

This is an application to take out a mortgage with Yorkshire Building Society (trading as YBS Commercial Mortgages).

**How to fill in this form**

Please complete, in BLOCK CAPITALS, all sections of this form and tick boxes where applicable.

APPLICATION TYPE							
Corporate Buy to Let	<input type="checkbox"/>	Holiday Let	<input type="checkbox"/>	Commercial Investment	<input type="checkbox"/>	Owner Occupier	<input type="checkbox"/>
BORROWING ENTITY							
Entity Type		Trading Name			Number of Principals		
Individual	<input type="checkbox"/>						
Partnership	<input type="checkbox"/>						
Limited Liability Partnership	<input type="checkbox"/>						
Limited Company	<input type="checkbox"/>						
Pension	<input type="checkbox"/>						
Are you an existing customer of Yorkshire Building Society?	Yes	<input type="checkbox"/>	Please provide the account number(s):				
	No	<input type="checkbox"/>					
If you are applying for a mortgage as an Individual, proceed to page 2.							
COMPANY INFORMATION							
Company Registered Name							
Company Number		Date of Incorporation					
Email							
Telephone							
	Registered Address		Main Trading Address		Correspondence Address		
Building Name / Number							
Street Name							
District							
Town/City							
County							
Postcode							
BORROWER STRUCTURE							
Please include details for all Partners/Directors/Shareholders/Members/Trustees. Continue in 'Further information' if necessary (final page).							
Name of Partner/Director/Shareholder/Member/Trustee				Ownership %		Date Of Birth	Director (Yes/No)

## INDIVIDUAL 1 - PERSONAL DETAILS

**This section must be completed for all applicants to the mortgage.  
For corporate applicants, this includes all Directors, as well as all shareholders with 25% or more shareholding.**

Title	Mr	<input type="checkbox"/>	Mrs	<input type="checkbox"/>	Miss	<input type="checkbox"/>	Dr	<input type="checkbox"/>	Other	<input type="checkbox"/>							
All forenames in full																	
Surname							Maiden/former name										
Date of birth							Aliases (if applicable)										
National Insurance number							Nationality										
Email																	
Mobile																	
Work																	
Home																	
Status	Single			<input type="checkbox"/>			Married/Registered Civil Partnership			<input type="checkbox"/>							
	Divorced/Dissolved Partnership			<input type="checkbox"/>			Separated			<input type="checkbox"/>			Widowed			<input type="checkbox"/>	
Number of dependants							Ages of dependants										

Current Address			Former Address		
Building Name / Number			Building Name / Number		
Street Name			Street Name		
District			District		
Town/City			Town/City		
County			County		
Postcode			Postcode		
Time at Current Address	Years	Months	Time at Former Address	Years	Months

**We require details of all the addresses you have lived at during the last 3 years.  
Continue in "Further Information" if necessary (final page).**

## PROPERTY EXPERIENCE

Are you a first time landlord either in your own name or through a company?	YES	<input type="checkbox"/>	NO	<input type="checkbox"/>
Do you currently own any residential investment properties?	YES	<input type="checkbox"/>	NO	<input type="checkbox"/>
Do you currently own any commercial investment properties?	YES	<input type="checkbox"/>	NO	<input type="checkbox"/>
Do you currently own a commercial premises you/your business trades from?	YES	<input type="checkbox"/>	NO	<input type="checkbox"/>
Do you manage the properties yourself (if applicable)	YES	<input type="checkbox"/>	NO	<input type="checkbox"/>
When did you begin letting property?				
Total number of residential investment properties in your portfolio (if applicable)?				
Total number of commercial investment properties in your portfolio (if applicable)?				

