



GE Money
Home Lending

Mortgage Application Form

Effective from 16 December 2011

Customer signature(s) required on:

- Page 9 - Section 7E: Customer Declaration
- Page 10 - Section 8: Existing Mortgages, Loans and Other Commitments
- Page 12 - Section 11: Building Insurance Declaration
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SECTIONS A-E ARE FOR INTERMEDIARY USE ONLY

To avoid delays in processing your application, please ensure all sections are completed.

IDOL Reference Number

A Details of Intermediary introducing or selling the Mortgage

Name of Intermediary (company) selling the mortgage

Tel no.

Name of contact

Email

Address

Postcode

FSA no.

Will this party be receiving commission?

Yes

No

Was this mortgage sale advised?

Yes

No

For mortgage arranging are you?

Directly Authorised

or

An Appointed Representative

If you are an Appointed Representative please provide the following details of your principal for mortgage arranging:

Full name:

FSA No.

Will your principal identified above be receiving commission?

Yes

No

Are you a member of a network or mortgage club?

Yes

No

If yes, provide details

If a network, what is the network's FSA No.

Will this party be receiving commission?

Yes

No

If Intermediary submitting is different to the selling Intermediary this section must be completed (if there is more than one company please provide details in Section 13)

Name of Intermediary (company) submitting the mortgage

Tel no.

Name of contact

Email

Address

Postcode

FSA no.

Will this party be receiving commission?

Yes

No

Commission

Please provide details of any other parties that will receive monies from any commission received

Recipient 1

Recipient 2

B Fees (please enter all fees in connection with this application)

Type of fee <small>(e.g. Intermediary fee, completion fee etc. Please confirm what the fee covers)</small>	Who is it payable to? <small>(Please confirm to whom the fee is payable – if other please specify)</small>	When is it payable? <small>(Please complete the appropriate column)</small>			Is the fee refundable? <small>(if so, under what circumstances, and to what extent e.g. if the survey is not conducted, £... of the fee will be refunded)</small>	Is this fee estimated?
		Deducted from the loan <small>(on completion)</small>	In advance	Payable direct by app <small>(on completion)</small>		
Completion	GE Money Home Lending	£				
Telegraphic Transfer <small>(£24.00 per transfer)</small>	GE Money Home Lending					
Building Insurance	GE Money Home Lending	£25.00				
Intermediary		£	£	£		<input type="checkbox"/> Yes <input type="checkbox"/> No
Administration / Valuation		£	£	£		<input type="checkbox"/> Yes <input type="checkbox"/> No
		£	£	£		<input type="checkbox"/> Yes <input type="checkbox"/> No
Gross Loan £		(Total loan to be advanced)				
Net Loan £		(Total loan less fees to be deducted from the advance at completion)				

C Benefit(s) to customer (Detail how the customer will benefit from this mortgage)

D Declaration

I confirm that I am acting on behalf of the applicant(s) and have their permission to process and disclose their information.
 I confirm that, to the best of my knowledge and belief, the information contained in this application is true.
 I confirm that the applicant(s) have received and been given time to consider a Key Facts Illustration for the mortgage applied for.

Name

Intermediary Signature

Date

E 1. Verification and Proof of Signature Guide

The Know Your Customer (KYC) section of the application form must be completed in full. You are required to confirm whether the application was completed on a face-to-face or non face-to-face basis. For a case to qualify as a face-to-face application:

- All applicants to have been seen by the intermediary on a face-to-face basis
- At the face-to-face meeting the intermediary must have collected all KYC proofs from the applicant(s).

From the lists below, each applicant is required to provide **one document to prove their identity and one document to prove their address**. Please note – **The same document cannot be used to prove identity and address**

You must also submit a proof of signature for each applicant, which can be done using one of the documents highlighted below by an asterisk (*) or as noted in the proof of signature requirements section.

Identity Requirements

- **Valid Passport*** (must be current and signed)
- **Valid photocard driving licence*** (Must be UK, valid, signed and contain current residential address. Must see both parts – the card and counterpart)
- **Valid, old style driving licence** (Must be UK, valid and signed)
- **Shotgun/Firearms certificate*** (Must be current, signed and show name and current residential address)
- **Valid HM Forces ID Card***
- **Police Warrant Card***
- **Recent evidence of entitlement to State or Local Authority funded benefit e.g. book or notification letter (council tax benefit, housing tax benefit, tax credits, pension)** – Must be no more than 3 months old when received (excluding Council Tax documentation which should be for current council tax year)
- **National ID card*** (Must be current, signed and show name and expiry date)

Proof of Address Requirements

- **Instrument of Court appointment** (such as liquidator or grant of probate)
- **Current council tax statement** (must show name and current residential address. Must be for the current tax year)
- **Current bank/building society statement issued by a regulated financial sector firm in the UK, EU or comparable jurisdiction**
- **Current credit card statement issued by a regulated financial sector firm in the UK, EU or comparable jurisdiction**
- **Valid photocard driving licence*** (Must be UK, valid, signed and contain current residential address. Must see both parts – the card and counterpart)
- **Valid, old style driving licence** (Must be UK, valid and signed)
- **CAIS Data** (Minimum 6 months information. Must be for a current loan or mortgage. Must be clean data. No other CAIS data is acceptable)
- **Original utility bill** (Bills printed off the internet are not acceptable. Documents must be no more than 3 months old when received. Must show name and current residential address)
- **Confirmation letter from Solicitors** (Must show name and current residential address. Documents must be no more than 3 months old when received)
- **Appearance on Voters roll for current year**
- **Shotgun/Firearms certificate*** (Must be current, signed and show name and current residential address)
- **Recent evidence of entitlement to State or Local Authority funded benefit e.g. book or notification letter (council tax benefit, housing tax benefit, tax credits, pension)** – Must be no more than 3 months old when received (excluding Council Tax documentation which should be for current council tax year)

