

Mortgage Application

Section 1: Personal Details

	First Applicant	Second Applicant
1. Title	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Other <input type="checkbox"/> (specify) <input type="text"/>	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Other <input type="checkbox"/> (specify) <input type="text"/>
2. Surname	<input type="text"/>	<input type="text"/>
3. Forename(s)	<input type="text"/>	<input type="text"/>
4. Have you been known by another name in the last 3 years?	No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, please state Name <input type="text"/> Date of change <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, please state Name <input type="text"/> Date of change <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
5. Do you have any other mortgage or savings accounts with the Society? (If Yes, please include the account number)?	No <input type="checkbox"/> Yes <input type="checkbox"/> <input type="text"/>	No <input type="checkbox"/> Yes <input type="checkbox"/> <input type="text"/>
6. Telephone number(s)	Home <input type="text"/> Work <input type="text"/> Mobile <input type="text"/>	Home <input type="text"/> Work <input type="text"/> Mobile <input type="text"/>
7. Email address	<input type="text"/>	<input type="text"/>
8. Current address	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>
9. Date you moved into your current address	Day <input type="text"/> <input type="text"/> Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/>	Day <input type="text"/> <input type="text"/> Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/>
10. Previous address (if less than 3 years at current address)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>
11. Date you moved into your previous address	Day <input type="text"/> <input type="text"/> Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/>	Day <input type="text"/> <input type="text"/> Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/>

If you have had more than one previous address in the last 3 years, please give full details in **Section 5** (as detailed in **Q10, Q11** and **Q23**).

	First Applicant	Second Applicant
12. Age and date of birth	<input type="text"/> Yrs Day <input type="text"/> <input type="text"/> Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/>	<input type="text"/> Yrs Day <input type="text"/> <input type="text"/> Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/>
13. Martial status	Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Other (specify) <input type="text"/>	Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Other (specify) <input type="text"/>
14. Relationship to first applicant (e.g. spouse, partner etc.)	<input type="text"/>	<input type="text"/>
15. What is your employment status?	Employed <input type="checkbox"/> Self-employed <input type="checkbox"/> Retired <input type="checkbox"/> Other <input type="checkbox"/> Provide details in Section 5	Employed <input type="checkbox"/> Self-employed <input type="checkbox"/> Retired <input type="checkbox"/> Other <input type="checkbox"/> Provide details in Section 5
16. Occupation	<input type="text"/>	<input type="text"/>
17. What age do you intend to retire?	<input type="text"/> Yrs	<input type="text"/> Yrs
18. National Insurance No.	<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"/>
19. Nationality How long resident in the U.K?	<input type="text"/> <input type="text"/> Yrs	<input type="text"/> <input type="text"/> Yrs
20. Current account details, bank/building society name	<input type="text"/>	<input type="text"/>
Account name	<input type="text"/>	<input type="text"/>
Account number	<input type="text"/>	<input type="text"/>
Sort code	<input type="text"/> - <input type="text"/> - <input type="text"/>	<input type="text"/> - <input type="text"/> - <input type="text"/>
21. Where there is a guarantor, insert name and address	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>
22. Occupancy type at current address	Owner with mortgage <input type="checkbox"/> Owner without mortgage <input type="checkbox"/> Tenant <input type="checkbox"/> With relatives <input type="checkbox"/> Other (specify) <input type="text"/>	Owner with mortgage <input type="checkbox"/> Owner without mortgage <input type="checkbox"/> Tenant <input type="checkbox"/> With relatives <input type="checkbox"/> Other (specify) <input type="text"/>

	First Applicant	Second Applicant
23. Are you a first time buyer?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
24. Occupancy type at previous address	Owner with mortgage <input type="checkbox"/> Owner without mortgage <input type="checkbox"/> Tenant <input type="checkbox"/> With relatives <input type="checkbox"/> Other (specify) <input type="text"/>	Owner with mortgage <input type="checkbox"/> Owner without mortgage <input type="checkbox"/> Tenant <input type="checkbox"/> With relatives <input type="checkbox"/> Other (specify) <input type="text"/>
25. Enter full name and date of birth of any financial dependants If any financial dependant listed is only dependant upon one applicant, please state which Please list any other financial dependants in Section 5	Name <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Day Month Year <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"/>

Section 2: Mortgage Details

Please complete if you are currently a homeowner with a mortgage or have had a mortgage within the last 5 years.

26. Lender name and address	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>
27. Details of mortgage:		
Account number	<input type="text"/>	<input type="text"/>
Start date of mortgage	Day Month Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Day Month Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Balance outstanding	£ <input type="text"/>	£ <input type="text"/>
Term remaining	<input type="text"/> Yrs	<input type="text"/> Yrs
Repayment Type	<input type="checkbox"/> Repayment <input type="checkbox"/> Interest Only <input type="checkbox"/> Part and Part	<input type="checkbox"/> Repayment <input type="checkbox"/> Interest Only <input type="checkbox"/> Part and Part