EMPLOYMENT										
Employment Status (tick all that apply and complete applicable sections below)	Employed	<input type="checkbox"/>	Self-employed	<input type="checkbox"/>	Pensioner	<input type="checkbox"/>	Student	<input type="checkbox"/>	Un-employed	<input type="checkbox"/>
<b>EMPLOYED</b>										
Employed occupation					Employers address					
Employer's name										
Length of time with employer					Postcode					
<b>SELF-EMPLOYED</b>										
Main self-employed occupation										
Employment Status (tick all that apply)	Sole trader	<input type="checkbox"/>	Partnership	<input type="checkbox"/>	LLP	<input type="checkbox"/>	Limited Company	<input type="checkbox"/>	Other	<input type="checkbox"/>
<b>Company names (if applicable)</b>			<b>Ownership%</b>		<b>Director</b>			<b>Time Trading (years)</b>		
					Yes		No			
					Yes		No			
					Yes		No			
					Yes		No			
Please include details of additional businesses in the further information on final page										

INCOME				EXPENDITURE		
Income Type	Year 1 (most recent)	Year 2	Year 3	Monthly expenditure	Number	Monthly cost
Employment	£	£	£	Home Mortgage(s)		£
Self-employment	£	£	£	Other personally held mortgages		£
Property rent	£	£	£	Unsecured loans		£
Property sales	£	£	£	Credit cards		£
Pension	£	£	£	Other finance costs (e.g. HP)		£
Other	£	£	£	Home insurance		£
<b>Total</b>	£	£	£	Motor vehicle insurance		£
<b>ASSETS AND LIABILITIES</b>				Life insurance		£
<b>Asset type</b>	<b>Asset value</b>	<b>Liability value</b>	<b>Net value</b>	Council tax		£
Principal dwelling home	£	£	£	Cost of dependants (incl school/ care fees, maintenance)		£
Other UK properties/land	£	£	£	Other regular expenditure		£
Cash deposits	£	£	£	Home mortgage type	Capital & Interest	
Listed investment portfolio	£	£	£		Interest Only	
Motor vehicles	£	£	£	Home mortgage lender		
Unsecured loans/ credit cards	£	£	£	Home mortgage remaining	Commitment	
Pension					Term (years)	
Other (provide details)				Credit cards paid in full each month	Yes	No
<b>Total</b>	£	£	£			

## INDIVIDUAL 2 - PERSONAL DETAILS

**This section must be completed for all applicants to the mortgage.  
For corporate applicants, this includes all Directors, as well as all shareholders with 25% or more shareholding.**

Title	<b>Mr</b>	<input type="checkbox"/>	<b>Mrs</b>	<input type="checkbox"/>	<b>Miss</b>	<input type="checkbox"/>	<b>Dr</b>	<input type="checkbox"/>	<b>Other</b>	<input type="checkbox"/>					
All forenames in full															
Surname					Maiden/former name										
Date of birth					Aliases (if applicable)										
National Insurance number					Nationality										
Email															
Mobile															
Work															
Home															
Status	Single				<input type="checkbox"/>			Married/Registered Civil Partnership				<input type="checkbox"/>			
	Divorced/Dissolved Partnership				<input type="checkbox"/>			Separated			<input type="checkbox"/>		Widowed		<input type="checkbox"/>
Number of dependants					Ages of dependants										

Current Address			Former Address		
Building Name / Number			Building Name / Number		
Street Name			Street Name		
District			District		
Town/City			Town/City		
County			County		
Postcode			Postcode		
Time at Current Address	Years	Months	Time at Former Address	Years	Months

**We require details of all the addresses you have lived at during the last 3 years.  
Continue in " Further Information" if necessary (final page).**

## PROPERTY EXPERIENCE

Are you a first time landlord either in your own name or through a company?	YES	<input type="checkbox"/>	NO	<input type="checkbox"/>
Do you currently own any residential investment properties?	YES	<input type="checkbox"/>	NO	<input type="checkbox"/>
Do you currently own any commercial investment properties?	YES	<input type="checkbox"/>	NO	<input type="checkbox"/>
Do you currently own a commercial premises you/your business trades from?	YES	<input type="checkbox"/>	NO	<input type="checkbox"/>
Do you manage the properties yourself (if applicable)	YES	<input type="checkbox"/>	NO	<input type="checkbox"/>
When did you begin letting property?				
Total number of residential investment properties in your portfolio (if applicable)?				
Total number of commercial investment properties in your portfolio (if applicable)?				