Proof of Signature Requirements

You are able to use any of the documents highlighted in the identity list above with an asterisk (*) or:

- **Copy of Credit Card (both sides)** – please mask the card numbers and 3 digit security code
- **Copy of Debit Card (both sides)** – please mask the card numbers and 3 digit security code

Certifying Documentation

- Each document must be a photocopy of the original document, and must contain the original signature of the person certifying. The details of each document are to be entered on to the Know Your Customer (KYC) Section on the following page.
- If you have seen the applicant face-to-face, and the document includes photographic identification, you are also required to certify that this is a true likeness of the applicant in the KYC section of this application form.
- Intermediaries who are certifying documentation must be FSA authorised.
- A professional person (eg Solicitor) covered by money laundering regulations may also certify.

Please do not send original passports or driving licences – certified copies are acceptable.

2. Know Your Customer Verification and Proof of Signature

1: Customer Identification and Verification

1st Applicant

Full name

Was this a face-to-face or non face-to-face application?

face-to-face non face-to-face

2nd Applicant

Full name

Was this a face-to-face or non face-to-face application?

face-to-face non face-to-face

2: KYC and Signature Proofs Enclosed

PLEASE NOTE: the intermediary must sign and date each certified copy.

1st Applicant

2.1 Acceptable Documents to prove ID or Address

(The same document can not be used to prove ID and address)

	Copy Enclosed	Purpose of proof	
		ID	Address
Valid Passport	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> (n/a)
Valid Photocard Driving license (full or provisional) Counterpart paper license also required	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Valid old style Full UK driving license	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Shotgun/Firearms Certificate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Valid HM Forces ID Card	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> (n/a)
Police Warrant Card	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> (n/a)
Recent entitlement to state or local authority funded benefit – please state document /proof used <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
National ID card	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> (n/a)

2.2 Acceptable Documents to prove Address only

Please state document/proof used if it is not on the list in section 2.1

2.3 Proof of signature

Please state document/proof used:

Copy Enclosed Purpose of proof Address only

Copy Enclosed

2nd Applicant

2.1 Acceptable Documents to prove ID or Address

(The same document can not be used to prove ID and address)

	Copy Enclosed	Purpose of proof	
		ID	Address
Valid Passport	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> (n/a)
Valid Photocard Driving license (full or provisional) Counterpart paper license also required	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Valid old style Full UK driving license	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Shotgun/Firearms Certificate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Valid HM Forces ID Card	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> (n/a)
Police Warrant Card	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> (n/a)
Recent entitlement to state or local authority funded benefit – please state document /proof used <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
National ID card	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> (n/a)

2.2 Acceptable Documents to prove Address only

Please state document/proof used if it is not on the list in section 2.1

2.3 Proof of signature

Please state document/proof used:

Copy Enclosed Purpose of proof Address only

Copy Enclosed

3: Certification: face-to-face cases only

This section must be completed by the intermediary who sees the applicant(s)

1st Applicant

Originals seen

True likeness confirmed for photo ID docs

Date seen: / /

2nd Applicant

Originals seen

True likeness confirmed for photo ID docs

Date seen: / /

4: Certification: all cases

Complete this section for both face-to-face and non face-to-face cases. For non face-to-face cases this must be completed by the intermediary receiving the KYC proofs. Please ensure you certify whether the applicant's identity has been verified on a face-to-face or non face-to-face basis accurately, to ensure you comply with Anti-Money Laundering regulation. As an FSA approved intermediary responsible for adhering to Anti Money Laundering Regulations, you have a duty to ensure that this document accurately reflects your dealings with applicants.

Full legal name of the Intermediary Firm:

Full name of signatory:

Intermediary Signature:
Please note: the intermediary must also sign and date each certified copy submitted

Notes on completing this application form

• Full details are to be provided by ALL applicants • Please complete this form using BLOCK letters and Black Ink.

1. Type of Mortgage (Complete as appropriate)

Product Type Tracker / Fixed / Discount (delete as appropriate)	Plan Name	Initial Rate %	Fixed Period
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2. Details of Mortgage required

Gross Amount £	Term Years	Months	Purchase Price/Current Property Value £
Loan Purpose	<input type="checkbox"/> Purchase	<input type="checkbox"/> Remortgage	<input type="checkbox"/> Transfer of Equity
If remortgage, please give reason -	<input type="checkbox"/> Debt Consolidation	<input type="checkbox"/> Home Improvements	<input type="checkbox"/> Business Purpose <input type="checkbox"/> Capital Raising
Please provide a full breakdown of how the funds will be used (more space is given in section 13)			
Address of property to be mortgaged			
			Postcode
Is the property ex-local authority, ex-public sector or purchased under a Right to Buy/MoD/Housing Association scheme?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Will you let the property or use it for business purposes?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Will you occupy the property immediately on completion of the mortgage?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
If no, please provide details			