	First Applicant	Second Applicant																																																	
28. Is there an Early Repayment Charge?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>																																																	
If yes, how much is it?	£ <input type="text"/>	£ <input type="text"/>																																																	
What date does it end?	Day <input type="text"/> <input type="text"/> Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/>	Day <input type="text"/> <input type="text"/> Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/>																																																	
Is it portable to a new property?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>																																																	
29. Monthly mortgage payment	£ <input type="text"/>	£ <input type="text"/>																																																	
30. Is the property to be sold when you take out this mortgage?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>																																																	
If no , please give an estimated value and explain how the property will be used in Section 5	£ <input type="text"/>	£ <input type="text"/>																																																	
If yes , Enter the following details below to arrive at your net equity																																																			
Selling price	£ <input type="text"/>	£ <input type="text"/>																																																	
Less:																																																			
Outstanding mortgage	£ <input type="text"/>	£ <input type="text"/>																																																	
Legal fees	£ <input type="text"/>	£ <input type="text"/>																																																	
Estate agent fees	£ <input type="text"/>	£ <input type="text"/>																																																	
Stamp duty	£ <input type="text"/>	£ <input type="text"/>																																																	
Other (specify)	£ <input type="text"/>	£ <input type="text"/>																																																	
Net equity	£ <input type="text"/>	£ <input type="text"/>																																																	
31. Repaid mortgages - If you have held other mortgages during the last 3 years, please indicate the name of the lender, the loan amount and the dates they were repaid	<table border="1"> <thead> <tr> <th rowspan="2">Applicant</th> <th rowspan="2">Lender</th> <th rowspan="2">Loan amount</th> <th colspan="3">Date repaid</th> </tr> <tr> <th>Day</th> <th>Month</th> <th>Year</th> </tr> </thead> <tbody> <tr> <td><input type="text"/></td> <td><input type="text"/></td> <td>£ <input type="text"/></td> <td><input type="text"/></td> <td><input type="text"/></td> <td><input type="text"/></td> </tr> <tr> <td><input type="text"/></td> <td><input type="text"/></td> <td>£ <input type="text"/></td> <td><input type="text"/></td> <td><input type="text"/></td> <td><input type="text"/></td> </tr> <tr> <td><input type="text"/></td> <td><input type="text"/></td> <td>£ <input type="text"/></td> <td><input type="text"/></td> <td><input type="text"/></td> <td><input type="text"/></td> </tr> <tr> <td><input type="text"/></td> <td><input type="text"/></td> <td>£ <input type="text"/></td> <td><input type="text"/></td> <td><input type="text"/></td> <td><input type="text"/></td> </tr> <tr> <td><input type="text"/></td> <td><input type="text"/></td> <td>£ <input type="text"/></td> <td><input type="text"/></td> <td><input type="text"/></td> <td><input type="text"/></td> </tr> <tr> <td><input type="text"/></td> <td><input type="text"/></td> <td>£ <input type="text"/></td> <td><input type="text"/></td> <td><input type="text"/></td> <td><input type="text"/></td> </tr> </tbody> </table>						Applicant	Lender	Loan amount	Date repaid			Day	Month	Year	<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"/>	<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"/>
Applicant	Lender	Loan amount	Date repaid																																																
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<input type="text"/>	<input type="text"/>	£ <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>																																														
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<input type="text"/>	<input type="text"/>	£ <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>																																														

Section 3: Tenancy Details

Please complete if you are currently a tenant, or have been a tenant within the last 12 months.

	First Applicant	Second Applicant
32. Current landlords name and address (please provide details of previous landlords in Section 5)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>
33. Monthly rental payment	£ <input type="text"/>	£ <input type="text"/>

Section 4: Background Information

34. Have you ever:		
a. missed any payments on any credit, rental or mortgage agreement?	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>
b. had a default or court judgement registered against you?	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>
c. been bankrupt, insolvent or made an arrangement with creditors such as an IVA (Individual Voluntary Arrangement) or is such action pending?	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>
d. had a property taken into possession voluntarily or otherwise by a lender?	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>
e. had any application for a mortgage or credit refused?	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>
f. been convicted of, or charged with any offence other than a minor driving offence?	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>
g. or any person who will reside in the property to be mortgaged, received a formal police caution in the last 5 years, been convicted of, or have any prosecutions pending, for any offence other than for parking or speeding, excluding any which are spent under the Rehabilitation of Offenders Act 1974?	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>

If the answer to any of the above questions is yes, please give full details in **Section 5**.

Instruction to your Bank or Building Society to pay by Direct Debit

Please fill in the whole form using a ball point pen and send it to:

Harpenden Building Society
FREEPOST SB165
Harpenden
AL5 4BR

Originator's Identification Number

7	1	0	3	0	6
---	---	---	---	---	---

Reference Number

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

FOR HARPENDEN BUILDING SOCIETY OFFICIAL USE ONLY
This is not part of the instruction to your Bank or Building Society

Name(s) of Account Holder(s)

Bank/Building Society account number

--	--	--	--	--	--	--	--	--	--	--	--

Branch Sort Code

--	--	--	--	--	--

Name and full postal address of your Bank or Building Society

To: The Manager	Bank/Building Society
Address	
Postcode	

Instruction to your Bank or Building Society

Please pay Harpenden Building Society Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Harpenden Building Society and, if so, details will be passed electronically to my Bank/Building Society.

Signature(s)

Date

--

Banks and Building Societies may not accept Direct Debit Instructions for some types of account

This guarantee should be detached and retained by the Payer.

The Direct Debit Guarantee



- This Guarantee is offered by all Banks and Building Societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit Harpenden Building Society will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Harpenden Building Society to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit by Harpenden Building Society or your Bank or Building Society, you are entitled to a full and immediate refund from your Bank or Building Society.
- If you receive a refund you are not entitled to, you must pay it back when Harpenden Building Society ask you to.
- You can cancel a Direct Debit at any time by simply contacting your Bank or Building Society. Written confirmation may be required. Please also notify us.

