

**Head Office:**

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 EH11 2EF

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Email: [scottishmortgageapplications@scotbs.co.uk](mailto:scottishmortgageapplications@scotbs.co.uk)

Website: [www.scottishbs.co.uk](http://www.scottishbs.co.uk)

**BDM name and Broker name**

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

**THIS FORM SHOULD BE COMPLETED EITHER BY YOU AS THE APPLICANT(S) IN YOUR OWN HANDWRITING OR BY YOUR PERSONAL ADVISER**

**TO BE COMPLETED BY THE INTERMEDIARY (IF APPROPRIATE). READ AND SIGN THE FOLLOWING DECLARATION:**

1. I confirm that the application form submitted to the Society was:
 

a) completed and signed by the applicant(s).  
 OR  
 b) completed by me according to answers received from the applicant(s) and signed by the applicant(s).

☐  
☐
2. I agree that no advice from the Society has been received or influenced decisions taken by the applicant(s). ☐
3. I have provided the applicant(s) with appropriate disclosure information, Key Facts Illustration (KFI) and the Scottish Building Society Customer Privacy Notice. ☐
4. I confirm that I advised and made a recommendation to the applicant(s) on the suitability of this application. ☐
5. I am
 

a) charging the applicant(s) a fee of £   
 OR  
 b) not charging the applicant(s) a fee. ☐

☐
6. I have discussed the fees and charges with the applicant(s) and where they have elected to add fees/charges to the loan I have made them aware of the financial impact of this decision. ☐
7. I certify that I have reviewed all documents that will be supplied for this case and confirm they are a true copy of the original and/or a true likeness of the client. ☐
8. I can confirm that I have printed the Customer Declaration and the declaration has been signed prior to submitting the case. ☐

**Administration fee**

- ☐ at completion  
☐ add to loan

**Bank Transfer Fee**

- ☐ at completion  
☐ add to loan

**Re-valuation fee**

- ☐ at completion  
☐ add to loan

**Higher Lending Charge**

- ☐ at completion  
☐ add to loan

Name of Introducer/Firm

FRN

Name of Principal  
 (if Appointed Representative)

AR Code

Email Address

Contact Number

**Mortgage Adviser  
 Signature**

**Date**

Purpose of Mortgage

- ☐ House Purchase  
☐ CBTL Decision tree and declaration

☐ Re-Mortgage  
☐ Foreign currency

## SECTION 1 - PERSONAL DETAILS

|   | Applicant 1   | Applicant 2   |
|---|---|---|
| Category of applicant<br>(First time buyer/Mover/CBTL<br>Re-mortgage/Right-to-Buy/Further<br>advance/Buy-to-Let/LIFT/Government<br>Scheme/Guest house/Self Build) | <input type="text"/>  | <input type="text"/>  |
| Title   | <input type="text"/>  | <input type="text"/>  |
| First Name  | <input type="text"/>  | <input type="text"/>  |
| Surname   | <input type="text"/>  | <input type="text"/>  |
| Previous Surnames   | <input type="text"/>  | <input type="text"/>  |
| Sex   | <input type="text"/>  | <input type="text"/>  |
| Date of birth and age next birthday   | <input type="text"/>  | <input type="text"/>  |
| Anticipated retirement age<br>(if none stated we will use applicants<br>State Retirement Age)   | <input type="text"/>  | <input type="text"/>  |
| Nationality   | <input type="text"/>  | <input type="text"/>  |
| How long have you been resident<br>in the UK?   | <input type="text"/>  | <input type="text"/>  |
| Tax Office/Tax reference number   | <input type="text"/>  | <input type="text"/>  |
| Relationship to other Applicant<br>and marital status   | <input type="text"/>  | <input type="text"/>  |
|   | <input type="radio"/> Married <input type="radio"/> Single <input type="radio"/> Divorced         | <input type="radio"/> Married <input type="radio"/> Single <input type="radio"/> Divorced         |
|   | <input type="radio"/> Co-Habiting <input type="radio"/> Separated <input type="radio"/> Widow(er) | <input type="radio"/> Co-Habiting <input type="radio"/> Separated <input type="radio"/> Widow(er) |
|   | <input type="radio"/> Civil partnership   | <input type="radio"/> Civil partnership   |
|   | <input type="radio"/> Other (please specify below)  | <input type="radio"/> Other (please specify below)  |
|   | <input type="text"/>  | <input type="text"/>  |
| Number of Dependants and age(s)   | <input type="text"/>  | <input type="text"/>  |
| Home Telephone Number   | <input type="text"/>  | <input type="text"/>  |
| Work Telephone Number   | <input type="text"/>  | <input type="text"/>  |
| Mobile Telephone Number   | <input type="text"/>  | <input type="text"/>  |
| Email Address   | <input type="text"/>  | <input type="text"/>  |
| Preferred Contact Method  | <input type="text"/>  | <input type="text"/>  |