2A. Repayment method

Capital and Interest Repayment <input type="checkbox"/>	Interest only <input type="checkbox"/>
Interest only mortgages. How do you intend to repay the capital at the end of the mortgage term?	
A. ISA <input type="checkbox"/>	Amount of premium each month? £
B. Personal/Private Pension <input type="checkbox"/>	Amount of premium each month? £
C. Sale of Property <input type="checkbox"/>	If different to security address, please provide address and approximate current market value in Section 13
D. Other (e.g. dividends, shares, portfolio of investments) <input type="checkbox"/>	Please provide details in Section 13

2B. Deposits (For Purchase only)

Source of Deposit (please tick)
Equity in current property <input type="checkbox"/> Applicant(s) own savings <input type="checkbox"/> Third party* <input type="checkbox"/>
Sale price of current property £
*If funds are being borrowed from or provided by a third party (i.e. family member), please state amount £
Name and address of third party
Postcode
What is your relationship with the third party?
Will there be any charge over the property in respect of this? Yes <input type="checkbox"/> No <input type="checkbox"/>
Is there any relationship (business, family or personal) between you and the vendor? Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, please provide details

3. Solicitor details (For Purchase and Transfer of Equity only)

Name of firm	Tel. no.
Address	
Postcode	

4. Details of applicants

1st Applicant

Mr/Mrs/Miss/Ms/Other	
Surname	
Forename(s)	
Any previous names used	
Home tel.	Mobile tel.
Work tel.	
Date of birth / /	Nationality
Do you have permanent rights of UK residence? Yes <input type="checkbox"/> No <input type="checkbox"/>	
Status	Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/>
	Separated <input type="checkbox"/> Widowed <input type="checkbox"/> With Partner <input type="checkbox"/>
Relationship between applicants	
Details of dependants	Number Age(s)
For England and Wales only, will anyone aged 17 or over, other than the applicant(s) and their children, occupy the property?	
Yes <input type="checkbox"/> No <input type="checkbox"/>	
If yes, please provide full name(s), relationship and date(s) of birth	
<hr/> <hr/>	

2nd Applicant

Mr/Mrs/Miss/Ms/Other	
Surname	
Forename(s)	
Any previous names used	
Home tel.	Mobile tel.
Work tel.	
Date of birth / /	Nationality
Do you have permanent rights of UK residence? Yes <input type="checkbox"/> No <input type="checkbox"/>	
Status	Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/>
	Separated <input type="checkbox"/> Widowed <input type="checkbox"/> With Partner <input type="checkbox"/>
Relationship between applicants	
Details of dependants	Number Age(s)
For England and Wales only, will anyone aged 17 or over, other than the applicant(s) and their children, occupy the property?	
Yes <input type="checkbox"/> No <input type="checkbox"/>	
If yes, please provide full name(s), relationship and date(s) of birth	
<hr/> <hr/>	

5. Address / Tenure history

1st Applicant

Current address	
<hr/> <hr/>	
Postcode	
How long at above address?	Years Months
Are you the owner of the above property?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If No, please specify:	
Tenant (Please provide landlords details in section 13)	<input type="checkbox"/> With parents or relatives <input type="checkbox"/>
Other (Please specify in section 13) <input type="checkbox"/>	
Have you owned a property in the last 12 months?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, and it is not the above property, please provide details in section 13	
Have you received any financial assistance to meet your mortgage/rent payments in the last 24 months?	
Yes <input type="checkbox"/> (Please provide details in section 13) No <input type="checkbox"/>	
Previous addresses (List addresses for the past 3 years. Please continue in section 13)	
<hr/> <hr/>	
Postcode	
Period of occupancy	From / / to / /
At your previous address were you	
Owner <input type="checkbox"/> Tenant <input type="checkbox"/> (Please provide landlord's details in section 13)	
With parents or relatives <input type="checkbox"/> Other (Please specify in section 13) <input type="checkbox"/>	

2nd Applicant

Current address	
<hr/> <hr/>	
Postcode	
How long at above address?	Years Months
Are you the owner of the above property?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If No, please specify:	
Tenant (Please provide landlords details in section 13)	<input type="checkbox"/> With parents or relatives <input type="checkbox"/>
Other (Please specify in section 13) <input type="checkbox"/>	
Have you owned a property in the last 12 months?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, and it is not the above property, please provide details in section 13	
Have you received any financial assistance to meet your mortgage/rent payments in the last 24 months?	
Yes <input type="checkbox"/> (Please provide details in section 13) No <input type="checkbox"/>	
Previous addresses (List addresses for the past 3 years. Please continue in section 13)	
<hr/> <hr/>	
Postcode	
Period of occupancy	From / / to / /
At your previous address were you	
Owner <input type="checkbox"/> Tenant <input type="checkbox"/> (Please provide landlord's details in section 13)	
With parents or relatives <input type="checkbox"/> Other (Please specify in section 13) <input type="checkbox"/>	

6. Employment details

6A. Current employment details, if employed

If Self-Employed, in partnership or director of a limited company – complete section 6B.

If less than 12 months in current employment also complete section 6C. Please provide details of Secondary Employment in Section 13.

