>(delete as appropriate)</small>	Married/Civil Partner/Single/Widowed/ Surviving Civil Partner/Divorced/ Dissolved Civil Partnership/Separated	Married/Civil Partner/Single/Widowed/ Surviving Civil Partner/Divorced/ Dissolved Civil Partnership/Separated
12. Sex <small>(delete as appropriate)</small>	Male/Female	Male/Female
13. Number of dependants (e.g. children who are financially dependent on you)	<input type="text"/>	<input type="text"/>
14. Are you a UK citizen or a citizen of an EU/EEA country?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If NO, do you have indefinite leave to remain in the UK?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
15. Are you on the Highly Skilled Migrant Programme?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Has 3 Years 'Further Leave' to remain been granted?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
16. Nationality	<input type="text"/>	<input type="text"/>

YOUR OCCUPATION AND INCOME (All Applicants)

PLEASE USE CAPITAL LETTERS	1st Applicant	2nd Applicant
1. Are you currently <small>(delete as appropriate)</small>	Employed/Self Employed/Retired/Unemployed	Employed/Self Employed/Retired/Unemployed
2. Basic annual salary/net profit/pension	£ <input type="text"/>	£ <input type="text"/>
(a) Sustainable annual overtime (i.e. the amount you reasonably expect to continue earning)	£ <input type="text"/>	£ <input type="text"/>
(b) Sustainable annual bonus (i.e. the amount you reasonably expect to continue earning)	£ <input type="text"/>	£ <input type="text"/>
(c) Sustainable annual commission	£ <input type="text"/>	£ <input type="text"/>
Total income	£ <input type="text"/>	£ <input type="text"/>
3. Please give details of any other income you may have (e.g. pay you get from a second job, share dividends, maintenance payments received under a court order, rental from investment properties)		
(a) Amount (gross)	£ <input type="text"/>	£ <input type="text"/>
Source	<input type="text"/>	<input type="text"/>
(b) Amount (gross)	£ <input type="text"/>	£ <input type="text"/>
Source	<input type="text"/>	<input type="text"/>
4. At what age do you expect to retire?	<input type="text"/>	<input type="text"/>
(a) What is the name of your Tax Office?	<input type="text"/>	<input type="text"/>
(b) What is your Tax Reference? (not your Tax Code)	<input type="text"/>	<input type="text"/>
(c) What is your National Insurance Number?	<input type="text"/>	<input type="text"/>

Note: your most recent P60 or your employer should provide the answers to this question

EMPLOYMENT/PENSION DETAILS (Employed and/or Retired Applicants)

PLEASE USE CAPITAL LETTERS

	1st Applicant	2nd Applicant
1. (a) Status <i>(delete as appropriate)</i>	Permanent Employee / Fixed Term Contract Salaried Director / Non-Salaried Director / Retired	Permanent Employee / Fixed Term Contract Salaried Director / Non Salaried-Director / Retired
(b) Are you <i>(delete as appropriate)</i>	Full Time / Part Time	Full Time / Part Time
(c) Employee number/Pension reference		
(d) Employer/Pension company name		
(e) Employer/Pension company address		
	Postcode	Postcode
(f) Name of department/individual who can provide the Society with confirmation of your income/pension		
(g) How frequently are you paid? <i>(delete as appropriate)</i>	Monthly/4 Weekly/Fortnightly/Weekly	Monthly/4 Weekly/Fortnightly/Weekly
(h) How are you paid? <i>(delete as appropriate)</i>	Cash/Cheque/Direct to bank/Other	Cash/Cheque/Direct to bank/Other
If OTHER, please give details		
2. Are you a member of a company pension scheme or superannuation scheme?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

INSTRUCTIONS FOR RETIRED APPLICANTS

If you receive income from more than one pension, please use the Extra Space provided on page 16 of this form and remember to quote the question number and section. You may then proceed to the next appropriate section.