## SECTION 2: CURRENT ADDRESS DETAILS

|  | Applicant 1   | Applicant 2 (only complete if details different to first applicant)   |
|--|---|---|
| Present Address, including postcode              | <div></div>   | <div></div>   |
| How long have you lived at your current address? | <div>Years</div> <div>Months</div>  | <div>Years</div> <div>Months</div>  |
| 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      | <div></div>   | <div></div>   |
| Account Number                                   | <div></div>   | <div></div>   |
| Monthly payment                                  | £ <div></div>   | £ <div></div>   |
| Current balance outstanding                      | £ <div></div>   | £ <div></div>   |
| Start date of existing mortgage                  | <div></div>   | <div></div>   |
| Value of current property                        | £ <div></div>   | £ <div></div>   |

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

|   | Applicant 1  | Applicant 2 (only complete if details different to first applicant) |
|---|--|---|
| Previous Address, including postcode                        | <div></div>  | <div></div>   |
| How long did you live at your previous address?             | <div>Years</div> <div>Months</div>                 | <div>Years</div> <div>Months</div>                                  |
| 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        | <div></div>  | <div></div>   |

\*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 4: CUSTOMER BANK DETAILS\*

|                              | Applicant 1          | Applicant 2          |
|------------------------------|----------------------|----------------------|
| Name of Bank                 | <input type="text"/> | <input type="text"/> |
| Address of Bank              | <input type="text"/> | <input type="text"/> |
| Bank Sort Code               | <input type="text"/> | <input type="text"/> |
| Name(s) of account holder(s) | <input type="text"/> | <input type="text"/> |
| Account Number               | <input type="text"/> | <input type="text"/> |

\*You should also complete the direct debit mandate on the tear off sheet at the end of this mortgage application form

## SECTION 5: EMPLOYMENT DETAILS

|   | Applicant 1   | Applicant 2   |
|---|---|---|
| If employed enter name and address of employer<br>If self-employed, enter name and address of accountant  | <input type="text"/>  | <input type="text"/>  |
| What is your job title/occupation?  | <input type="text"/>  | <input type="text"/>  |
| 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 Months</div> <input type="text"/>  | <div>Years Months</div> <input type="text"/>  |
| Employee Number   | <input type="text"/>  | <input type="text"/>  |
| Name of person who can verify income  | <input type="text"/>  | <input type="text"/>  |
| Job title of person who can verify income   | <input type="text"/>  | <input type="text"/>  |
| Telephone number of person who can verify income including STD code   | <input type="text"/>  | <input type="text"/>  |
| Is your position?   | <input type="radio"/> Full-time <input type="radio"/> Part-time <input type="radio"/> Retired<br><input type="radio"/> Contract <input type="radio"/> Self-employed | <input type="radio"/> Full-time <input type="radio"/> Part-time <input type="radio"/> Retired<br><input type="radio"/> Contract <input type="radio"/> Self-employed |
| If employed for less than 1 year, name and address of previous employer<br><br>(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) | <input type="text"/>  | <input type="text"/>  |

## SECTION 6A: INCOME DETAILS FOR EMPLOYED APPLICANTS

|  | Applicant 1 | Applicant 2 |
|--|-------------|-------------|
| Gross basic salary per annum                                   | £           | £           |
| Guaranteed additional per annum (overtime/shift allowance etc) | £           | £           |
| Regular additional per annum (overtime, bonus etc)             | £           | £           |
| Other earned income: Source details                            | £           | £           |
|  |             |             |
| Net income and frequency (monthly, four weekly etc)            | £           | £           |
| Currency in which income is paid                               |             |             |

## SECTION 6B: INCOME DETAILS FOR SELF-EMPLOYED APPLICANTS

|  | Applicant 1  | Applicant 2  |
|--|--|--|
| If self-employed, number of years accounts available |  |  |
| 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 your percentage shareholding?   | %  | %  |
| VAT number (if registered)                           |  |  |
| Net profit   | Last Year £<br>Previous Year £<br>Year prior to that £   | Last Year £<br>Previous Year £<br>Year prior to that £   |
| Currency in which income is paid                     |  |  |