1st Applicant

Are you a UK tax payer?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Occupation/Job title		
Status	Permanent <input type="checkbox"/>	Temporary <input type="checkbox"/>
If on a fixed term contract when does it end?		
Will the contract be renewed?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Period of employment	Years: <input type="text"/>	Months: <input type="text"/>
Currently within probationary period?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Are you under notice of termination of employment/redundancy?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Is your employment seasonal?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Are you currently on Maternity leave?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If on Maternity leave, what is your intended return to work date?	/	/
Employed by family?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Employer's name		
Address		
	<input type="text" value="Postcode"/>	
Payroll number		
National Insurance no.		
Your work address if different to that stated above		
	<input type="text" value="Postcode"/>	

2nd Applicant

Are you a UK tax payer?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Occupation/Job title		
Status	Permanent <input type="checkbox"/>	Temporary <input type="checkbox"/>
If on a fixed term contract when does it end?		
Will the contract be renewed?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Period of employment	Years: <input type="text"/>	Months: <input type="text"/>
Currently within probationary period?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Are you under notice of termination of employment/redundancy?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Is your employment seasonal?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Are you currently on Maternity leave?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If on Maternity leave, what is your intended return to work date?	/	/
Employed by family?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Employer's name		
Address		
	<input type="text" value="Postcode"/>	
Payroll number		
National Insurance no.		
Your work address if different to that stated above		
	<input type="text" value="Postcode"/>	

6B. Current Employment details if Self-Employed, in partnership or director of a limited company

To be completed by all Self-Employed applicants. If less than 12 months in current business also complete section 6C.

Are you a UK tax payer?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Name of firm/company		
Address		
	<input type="text" value="Postcode"/>	
Nature of business/Position held		
How long has the business been established?	Years: <input type="text"/>	Months: <input type="text"/>
How long have you been involved with it?	Years: <input type="text"/>	Months: <input type="text"/>
National Insurance no.		
Percentage of issued shares held	<input style="width: 50px;" type="text" value="%"/>	
Name of accountant		
Qualification of accountant (ACCA, FCCA etc)		
Name and address of accountancy firm		
	<input type="text" value="Postcode"/>	
Telephone number		
Applicant(s) related to accountant? If Yes, supply full details in Section 13.	Yes <input type="checkbox"/>	No <input type="checkbox"/>

Are you a UK tax payer?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Name of firm/company		
Address		
	<input type="text" value="Postcode"/>	
Nature of business/Position held		
How long has the business been established?	Years: <input type="text"/>	Months: <input type="text"/>
How long have you been involved with it?	Years: <input type="text"/>	Months: <input type="text"/>
National Insurance no.		
Percentage of issued shares held	<input style="width: 50px;" type="text" value="%"/>	
Name of accountant		
Qualification of accountant (ACCA, FCCA etc)		
Name and address of accountancy firm		
	<input type="text" value="Postcode"/>	
Telephone number		
Applicant(s) related to accountant? If Yes, supply full details in Section 13.	Yes <input type="checkbox"/>	No <input type="checkbox"/>

6C. Previous Employment / Self-Employment

Employment type: Employed / Self-Employed (pls delete as appropriate).

1st Applicant

Name of employer/business		
Address of employer/business		
	Postcode	
Period of employment	From: / /	To: / /

2nd Applicant

Name of employer/business		
Address of employer/business		
	Postcode	
Period of employment	From: / /	To: / /

7. Income details Please provide details of current income.

7A. Employed income details

1st Applicant

	Amount	Frequency
Basic		
Overtime/Shift Pay/Commission/Bonus		
Other e.g. Company car, Petrol allowance		

2nd Applicant

	Amount	Frequency
Basic		
Overtime/Shift Pay/Commission/Bonus		
Other e.g. Company car, Petrol allowance		

7B. Self-Employed Income details

1st Applicant

	Amount	Frequency
Net Profit before tax		
Dividends		
Salary		

2nd Applicant

	Amount	Frequency
Net Profit before tax		
Dividends		
Salary		

7C. Secondary employment income details

1st Applicant

	Amount	Frequency
Basic		
Overtime/Shift Pay/Commission/Bonus		
Other e.g. Company car, Petrol allowance		

2nd Applicant

	Amount	Frequency
Basic		
Overtime/Shift Pay/Commission/Bonus		
Other e.g. Company car, Petrol allowance		

7D. Other sources of income

1st Applicant

	Amount	Frequency
Pension(s)		
Benefits		
Rental income		
Maintenance/Alimony		
Other (please state)		

2nd Applicant

	Amount	Frequency
Pension(s)		
Benefits		
Rental income		
Maintenance/Alimony		
Other (please state)		

Where Working Tax Credit or Child Tax Credit form an element of income, I confirm to the best of my knowledge I will be in receipt of these benefits for at least 5 years (please tick)

1st Applicant

Where Working Tax Credit or Child Tax Credit form an element of income, I confirm to the best of my knowledge I will be in receipt of these benefits for at least 5 years (please tick)

2nd Applicant

7E. Borrowing into retirement

1st Applicant

What is your expected retirement age?

If the mortgage term extends beyond your expected retirement age OR your 65th birthday, whichever is the sooner, you must provide details of how you propose to maintain payment after retirement.

Nature of employment post retirement

Provide details of any pensions / guaranteed income after retirement

Provide details of any other expected income during retirement
(Use Section 13 if required)

2nd Applicant

What is your expected retirement age?

If the mortgage term extends beyond your expected retirement age OR your 65th birthday, whichever is the sooner, you must provide details of how you propose to maintain payment after retirement.

