



GE Money  
Home Lending

# Mortgage Application Form

Effective from 6 February 2014

**Customer signature(s) required on:**

- Page 13 - Application Declaration
- Page 14 - Borrower(s) Authority to Borrower(s) Existing Lender
- Page 14 - Direct Debit Mandate

# SECTIONS A-C ARE FOR INTERMEDIARY USE ONLY

To avoid delays in processing your application, please ensure all sections are completed. Any amendments made must be crossed through and initialled by the applicant(s).

IDOL Reference Number

## A Details of Intermediary introducing or selling the Mortgage

Name of Intermediary (company) selling the mortgage

Tel:

Name of contact

Email

Address

Postcode

FCA no.

Will this party be receiving commission?

Yes

No

Was this mortgage sale execution only?

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:

FCA 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 FCA 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 12)**

Name of Intermediary (company) submitting the mortgage

Tel:

Name of contact

Email

Address

Postcode

FCA 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



# All Intermediary / Broker fees in connection with this application

Type of fee	Amount of Fee	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>		
Intermediary	£		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<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	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Other	£		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

## Certification: all cases

### 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

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 FCA 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.

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.

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



# Verification and Proof of Signature Guide

The guidance below is to assist Intermediaries/Brokers in carrying out verification and proof of signature requirements, these items are to be held within Intermediary and Broker records and are not required to be submitted with the application but may be requested during the application process if required.

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 have 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.
- Having seen the applicant face-to-face, if the documentation includes photographic identification, you are also required to certify that this is a true likeness of the applicant.
- Intermediaries who are certifying documentation must be FCA authorised.
- A professional person (e.g. Solicitor) covered by money laundering regulations may also certify.

## SECTION D FOR INFORMATION TO BE PROVIDED BY APPLICANTS

# D 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 <input type="checkbox"/> Tracker <input type="checkbox"/> Fixed <input type="checkbox"/> Discount	Plan Name	Initial Rate %	Fixed Period
Please provide an estimated date of completion <input type="text"/> / <input type="text"/> / <input type="text"/>			

### 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 (Amount paid for transfer £ )		
If remortgage, please give reason - <input type="checkbox"/> Debt Consolidation <input type="checkbox"/> Home Improvements <input type="checkbox"/> Capital Raising		
Please provide a full breakdown of how the funds will be used (more space is given in section 12)		

#### 2A. Repayment method

Capital and Interest Repayment <input type="checkbox"/>	Part and Part Repayment <input type="checkbox"/>	Interest only <input type="checkbox"/>
If Part and Part Repayment, please indicate the split between Capital and Interest Repayment and Interest Only:		
Capital and Interest Repayment £	Interest Only £	
<b>Part and Part Repayment and Interest only mortgages.</b> How do you intend to repay the capital at the end of the mortgage term? Please select all that apply		
A. ISA <input type="checkbox"/>	Amount of premium each month? £	Current Value £
B. Personal/Private Pension <input type="checkbox"/>	Amount of premium each month? £	Current Value £
C. Sale of Property <input type="checkbox"/>	If different to security address, please provide address and approximate current market value in Section 12 <small>Where sale of property is being used as a repayment strategy for any element of the loan, GEMHL requires a minimum of £150,000 equity at inception.</small>	
D. Other (e.g. dividends, shares, portfolio of investments) <input type="checkbox"/>	£	Please provide detail <input type="text"/> Current Value £
	£	Please provide detail <input type="text"/> Current Value £

#### 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

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

Name of firm	Tel. no.
Name of contact	
Address	
	Postcode



## 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 12.

#### 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"/>
Employed by family?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Employer's name		
Address		
<input type="text"/>	<input type="text" value="Postcode"/>	
Nature of employer's business		
Payroll number		
National Insurance no.		
Your work address if different to that stated above		
<input type="text"/>	<input type="text" value="Postcode"/>	

Please provide contact details for your current employer	
Name	Tel: <input type="text"/>
We will be unable to issue your mortgage offer unless these details are provided	

#### 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"/>
Employed by family?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Employer's name		
Address		
<input type="text"/>	<input type="text" value="Postcode"/>	
Nature of employer's business		
Payroll number		
National Insurance no.		
Your work address if different to that stated above		
<input type="text"/>	<input type="text" value="Postcode"/>	

Please provide contact details for your current employer	
Name	Tel: <input type="text"/>
We will be unable to issue your mortgage offer unless these details are provided	

### 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"/>	<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"/>
Percentage of issued shares held	<input style="width: 50px;" type="text" value="%"/>	
National Insurance no.		
Name of accountant		
Qualification of accountant (ACCA, FCCA etc)		
Address		
<input type="text"/>	<input type="text" value="Postcode"/>	
Tel: <input type="text"/>		
Applicant(s) related to accountant?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If Yes, supply full details in Section 12.		