EMPLOYMENT											
Employment Status (tick all that apply and complete applicable sections below)	Employed	<input type="checkbox"/>	Self-employed	<input type="checkbox"/>	Pensioner	<input type="checkbox"/>	Student	<input type="checkbox"/>	Un-employed	<input type="checkbox"/>	
<b>EMPLOYED</b>											
Employed occupation					Employers address						
Employer's name											
Length of time with employer					Postcode						
<b>SELF-EMPLOYED</b>											
Main self-employed occupation											
Employment Status (tick all that apply)	Sole trader	<input type="checkbox"/>	Partnership	<input type="checkbox"/>	LLP	<input type="checkbox"/>	Limited Company	<input type="checkbox"/>	Other	<input type="checkbox"/>	

Company names (if applicable)	Ownership%	Director			Time Trading (years)
		Yes		No	
		Yes		No	
		Yes		No	
		Yes		No	

Please include details of additional businesses in the further information on final page

INCOME				EXPENDITURE				
Income Type	Year 1 (most recent)	Year 2	Year 3	Monthly expenditure	Number	Monthly cost		
Employment	£	£	£	Home Mortgage(s)		£		
Self-employment	£	£	£	Other personally held mortgages		£		
Property rent	£	£	£	Unsecured loans		£		
Property sales	£	£	£	Credit cards		£		
Pension	£	£	£	Other finance costs (e.g. HP)		£		
Other	£	£	£	Home insurance		£		
<b>Total</b>	£	£	£	Motor vehicle insurance		£		
<b>ASSETS AND LIABILITIES</b>				Life insurance		£		
<b>Asset type</b>	<b>Asset value</b>	<b>Liability value</b>	<b>Net value</b>	Council tax		£		
Principal dwelling home	£	£	£	Cost of dependants (incl school/care fees, maintenance)		£		
Other UK properties/land	£	£	£	Other regular expenditure		£		
Cash deposits	£	£	£	Home mortgage type	Capital & Interest			
Listed investment portfolio	£	£	£		Interest Only			
Motor vehicles	£	£	£	Home mortgage lender				
Unsecured loans/credit cards	£	£	£	Home mortgage remaining	Commitment			
Pension					Term (years)			
Other (provide details)				Credit cards paid in full each month	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
<b>Total</b>	£	£	£					

### INDIVIDUAL 3 - PERSONAL DETAILS

**This section must be completed for all applicants to the mortgage.  
For corporate applicants, this includes all Directors, as well as all shareholders with 25% or more shareholding.**

Title	Mr	<input type="checkbox"/>	Mrs	<input type="checkbox"/>	Miss	<input type="checkbox"/>	Dr	<input type="checkbox"/>	Other	<input type="checkbox"/>		
All forenames in full												
Surname						Maiden/former name						
Date of birth						Aliases (if applicable)						
National Insurance number						Nationality						
Email												
Mobile												
Work												
Home												
Status	Single				Married/Registered Civil Partnership							
	Divorced/Dissolved Partnership				Separated				Widowed			
Number of dependants						Ages of dependants						

Current Address			Former Address		
Building Name / Number			Building Name / Number		
Street Name			Street Name		
District			District		
Town/City			Town/City		
County			County		
Postcode			Postcode		
Time at Current Address	Years	Months	Time at Former Address	Years	Months

**We require details of all the addresses you have lived at during the last 3 years.  
Continue in "Further Information" if necessary (final page).**

### PROPERTY EXPERIENCE

Are you a first time landlord either in your own name or through a company?	YES	<input type="checkbox"/>	NO	<input type="checkbox"/>
Do you currently own any residential investment properties?	YES	<input type="checkbox"/>	NO	<input type="checkbox"/>
Do you currently own any commercial investment properties?	YES	<input type="checkbox"/>	NO	<input type="checkbox"/>
Do you currently own a commercial premises you/your business trades from?	YES	<input type="checkbox"/>	NO	<input type="checkbox"/>
Do you manage the properties yourself (if applicable)	YES	<input type="checkbox"/>	NO	<input type="checkbox"/>
When did you begin letting property?				
Total number of residential investment properties in your portfolio (if applicable)?				
Total number of commercial investment properties in your portfolio (if applicable)?				