Nature of employment post retirement

Provide details of any pensions / guaranteed income after retirement

Provide details of any other expected income during retirement
(Use Section 13 if required)

7F. Customer Declaration

To be signed in all cases

I hereby confirm that the information I have given about my income and employment is, to the best of my knowledge, a true reflection of my current financial position.

1st Applicant Signature

Date / /

I hereby confirm that the information I have given about my income and employment is, to the best of my knowledge, a true reflection of my current financial position.

2nd Applicant Signature

Date / /

8. Existing Mortgages, Loans and other Commitments

Please provide details of all debts i.e. secured loans, unsecured loans, hire purchase, overdrafts, credit cards, store cards, mail order and payments being made in respect of any IVA/Trust Deed, CCJ, Administration Order, Debt Arrangement Scheme, Debt Management Arrangement, defaulted or delinquent account / loan or any payment arrangement with a creditor – the full contractual payment is required in respect of the original commitment.

If 'none' please tick here Please tick, delete or circle where applicable:

App 1/App 2	Type	Lender / Creditor	Account No.	Start Date	Balance	Monthly Payment	Interest Rate	Fixed (F) Discount (D) Tracker (T) (Complete Section 13 for other types of loan)	Repayment Type Cap Rep (CR) Int Only (IO) Part/Part (PP)	To be repaid from mortgage?
App 1/App 2	Mortgage / BTL / Secured loan				£	£	%	F D T	CR IO PP	Yes <input type="checkbox"/> No <input type="checkbox"/>
App 1/App 2	Mortgage / BTL / Secured loan				£	£	%	F D T	CR IO PP	Yes <input type="checkbox"/> No <input type="checkbox"/>
App 1/App 2					£	£				Yes <input type="checkbox"/> No <input type="checkbox"/>
App 1/App 2					£	£				Yes <input type="checkbox"/> No <input type="checkbox"/>
App 1/App 2					£	£				Yes <input type="checkbox"/> No <input type="checkbox"/>
App 1/App 2					£	£				Yes <input type="checkbox"/> No <input type="checkbox"/>
App 1/App 2					£	£				Yes <input type="checkbox"/> No <input type="checkbox"/>
App 1/App 2					£	£				Yes <input type="checkbox"/> No <input type="checkbox"/>
App 1/App 2					£	£				Yes <input type="checkbox"/> No <input type="checkbox"/>
App 1/App 2					£	£				Yes <input type="checkbox"/> No <input type="checkbox"/>
App 1/App 2					£	£				Yes <input type="checkbox"/> No <input type="checkbox"/>
App 1/App 2					£	£				Yes <input type="checkbox"/> No <input type="checkbox"/>
App 1/App 2					£	£				Yes <input type="checkbox"/> No <input type="checkbox"/>
App 1/App 2					£	£				Yes <input type="checkbox"/> No <input type="checkbox"/>

Please provide details (including address) of any other mortgage (including Buy to Let) currently held in Section 13

I/We authorise GE Money Home Lending Limited at its sole discretion to repay out of the proceeds of my/our advance those balances shown above and identified for consolidation by a tick in the last column. I/we agree that there is no obligation for GE Money Home Lending Limited to agree to my/our request for consolidation of any of these balances or to repay these balances and that the monies may be sent to me/us instead in which case, I/we undertake to pay the outstanding balance to the lender/other payee upon receipt of the monies. In relation to the property to be mortgaged, I/we authorise GE Money Home Lending Limited to apply the proceeds of the advance to redeem all mortgages and to settle any outstanding ground rent or service charges.

To be signed by the applicants in all cases:

1st Applicant Signature

Date / /

2nd Applicant Signature

Date / /

9. Adverse Credit History (Use Section 13 if required.)

1st Applicant

Payment Arrangement

Have you ever entered into any payment arrangement?

If yes, please provide details Yes No

Individual Voluntary Arrangement, Debt Arrangement Scheme, Debt Management Arrangement

Have you ever entered into an Individual Voluntary Arrangement, Debt Arrangement Scheme or Debt Management Arrangement?

If yes, please provide details Yes No

Mortgage History

Have you ever had your property repossessed (voluntarily or not)?

If yes, please provide details Yes No

Bankruptcy/Sequestration/LILA

Have you ever been adjudged bankrupt or insolvent?

If yes, please provide details Yes No

2nd Applicant

Payment Arrangement

Have you ever entered into any payment arrangement?

If yes, please provide details Yes No

Individual Voluntary Arrangement, Debt Arrangement Scheme, Debt Management Arrangement

Have you ever entered into an Individual Voluntary Arrangement, Debt Arrangement Scheme or Debt Management Arrangement?

If yes, please provide details Yes No

Mortgage History

Have you ever had your property repossessed (voluntarily or not)?

If yes, please provide details Yes No

Bankruptcy/Sequestration/LILA

Have you ever been adjudged bankrupt or insolvent?

If yes, please provide details Yes No

Explanation of Adverse

Please provide full details of ANY detrimental credit not covered above i.e. (Defaults, CCJs (Court Decrees), Administration Order, mortgage/secured loan/rent arrears and a full explanation of why the detrimental credit occurred.

10. Further details of property to be mortgaged

Type of property

Detached Semi-detached Terraced Bungalow Purpose Built Flat/ Maisonette Converted Flat/Maisonette

If a flat/maisonette, how many floors and units in block, and is the block in whole ownership?