Mortgage Application

Section 7: Income

	First Applicant	Second Applicant
36. Please indicate all sources of income for each applicant		
Employment	<input type="checkbox"/> Complete Section 8	<input type="checkbox"/> Complete Section 8
Self-employment	<input type="checkbox"/> Complete Section 9	<input type="checkbox"/> Complete Section 9
Pension	<input type="checkbox"/> Complete Section 10	<input type="checkbox"/> Complete Section 10
Investment	<input type="checkbox"/> Complete Section 11	<input type="checkbox"/> Complete Section 11
Rental	<input type="checkbox"/> Complete Section 12	<input type="checkbox"/> Complete Section 12
Other	<input type="checkbox"/> Complete Section 13	<input type="checkbox"/> Complete Section 13
Expected changes to future income	<input type="checkbox"/> Complete Section 14	<input type="checkbox"/> Complete Section 14

It is important to provide accurate information concerning your income to prevent over commitment in respect of mortgage payments. The Society reserves the right to carry out referencing and will require independent evidence to support your income. Please note that we can only accept income paid in UK £ Sterling.

Section 8: Employment

Please indicate whether the income is per month (M), per quarter (Q) or per annum (A) (UK £ Sterling only).

	M/Q/A		M/Q/A	
37. Employment income				
Basic pay	£ <input type="text"/>	<input type="checkbox"/>	£ <input type="text"/>	<input type="checkbox"/>
Overtime or shift allowance	£ <input type="text"/>	<input type="checkbox"/>	£ <input type="text"/>	<input type="checkbox"/>
Commission/bonus	£ <input type="text"/>	<input type="checkbox"/>	£ <input type="text"/>	<input type="checkbox"/>
Car allowance	£ <input type="text"/>	<input type="checkbox"/>	£ <input type="text"/>	<input type="checkbox"/>
Other	£ <input type="text"/>	<input type="checkbox"/>	£ <input type="text"/>	<input type="checkbox"/>
38. Nature of employment	Permanent <input type="checkbox"/>	Contract <input type="checkbox"/>	Permanent <input type="checkbox"/>	Contract <input type="checkbox"/>
	Part-time <input type="checkbox"/>	Full-time <input type="checkbox"/>	Part-time <input type="checkbox"/>	Full-time <input type="checkbox"/>

	First Applicant	Second Applicant
39. Name and address of employer	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>
40. Is the location of your employment different from the details in Q40?	No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, give full details in Section 22 .	No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, give full details in Section 22 .
41. Date employment commenced	Day <input type="text"/> <input type="text"/> Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/>	Day <input type="text"/> <input type="text"/> Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/>

If less than 12 months, use **Section 22** to answer **Q39**, **Q40** and **Q41** for each employer, including family interests, during the last 36 months and state the probation period details for your current employer.

Section 9: Self-employed Applicants (inc. Company Directors with at least 25% shareholding)

42. Your share of net profits from the last 3 years' trading (if you are a shareholding director, please confirm total remuneration including dividends)	Year end <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> £ <input type="text"/> Year end <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> £ <input type="text"/> Year end <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> £ <input type="text"/>	Year end <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> £ <input type="text"/> Year end <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> £ <input type="text"/> Year end <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> £ <input type="text"/>
43. Nature of business and length of time trading under your control. If less than 2 years, please give details of previous trading/occupation in Section 22	<input type="text"/> <input type="text"/> Yrs	<input type="text"/> <input type="text"/> Yrs
44. Trading name, address, telephone number and website	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/> Tel <input type="text"/> www. <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/> Tel <input type="text"/> www. <input type="text"/>

	First Applicant	Second Applicant
45. Accountant's contact name, company name, address, telephone number and email	<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"/> Postcode <input type="text"/>	<input type="text"/> Postcode <input type="text"/>
	Tel <input type="text"/>	Tel <input type="text"/>
	Email <input type="text"/>	Email <input type="text"/>
Accountant's qualification	<input type="text"/>	<input type="text"/>

Section 10: Pension

46. Enter details of any pension income you receive.	Pension income 1	
	Income	£ <input type="text"/>
	Frequency	<input type="text"/> Wk <input type="text"/> Mth <input type="text"/> Qtr <input type="text"/> Ann
	Provider	<input type="text"/>
	End date (if applicable)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
	Index-linked	<input type="text"/> Yes <input type="text"/> No
	Percentage for survivor on death of beneficiary	<input type="text"/> %
Pension income 2	Pension income 2	
	Income	£ <input type="text"/>
	Frequency	<input type="text"/> Wk <input type="text"/> Mth <input type="text"/> Qtr <input type="text"/> Ann
	Provider	<input type="text"/>
	End date (if applicable)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
	Index-linked	<input type="text"/> Yes <input type="text"/> No
	Percentage for survivor on death of beneficiary	<input type="text"/> %
Pension income 3	Pension income 3	
	Income	£ <input type="text"/>
	Frequency	<input type="text"/> Wk <input type="text"/> Mth <input type="text"/> Qtr <input type="text"/> Ann
	Provider	<input type="text"/>
	End date (if applicable)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
	Index-linked	<input type="text"/> Yes <input type="text"/> No
	Percentage for survivor on death of beneficiary	<input type="text"/> %

If you have any other pensions please provide details in **Section 22**

Section 11: Investment Income

	First Applicant	Second Applicant
47. Enter details of any investment income you receive		
Dividend income	£ <input type="text"/> Per annum	£ <input type="text"/> Per annum
Savings income	£ <input type="text"/> Per annum	£ <input type="text"/> Per annum
Other investment income	£ <input type="text"/> Per annum	£ <input type="text"/> Per annum

Please provide a separate breakdown for each type of investment income.