EMPLOYMENT										
Employment Status (tick all that apply and complete applicable sections below)	Employed	<input type="checkbox"/>	Self-employed	<input type="checkbox"/>	Pensioner	<input type="checkbox"/>	Student	<input type="checkbox"/>	Un-employed	<input type="checkbox"/>
<b>EMPLOYED</b>										
Employed occupation					Employers address					
Employer's name										
Length of time with employer					Postcode					
<b>SELF-EMPLOYED</b>										
Main self-employed occupation										
Employment Status (tick all that apply)	Sole trader	<input type="checkbox"/>	Partnership	<input type="checkbox"/>	LLP	<input type="checkbox"/>	Limited Company	<input type="checkbox"/>	Other	<input type="checkbox"/>

Company names (if applicable)	Ownership%	Director		Time Trading (years)
		Yes	No	
		Yes	No	
		Yes	No	
		Yes	No	

Please include details of additional businesses in the further information on final page

INCOME				EXPENDITURE		
Income Type	Year 1 (most recent)	Year 2	Year 3	Monthly expenditure	Number	Monthly cost
Employment	£	£	£	Home Mortgage(s)		£
Self-employment	£	£	£	Other personally held mortgages		£
Property rent	£	£	£	Unsecured loans		£
Property sales	£	£	£	Credit cards		£
Pension	£	£	£	Other finance costs (e.g. HP)		£
Other	£	£	£	Home insurance		£
<b>Total</b>	£	£	£	Motor vehicle insurance		£

ASSETS AND LIABILITIES			
Asset type	Asset value	Liability value	Net value
Principal dwelling home	£	£	£
Other UK properties/land	£	£	£
Cash deposits	£	£	£
Listed investment portfolio	£	£	£
Motor vehicles	£	£	£
Unsecured loans/credit cards	£	£	£
Pension			
Other (provide details)			
<b>Total</b>	£	£	£

  

Life insurance		£		
Council tax		£		
Cost of dependants (incl school/care fees, maintenance)		£		
Other regular expenditure		£		
Home mortgage type	Capital & Interest			
	Interest Only			
Home mortgage lender				
Home mortgage remaining	Commitment			
	Term (years)			
Credit cards paid in full each month	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>

### INDIVIDUAL 4 - PERSONAL DETAILS

**This section must be completed for all applicants to the mortgage.  
For corporate applicants, this includes all Directors, as well as all shareholders with 25% or more shareholding.**

Title	Mr	<input type="checkbox"/>	Mrs	<input type="checkbox"/>	Miss	<input type="checkbox"/>	Dr	<input type="checkbox"/>	Other	<input type="checkbox"/>		
All forenames in full												
Surname				Maiden/former name								
Date of birth				Aliases (if applicable)								
National Insurance number				Nationality								
Email												
Mobile												
Work												
Home												
Status	Single				Married/Registered Civil Partnership							
	Divorced/Dissolved Partnership				Separated				Widowed			
Number of dependants				Ages of dependants								

Current Address			Former Address		
Building Name / Number			Building Name / Number		
Street Name			Street Name		
District			District		
Town/City			Town/City		
County			County		
Postcode			Postcode		
Time at Current Address	Years	Months	Time at Former Address	Years	Months

**We require details of all the addresses you have lived at during the last 3 years.  
Continue in "Further Information" if necessary (final page).**

### PROPERTY EXPERIENCE

Are you a first time landlord either in your own name or through a company?	YES	<input type="checkbox"/>	NO	<input type="checkbox"/>
Do you currently own any residential investment properties?	YES	<input type="checkbox"/>	NO	<input type="checkbox"/>
Do you currently own any commercial investment properties?	YES	<input type="checkbox"/>	NO	<input type="checkbox"/>
Do you currently own a commercial premises you/your business trades from?	YES	<input type="checkbox"/>	NO	<input type="checkbox"/>
Do you manage the properties yourself (if applicable)	YES	<input type="checkbox"/>	NO	<input type="checkbox"/>
When did you begin letting property?				
Total number of residential investment properties in your portfolio (if applicable)?				
Total number of commercial investment properties in your portfolio (if applicable)?				