Is the property located above commercial premises? Yes No

Type of construction External walls Roof

Number of rooms

Bedrooms Living rooms Dining rooms Kitchens Bathrooms

Garages

Age of property

If less than 10 years old does it have a: NHBC Architect's Certificate Premier Zurich

Tenure

Freehold Commonhold Feuhold (Scotland only) Leasehold Unexpired term (if leasehold) Years

Who should our valuer contact to gain access to the property?

Name Telephone Number

11. Building insurance

We (GE Money Home Lending Limited) require that your property is insured for the full reinstatement value, on or before completion of your mortgage.

Buildings Insurance Declaration

DECLARATION

- I/We shall be making my/our own arrangements to ensure buildings insurance requirements are met.
I understand that a £25 fee will be charged for the processing thereof.
- I/We understand that GE Money Home Lending have a financial interest in the mortgaged property and that it is our responsibility to ensure that their interest is noted under the buildings policy.
- I/We hereby agree/undertake to arrange for the Freeholder to insure the property at all times for the full amount representing not less than the full cost of reconstructing the property in the same form, size, style and condition and to ensure the policy I/the Freeholder will be taking out is index linked to the House Rebuilding Cost Index or any index substituted thereafter.
- I/We accept sole responsibility for the choice of insurer/undertake to advise the Freeholder of GE Money Home Lending's requirements in respect of the sum insured and the extent of cover.
- I/We undertake to pay/advise the Freeholder of GE Money Home Lending's requirements to pay all premiums as they fall due.
- I/We understand that GE Money Home Lending accepts no responsibility for any loss suffered by me/us in connection with the insurance of the property, however caused.

Applicant 1

Applicant 2

12. Mortgage Payment Protection Insurance (MPPI)

You are able to take out mortgage payment protection insurance "MPPI" to cover your mortgage payments and other associated outgoings in the event that you lose your income following an accident, sickness or involuntary unemployment.

Details regarding MPPI cover are available from your Intermediary.

If you already have arranged cover for your mortgage payments please advise us of the details below

Name of insurer	Policy Number	Monthly benefit £

Where you have chosen not to protect your mortgage payments you should be aware that you will remain responsible for the full amount of your monthly repayment, plus your associated outgoings, throughout the term of the mortgage. Please refer to clause 15 of the declaration on page 13.

Declaration

This Application is designed to serve the requirements of a number of different companies. The particular company to which this application is relevant will depend upon the type of mortgage you request. Your Application Form and/or the information on it may be passed to other companies within our corporate group. Accordingly, this Declaration is given to and relied upon by the Relevant

Lender. Reference to the Relevant Lender shall be defined as GE Money Home Lending Limited trading as either igroup or First National, any holding, associated or subsidiary company or any other company associated with or affiliated with our parent company General Electric Company, its successors in title, its assigns whether by way of security or otherwise.

I/We hereby agree and declare that:

