

THIS GUARANTOR FORM SHOULD BE EMAILED WITH INTERMEDIARY APPLICATION FORM.

**Head Office:**

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**Existing Scottish Building Society Account  
Number (if applicable)**

**IMPORTANT NOTE**

**This form should be completed either by you as the guarantor(s) in your own handwriting or by your personal adviser. ALL questions must be answered – enter N/A if not applicable. We require that any person proposing to act as the guarantor for a mortgage obtains independent legal advice prior to entering into the guarantee.**

**SECTION 1: DETAILS OF LOAN BEING GUARANTEED**

Name(s) of Applicant(s)

1st

2nd

Property Address  
(of property to be mortgaged)

Loan Amount

£

**Important Note: The liability of the guarantor(s) will  
be limited to the loan amount.**

**SECTION 2: PERSONAL DETAILS****First Guarantor:****Second Guarantor:**

Title (Mr/Mrs/Miss/Ms/Other)

Forename(s) in full

Surname

Previous surname  
(including maiden name)

Nationality

How long have you been resident in  
the UK?

Years

Months

Years

Months

Tax Office

Tax Reference

Date of birth and anticipated  
retirement age

Marital Status

☐

Married

☐

Single

☐

Divorced

☐

Married

☐

Single

☐

Divorced

☐

Separated

☐

Widow(er)

☐

Separated

☐

Widow(er)

Contact telephone number  
(incl. STD code)

Email Address

Number of dependants

Age(s) of dependant(s)

### SECTION 3: CURRENT ADDRESS DETAILS

	First Guarantor:	Second Guarantor: Complete details if different to First Applicant
Present Address, including postcode	<input type="text"/>	<input type="text"/>
How long have you lived at your current address?	<input type="text"/> Years <input type="text"/> Months	<input type="text"/> Years <input type="text"/> Months
Are you?	<input type="radio"/> Owner <input type="radio"/> Tenant <input type="radio"/> Lodger <input type="radio"/> Living with relatives/friends	<input type="radio"/> Owner <input type="radio"/> Tenant <input type="radio"/> Lodger <input type="radio"/> Living with relatives/friends
Name and address of present lender/landlord	<input type="text"/>	<input type="text"/>
Account Number	<input type="text"/>	<input type="text"/>
Monthly payment	£ <input type="text"/>	£ <input type="text"/>
Current balance outstanding	£ <input type="text"/>	£ <input type="text"/>
Start date of existing mortgage	<input type="text"/>	<input type="text"/>
Value of current property	£ <input type="text"/>	£ <input type="text"/>

### SECTION 4: PREVIOUS ADDRESS DETAILS IF LESS THAN 3 YEARS AT CURRENT ADDRESS\*

	First Guarantor:	Second Guarantor: Complete details if different to First Applicant
Previous Address, including postcode	<input type="text"/>	<input type="text"/>
How long did you live at your previous address?	<input type="text"/> Years <input type="text"/> Months	<input type="text"/> Years <input type="text"/> Months
Have you had any other lender/landlord in the last 3 years?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
If yes, name and address of previous lender/landlord	<input type="text"/>	<input type="text"/>

\*Note: Please complete the details of any other previous addresses in the last 3 years on a separate sheet of paper and attach to this form

## SECTION 5: EMPLOYMENT DETAILS

	First Guarantor:	Second Guarantor:
If employed enter name and address of employer If self-employed, enter name and address of accountant	<div></div>	<div></div>
What is your job title/occupation?	<div></div>	<div></div>
If employed, length of service (If self-employed, enter length of time business has been established, and also name and nature of business)	<div>Years</div> <div>Months</div>	<div>Years</div> <div>Months</div>
Employee Number	<div></div>	<div></div>
Name of person who can verify income	<div></div>	<div></div>
Job title of person who can verify income	<div></div>	<div></div>
Telephone number of person who can verify income including STD code	<div></div>	<div></div>
If your position?	<input type="radio"/> Full-time <input type="radio"/> Part-time <input type="radio"/> Retired <input type="radio"/> Contract <input type="radio"/> Self-employed	<input type="radio"/> Full-time <input type="radio"/> Part-time <input type="radio"/> Retired <input type="radio"/> Contract <input type="radio"/> Self-employed
If employed for less than 1 year, name and address of previous employer (Note: Please complete the details of any other previous employment in the last year on a separate sheet of paper and attach to this form)	<div></div>	<div></div>

## SECTION 6A: INCOME DETAILS EMPLOYED GUARANTORS ONLY

	First Guarantor:	Second Guarantor:
Basic Annual Income (before tax)	£ <div></div>	£ <div></div>
<b>Guaranteed</b> Annual Overtime	£ <div></div>	£ <div></div>
<b>Guaranteed</b> Annual Bonus	£ <div></div>	£ <div></div>
<b>Guaranteed</b> Annual Commission	£ <div></div>	£ <div></div>
<b>Guaranteed</b> Annual Allowance(s)	£ <div></div>	£ <div></div>
Other <b>Guaranteed</b> Income from employment	£ <div></div>	£ <div></div>
<b>Regular</b> Annual Overtime	£ <div></div>	£ <div></div>
<b>Regular</b> Annual Bonus	£ <div></div>	£ <div></div>
<b>Regular</b> Annual Commission	£ <div></div>	£ <div></div>
<b>Regular</b> Annual Allowance(s)	£ <div></div>	£ <div></div>
Other <b>Regular</b> Income from employment	£ <div></div>	£ <div></div>
<b>Total Annual Income</b>	£ <div></div>	£ <div></div>