EMPLOYMENT										
Employment Status (tick all that apply and complete applicable sections below)	Employed	<input type="checkbox"/>	Self-employed	<input type="checkbox"/>	Pensioner	<input type="checkbox"/>	Student	<input type="checkbox"/>	Un-employed	<input type="checkbox"/>
<b>EMPLOYED</b>										
Employed occupation					Employers address					
Employer's name										
Length of time with employer					Postcode					
<b>SELF-EMPLOYED</b>										
Main self-employed occupation										
Employment Status (tick all that apply)	Sole trader	<input type="checkbox"/>	Partnership	<input type="checkbox"/>	LLP	<input type="checkbox"/>	Limited Company	<input type="checkbox"/>	Other	<input type="checkbox"/>

Company names (if applicable)	Ownership%	Director		Time Trading (years)
		Yes	No	
		Yes	No	
		Yes	No	
		Yes	No	

Please include details of additional businesses in the further information on final page

INCOME				EXPENDITURE		
Income Type	Year 1 (most recent)	Year 2	Year 3	Monthly expenditure	Number	Monthly cost
Employment	£	£	£	Home Mortgage(s)		£
Self-employment	£	£	£	Other personally held mortgages		£
Property rent	£	£	£	Unsecured loans		£
Property sales	£	£	£	Credit cards		£
Pension	£	£	£	Other finance costs (e.g. HP)		£
Other	£	£	£	Home insurance		£
<b>Total</b>	£	£	£	Motor vehicle insurance		£

ASSETS AND LIABILITIES			
Asset type	Asset value	Liability value	Net value
Principal dwelling home	£	£	£
Other UK properties/land	£	£	£
Cash deposits	£	£	£
Listed investment portfolio	£	£	£
Motor vehicles	£	£	£
Unsecured loans/ credit cards	£	£	£
Pension			
Other (provide details)			
<b>Total</b>	£	£	£

  

Life insurance		£		
Council tax		£		
Cost of dependants (incl school/ care fees, maintenance)		£		
Other regular expenditure		£		
Home mortgage type	Capital & Interest			
	Interest Only			
Home mortgage lender				
Home mortgage remaining	Commitment			
	Term (years)			
Credit cards paid in full each month	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>

### PROFESSIONAL ADVISORS INFORMATION

Details	Solicitor/Conveyancer	Accountant	Pension Trustees (if applicable)
Firm name			
Main contact name			
Qualifying/Regulating Body			
Email			
Telephone			
DX Number			
Building name/number			
Street name			
District			
Town/City			
County			
Postcode			

### INSOLVENCY DECLARATION

**This must be completed by all individual(s) and those completing applications on behalf of companies, other corporate bodies and trustees of pension schemes.**

INSOLVENCY	Individual 1		Individual 2		Individual 3		Individual 4	
	Yes	No	Yes	No	Yes	No	Yes	No
Have you (or, in the case of an applicant which is a company or other corporate body or pension scheme, any other person who is a director or other owner of the applicant) ever been made insolvent, bankrupt made by voluntary arrangement with creditors or been involved in any court proceedings for debt?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If you are a director or owner of a company or other corporate body, have you ever been a director or owner of a company or other corporate body which has been insolvent or entered into liquidation, whether compulsory or voluntary (save for the purpose of amalgamation or reconstruction of a solvent company), or had a receiver appointed of its undertakings or been involved in any court proceedings for debt?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
This must be completed in all cases where the applicant is a company or other corporate body. Has the company or other corporate body ever been insolvent or entered into administration, whether compulsory or voluntary (save for the purpose of amalgamation or reconstruction of a solvent company), or had a receiver appointed of its undertakings or been involved in any court proceedings for debt.								
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Yes	No	Yes	No	Yes	No	Yes	No
Ever been refused a mortgage?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Any pending / imminent court proceedings against you	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ever been declared bankrupt (or had any bankruptcy petition presented against you)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Had a judgement for bad debt recorded against you	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Failed to keep up payments under any loan?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**If you have answered "Yes" to any of the questions above, please provide full details in "Further Information" (final page)**