- I/We certify that all the information in this Mortgage Application is both current and correct. Given the income declared, I/we are financially able to meet the monthly payments on my/our proposed Relevant Lender mortgage together with the payments on all other existing financial commitments.
I/We certify that I/we am/are not in receipt of or claiming any state unemployment benefit. I/we agree that such information can be relied upon by all third parties to whom the Relevant Lender is authorised to disclose the same, as if such third parties had received the information directly.
- The particulars contained in this application whether completed in my/our hand or not and any accompanying or supporting documentation which is now enclosed or may hereafter be provided by me/us (the Application) are and will be true and accurate in all respects and if a formal mortgage offer is made by the Relevant Lender and a contract is concluded such particulars are to be regarded as forming part of that contract.
- The Relevant Lender and the Insurance Companies are authorised to make such enquiries and searches and obtain such references and information as they shall consider necessary of such persons, including but not limited to tax authorities, employers, landlords, accountants, building societies, bankers, lenders and other payees listed in section 8 of the application and credit reference agencies (who will keep a record of searches made) as they deem necessary to confirm the truth and accuracy of the particulars contained in this Application. The Relevant Lender and the Insurance Companies are authorised to seek information from other insurers to check the answers I/we have provided. The results of these enquiries, searches and references and any information given by me/us or any person in applying for the mortgage may be used for credit assessment, including credit scoring and for debt recovery, tracing and fraud prevention.
- A valuation report will be obtained solely for the benefit of the Relevant Lender to enable it to assess the amount of the mortgage, if any, which it is prepared to make on the security referred to in the Mortgage Application and such valuation report confers no rights on me/us whether against the Relevant Lender or any other persons. Property data collected during the survey and valuation may be passed on within the Relevant Lenders' corporate group for use in setting up a property valuation model. Whilst the Relevant Lender may provide me/us with a copy of the valuation report the Relevant Lender is not the agent of the surveyor or firm of surveyors providing the valuation report and neither the Relevant Lender nor such surveyor or firm of surveyors give any warranty, representation or assurance that the statements, conclusions and opinions expressed or implied in the valuation report are accurate, valid or complete or that the property is free from defects or worth at least the amount of the mortgage or that (where relevant) the purchase price is reasonable. I/We must, for my/our protection obtain independent advice from a surveyor or other professional person as to the condition and value of the property.
- Where the Interest Only or Capital Repayment options have been selected, the Relevant Lender does not require an application to be supported by any financial product sold by a third party or any persons with whom that third party has any such arrangements.
- The information contained in this Application and Declaration may be relied upon by the Relevant Lender and any person or body in whom the benefit of all or any of the mortgage, or policy/ies of life assurance and other related security is from time to time vested. If such information is inaccurate I/we will make good any loss that the Relevant Lender and any other person or body may suffer by acting in reliance on it. I/We confirm that I/we have made arrangements to pay off any monies owing under any subsisting County Court Judgments and/or existing credit agreement registered against me/us.
- I/We consent to my/our Conveyancer disclosing to the Relevant Lender any information or documentation whatsoever requested by the Relevant Lender either in relation to the transaction or the property which is the subject of this Mortgage Application or which the Relevant Lender requires or would have required to consider whether or not to make a mortgage offer to me/us.
- I/We have received and read a Key Facts Illustration and considered the A Guide to Our Fees relating to the particular mortgage product I/we have chosen and/or have been advised to apply for by my/our financial or other adviser. I/We understand that the Relevant Lender may decline this Application without giving any reason whatsoever.
- I/We undertake to provide you forthwith with details of any changes in circumstance of whatever nature which have, or are likely to have an effect on the continuing accuracy of the particulars contained in the Application and which may affect the Relevant Lender's willingness to provide the mortgage.
- The Relevant Lender may pass information, documents, or data held by it or provided to it in relation to this Application, the mortgage, any related security (historical, current or confidential), any possession of the property by the Relevant Lender and any insurance to:-
 - any actual or proposed transferee of the mortgage or such related security
 - the provider of funds for the mortgage
 - any party with whom the Relevant Lender is considering entering into a contractual agreement in relation to the mortgage or such related security
 - credit reference agencies
 - any intermediary of mortgage business to the Relevant Lender
 - the Insurance Companies and/or
 - any insurance database register
 - any fraud prevention database register including MCL and the National Hunter system administered by MCL, where it may be made available to other mortgage lenders in the interests of fraud prevention
 - any group, associated or holding company who may be able to assist you with alternative mortgage finance or other products
 - guarantors, whilst they remain liable under the Guarantee given to the Relevant Lender.
- If the Mortgage Application is in respect of joint applicants all obligations in relation to the mortgage (if granted) shall be joint and several. This means that in addition to being responsible together, each customer is responsible in full for all obligations as if they were the sole customer.
- I/We consent to any telephone conversations and calls between the Relevant Lender and myself/ourselves being recorded at the Relevant Lender's discretion.
- I/We agree to receive details of products and services offered by the Relevant Lender and any company within its corporate group. I/We understand that if I/we do not wish to receive further information regarding such services and products I/we may write to the Relevant Lender and its records will be amended accordingly.
- Where I/we have chosen to make my/our own building insurance arrangements I/we understand that the Relevant Lender has a financial interest in the mortgaged property and that it is our responsibility to ensure that their interest is noted under the buildings policy. I/We hereby agree/undertake to arrange for the freeholder to insure the property at all times for the full amount representing not less than the full cost of reconstructing the property in the same form, size, style and condition and to ensure the policy I/the Freeholder will be taking out is index linked to the House Rebuilding Cost Index or any index substituted thereafter. I/We accept sole responsibility for the choice of Insurer/undertake to advise the

Freeholder of the Relevant Lender's requirements in respect of the sum insured and the extent of cover. I/We undertake to pay/advise the Freeholder of Relevant Lender's requirements to pay all premiums as they fall due. I/We understand that the Relevant Lender accepts no responsibility for any loss suffered by me/us in connection with the insurance of the property, however caused.

- I/We understand that it will be my/our responsibility to maintain payments on any mortgage held with the Relevant Lender. If I/we decide not to accept the Relevant Lender's mortgage payment protection insurance, I/we will arrange/have already arranged suitable cover and/or understand that my/our mortgage payments will not be protected in the event of accident, sickness or unemployment, if such cover is not in force.

IMPORTANT INFORMATION - USE OF YOUR PERSONAL DATA

In assessing your application, we will make enquiries about you including searching any records held by Credit Reference Agencies and sharing your details with Fraud Prevention Agencies. We will record all information including if you give us false or inaccurate information and we suspect fraud. The Credit Reference and Fraud Prevention Agencies will keep details of any searches.

Information held about you by the Credit Reference Agencies may already be linked to records relating to one or more of your financial partners. For the purpose of this application you may be treated as financially linked and your application will be assessed with reference to any associated records. If you are a joint applicant or if you have told us of some other financial association with another person, you must be sure that you are entitled to (a) disclose information about your joint applicant and anyone referred to by you; and (b) authorise us to search, link or record information at Credit Reference Agencies about you and anyone referred to by you. An association between joint applicants and between you and anyone you tell us is your financial partner will be created at Credit Reference Agencies. This will link your financial records, each of which will be taken into account in all future applications by either or both of you. This will continue until one of you successfully files a disassociation at Credit Reference Agencies.

You consent to us disclosing details of your application and how you conduct your account (including any default) to the Credit Reference and Fraud Prevention Agencies. This information may be used to help us and other organisations (a) to assess the financial risks of dealing with you and other members of your household; (b) to help make decisions on motor, household, credit, life and other insurance proposals and insurance claims; (c) to administer agreements and insurance policies with you; (d) to help prevent or detect fraud, prevent money laundering or other crimes, recover debts and trace debtors; and (e) for statistical analysis about credit, insurance and fraud.