INSTRUCTIONS FOR EMPLOYED APPLICANTS

Please complete the following questions:

3. (a) Your job title		
(b) What is your employer's trade/profession?		
(c) What is your employer's telephone number (including STD)?		
(d) How long have you been with your current employer?	<input type="text"/> Years <input type="text"/> Months	<input type="text"/> Years <input type="text"/> Months
(e) If you have been with your current employer for less than 3 months, please tell us where you previously worked during the last year, what job(s) you have done and when your employment started and finished. Please use the extra space provided on page 16 of this form, if required. Remember to quote the question number and section.		
(f) If you are on a fixed term contract, please state the start and end dates of the contract	<input type="text"/> Start <input type="text"/> End	<input type="text"/> Start <input type="text"/> End
(g) If you are a company director, what is your % shareholding?	<input type="text"/> %	<input type="text"/> %
If 25% or more, please confirm the name and address of your accountant		
	Postcode	Postcode

IMPORTANT INFORMATION

In order to ensure that you are able to maintain mortgage payments if you have an accident, become ill or lose your job, the Society recommends that you apply for Mortgage Payment Insurance.

Please refer to "Your Mortgage Requirements and Insurance Needs" on page 10.

FINANCIAL DETAILS - continued

PLEASE USE CAPITAL LETTERS

1st Applicant

2nd Applicant

7. Have you ever had a mortgage, or been party to one?

Yes No

Yes No

8. Following completion of this mortgage, will you be party to any other mortgage(s)?

Yes No

Yes No

(If you are in the process of applying for a mortgage (including buy to let and investment mortgages) with another lender, you should tell us about this too)
If YES, please give full details

9. When you take out this mortgage what will the outstanding balance be on any other mortgage?

£

£

10. Have you ever been behind with any financial commitment (e.g. mortgage, secured loan, unsecured loan, credit card)? If YES, please give full details

Yes No

Yes No

11. 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

Yes No

Yes No

12. Have you ever been subject to an Individual Voluntary Arrangement (IVA), or Bankruptcy order? If YES, please give details

Yes No

Yes No

13. Where the required term extends beyond your 65th birthday or your planned retirement age where this is earlier, please confirm the following details:

What is your estimated post retirement income?

£

£

What is the strategy that you will adopt to ensure your mortgage repayments remain affordable once you have retired or to repay your mortgage on/before retirement?

CURRENT/PREVIOUS MORTGAGE DETAILS (Applicants who have a mortgage now or have had a mortgage in the past)

PLEASE USE CAPITAL LETTERS

1st Applicant

2nd Applicant

1. (a) Please tell us the name(s) and address(es) of the lender(s) (e.g. building society) you have had a mortgage with in the last twelve months, starting with your current or most recent one

1.

1.

2.

2.

(b) What is the address of the property relating to each mortgage?
Please use the extra space provided on page 16 of this form if required. Remember to quote the question number and section.

1.

1.

2.

2.

(c) What are/were the mortgage account numbers?

1.

1.

Date opened

Date opened

Date repaid

Date repaid

2.

2.

Date opened

Date opened

Date repaid

Date repaid

(d) What is/are the balance(s) owing on any current mortgage?

1. £

2. £

1. £

2. £

(e) If applicable, what is the selling price of your property?

£

£

2. Have you ever surrendered a mortgaged property or had a property repossessed by your lender?
If Yes, please give details

Yes No

Yes No

CURRENT/PREVIOUS TENANCY DETAILS (Applicants who are renting or have rented in the last 12 months)

PLEASE USE CAPITAL LETTERS

	1st Applicant	2nd Applicant
1. If you are currently renting the property that you are living in, please tell us:		
(a) The name and address of your current landlord		
	Postcode	Postcode
(b) The date your tenancy began		
(c) Your monthly rental payment	£	£
2. If you have been with your current landlord for less than 12 months, or ever rented during the last 12 months, please tell us:		
(a) The name and address of any previous landlord(s)		
	Postcode	Postcode
(b) The address of your previous property if it is different to the answer given in question 5 on page 3		
	Postcode	Postcode
(c) The date your previous tenancy began		
3. Have all your rent payments always been paid on time?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

PROPERTY INFORMATION

DATE OF ENTRY (SCOTLAND ONLY)