**EXISTING PROPERTY SCHEDULE (PRINT DUPLICATE PAGE OR ATTACH A SEPERATE SPREADSHEET IF APPLICABLE)**

Name of property owner	Property Address	Type of Property (BTL/HMO/Commercial)	Purchase Price	Date of Purchase	Estimated current value	Mortgage balance	Mortgage payment (pa)	Mortgage Lender	Mortgage pay-rate	Rental Income (pa)

**MORTGAGE REQUIREMENTS – (PLEASE PRINT DUPLICATE IF MORE THAN TWO PROPERTIES)**

<b>Desired Loan Amount?</b>	£	<b>Desired Term (years)?</b>	
<b>Desired Loan Type?</b>	Capital & Interest Repayment <input type="checkbox"/>	Interest Only <input type="checkbox"/>	Part Capital & Interest and Part Interest Only <input type="checkbox"/>
<b>Repayment Strategy (for interest Only)?</b>	Sale of subject Property(ies) <input type="checkbox"/>	Sale of alternate Property <input type="checkbox"/>	Savings OR Other <input type="checkbox"/>
<b>Transaction Type?</b>	Purchase <input type="checkbox"/>	Re-mortgage <input type="checkbox"/>	Capital-Raise <input type="checkbox"/>
<b>Is VAT applicable on the property? If yes how much?</b>	Yes <input type="checkbox"/> No <input type="checkbox"/>	<b>Are Business rates payable on the holiday let? If yes how much?</b>	Yes <input type="checkbox"/> No <input type="checkbox"/>
	£		£

Security Property Details	Property 1	Property 2
Building Name/Number		
Street Name		
District		
Town/City		
County		
Postcode		
If Residential: House, Flat, Studio, Freehold block		
If Commercial: Office, Industrial, Retail, Semi-Commercial, Mixed Use, Other (give details)		
Number of lettable Units?		
Tenure Freehold, Long Leasehold		
Leasehold Years unexpired (If applicable)		
Year Built / New Build		
Property already owned?		
Date of purchase?		
Purchase price?		
Estimate Value?		
Estimated Rental Value (p.a)?		
Estimated Mortgage Balance?		
Existing Lender?		
Mortgage Account Number		

Contact Details	Vendor	Sales Agent	Letting Agent
Name			
Relationship to Borrower? (no relation, family, business partner, other)			
Contact Number			
Contact Email			
Contact Address			
Cost per annum			£

**PROPOSED SECURITY PROPERTIES - SCHEDULE OF TENANCIES (ATTACH A SEPARATE SPREADSHEET IF AVAILABLE)**

Property Address	Tenant Name	Tenant Type	Current Rent p.a.	Lease Start Date	Break Clause Date	Lease Expiry Date	Type of lease FRI/IRI/AST/Licence

## INSURANCE

### PROPERTY INSURANCES

Property insurance, liability insurance and any other relevant commercial insurances must be arranged by you to support this mortgage application. You must ensure that the property is insured as long as the mortgage exists and for its full value. Please ensure the interest of Yorkshire Building Society is noted on the buildings insurance policy.

## DECLARATIONS AND AGREEMENTS

### HOW WE USE YOUR PERSONAL INFORMATION

References to 'We', 'Our', 'Us' and 'the Society' in this section mean Yorkshire Building Society (trading as YBS Commercial Mortgages).