We will use a credit scoring or other automated process in deciding whether to accept your application and during the life of your Account, for example to review your secured debt and any unsecured debt or the interest rate and other charges for your Account (all of which may be varied by us). This may involve searching your records again at Credit Reference Agencies (who will keep details of our search) as well as using other information we hold about you.

If you have requested payment protection insurance and/or home insurance we may pass information about you to any organisation approved by us to enable them to arrange and administer the requested plan and for the purposes of underwriting, claims handling and fraud prevention (which could include passing details to other insurers). We may pass your details to insurance companies carefully selected by us so that they can contact you about life, creditor, household and other insurance products that may be of interest to you.

Please telephone us on 0845 6076551 if you want details of those Credit Reference Agencies and Insurers from whom we obtain and to whom we pass information about you. You have a legal right to these details.

Subject Access Request: You have the right to receive a copy of the information we hold about you if you apply to us in writing. A fee will be payable.

If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies.

Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:

- Checking details on applications for credit and credit related or other facilities
- Managing credit and credit related accounts or facilities
- Recovering debt
- Checking details on proposals and claims for all types of insurance
- Checking details of job applicants and employees

Please contact us at **GE Money Marketing, FREEPOST RSLA-JBLG-JSBL, Building 4, Hatters Lane, Croxley Green Business Park, Watford, WD18 8YF** if you want to receive details of the relevant fraud prevention agencies.

We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

Telephone conversations between you and us may be recorded for the following purposes:- quality, training, resolution of disputes and to detect and avoid criminal activities.

By signing this application, you consent to us sharing information about you and your account to the Relevant Lender for the purposes of detecting and preventing fraud and also for analysis and modelling for the purposes of detecting and preventing fraud. You consent to us transferring this data outside the EEA for the purposes detailed above.

The Relevant Lender will use the data you provide us with to meet its contractual obligations to you.

By signing this application you consent to the Relevant Lender using and disclosing to carefully selected third parties your contact details so that the Relevant Lender and any selected third parties may provide you with information about goods and services offered by the Relevant Lender or the third party that may be of interest to you. The methods of contact which you consent to include post, electronic mail, telephone, SMS/Text messaging, and any other online or interactive media. **If you do not wish to be contacted by us in the ways outlined in this paragraph for the purposes of direct marketing, you may write to us at anytime without charge at GE Money Marketing, FREEPOST RSLA-JBLG-JSBL, Building 4, Hatters Lane, Croxley Green Business Park, Watford, WD18 8YF.**

By signing this application, you consent to us contacting you by sms text messaging on any mobile contact number you provide for the purposes of servicing your account.

By signing this application, you consent to us passing your account information to any holding, associated or subsidiary company or any other company associated with or affiliated with our parent company General Electric Company, its successors in title, its assigns whether by way of security or otherwise to whom you make an application for a further financial product including but not limited to a loan, mortgage or re-mortgage solely for the purposes of facilitating any new application you make.

You also agree that all the details you have given to us are true and complete, that you are 18 years of age or older, and that these details may be verified by us from time to time.

1st Applicant

Signed

Date / /

2nd Applicant

Signed

Date / /

Please check through this application form to ensure that it is fully completed. Any sections that are not completed may result in unnecessary delays.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

GE Money Home Lending Limited, Building 4, Hatters Lane, Croxley Green Business Park, Watford, Hertfordshire, WD18 8YF
Registered in England Company No: 3770763

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GE Money Home Lending Limited is authorised and regulated by the Financial Services Authority

Borrower(s) Authority to Borrower(s) Existing Lender

Borrower
Lender
Lenders Account Number(s)
Solicitors Simply Law (England and Wales) and Optima Legal (Scotland)
Company GE Money Home Lending Limited

The Borrower Authorises the Lender to provide to the Solicitor acting for the Company such information and documentation as it may require, relating to any mortgage the borrower has with the Lender and in particular, but not limited to, the account or accounts identified by the Lenders Account Number(s) above.

Applicant 1 Signature _____ Date / /	Applicant 2 Signature _____ Date / /
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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:

GE Money Servicing Limited
 Building 4, Hatters Lane,
 Croxley Green Business Park,
 Watford, Hertfordshire,
 WD18 8YF

Originator's Identification Number

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Reference

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

Name(s) of Account Holder(s)

Bank or Building Society Account Number

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Branch Sort Code

		-			-		
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(from the top right hand corner of your cheque).

Name and full postal address of your Bank or Building Society Branch

To The Manager of	Bank / Building Society
Address	
	Postcode

Instruction to your Bank or Building Society

Please pay GE Money Servicing Limited 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 GE Money Servicing Limited 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 GE Money Servicing Limited will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request GE Money Servicing Limited 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 GE Money Servicing Limited or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society
 - If you receive a refund you are not entitled to, you must pay it back when GE Money Servicing Limited asks 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.



GE Money Home Lending Limited
Building 4
Hatters Lane
Croxley Green Business Park
Watford
Hertfordshire WD18 8YF
Telephone 01923 426400
Registered in England Company No: 3770763

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GE Money Home Lending Limited is authorised and regulated by the Financial Services Authority

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

If you would like this or any of our other documents supplied in an alternative format, e.g. large print, please send it back to us with your request and we will be pleased to help.