Section 12: Rental Income

48. Enter details of any rental income you receive (net of any related expenditure)		
Rental income (net)	£ <input type="text"/> Per annum	£ <input type="text"/> Per annum

Please provide a separate breakdown of all rental income in **Section 22**.

Section 13: Other Income

49. Enter details of other regular income you receive (e.g. maintenance, trust etc.)		
Income type	<input type="text"/>	<input type="text"/>
Amount	£ <input type="text"/> Per annum	£ <input type="text"/> Per annum
Income type	<input type="text"/>	<input type="text"/>
Amount	£ <input type="text"/> Per annum	£ <input type="text"/> Per annum

If you have any other types of income, please provide details in **Section 22**.

Section 14: Expected Changes to Future Income

	First Applicant			Second Applicant		
50. Are you aware of any changes to your future income during the term of the mortgage? Increase (+) / Decrease (-) Maintenance (+/-) Career progression (+) Development of business (+) Retirement income (-) Redundancy (-) Reduction in working hours (-) Other (specify)	Per month £	Month	Year	Per month £	Month	Year
	£			£		
	£			£		
	£			£		
	£			£		
	£			£		
	£			£		
	£			£		

Please provide supporting evidence of any changes and when the expected change will occur.

Section 15: Committed Expenditure

51. Give details of all regular loan, credit/store card, overdraft and hire purchase commitments. Include any proposed additional borrowing from any source other than the Society.

1st/2nd/ Joint applicant	Lender	Type of finance	Balance outstanding	Purpose	Monthly repayment	Loan end date	Secured Yes/No	Repaid on or before completion? Yes/No	source of funds used to repay
			£		£				
			£		£				
			£		£				
			£		£				
			£		£				
			£		£				
			£		£				
			£		£				

Continue in **Section 22** if necessary.

Section 16: Other Committed Expenditure

	First Applicant	Second Applicant
52. Enter details of any other committed expenditure		
Child maintenance/alimony	£ <input type="text"/> Per month	£ <input type="text"/> Per month
Repayment strategy for interest only mortgage	£ <input type="text"/> Per month	£ <input type="text"/> Per month
Rent (if remaining after completion)	£ <input type="text"/> Per month	£ <input type="text"/> Per month
Other (specify)	£ <input type="text"/> Per month	£ <input type="text"/> Per month
	<input type="text"/>	<input type="text"/>

Section 17: Basic Essential Expenditure

53. Enter details of expenditure on basic essentials		
Housekeeping (Food/Washing)	£ <input type="text"/> Per month	£ <input type="text"/> Per month
Gas/Electricity/other heating	£ <input type="text"/> Per month	£ <input type="text"/> Per month
Water rates	£ <input type="text"/> Per month	£ <input type="text"/> Per month
Telephone	£ <input type="text"/> Per month	£ <input type="text"/> Per month
Council tax	£ <input type="text"/> Per month	£ <input type="text"/> Per month
Building/contents insurance	£ <input type="text"/> Per month	£ <input type="text"/> Per month
Essential travel costs (tax, insurance, servicing)	£ <input type="text"/> Per month	£ <input type="text"/> Per month
Public transport for essential travel	£ <input type="text"/> Per month	£ <input type="text"/> Per month
Property repairs/maintenance	£ <input type="text"/> Per month	£ <input type="text"/> Per month
Ground rent/Service charge	£ <input type="text"/> Per month	£ <input type="text"/> Per month
Total	£ <input type="text"/> Per month	£ <input type="text"/> Per month

If on completion you own or reside at more than one property for which you will be paying utilities, please complete the above outgoings in respect of all property related outgoings.

Section 17A: Essential Expenditure for Buy to Let (BTL) and Consumer Buy to Let (CBTL)

54. Enter details of Expenditure:			
Management and letting fees	£	Per month	£
Council Tax	£	Per month	£
Service Charge	£	Per month	£
Insurance	£	Per month	£
Repairs	£	Per month	£
Voids	£	Per month	£
Utilities	£	Per month	£
Gas and Electrical Certs	£	Per month	£
License fee	£	Per month	£
Ground Rent	£	Per month	£
Total	£	Per month	£

Section 18: Quality of Living Costs

	First Applicant		Second Applicant
55. Enter details of expenditure on quality of living costs			
Clothing	£	Per month	£
Personal goods	£	Per month	£
TV/satellite/cable/computer	£	Per month	£
Household goods (furniture, appliances and repairs)	£	Per month	£
Childcare	£	Per month	£
Healthcare/sickness cover	£	Per month	£
Entertainment/eating out	£	Per month	£
Sports/hobbies etc	£	Per month	£
Holidays/celebrations	£	Per month	£
Non-essential travel	£	Per month	£
School fees	£	Per month	£
Pension contributions/savings	£	Per month	£
Life insurance	£	Per month	£
Other	£	Per month	£
Total	£	Per month	£

Section 19: Expected Changes to Future Expenditure

56. Enter details and start date of expected changes to expenditure. Increase (+) / Decrease (-)	Per month			Month			Year		
	£								
School fees (+/-)	£								
Child maintenance/Alimony (+/-)	£								
Child leaves home (-)	£								
Other (specify)	£								

Section 20: Additional Property Assets

57. Do you currently own any other property?	Yes <input type="checkbox"/> No <input type="checkbox"/> (If no, go to Q63)	Yes <input type="checkbox"/> No <input type="checkbox"/> (If no, go to Q63)
If yes, what is the estimated value?	£	£

	First Applicant	Second Applicant
58. Address of other property (e.g. letting, second property etc.) Use Section 22 if necessary		
Specify use		
	Postcode	Postcode
59. Do you have a mortgage in connection with this property?	Yes <input type="checkbox"/> No <input type="checkbox"/> If no, go to Q62	Yes <input type="checkbox"/> No <input type="checkbox"/> If no, go to Q62
60. Name and address of lender		
	Postcode	Postcode
61. Account Number		
Balance Outstanding	£	£
62. Is the other property to be sold before completion of this new mortgage?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, what is the selling price?	£	£

If you have more than one other property, please give full details (as outlined in **Q57** and **Q61**) in **Section 22**.