Yorkshire Building Society decides what personal information we need to collect about you, how we use it, who we share it with and how long we keep it. This makes us the data controller of your personal information for data protection purposes.

We will use the personal information obtained from you and additional information obtained in the course of opening and managing your account. This includes, but is not limited to, name, address, identification, account transactions and communications and where relevant sensitive information, credit reference data, financial crime data, health details, nationality and legal proceedings. We will respect your rights to privacy and will only collect, use, store and share your personal information where a lawful purpose applies:

- It's necessary for the performance of a contract you have or have requested to enter into
- If we have a legal obligation
- If we have a legitimate business interest where it does not have an unfair impact on you
- You have given your consent, where the collection, use, storage or sharing involves special category (sensitive) personal information (e.g. health, race and religion)
- Where we believe you or another person is at risk and we need to protect your or their vital interest
- Where it's in the public interest or we have been given official authority to do so

For full details of the types of information used in each product and the other lawful purposes we may use it for please see our "How we use your personal information booklet" which can be found online at [www.ybs.co.uk/privacy](http://www.ybs.co.uk/privacy).

When you apply for a mortgage we will use your personal information together with other information available including relevant sensitive information, (e.g. health, race and religion), for:

- Identity verification (including checking documents with issuing authorities (e.g. driving licence – DVLA)
- Processing any Decision in Principle
- Processing your application
- Making credit decisions about you
- Contacting you where necessary
- Fraud prevention and detection
- Arranging associated insurance (where you have requested us to do so)
- Completing your mortgage
- Administering your account up to and including redemption
- Legal and regulatory compliance
- Marketing and Market Research (where we have your consent)
- General business purposes

If you are making an enquiry or 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 and to consent to our use of their personal information. We may also share information about you with a joint account holder if they make an enquiry or further application without you being present where they have confirmed you have authorised them to act on your behalf.

We will share information with one or more Credit Reference Agency (CRAs), now and in the future, to:

- Check your identity
- Verify the accuracy of the information you have provided
- Assess your creditworthiness and affordability
- Manage your account(s)/relationship with us
- Process your application
- Ensure any offers we send are appropriate to you
- Trace and recover debts
- Prevent criminal activity, fraud and money laundering

We will continue to exchange information about you with CRAs while you have a relationship with us. We will also inform the CRAs about your settled accounts. If you borrow and do not repay in full and on time, CRAs will record the outstanding debt. This information may be supplied to other organisations by CRAs.

When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders. We routinely carry out an additional credit search for account management purposes but this will not affect your future creditworthiness as no hard footprint will be left.

If you are making a joint application, or tell us that you have a spouse or financial associate, we will link your records together, so you should make sure you discuss this with them, and share with them this information, before applying. CRAs will also link your records together and these links will remain on your and their files until such time as you or your partner successfully files for a disassociation with the CRAs to break that link.

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 can be reviewed to ensure an appropriate decision has been made.

The personal information we have collected from you will be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment in the future. Further details of how your personal information will be used by us, Credit Reference Agencies and Fraud Prevention Agencies can be found in our booklet "How we use your personal information" which can be found at [www.ybs.co.uk/privacy](http://www.ybs.co.uk/privacy).

We will only use, keep and share your personal information for as long as is required to meet our legal and regulatory obligations, industry standards and business requirements, and to deal with your enquiry, administer and manage your accounts, products and relationship with us. After this time, we will delete your personal information in line with the requirements of the Financial Conduct Authority, Prudential Regulation Authority, Money Laundering Regulations, Financial Ombudsman Service and HM Revenue & Customs.