PLEASE USE CAPITAL LETTERS

1. Full address (if it is a new property, and yet to be numbered, please tell us the plot number)						Postcode
2. Approximate year that the property was built		If the property is under construction, do you wish the mortgage to be released in instalments?			<input type="checkbox"/> Yes	<input type="checkbox"/> No
3. Tenure of the property (more than one answer may apply, please complete as appropriate)	<input type="checkbox"/> Heritable (Scotland Only)	<input type="checkbox"/> Freehold - Rentcharge amount (if applicable):			£	
	<input type="checkbox"/> Leasehold - unexpired term of lease: <input type="text"/> Yrs.	Ground Rent amount		£		
	<input type="checkbox"/> Commonhold					
4. Type of property (more than one answer may apply)	<input type="checkbox"/> House	<input type="checkbox"/> Bungalow	<input type="checkbox"/> Chalet	<input type="checkbox"/> Detached		
	<input type="checkbox"/> Semi-Detached	<input type="checkbox"/> Terrace	<input type="checkbox"/> Flat/Maisonette			
5. If you have ticked FLAT or MAISONETTE please tell us	<input type="checkbox"/> Which floor in the block	<input type="checkbox"/> No. of floors in the block	<input type="checkbox"/> Purpose built	<input type="checkbox"/> Converted house	<input type="checkbox"/> Above/below shop premises	
6. Accommodation - please indicate the number of:	<input type="checkbox"/> Reception Rooms	<input type="checkbox"/> Kitchens	<input type="checkbox"/> Bedrooms	<input type="checkbox"/> Bathrooms	<input type="checkbox"/> Inside WCs (if separate)	
7. Has the property ever been occupied?	<input type="checkbox"/> Yes <input type="checkbox"/> No					
8. Do you already live in and rent the property that you wish to buy and/or are you purchasing under the "Right to Buy" scheme? If YES, please give details	<input type="checkbox"/> Yes <input type="checkbox"/> No					
9. Do you intend to let or run a business from any part of the property? If YES, please give details	<input type="checkbox"/> Yes <input type="checkbox"/> No					

PROPERTY INFORMATION - continued

10. Will the property be your main residence? Yes No

11. Please give the full names of anyone over the age of 17 who will be living with you in the mortgaged property

YOUR MORTGAGE REQUIREMENTS AND INSURANCE NEEDS (All applicants)

1. How much do you wish to borrow and what length of repayment term would you like? £ Years

Note: If repayments of your loan continue into retirement, you must ensure that you fully understand the financial implications

2. What is the purchase price of the property you wish to buy, or if remortgaging, the approximate current value? £ What is the valuation amount of the property? (Scotland Only) £

(It is important that you do not overstate the current value. The figure we use as the basis of our lending is one for mortgage purposes, and, as such, may differ from a market valuation).

3. Is this loan for the benefit of all applicants? Yes No

4. If you are borrowing the difference between the purchase price and the amount of loan you are applying for from a third party, please tell us:

(a) from where, and the date when you must repay it

(b) how much will you be repaying each month? £

	Product	Code
5. Which of the Yorkshire's products are you applying for? £ <input type="text"/>	<input type="text"/>	<input type="text"/>
Note: If you would like to have more than one product or if you are an existing borrower, wishing to use portability, please confirm the amount required on each product		
£ <input type="text"/>	<input type="text"/>	<input type="text"/>
£ <input type="text"/>	<input type="text"/>	<input type="text"/>

If you are applying for an Offset product, please complete the Offset Savings section on page 12.

6. How do you intend to repay the mortgage? Please refer to the booklet "A guide to arranging your mortgage".	Repayment	Interest Only	Total
	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
For the amount in the interest only box, please state proposed repayment vehicle/strategy	Amount	Repayment Vehicle/Strategy	Amount
	£ <input type="text"/>	<input type="text"/>	£ <input type="text"/>
e.g. Endowment, Pension, ISA, General Investments, Sale of Property etc.	£ <input type="text"/>	<input type="text"/>	£ <input type="text"/>

HIGHER LENDING CHARGE - please refer to the booklet "A guide to arranging your mortgage".

7. Do you want to add the Higher Lending Charge to your loan amount? Yes No N/A

IMPORTANT INSURANCE INFORMATION

8. 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 the "Protecting your home" booklet.

9. It is a condition of your mortgage that your property must be adequately insured. Please refer to the "Protecting your home" booklet.

PROTECTING YOUR MORTGAGE

The Society strongly recommends that you protect your mortgage in the event of death or critical illness.

VALUATION AND SOLICITORS DETAILS (All applicants)

PLEASE USE CAPITAL LETTERS

The value of your home is very important to us. A mortgage application can only proceed when the value of your home has been assessed on behalf of the Society. This assessment will not necessarily involve an internal inspection of your property or a full written report on its condition. The type of assessment used is at the discretion of the Society, and will be based on various factors, including loan size, property type and product. Please see "A guide to arranging your mortgage" for further details about the types of assessment used, and the circumstances when the Society would send you a copy of a valuation report.

