

# Homeowner Application Form

www.centraltrust.co.uk



## Mortgage Details

Mortgage Requested £ \_\_\_\_\_ Term \_\_\_\_\_ Months

Purpose \_\_\_\_\_

## Personal Details

### First Applicant

Forename(s) \_\_\_\_\_

Surname \_\_\_\_\_

Date of Birth \_\_\_\_\_ Marital Status \_\_\_\_\_

Employment Status \_\_\_\_\_

Job Title \_\_\_\_\_

Employer \_\_\_\_\_

Monthly Basic Income £ \_\_\_\_\_

Additional Income £ \_\_\_\_\_

Employers Address \_\_\_\_\_  
\_\_\_\_\_

Time in Employment \_\_\_\_\_ Years \_\_\_\_\_ Months

No. of children \_\_\_\_\_ Age of child 1 \_\_\_\_\_ Age of child 2 \_\_\_\_\_ Age of child 3 \_\_\_\_\_ Age of child 4 \_\_\_\_\_

Age of child 5 \_\_\_\_\_ Age of child 6 \_\_\_\_\_ Age of child 7 \_\_\_\_\_ Age of child 8 \_\_\_\_\_

### Second Applicant

Forename(s) \_\_\_\_\_

Surname \_\_\_\_\_

Date of Birth \_\_\_\_\_ Marital Status \_\_\_\_\_

Employment Status \_\_\_\_\_

Job Title \_\_\_\_\_

Employer \_\_\_\_\_

Monthly Basic Income £ \_\_\_\_\_

Additional Income £ \_\_\_\_\_

Employers Address \_\_\_\_\_  
\_\_\_\_\_

Time in Employment \_\_\_\_\_ Years \_\_\_\_\_ Months

## Address Details

Security Address \_\_\_\_\_ Property Type \_\_\_\_\_ Property Sub Type \_\_\_\_\_  
Bedroom \_\_\_\_\_ Living Rooms \_\_\_\_\_ Garages \_\_\_\_\_ Parking spaces \_\_\_\_\_  
Present Value £ \_\_\_\_\_ Purchase Price £ \_\_\_\_\_  
Ex-Council \_\_\_\_\_ Purchase Date \_\_\_\_\_  
Time at Address \_\_\_\_\_ Years \_\_\_\_\_ Months \_\_\_\_\_ Purchased from Council \_\_\_\_\_ Council Discount £ \_\_\_\_\_

## Contact Details

	Home Number	Work Number	Mobile Number	Email Address
First Applicant	_____	_____	_____	_____
Second Applicant	_____	_____	_____	_____

## Current Mortgage Details

### First Mortgage

Lender \_\_\_\_\_  
Balance £ \_\_\_\_\_  
Payment £ \_\_\_\_\_ Arrears £ \_\_\_\_\_  
Mortgage Account No. \_\_\_\_\_

### Second Mortgage

Lender \_\_\_\_\_  
Balance £ \_\_\_\_\_  
Payment £ \_\_\_\_\_ Arrears £ \_\_\_\_\_  
Account No. \_\_\_\_\_

# Declaration

## Disclosure and use of your information

- I/we confirm that the information given is accurate and that you, or any lender to whom you submit this application, may use and disclose my data as prescribed overleaf.
- I/we confirm receipt of, and that I/we have read, the **Use of Your Personal Information and Complaints** sheets accompanying this form (Pages 4 & 5).
- I/we confirm that we have received advice from a Central Trust sales advisor/the broker regarding the suitability of this mortgage meeting our personal requirements.
- I/we understand that the broker will be paid a commission in recognition of the work undertaken in preparing my/our mortgage application, this is in addition to any broker fee that may be charged. Where Central Trust has provided the advice an application fee will apply.
- I/we confirm that we are aware that Central Trust are not authorised to offer life, health or payment protection insurance to customers and do not insist on a customer effecting any such policy in conjunction with mortgages offered by or through Central Trust, but do recommend that all customers seek advice from a suitably qualified adviser to make sure they are adequately protected.
- Lastly, we confirm we have received and read the Central Trust Tariff of Fees and Charges.

Please tick the relevant box below:

- I/We would like to pay the fees outlined in the mortgage illustration I/we have been provided with in advance of the mortgage application completing
- I/We would like to add the fees outlined in the mortgage illustration I/we have been provided with to the mortgage amount requested, and understand the additional interest costs over the mortgage term in doing so

Customer Signature(s)

\_\_\_\_\_

Date

\_\_\_\_\_

Date

## How would you prefer to be contacted? please tick below

You may be eligible for additional borrowing in the future. To be informed about additional borrowing and for other products and/or services you may also find beneficial, please tick below.