Mortgage Application

Section 24: New Loan Requirements

<p>65. Amount of loan required</p> <p>Term of mortgage</p>	<p>£ <input type="text"/></p> <p>Arrangement Fee to be added / deducted (delete as appropriate)</p> <p>Where the Arrangement Fee is being added to the loan, my Adviser has discussed this with me and I understand the increased cost implications of adding this fee. <input type="checkbox"/></p> <p><input type="text"/> Yrs</p> <p>If the mortgage term extends beyond your intended retirement age, please confirm in Section 30 how you plan to cover the repayments</p>
<p>66. Type of mortgage</p> <p>(for more information on the types of mortgage, please refer to our 'Mortgage Information' booklet)</p>	<p>Repayment (capital & interest) <input type="checkbox"/> Go to Q68</p> <p>Interest-only <input type="checkbox"/></p> <p>Part Repayment/Part interest-only <input type="checkbox"/> (please specify the amount for each)</p> <p>Repayment £ <input type="text"/> Interest-only £ <input type="text"/></p>
<p>67. If you are requesting an interest-only or part interest-only mortgage, please state the type of repayment strategy you will be adopting to repay the capital by the end of the mortgage term.</p> <p>Please note that we can only accept UK derived assets and property for this.</p>	<p>Interest-only Repayment Strategy</p> <p><input type="checkbox"/> Sale of Owner-Occupied Property (downsize)</p> <p><input type="checkbox"/> Sale of Mortgaged Property (not main residence)</p> <p><input type="checkbox"/> Sale of other property</p> <p><input type="checkbox"/> Investment</p> <p><input type="checkbox"/> Endowment</p> <p><input type="checkbox"/> Pension</p> <p><input type="checkbox"/> Re-mortgage / Switch to repayment following development/self-build</p> <p><input type="checkbox"/> Other</p> <p><input type="checkbox"/> (Specify)</p> <div style="border: 1px solid #ccc; height: 100px; width: 100%;"></div>
<p>68. Purpose of the mortgage</p>	<p>Buying a property <input type="checkbox"/> Go to Section 25</p> <p>Mortgaging an existing property <input type="checkbox"/> Go to Section 26</p>

Section 25: Buying a Property

69. Purchase price	£ <input style="width: 60%;" type="text"/>	
70. Source of deposit and related costs (e.g. agents fees, stamp duty)?	<input type="checkbox"/> Property sale proceeds	£ <input style="width: 60%;" type="text"/>
	<input type="checkbox"/> Savings/Investments	£ <input style="width: 60%;" type="text"/>
	<input type="checkbox"/> Non-repayable Gift	£ <input style="width: 60%;" type="text"/>
	<input type="checkbox"/> Equity Release from another property	£ <input style="width: 60%;" type="text"/>
	<input type="checkbox"/> Other (Specify)	£ <input style="width: 60%;" type="text"/>
	<input style="width: 100%; height: 40px;" type="text"/>	
If any part of your deposit is a loan please ensure the details are included in Part 2 Q51		

Please go to **Section 27**.

Section 26: Mortgaging an Existing Property

71. Estimated current property value	£ <input style="width: 60%;" type="text"/>	
72. Do you currently have a mortgage on this property?	Yes <input type="checkbox"/> No <input type="checkbox"/>	
73. Indicate the purpose(s) of the requested borrowing	<input type="checkbox"/> Repayment of existing mortgage	£ <input style="width: 60%;" type="text"/>
	<input type="checkbox"/> Home improvements	£ <input style="width: 60%;" type="text"/>
	<input type="checkbox"/> Debt consolidation	£ <input style="width: 60%;" type="text"/>
	<input type="checkbox"/> Additional property purchase	£ <input style="width: 60%;" type="text"/>
	<input type="checkbox"/> Other (Specify)	£ <input style="width: 60%;" type="text"/>
	<input style="width: 100%; height: 40px;" type="text"/>	

74. Is it intended that the entire loan will be for the financial benefit of all applicants jointly?

Yes
No If no, please explain who will benefit from the loan

Section 27: Property to be Mortgaged

75. Address

Postcode

76. Tenure

Freehold Leasehold Commonhold Share of freehold

If leasehold:

Unexpired lease term Yrs

Service charge £ Ground rent £

Anticipated large expenditure £

Reason

77. Type of property

House Converted flat/maisonette

Bungalow Purpose built flat/maisonette

Detached Terraced Semi-detached

If the property is a flat:

a. How many floors does the whole building have?

What floor is the flat on? How many flats in the block?

b. Is it situated above commercial premises?

Yes No

c. Has it ever been owned by the Local Authority?

Yes No

d. Is the property served by a lift?

Yes No

78. Type of construction

Walls/roof (e.g. brick/tile) /

79. Year built

Does the property benefit from NHBC/similar cover?

Yes No (State which)

Architect or other form of certificate

Yes No

Please provide full details in **Section 30**

If the property is to be built, will the loan be required in instalments?