## SECTION 7: OTHER INCOME DETAILS

|  | Applicant 1  | Applicant 2  |
|--|--|--|
| Details of any other income – amount and source i.e. rental, investment, pension, state benefits, allowances |  |  |
| Currency in which income is paid/asset is held   |  |  |
| Customer willing and able to prove the income?   | <input type="radio"/> Yes <input type="radio"/> No | <input type="radio"/> Yes <input type="radio"/> No |

## 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\*:

|  | <b>Applicant 1</b> <input type="radio"/> Yes <input type="radio"/> No | <b>Applicant 2</b> <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"/>  |
| Being repaid prior to/upon new mortgage? | <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"/>  |
| Being repaid prior to/upon new mortgage? | <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"/>  |
| Being repaid prior to/upon new mortgage? | <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"/>  |
| Being repaid prior to/upon new mortgage? | <input type="radio"/> Yes <input type="radio"/> No                    | <input type="radio"/> Yes <input type="radio"/> No                    |

\*Please complete any additional financial commitments on a separate sheet of paper and submit with this form

## SECTION 9A: LOAN REQUIREMENTS FOR HOUSE PURCHASE ONLY

|                               | Applicant 1                        | Applicant 2                        |
|-------------------------------|------------------------------------|------------------------------------|
| Purchase price                | <input type="text" value="£"/>     | <input type="text" value="£"/>     |
| Cost of proposed improvements | <input type="text" value="£"/>     | <input type="text" value="£"/>     |
| Total cost                    | <input type="text" value="£"/>     | <input type="text" value="£"/>     |
| Personal stake                | <input type="text" value="£"/>     | <input type="text" value="£"/>     |
| Source of deposit             | <input type="text"/>               | <input type="text"/>               |
| Loan amount required          | <input type="text" value="£"/>     | <input type="text" value="£"/>     |
| Repayment term                | <input type="text" value="years"/> | <input type="text" value="years"/> |

## SECTION 9B: LOAN REQUIREMENTS FOR RE-MORTGAGE OF EXISTING PROPERTY ONLY

|                                 | Applicant 1                        | Applicant 2                        |
|---------------------------------|------------------------------------|------------------------------------|
| Current balance                 | <input type="text" value="£"/>     | <input type="text" value="£"/>     |
| Additional amount required      | <input type="text" value="£"/>     | <input type="text" value="£"/>     |
| Reason for additional borrowing | <input type="text"/>               | <input type="text"/>               |
| Estimated valuation             | <input type="text" value="£"/>     | <input type="text" value="£"/>     |
| Loan amount required            | <input type="text" value="£"/>     | <input type="text" value="£"/>     |
| Repayment term                  | <input type="text" value="years"/> | <input type="text" value="years"/> |

## SECTION 9C: LOAN REQUIREMENTS FOR ALL APPLICATIONS

Will the property be your main residence and used solely for residential purposes from when the mortgage completes? ☐ Yes ☐ No  
If no, please give details.

Have you previously applied for a mortgage on this property? ☐ Yes ☐ No  
If yes, to whom was the application made?

Which of the Society mortgage products is being requested?

What type of loan do you want? ☐ Repayment ☐ Interest only

☐ Part Repayment and part Interest only

If part and part how much do you want to borrow on each basis?

Repayment £

Interest only £

How do you plan to repay the capital borrowed on interest only terms?

Can you provide evidence of this repayment vehicle?

☐ Yes ☐ No

## SECTION 10: AFFORDABILITY

### MONTHLY INCOME AND EXPENDITURE AFTER THE NEW MORTGAGE COMPLETES

#### REGULAR MONTHLY EXPENDITURE (post mortgage completion)

##### Committed Expenditure

Endowment, Savings, Investments

£

Pension Policy

£

Life (Term/Critical Illness) Cover

£

Unemployment/Accident/Sickness

£

Maintenance, nursery, child-minding

£

 Loans, credit cards, store cards,  
HP arrangements

£

##### Basic Essential Expenditure

Council Tax

£

Water, Electricity and Gas

£

Buildings and Contents

£

Home phone/Broadband/Mobile phone

£

Digital TV and TV licence

£

Grocery

£

 Car, Petrol, Road Tax, Insurance  
(excluding loan repayments)

£

Bus or Rail ticket

£

##### Basic Quality of Living

Hardware/White Goods/Furnishings

£

 Domestic Help/Cleaner/  
Gardener/Care Assistants etc.