If we do send you a copy of the valuation report prepared on behalf of the Society, please remember it is NOT a survey and you should read the warnings set out in the report.

If you are buying a property the Society recommends that you consider the need for a more detailed survey carried out on your behalf. The booklet "A guide to arranging your mortgage" provides more information about valuations and about the types of survey available to you.

Details of valuation fees are available on request.

1. What type of valuation do you require? Mortgage Valuation Home Buyer Survey & Valuation Building Survey

Note: If you require a building survey, you must contact the Society for further information

If you have already had a valuation carried out before making this application, please confirm contact name, address and telephone number of the valuer

Postcode	Telephone
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2. Who can the valuer obtain the keys from? (Please confirm contact name, address and daytime telephone number)

Postcode	Telephone
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3. Name and address of solicitor/licensed conveyancer

Postcode	Telephone
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If you know the name of an individual we should contact, please tell us

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Please only answer questions 4 and 5 if you are buying a property

4. Name and address of person selling

Postcode	Telephone
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5. Are you receiving any cashbacks, discounts, allowances or other incentives in connection with this purchase from any source?

Yes No

If YES, please give full details

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Please only answer questions 6-8 if you are obtaining a new mortgage on the property which you currently own (i.e. remortgaging)

6. Are there any other charges or registered interests currently secured on the property you wish to remortgage to the Yorkshire?

Yes No

If YES, please give full details

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7. Do you want to borrow more from the Yorkshire than you did from your current lender? (When remortgaging, this is something which may be possible)

Yes No

If YES, please tell us the purpose of that extra borrowing

Debt consolidation Home improvement Capital raising (please note this may not be used for business purposes)

Please give details

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8. What was the original purchase price of your property?

£

OFFSET SAVINGS DETAILS (Applicants who are applying for an Offset Mortgage)

You are allowed to link up to a maximum of three accounts to your offset mortgage account. Linked accounts may be either offset savings accounts or offset plus savings accounts subject to having a minimum of at least one offset savings account. All names on the offset savings account must also be a party to the mortgage application. All names on the offset plus savings account must be third parties (i.e. family/friends) and not named on the mortgage. Details of offset plus savings accounts and application forms are to be found in our "Offset plus for savers" pack which should be given to prospective offset plus savers. Offset plus application forms need to be completed and signed by both borrower and saver. Please do not complete the following for offset plus savings accounts.

Please provide details of the offset savings accounts you intend to open below and we will send you application form(s) for signature with your mortgage offer. Unless you tell us otherwise, any cashback or refund relevant to your mortgage product will be paid into offset savings account 1.

PLEASE USE CAPITAL LETTERS

1st Applicant

2nd Applicant (if applicable)

OFFSET SAVINGS ACCOUNT 1

1. Title (Mr, Mrs, etc.) and surname

2. Forename(s)

OPTIONAL ADDITIONAL OFFSET SAVINGS ACCOUNTS (if required)

OFFSET SAVINGS ACCOUNT 2

1. Title (Mr, Mrs, etc.) and surname

2. Forename(s)

OFFSET SAVINGS ACCOUNT 3

1. Title (Mr, Mrs, etc.) and surname

2. Forename(s)

OFFSET PAYMENT DETAILS

PLEASE USE CAPITAL LETTERS

Your Payment Amount

With the offset mortgage account you have two options for your payment amount.

You can opt to pay on a **gross** basis and your payment will be based on your mortgage balance **only**. This allows any offset savings balances to work harder by reducing the outstanding mortgage balance faster.

Alternatively, you can decide to pay on a **net** basis and your payment will be based on the combined balance of your mortgage and your savings balance(s). You must estimate the total amount of savings which will be paid into accounts linked to your mortgage within 30 days of completion of the mortgage. This estimated amount should include the amount that you will pay into your offset savings account and also any amounts third parties may pay into offset plus savings accounts. Your net payment will initially be based on this estimate.

Please indicate the payment option you require

**Gross
Payment**

Net Payment

- based on estimated initial savings balance of

£

ABOUT YOUR PERSONAL INFORMATION (All applicants)

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 mortgage 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 mortgage 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 SunAlliance 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 items 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 request, 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 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 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 mortgage applied for is 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.
- If the account is registered as an Open Market HomeBuy we may disclose details of the valuation and redemption figures to your HomeBuy Agent.
- We may disclose personal information to (i) our external auditors and regulatory bodies including 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 a 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 request 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.