### DISCLOSING YOUR PERSONAL INFORMATION

We may disclose your personal information with other people or organisations as follows:

- 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
- With 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
- The information you have supplied, and details of how you conduct your account including disputes, arrears and repossession proceedings, to joint account holders, anyone who guarantees the loan or their legal adviser
- We may disclose guarantor details, any payments to account holders or their representative, when a guarantor exists.
- We may contact your tenants if you default on your obligations under the terms of your loan and we decide to enforce our security by obtaining payment direct from the tenants, investigate repossession, appoint a receiver or inspect the property. In such circumstances, we may disclose the fact of your default to the tenant.
- Your account, including current balance, current monthly payment, projected balance and monthly payment to a subsequent charge holder in connection with any application for the postponement of that charge
- 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
- With Yorkshire Building Society and its subsidiary companies for fraud prevention, lawful purposes, account administration and for general business purposes (e.g. updating customer records, handling customer queries and complaints).
- Personal information to (i) our external auditors and regulatory bodies including the Financial Ombudsman Service, Prudential Regulation Authority and the Financial Conduct Authority, and (ii) associate companies, agents and service providers including solicitors and valuers acting for the Society, field agents, debt recovery agents, tracing agents, letting agents, brokers, printers, market research agencies and providers of information technology services.

If we sell or transfer all or part of our business, we may share or transfer our customer records as part of the proposed/actual sale or transfer. However, we will only do so under a contract or where we have a legal obligation to do so. The protection, security and confidentiality of your personal information are important to us and we put in place appropriate safeguards to manage this.

Where we transfer personal information to countries outside the European Economic Area (EEA) this is always 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 Law.

### YOUR RIGHTS UNDER DATA PROTECTION LAWS

- Be informed about processing of your personal information
- Have your personal information corrected if it is inaccurate or incomplete
- Object or restrict to the processing of your personal information
- Have your personal information erased subject to conditions (e.g. where the processing fails to satisfy legal requirements)
- Request access to your personal information and details about how we process it
- Move, copy or transfer your personal information also known as 'data portability'
- Challenge automated decision making including profiling, which is the automated processing of your personal information to evaluate certain things about you
- Complain to the Information Commissioner's Office (<https://ico.org.uk/>) which enforces data protection laws

### TRANSFER 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.

For more information please see our 'How We Use Your Personal Information' and 'Your Rights and Data Protection' booklets. Our 'How We Use Your Personal Information' booklet explains what personal information we need to collect, why we need it, where we may obtain information from and how long we keep it for. Our 'Your rights and Data Protection' booklet provides more information on data protection laws, our legal obligation and your individual rights in relation to the processing of your personal information. To obtain a copy of these booklets or if you wish to invoke your rights listed above, simply visit our website [www.ybs.co.uk/privacy](http://www.ybs.co.uk/privacy) or alternatively, call us on 0345 1200 100, or visit us in branch or an agency. If you want to see what personal information we hold about you, you can request a copy of this by completing a Subject Access request form. This form can be found on our website [www.ybs.co.uk/privacy](http://www.ybs.co.uk/privacy). Our Data Protection Officer (DPO) provides help and guidance to make sure we apply the best standards to protecting your personal information. Our DPO can be reached by email at [dpo@ybs.co.uk](mailto:dpo@ybs.co.uk) or by post at DPO, Yorkshire House, Yorkshire Drive, Bradford, BD5 8LJ.

### MANAGING OUR CONTACT WITH YOU

We currently do not market to commercial mortgage customers.

If you are an existing customer, with any trading name operated by us or any subsidiary company, you will be contacted by the methods you have agreed to us contacting you by about products, services and offers.





ANY PROPERTY USED AS SECURITY, WHICH MAY INCLUDE YOUR HOME, MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

Our printed material is available in alternative formats e.g. large print, Braille or audio. Please visit us in branch or call us on **0345 1200 100**.

**Commercial mortgages provided by YBS Commercial Mortgages are not regulated by the Financial Conduct Authority.**

YBS Commercial Mortgages is a trading name of Yorkshire Building Society. Yorkshire Building Society is a member of the Building Societies Association and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Yorkshire Building Society is entered in the Financial Services Register and its registration number is 106085. Head Office: Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ.

All communications with us may be monitored/recorded to improve the quality of our service and for your protection and security. Calls to 03 numbers are charged at the same standard network rate as 01 or 02 landline numbers, even when calling from a mobile. Calls to 0800 numbers are free of charge from a landline or mobile.