Yes No If yes, please specify stages and amounts required in **Section 30**

Once the property is complete (built/converted/upgraded) the property will be;

- Occupied by either applicant or relative
- Sold
- Let to a non-related party on an AST / Holiday Let / other basis.
- Number of properties being build/developed/converted:
- Have full planning consents been granted? Y/N

Who is overseeing/managing the project?

A full breakdown of the build costs and schedule of works should be supplied with the application, along with details of the builder/contractor who will be carrying out the work, including details of their experience in similar projects. When complete the property(ies) must have a suitable structural warranty. For full details please contact your business development manager or the mortgage department.

80. Accommodation (specify number)

Reception rooms	<input type="checkbox"/>	Bedrooms	<input type="checkbox"/>	Bathrooms	<input type="checkbox"/>
Cloakrooms	<input type="checkbox"/>	Conservatory	<input type="checkbox"/>	Kitchen	<input type="checkbox"/>
No. of floors	<input type="checkbox"/>	Parking spaces	<input type="checkbox"/>	Outbuildings	<input type="checkbox"/>
Garage	<input type="checkbox"/>	Others (specify)	<input type="text"/>		

81. Property use	Is full vacant possession being obtained on completion?	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>
	Is the property to be used solely as you and your family's main residence?	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>
	Is the vendor a relative?	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>
	Is this an off-market sale?	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>
	Is any part of the property or land to be used for a business purpose?	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>
	Has the property any agricultural restrictions?	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>
	Is there more than one acre of land?	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>
	Is there anything unusual about the property or proposed use?	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>
	Is the property let, or going to be let? (Please provide details of the tenancy agreement in Section 30)	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>
	Do you intend to carry out any improvements or structural alterations now or in the immediate future?	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>
	Has the property ever suffered from structural damage or subsidence?	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>
	Is it a site which has been flooded in the last 10 years?	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>

If you have placed a (✓) in any of the shaded boxes please provide further information in **Section 30**.

Section 28: Solicitors Details

82. Name and address of firm	Name	<input type="text"/>			
	Address	<input type="text"/>			
		<input type="text"/>			<input type="text"/>
					Postcode
	Contact name	<input type="text"/>			
	Tel. No.	<input type="text"/>			
	Email	<input type="text"/>			
	DX No.	<input type="text"/>			

83. Other occupiers (Please give details of all persons over 17 years, other than the applicants, who will live in the property)	Full name	Day	Date of birth			Relationship to applicant
			Month	Year		
	<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"/>	

Mortgage Application

Section 32: Declaration by Applicant(s) - PLEASE READ CAREFULLY

I (each of us if more than one is applying) declare and agree that:

1.
 - a) I am an individual aged 18 years or over, and the answers given in this form are true and complete. If any answers have been completed by another person, I confirm that I have checked all the answers and that they are correct.
 - b) I am not a relative of, or otherwise connected by any business or personal relationship, to a director of Harpenden Building Society.
 - c) If any information I have provided changes before completion of the advance I will tell you without delay.
 - d) You may, at any time before completion of the advance, withdraw or revise any offer. You may do this in cases of fraud, misrepresentation, non-disclosure of material information or defects in the title to the property, or if any other matter comes to light that adversely affects the value of the property or which is inconsistent with the basis on which the offer was made.

2. I authorise you (or any company on your behalf) to instruct a valuer to prepare a Valuation Report for mortgage purposes at my cost and I understand that a fee is payable in advance and is non-refundable whether or not an offer of advance is made. I accept that the valuation is obtained by you for your own purposes only.

I understand and accept that the valuation report is not a building survey or a Homebuyer's Report and Valuation and that the most prudent course would be for me to commission a Surveyor to carry out a more detailed report. I further understand that if I do not request or obtain a more detailed report for my use I run the risk that the property may suffer or have suffered from serious defects which are not mentioned in the valuation report obtained by you.

3. I will, on completion of the advance, be bound by Harpenden Building Society's Rules, a copy of which will be provided.

4. You may process my personal information as follows:

a) Use of my personal information

- You may store and process the personal information I give you on this application form and during the relationship with me. This data, and that supplied to you by other third parties (i.e. credit reference agencies, fraud prevention agencies, joint account holders, introducers and insurers), can be used for assessing my mortgage application, credit scoring, managing and administering my account, credit referencing, searching the electoral register, marketing, market research, statistical and risk analysis, producing management information, preventing and detecting fraud, debt collection, systems administration and testing, legal and regulatory compliance and for third party processing;
- You will treat all my personal information as private and confidential (even if I no longer have an account with you) and you will not disclose any information about me or my account to anyone except as set out above or with my consent or if the law or public duty or your legitimate interests require you to do so.

b) Disclosure of my personal information

You may disclose my personal information to:

- insurance companies that Harpenden Building Society arranges policies with and their agents. This includes insurance companies that indemnity insurance is arranged with;
- credit reference agencies, in respect of which the following applies:
 - i) Their files will be searched and they will supply you with credit and electoral register information for use in, for example, assessing applications, verifying my identity and credit scoring. The agencies will keep these details, whether or not this application proceeds.

- ii) If the application is in more than one name a financial link will be created between us at the credit reference agency. This means that my personal information and that of the other applicant(s), or those with whom I have previously been financially linked, may be treated as affecting each other now and in respect of my/their future applications. This linking will continue until one of us successfully files a "disassociation" at the credit reference agencies.
- iii) You will give details of my account and how I manage it to credit reference agencies. If I borrow and do not repay in full and on time, you may tell the credit reference agencies who will record the outstanding debt.