Email



Telephone



Text / SMS



Post



No Thank You

You may withdraw your consent or update your preferences by contacting us at [marketing@centraltrust.co.uk](mailto:marketing@centraltrust.co.uk) or calling us on 01923 280322.

# Use Of Your Personal Information

This document explains how we will use and safeguard your personal information when you transact with us.



We will use any information you provide to us, or that we obtain or generate relating to you in connection with our dealings with you in accordance with the Data Protection Act. When we process your personal data we do so with a view to entering into the loan contract, to fulfil a contract we have with you, when it is our legal duty to do so or when you have given us consent.

Contact may be made with you by telephone (calls may be recorded for training, compliance and evidential purposes), post, email or SMS messaging to help service your account. We may do this ourselves or we may ask someone else to do it for us and we may pass information about you and your account to anyone who services your account and to anyone we ask to help us to enforce this agreement.

## General

Before we provide services, goods or financing to you, we undertake checks for the purposes of preventing fraud and money laundering, and to verify your identity. These checks require us to process personal data about you. The personal data you have provided, we have collected from you, or we have received from third parties will be used to prevent fraud and money laundering, and to verify your identity. Details of the personal information that will be processed may include name, date of birth, address, contact details, financial information, employment details and device identifiers including IP address.

We and fraud prevention agencies may also enable law enforcement agencies to access and use your personal data to detect, investigate and prevent crime. We process your personal data on the basis that we have a legitimate interest in preventing fraud and money laundering, and to verify identity, in order to protect our business and to comply with laws that apply to us. Such processing is also a contractual requirement of the services or financing you have requested. Fraud prevention agencies can hold your personal data for different periods of time, and if you are considered to pose a fraud or money laundering risk, your data can be held for up to six years.

## Consequences of processing

If we, or a fraud prevention agency, determine that you pose a fraud or money laundering risk, we may refuse to provide the services and financing you have requested or we may stop providing existing services to you. A record of any fraud or money laundering risk will be retained by the fraud prevention agencies, and may result in others refusing to provide services, financing or employment to you. If you have any questions about this, please contact us on 01923 280322.

## Data transfers

Whenever fraud prevention agencies transfer your personal data outside of the European Economic Area, they impose contractual obligations on the recipients of that data to protect your personal data to the standard required in the European Economic Area. They may also require the recipient to subscribe to 'international frameworks' intended to enable secure data sharing.

## Your rights

Your personal data is protected by legal rights, which include your rights to:

- object to our processing of your personal data;
- request that your personal data is erased or corrected;
- request to restrict our processing of your personal data;
- request data portability (this is where we provide you with a copy of your personal data in an electronic format);
- request access to your personal data.

For more information or to exercise your data protection rights, please contact us using the contact details in the complaints section overleaf.

You also have the right to complain to the Information Commissioner's Office (ICO) which regulates the processing of personal data. The ICO deals with concerns raised by members of the public about the way in which organisations look after personal information. If you need to raise a concern, you can do so by using the following link:

[www.ico.org.uk/concerns/](http://www.ico.org.uk/concerns/)

## Credit Reference Agencies

In order to process your application we will supply your personal information to credit reference agencies (CRAs) and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity.

We will also continue to exchange information about you with CRAs on an ongoing basis, including about your settled accounts and any debts not fully repaid on time. CRAs will share your information with other organisations. Your data will also be linked to the data of your spouse, any joint applicants or other financial associates.

The identities of the CRAs, and the ways in which they use and share personal information, are explained in more detail at:

[www.equifax.co.uk/crain](http://www.equifax.co.uk/crain)

For further information on how we will use and process your personal data, please visit our privacy policy.

[www.centraltrust.co.uk/legal-and-privacy-policy/](http://www.centraltrust.co.uk/legal-and-privacy-policy/)

# Complaints

You should find your dealings with us to be prompt, efficient and friendly. Our aim is to provide you with a world class, professional and confidential service. If you have a complaint about any aspect of the service you have received our staff will be happy to help resolve your concerns.

Please bring your concerns to our attention as soon as possible – the sooner we know about it the sooner that we can resolve it. We have a formal complaints procedure to ensure that your complaint is handled quickly, fairly and efficiently; a leaflet is available on request.

For further information or to make a complaint, please contact our Compliance Team:

## Compliance Team - Central Trust Limited

 Cassiobury House  
11-19 Station Road  
Watford  
Hertfordshire  
WD17 1AP

 01923 280434

 [generalenquiries@centraltrust.co.uk](mailto:generalenquiries@centraltrust.co.uk)

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