## SECTION 6B: INCOME DETAILS SELF-EMPLOYED GUARANTORS ONLY

	First Guarantor:	Second Guarantor:
Taxable income for the last 3 years	<input type="text" value="Year"/> £	<input type="text" value="Year"/> £
	<input type="text" value="Year"/> £	<input type="text" value="Year"/> £
	<input type="text" value="Year"/> £	<input type="text" value="Year"/> £
If self-employed are you?	<input type="radio"/> Sole Trader <input type="radio"/> Partner <input type="radio"/> Director	<input type="radio"/> Sole Trader <input type="radio"/> Partner <input type="radio"/> Director
If Director, what is percentage shareholding?	<input type="text" value=""/> %	<input type="text" value=""/> %
VAT number (if registered)	<input type="text"/>	<input type="text"/>

## SECTION 7: OTHER INCOME DETAILS

	First Guarantor:	Second Guarantor:
Do you have any other income?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
	<input type="text" value="£"/>	<input type="text" value="£"/>
Source of additional income	<input type="text"/>	<input type="text"/>

## SECTION 8: FINANCIAL COMMITMENTS

Do you have any other loans, other existing mortgages (including BTLs), hire purchase agreements, credit cards, maintenance payments, etc. If yes, please give details below\*:

	First Guarantor:	Second Guarantor:
	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Lender	<input type="text"/>	<input type="text"/>
Type of loan	<input type="text"/>	<input type="text"/>
Amount outstanding	<input type="text" value="£"/>	<input type="text" value="£"/>
Monthly payment	<input type="text" value="£"/>	<input type="text" value="£"/>
Is the loan secured against your property?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Lender	<input type="text"/>	<input type="text"/>
Type of loan	<input type="text"/>	<input type="text"/>
Amount outstanding	<input type="text" value="£"/>	<input type="text" value="£"/>
Monthly payment	<input type="text" value="£"/>	<input type="text" value="£"/>
Is the loan secured against your property?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No

## SECTION 8: FINANCIAL COMMITMENTS continued

	First Guarantor:	Second Guarantor:
Lender	<input type="text"/>	<input type="text"/>
Type of loan	<input type="text"/>	<input type="text"/>
Amount outstanding	£ <input type="text"/>	£ <input type="text"/>
Monthly payment	£ <input type="text"/>	£ <input type="text"/>
Is the loan secured against your property?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Lender	<input type="text"/>	<input type="text"/>
Type of loan	<input type="text"/>	<input type="text"/>
Amount outstanding	£ <input type="text"/>	£ <input type="text"/>
Monthly payment	£ <input type="text"/>	£ <input type="text"/>
Is the loan secured against your property?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No

\*Note: Please complete any additional financial commitments on a separate sheet of paper and attach to this form

## SECTION 9: CREDIT INFORMATION

	First Guarantor:	Second Guarantor:
Have you ever personally or as a company director been bankrupt or insolvent?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Have you ever failed to keep up payments under a mortgage or other loan?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Have you ever had a county court judgement or court decree registered against you?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Have you ever made arrangements with creditors?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Have you ever been refused a loan?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Have you ever defaulted on credit accounts?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
If you answered yes to any of the above questions, please provide full details	<div><input type="text"/></div>	<div><input type="text"/></div>

## SECTION 10: PERSONAL DATA

Your personal data is unique to you. Alongside this application form you will be provided with our Customer Privacy Notice, which sets out what personal information we gather and hold about you and what we do with that personal information.

We (the Society) will not share your personal information with any other organisation for marketing purposes, but occasionally we would like to contact you by post or email to tell you about our own products and services or special offers introduced by us. If you would prefer not to receive such information in this way please tick this box.

**First Guarantor:**

☐ I **do not** wish to hear from you about this

**Second Guarantor:**

☐ I **do not** wish to hear from you about this

If you do not opt-out now, you can contact us to tell us not to send further marketing at any time. Further details about how to do this, what our lawful reason is for this processing of your personal information and about your rights under data protection law including in relation to marketing are set out in our privacy notice, which will be provided to you alongside the mortgage application form. If you mislay that paper copy you can read another copy online at any time at [www.scottishbs.co.uk](http://www.scottishbs.co.uk). You can also ask us for another copy when you visit any branch.

**First Guarantor Signature**

X

**Second Guarantor Signature**

X

**Mortgage Adviser Signature****Date**

## SECTION 11: DECLARATION

I/We

- a) hereby agree to act as guarantor(s) for an advance to be made in accordance with the Rules of the Society and the provisions of the Standard Security.
- b) confirm that the statements made in this form (completed by me/us or by another on my/our behalf) are correct and that any changes that occur before completion of the advance will be advised to the Society.
- c) understand that it may be a criminal offence to make a false statement.
- d) am/are over the age of 18 years.
- e) authorise the Society to take up such references as it considers necessary and relevant.
- f) have never been party to a mortgage where the property has been taken into possession or given up by way of voluntary possession.
- g) acknowledge and understand that a copy of this form will be passed to anyone acting for the Society including for example its legal and other professional advisors (as described in more detail in the Customer Privacy Notice).
- h) acknowledge and understand that the Society's legal advisors will use our personal information which the Society will share with them (as described in more detail in the Customer Privacy Notice).
- i) acknowledge and understand that the Society will divulge the confidential information contained in this application (which is personal information as described in more detail in the Customer Privacy Notice) to any person giving a personal guarantee or other security for this loan and/or to their legal advisor(s).
- j) have been advised of the financial commitment being undertaken with this mortgage and I/we are satisfied that it can be afforded.
- k) understand that by signing the form of guarantee I/we may become liable instead of or as well as the borrower(s).
- l) understand that by signing this application form I am/we are confirming that I/we have read in full the privacy notice of the Society included alongside this application form.

**I/We fully understand that I/we must seek independent legal advice before signing the form of Guarantee.**

**Signature(s) of Guarantor(s)****First Guarantor:**

X

**Date****Second Guarantor:**

X

**Date**