- Fraud prevention agencies.

You may check what I have told you with these agencies. If I give you false or inaccurate information and you suspect fraud, you will record this at these agencies.

You may use credit reference agency and fraud prevention agency records about me and those with whom I am financially linked, and other members of my household, to help make decisions about me and them for:

- i) fraud prevention and detection, tracing debtors, recovering debt and checking my identity to prevent money laundering;
- ii) credit or credit related services, and to manage my accounts/services;
- iii) household, or any other insurance applications or claims.

- Other third parties (including my guarantor or occupier) where necessary for example to administer accounts, systems administration and testing, marketing, arranging insurance (in dealing with insurance applications and claims it may be necessary for you or the insurance company to obtain information about any criminal record I may have), valuation, recovering debt and other third party processing.
- Your regulators or any other body which monitors compliance with any code of practice to which the Society subscribes.
- Your lawyers, auditors and external advisors, and any intermediary who introduces this mortgage application to you.

5. You may disclose information about my financial standing and the mortgage I have applied for (including information contained in this application form) in order that joint applicants or any guarantor can obtain independent legal advice regarding this application.

6. You may take up references from my previous or existing employers, mortgagees, landlords, accountants, bankers, the Land Registry and HMRC, and make any other enquiries you consider necessary in connection with my application. Any costs incurred in doing so will be my responsibility.

7. If you make an advance:

- a) The mortgage may be transferred to another lender (who may or may not be another building society or subsidiary of a building society) which may itself later wish to transfer the mortgage, without you needing to obtain my specific consent.
- b) Before you make any transfer you will notify me of any expected change of policy regarding the setting of interest rates and the conduct of arrears administration.
- c) On any transfer any membership (including voting) rights I may have in Harpenden Building Society arising from the mortgage alone will cease, but any membership rights I have arising out of the accounts I may have with Harpenden Building Society will be unaffected.

8. I will disclose all facts which an insurer would regard as likely to influence the assessment and acceptance of an insurance proposal in respect of the property. I understand that you will pass the information about any incident I may give details of to Insurance Database Services (IDS) Ltd. so that they can make it available to other insurers. I understand that in response to any searches you make in connection with this application, or any incident I have given details of, IDS Ltd. may pass you information it has received from other insurers about other incidents involving anyone insured under this policy.

In the event of a claim under any payment protection insurance, I consent to any information which I provide to you being put onto a register of claims through which insurers share such information to prevent fraudulent claims.

I understand and accept that any insurance arranged by the Society will be renewed automatically at the end of the period stated in the policy schedule, unless we inform you otherwise.

9. My income, expenditure and assets are as stated in this form. I will inform you of any changes in my income, expenditure or assets that occur before the advance is made.
10. If an advance is granted you may revalue the property at any time if necessary to reschedule the loan and I agree to such fees being charged to my mortgage account as per the Society's Tariff of Charges at the time.
11. I have received a Key Facts Illustration (KFI) for the mortgage that I am applying for and I undertake to reimburse all fees, expenses, etc. incurred by you in connection with my application and with an advance which may result whether or not the advance proceeds to completion.
12. I understand that any person (other than a Harpenden Building Society employee) with whom I deal in connection with the advance or any related insurance is not empowered to make any representations or give any undertaking on your behalf whether in relation to the advance, any related insurance or otherwise and you shall not be bound by or liable for any such representation or undertaking.
13. I authorise my solicitor/licensed conveyancer to disclose to you information relevant to your decision to lend and I waive any right to claim solicitor/client confidentiality or legal professional privilege in respect of such information.
14. I understand that Harpenden Building Society do not arrange life assurance, critical illness insurance or mortgage repayment protection insurance. I understand that I should consider such cover as a means of maintaining repayments.
15. I am aware that internet communications/e-mails are not secure unless the data being sent is encrypted. Therefore, you cannot accept responsibility for the unauthorised access by a third party and/or the corruption of this data. I accept that you may monitor and record telephone calls for training and security purposes.
16. I authorise any existing or previous lender, employer, landlord, accountant or bankers to provide references or other relevant information to Harpenden Building Society, introducer or broker, upon written request by them.

Section 33: Important Note to Applicants

- ALL THE QUESTIONS MUST BE ANSWERED
- CHECK THAT YOU HAVE RECEIVED A KEY FACTS ILLUSTRATION FOR THIS MORTGAGE
- FAILING TO DISCLOSE OR GIVING FALSE MATERIAL INFORMATION MAY RESULT IN ANY OFFER BEING WITHDRAWN
- BY SIGNING THIS APPLICATION YOU AGREE THAT WE CAN USE YOUR PERSONAL INFORMATION AS SET OUT IN THE CLAUSES ABOVE

YOUR MORTGAGE WILL BE SECURED ON YOUR PROPERTY AND YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

PRIVACY NOTICE

- Data Protection regulations require Harpenden Building Society (the Society) to inform customers about how their personal data will be processed.
- Personal data includes customer's name, addresses, financial information and other personal information needed for arranging a mortgage.
- The Society will restrict its processing of your personal data to the minimum required to arrange and manage your mortgage account, update you on your mortgage account status and inform you of any new mortgage products. Your personal information will also be processed to comply with the Society's legal and regulatory obligations and to ensure that we continue to operate the Society in a way to safeguard your mortgage.
- The Society will not send you marketing material on any other services and will not share your personal details with any other organisation for marketing purposes, without your consent.
- Your personal details will be stored securely by the Society and its specialist suppliers, in countries that have equivalent data protection rules, and will only be used to communicate with you whilst you have a mortgage account with the Society.
- Further information on how the Society handles your personal data is available under the 'Privacy' menu option on the website.
- You are entitled to request the Society to restrict its use of your personal data. If you have any questions about how we manage your personal data, or wish to complain about this, please contact the Data Protection Officer in the first instance on: privacy@harpendenbs.co.uk.
- If you are not satisfied with the handling of your complaint by the Society, you can also make a complaint to the Information Commissioner's Office on: ico.org.uk.