£

Clothes

£

 Dining out, entertainment, nights out,  
beauty treatments etc.

£

 Holidays, Special events, birthdays,  
festivals etc.

£

 Gym, Leisure, club memberships, children's  
clubs/lessons etc

£

##### Projected monthly expenditure – post mortgage completion

£

##### Sum remaining to meet mortgage

£

#### MONTHLY NET INCOME (after tax and national insurance)

##### Applicant 1

Basic Income

£

Overtime Bonus

£

Other income

£

Pension/investment

£

Maintenance by court order

£

##### TOTAL

£

State benefits for information only

£

##### Applicant 2

Basic Income

£

Overtime Bonus

£

Other income

£

Pension/investment

£

Maintenance by court order

£

##### TOTAL

£

State benefits for information only

£

#### SOCIETY ADVISER USE ONLY :

The customer has confirmed no significant changes to income and expenditure either now or in the foreseeable future.

☐ Yes

There are no variations to the mortgage in any respect except the new product.

☐ Yes

If the mortgage extends into retirement, the customer has previously evidenced a credible form of repayment beyond retirement.

☐ Yes

There is no unsupported Interest Only element and the customer has previously evidenced a credible form of capital repayment.

☐ Yes

The current mortgage has been maintained with no adverse payment history.

☐ Yes

##### Total monthly net income

£



## SECTION 11: CREDIT INFORMATION

|  | Applicant 1  | Applicant 2  |
|--|--|--|
| 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

## SECTION 12: PROPERTY DETAILS

|  |   |   |   |   |   |  |  |                                      |
|--|---|---|---|---|---|--|--|--------------------------------------|
| Address of property  | <div></div>                                   |   |   |   | Postcode                                  | <div></div>                                  |  |                                      |
| Age of property  | <div></div>                                   |   |   |   |   |  |  |                                      |
| Type of property   | <input type="radio"/> Detached House          | <input type="radio"/> Semi-Detached House               | <input type="radio"/> Terraced House                              | <input type="radio"/> Detached Bungalow | <input type="radio"/> Terraced Bungalow   | <input type="radio"/> Semi-Detached Bungalow | <input type="radio"/> Purpose built flat | <input type="radio"/> Converted flat |
| Number of rooms  | <input type="checkbox"/> Bedrooms             | <input type="checkbox"/> Reception rooms                | <input type="checkbox"/> Kitchens                                 | <input type="checkbox"/> Bathrooms      | <input type="checkbox"/> Garages          | <input type="checkbox"/> WCs                 | <input type="checkbox"/> Other           |                                      |
| If property is a flat, no. of floor flat is situated on?   | <div></div>                                   | No. of storeys  | <div></div>   |   |   |  |  |                                      |
| Is the flat situated over commercial property?   | <input type="radio"/> Yes                     | <input type="radio"/> No                                | <input type="radio"/> N/A   | Flat roof                               | <input type="radio"/> Yes                 | <input type="radio"/> No                     |  |                                      |
| Construction: Please state if the walls of the property are:   | <input type="radio"/> Concrete                | <input type="radio"/> Brick                             | <input type="radio"/> Stone                                       | <input type="radio"/> Other             | If other, please state                    | <div></div>                                  |  |                                      |
| Please state if the roof of the property is:   | <input type="radio"/> Pitched & Tile or Slate | <input type="radio"/> Other                             | If other, please state  | <div></div>                             |   |  |  |                                      |
| If the property is new or less than 10 years old is it being sold with the protection of any of the following? | <input type="radio"/> NHBC Buildmark Scheme   | <input type="radio"/> Zurich Municipal New Build Scheme | <input type="radio"/> Architect/Surveyors Supervision Certificate | <input type="radio"/> NHBC Solo         | <input type="radio"/> Other please state: | <div></div>                                  |  |                                      |

## SECTION 13: VALUATION DETAILS

Name and address of selling agents  
(if applicable)

Postcode

Contact Name

Telephone number

Name of seller

Arrangements for Valuer to visit the  
property

If the property has already been  
valued, name and address of valuer

Postcode

## SECTION 14: SOLICITOR'S DETAILS

Name and address of firm

Postcode

Solicitor Acting

Proposed date of settlement

**SOCIETY USE ONLY:**

Valuer's Code

Solicitor's Code

## SECTION 15: INSURANCE ARRANGEMENTS

### Home Insurance

It is a condition of the mortgage that the property, which forms the security for the loan, is adequately insured. The Society reserves the right to insure the property and collect the premium by adding this to the mortgage payment if it does not receive details of building insurance arranged independently by you or on your behalf.