Are you a UK tax payer?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Name of firm/company		
Address		
<input type="text"/>	<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"/>
Percentage of issued shares held	<input style="width: 50px;" type="text" value="%"/>	
National Insurance no.		
Name of accountant		
Qualification of accountant (ACCA, FCCA etc)		
Address		
<input type="text"/>	<input type="text" value="Postcode"/>	
Tel: <input type="text"/>		
Applicant(s) related to accountant?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If Yes, supply full details in Section 12.		

## 6C. Previous Employment / Self-Employment

1st Applicant

Employment type: Employed  Self-Employed

1st Applicant

Name of employer/business

Address of employer/business

Postcode

Period of employment From / /  to / /

2nd Applicant

Employment type: Employed  Self-Employed

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
Gross basic salary		
Total gross annual income		
Net monthly pay		

2nd Applicant

	£ Amount	Frequency
Gross basic salary		
Total gross annual income		
Net monthly pay		

### 7B. Self-Employed Income details

1st Applicant

	£ Amount	Frequency
Net Profit after deductions		
Net Dividends after deductions		
Net Salary after deductions		

2nd Applicant

	£ Amount	Frequency
Net Profit after deductions		
Net Dividends after deductions		
Net Salary after deductions		

### 7C. Secondary employment income details

1st Applicant

	£ Amount	Frequency
Gross basic salary		
Total gross annual income		
Net monthly pay		

2nd Applicant

	£ Amount	Frequency
Gross basic salary		
Total gross annual income		
Net monthly pay		

### 7D. Other sources of income

1st Applicant

	£ Amount	Frequency
Net Pension Income		
Child Related Benefits		
Disability Related Benefits		
Other Benefits		
Rental income		
Maintenance/Alimony		
Other (please state)		

2nd Applicant

	£ Amount	Frequency
Net Pension Income		
Child Related Benefits		
Disability Related Benefits		
Other Benefits		
Rental income		
Maintenance/Alimony		
Other (please state)		



## 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

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Provide details of any other expected income during retirement  
(Use Section 12 if required)

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### 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

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Provide details of any other expected income during retirement  
(Use Section 12 if required)

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## 7F. Future Changes

### 1st Applicant

Are you aware of any changes to your income and expenditure that are likely to affect your ability to meet your mortgage payments?

Yes

No

If yes please provide further details

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### 2nd Applicant

Are you aware of any changes to your income and expenditure that are likely to affect your ability to meet your mortgage payments?

Yes

No

If yes please provide further details

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## 8. Household Expenditure

For full details of what to include please refer to our Underwriting and Packaging Guide.

Total number of child dependants residing

Total number of adult dependants residing

Houshold Bills and Services      £

Living Costs      £

Child Care      £

Travel and Motoring      £

Leisure and Recreation      £

Ground Rent and Service Charge      £



## 10. Adverse Credit History (Use Section 12 if required.)

### 1st Applicant

#### Payment Arrangement

Have you ever entered into any payment arrangement?

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?

Yes  No

#### Mortgage History

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

Yes  No

#### Bankruptcy/Sequestration/LILA

Have you ever been adjudged bankrupt or insolvent?

Yes  No

If "Yes" to any of the above please provide details.

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### 2nd Applicant

#### Payment Arrangement

Have you ever entered into any payment arrangement?

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?

Yes  No

#### Mortgage History

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

Yes  No

#### Bankruptcy/Sequestration/LILA

Have you ever been adjudged bankrupt or insolvent?

Yes  No

If "Yes" to any of the above please provide details.

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#### Explanation of Adverse

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

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## 11. Details of property to be mortgaged

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? Restrictions may apply.

Yes  No

Please confirm the number of bedrooms

Will you let the property or use it for business purposes?

Yes  No

Will you occupy the property immediately on completion of the mortgage?

Yes  No

If no, please provide details

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Is there any relationship (business, family or personal) between you and the vendor?

Yes  No

If yes, please provide details

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#### 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? Yes  No

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

Name  Telephone Number



# 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 group 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, including identity verification 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 policies/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, 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 0800 316 1625 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

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

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

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

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	<input type="text"/>	<input type="text"/>	<input type="text"/>	Applicant 2 Signature	Date	<input type="text"/>	<input type="text"/>	<input type="text"/>
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### Borrower(s) Authority to Borrower(s) Existing Lender

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

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	<input type="text"/>	<input type="text"/>	<input type="text"/>	Applicant 2 Signature	Date	<input type="text"/>	<input type="text"/>	<input type="text"/>
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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

4	0	5	1	9	3
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Reference

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#### 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.

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

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 426426  
Registered in England Company No: 3770763

GE Money Home Lending Limited is authorised and regulated by the Financial Conduct 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.