Transfers of Mortgage

Although you may not transfer your interest in the mortgage without consent, there is no restriction in the mortgage against a transfer of the Society's interest. The Society may transfer its interest in your mortgage to another party which may not necessarily be a building society or an associated body of a building society. If the Society transfers its interest in your mortgage your borrowing membership of the Society may cease.

DECLARATION TO BE SIGNED BY ALL APPLICANTS

I apply for a loan on the property mentioned on page 6 (or any Replacement Property Form attached to this form) and to become a borrowing member of the Yorkshire Building Society ("the Society").

- 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 mortgage 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 mortgage does not complete.
 - to a 7-day notice period for Direct Debit changes.
 - to the processing of my personal information as explained on page 14 of this form.
 - to tell the Society of any changes to the information in this form which arise between now and completion of the loan.
 - to the release to Yorkshire Building Society of my conveyancer's file in its entirety.
- 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 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.
 - I have received a copy of the booklet "A guide to arranging your mortgage". I have read all sections and have had an opportunity to have anything I do not understand explained to me by my mortgage interviewer or financial adviser.
- I have read the explanation on Transfers of Mortgage (above) and had the opportunity to have anything I do not understand explained to me. I acknowledge that you are entitled to transfer the Society's interest in the mortgage which I am applying for and any related security, assignment or other related deeds or documents to another body. I consent to the transfer of the Society's interest.
- I understand that:
 - the Society does not have to make an offer of a loan or refund any fees paid.
 - if the Society offers me a loan, this does not imply that the Society is agreeing that the price paid for the property is reasonable.

CHARITABLE ASSIGNMENT OF CONVERSION BENEFITS

The wording in paragraphs 1 to 3 below does not apply if either you were a member of the Society on 8 April 1998 and have remained a member since that date or you became a member after 8 April 1998 and have already signed a declaration the same as or similar to the one in paragraphs 1 to 3 below. If this is the case, please tick this box.

- By applying to open an account I agree with the Society and Yorkshire Building Society Charitable Foundation ("the Foundation") that I will assign to the Foundation (or to any charity(ies) nominated by it but to no other person) the right to any relevant conversion benefits which are defined below. This obligation will not apply to me or may apply to me for less than 5 years if I fall within any class of persons which, as at today's date, the Society decides would be inappropriate to be bound by this assignment condition. This agreement is irrevocable and authorises the Society to give to the Foundation (or to any charity(ies) nominated by it) any such benefits without further notice to me. I understand that neither the Society nor the Foundation will release me from this agreement or vary its terms and I will continue to be bound by the above condition even if the Society decides at some time in the future (and announces any such decision by press release) that it is no longer in the best interests of the Society to continue with the above assignment condition generally in respect of new members.
- "Relevant conversion benefits" means any benefits under the terms of any future transfer of the Society's business to a company (ie on a conversion or takeover) which I might become entitled to as a member or depositor with the Society at any time within 5 years immediately following the date on which this account is opened. Relevant conversion benefits does not include the statutory right to have shares in the Society (including any balances on share accounts) converted into deposits with the company on a conversion or takeover. If the Society merges with any other society, after the date of such merger the "Society" includes such other society.
- I authorise the Society to pass to the Foundation such information relating to me and all my accounts with the Society as the Foundation may reasonably require in order to administer this agreement to assign and for no other purpose.

Small Change Big Difference: Our fact sheets and booklets explain that the Society will round up the annual interest charged on your mortgage to the nearest £1.00 and donate an amount equal to the pence of interest rounded up (never more than 99p a year) to the Yorkshire Building Society Charitable Foundation. You can tell us at any time if you do not want to do this. The Trustees of the Foundation welcome your suggestions of charities which could be supported, subject to criteria. If you do **not** want to give your pence, please tick this box.

Managing our contact with you: We would occasionally like to keep you up to date with details of products and services supplied by us, our subsidiaries and carefully selected organisations by the methods you have already agreed to. **If there is a contact method you do NOT want us to use for this, please tick the relevant box:**

Applicant 1: Mail Phone Email

Applicant 2: Mail Phone Email

We will not sell your details to other companies but we may use marketing agents to act on our behalf.

1st Applicant

Signature of Applicant

Date

2nd Applicant

Signature of Applicant

Date

PLEASE USE CAPITAL LETTERS

[Large empty box for writing answers]

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.