CONSENT FOR COMMUNICATIONS

The Society will contact you in the future about this account. We may send you updates about our other products which may be of interest to you. If you would be happy to receive this information by email please indicate this by ticking the following box

Section 34: All Applicants must sign here

Signed	<input checked="" type="checkbox"/>	Day	Month	Year
		<input type="text"/>	<input type="text"/>	<input type="text"/>
Signed	<input checked="" type="checkbox"/>	Day	Month	Year
		<input type="text"/>	<input type="text"/>	<input type="text"/>

Harpenden Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Reference number 157260. Member of the Building Societies Association.

PLEASE ALSO COMPLETE THE IMPORTANT RELEVANT SECTIONS AS FOLLOWS

Section 35: Identification Checklist

We are required by law to verify the name and address of new and, in some cases, existing customers wishing to apply for a mortgage. To achieve this we use a combination of electronic identification and documentary evidence to verify your identity.

Electronic Identification

The electronic identification process is carried out using a Credit Reference Agency who checks your details against other databases.

Documentary Evidence

To support the electronic identification process we also require one form of documentary evidence from the list below. We will need to have sight of originals, except when they are sent by post, in which case we will accept a black and white certified copy of the document you are providing to confirm your identity. One document is required for each applicant.

Acceptable Identity Documents

	App 1	App 2
Valid FULL UK driving licence (old style, paper version)	<input type="checkbox"/>	<input type="checkbox"/>
Valid UK photo-card driving licence, with counterpart slip (Full or Provisional)	<input type="checkbox"/>	<input type="checkbox"/>
Valid passport	<input type="checkbox"/>	<input type="checkbox"/>
Current bank statement ** (but not one printed from the internet)	<input type="checkbox"/>	<input type="checkbox"/>
Council Tax – Demand letter or statement *	<input type="checkbox"/>	<input type="checkbox"/>
Current credit/Debit card statement ** (but not one printed from the internet)	<input type="checkbox"/>	<input type="checkbox"/>
Educational grant/other grant*	<input type="checkbox"/>	<input type="checkbox"/>
Valid Firearms certificate or shotgun licence	<input type="checkbox"/>	<input type="checkbox"/>

Housing benefit notification *	<input type="checkbox"/>	<input type="checkbox"/>
HMRC Notice of Coding *	<input type="checkbox"/>	<input type="checkbox"/>
Identity card issued by the Electoral Office for Northern Ireland	<input type="checkbox"/>	<input type="checkbox"/>
Mortgage statement *	<input type="checkbox"/>	<input type="checkbox"/>
State Pension letter *	<input type="checkbox"/>	<input type="checkbox"/>
Utility bill ** (but not one printed from the internet)	<input type="checkbox"/>	<input type="checkbox"/>
* Document must be dated in the past 12 months ** Document must be dated in the past 3 months	<input type="checkbox"/>	<input type="checkbox"/>

Section 36: FCA Regulated Introducers

This Section must be completed in full by the Introducer. A copy of the KFI must be submitted with this application, if applicable.

Name of Introducer	<input type="text"/>
Company name & Address	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>
Telephone Number(s)	<input type="text"/>
If you are directly authorised, please show your Firm's Reference No.	<input type="text"/>
If you are an Appointed Representative, please show FCA Reference No.	<input type="text"/>
Level of Service	Advised <input type="checkbox"/> Execution-Only <input type="checkbox"/>
Introducer fee charged to Applicant	£ <input type="text"/>
Procuration fee due	£ <input type="text"/>
Procuration fee payable to	<input type="text"/>
Network name (if applicable)	<input type="text"/>

Member of a Mortgage Club (Y/N) – If so which one?	
Method of payment	
a. Cheque	<input type="checkbox"/>
Payee	
Address for cheque	
	Postcode
Reference No.	
b. BACS payment	<input type="checkbox"/>
Bank name	
Account name	
Sort code	<input type="text"/> <input type="text"/> -- <input type="text"/> <input type="text"/> -- <input type="text"/> <input type="text"/>
Account No.	
Reference No.	

- Please attach photocopies of proof of each applicant(s) name and address as detailed under “Branch Applications”. Remember to certify on each copy that you have seen the original.
- Please complete the certificate below.

*I/We certify that: *I/We have verified the identity of each applicant in a face-to-face*/non face-to-face* and confirm that documentary evidence has been obtained and identity checks have been undertaken to confirm that the applicant(s) name(s) and address(es) as shown on the Application Form *is/are correct.

The underlying records of identity and copies of the documentary evidence received are attached to this Application Form.

*I/We confirm that the Applicant(s) *is/are applying on *his/her/their own behalf and not as nominee, trustee or in a fiduciary capacity for any other person.

*delete as appropriate

Signed	<input type="text"/>	Day	Month	Year
	X	<input type="text"/>	<input type="text"/>	<input type="text"/>
Name	<input type="text"/>			
Job Title	<input type="text"/>			

Please return completed application forms to:

Harpenden Building Society, Mardall House, 9-11 Vaughan Road, Harpenden, Herts. AL5 4HU