Has or will home insurance for the property be arranged by you or an intermediary acting on your behalf?

☐

Yes

☐

No

If yes, please complete the following details:

**Name of Insurance Company**

**Policy number (if known)**

**Important Note:** Property Insurance arrangements are to be approved by the Society prior to release of the mortgage funds. Cover should be no less than the re-instatement value recommended by the valuer and should be linked to the RICS annual index of house building costs. The policy should be endorsed with the Society's interest as Heritable Creditors primo loco. The Society's written consent is required for any subsequent alteration to the term of the policy.

### Mortgage Payment Protection Insurance

Has or will mortgage payment protection insurance be arranged for the mortgage by you or an intermediary?

☐

Yes

☐

No

If yes, please complete the following details:

**Name of Insurance Company**

**Policy number (if known)**

**Monthly Benefit**

£

## SECTION 16: 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.

### Applicant 1

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

### Applicant 2

☐ 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.

### Signed Applicant 1

X

### Mortgage Adviser Signature

### Signed Applicant 2

X

### Date

## SECTION 17: ADDITIONAL NOTES

Please use this section to provide any additional relevant information in support of your application.

## SECTION 18: DECLARATION

The applicant(s) is/are aware that this fact find and application is, together with any additional pages noted, to the best of their knowledge, a true record of the discussions with the mortgage adviser.

The applicant(s) is/are aware that non-disclosure or giving incorrect information may mean that advice provided by the Society is no longer appropriate.

### Declaration

- a) I/We hereby apply for an advance to be made in accordance with the Rules of the Society and the provisions of the Standard Security.
- b) I/We confirm that the statements made in this fact find and application (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) I/We understand that it may be a criminal offence to make a false statement.
- d) I/We understand that failure to provide correct information and/or evidence may prevent the Society from considering this application.
- e) I am/We are over the age of 18 years.
- f) I/We authorise the Society to take up such references as it considers necessary and relevant to this application.
- g) I/We confirm that the difference between the mortgage obtained and the purchase price of the property will be found from my/our resources and that no additional borrowing will be required except as declared herein.
- h) I/We have never been party to a mortgage where the property has been taken into possession or given up by way of voluntary possession.
- i) I/We 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).
- j) I/We 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).
- k) I/We 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).
- l) I am/We are fully aware of the financial commitment being undertaken as a result of this mortgage.
- m) I/We fully understand that the making of the advance will not imply any warranty by the Society as to the reasonableness of the purchase price or as to the soundness of construction or state of repair of the property.
- n) I/We fully understand that the payment of the valuation fee does not bind the Society to grant an advance and I/we fully understand that I am/we are liable for any valuation fee incurred by the Society irrespective of whether the mortgage application proceeds or not.
- o) I/We fully understand that a copy of the valuation report will be made available to me/us for my/our information and I/we accept the limitations of this report.
- p) I/We fully understand that any advice given by any other person in connection with any regulated investment product is completely independent and separate from the Society, and where an intermediary has introduced the mortgage to the Society, no advice or information of the type of mortgage required has been provided by the Society.
- q) I/We 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.

### Signed Applicant 1

### Mortgage Adviser Signature

### Signed Applicant 2

### Date

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

SBS House  
193 Dalry Road  
Edinburgh  
EH11 2EF

Tel: 0333 207 4007  
Email: [members@scotbs.co.uk](mailto:members@scotbs.co.uk)  
Website: [www.scottishbs.co.uk](http://www.scottishbs.co.uk)

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

Name(s) of Account Holder(s)

Bank/Building Society  
account number

Branch Sort Code

Service User Number

**984380**

Reference

### Instruction to your Bank or Building Society

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

Name and full postal address of your Bank or Building Society

To: The Manager

Bank/Building Society

Address

Postcode

Signature(s)

X

X

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 Scottish Building Society will notify you seven working days in advance of your account being debited or as otherwise agreed. If you request Scottish Building Society to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit by Scottish Building Society 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 Scottish Building Society 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.