

Head Office:

SBS House
193 Dalry Road
Edinburgh
EH11 2EF

Tel: 0333 207 4007

Email: scottishmortgageapplications@scotbs.co.uk

Website: 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, and Key Facts Illustration (KFI). ☐
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 further advance
(tick all that apply)

- | | | |
|---|---|--|
| <input type="checkbox"/> Home improvements/maintenance | <input type="checkbox"/> Debt consolidation | <input type="checkbox"/> Capital raising |
| <input type="checkbox"/> CBTL Decision tree and declaration | <input type="checkbox"/> Foreign currency | |

SECTION 1 – PERSONAL DETAILS

	Applicant 1	Applicant 2
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 (if none stated we will use applicants State Retirement Age)	<input type="text"/>	<input type="text"/>
Nationality	<input type="text"/>	<input type="text"/>
How long have you been resident in the UK?	<input type="text"/>	<input type="text"/>
Tax Office/Tax reference number	<input type="text"/>	<input type="text"/>
Relationship to other Applicant 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: EMPLOYMENT DETAILS

	Applicant 1	Applicant 2
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> <div>Years</div> <div>Months</div> </div> <div></div>	<div> <div>Years</div> <div>Months</div> </div> <div></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 employed, on what basis	<input type="radio"/> Full-time <input type="radio"/> Part-time <input type="radio"/> Contract <input type="radio"/> Temporary	<input type="radio"/> Full-time <input type="radio"/> Part-time <input type="radio"/> Contract <input type="radio"/> Temporary
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 3A: INCOME DETAILS FOR EMPLOYED APPLICANTS

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

SECTION 3B: INCOME DETAILS FOR SELF-EMPLOYED APPLICANTS

	Applicant 1	Applicant 2
If self-employed, number of years accounts available	<input type="text"/>	<input type="text"/>
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?	<input type="text"/> %	<input type="text"/> %
VAT number (if registered)	<input type="text"/>	<input type="text"/>
Net profit	<div>Last Year <input type="text"/> £</div> <div>Previous Year <input type="text"/> £</div> <div>Year prior to that <input type="text"/> £</div>	<div>Last Year <input type="text"/> £</div> <div>Previous Year <input type="text"/> £</div> <div>Year prior to that <input type="text"/> £</div>
Currency in which income is paid	<input type="text"/>	<input type="text"/>

SECTION 4: OTHER INCOME DETAILS

	Applicant 1	Applicant 2
Details of any other income – amount and source i.e. rental, investment, pension, state benefits, allowances	<input type="text"/>	<input type="text"/>
Currency in which income is paid/asset is held	<input type="text"/>	<input type="text"/>
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 5: LOAN REQUIREMENTS

Purpose of the loan if Capital Raising	<input type="text"/>
Cost of proposed:	
Improvements (estimates to be supplied)	<input type="text"/> £
Capital Raising	<input type="text"/> £
Debt Consolidations	<input type="text"/> £
Total of the further advance loan	<input type="text"/> £
Repayment Term of the further advance loan	<input type="text"/> Years OR <input type="checkbox"/> Remaining term of main mortgage
Type of Loan	<input type="radio"/> Capital Repayment <input type="radio"/> Interest only
	<input type="radio"/> Part Repayment <input type="text"/> £ <input type="radio"/> Part Interest Only <input type="text"/> £
If full or part Interest Only how do you plan to repay the capital borrowed (indicate all that apply)	<input type="checkbox"/> Savings <input type="checkbox"/> Investments <input type="checkbox"/> Property <input type="checkbox"/> Not Main Residence
Currency in which income is paid/asset is held	<input type="text"/>
Evidence attached	<input type="radio"/> Yes <input type="radio"/> No

SECTION 6: 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*:

	Applicant 1 <input type="radio"/> Yes <input type="radio"/> No	Applicant 2 <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 further advance loan?	<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 further advance loan?	<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 further advance loan?	<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 further advance loan?	<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 7: 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

£

 Existing mortgage repayments
at stressed rate

£

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 (excluding
further advance loan)**

£

**Sum remaining to meet further
advance loan**

£

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

£

Total monthly net income

£

SECTION 8: PROPERTY DETAILS

Applicant 1

Applicant 2 (only complete if details different to first applicant)

Address, if different
to the correspondence
(including post code)

Is the property your main residence and
only used for residential purposes?

☐ Yes ☐ No

☐ Yes ☐ No

If no, please give details

Arrangements for valuer to visit
the property if necessary including
name and contact number

SECTION 9: CREDIT INFORMATION

Applicant 1

Applicant 2

Have you ever personally or as a company director
been bankrupt or insolvent?

☐ Yes ☐ No

☐ Yes ☐ No

Have you ever failed to keep up payments
under a mortgage or other loan?

☐ Yes ☐ No

☐ Yes ☐ No

Have you ever had a county court judgement or
court decree registered against you?

☐ Yes ☐ No

☐ Yes ☐ No

Have you ever made arrangements with creditors?

☐ Yes ☐ No

☐ Yes ☐ No

Have you ever been refused a loan?

☐ Yes ☐ No

☐ Yes ☐ No

Have you ever defaulted on credit accounts?

☐ Yes ☐ No

☐ Yes ☐ No

If you answered yes to any of the
above questions, please provide
full details

SECTION 10: SOLICITOR'S DETAILS

If you have another loan which is secured on the property a solicitor will need to be used to ensure that your further advance loan from the Society will have legal priority over this other loan. In this case please supply the details of the solicitor you wish to deal with this matter.

Name and address of firm	<div></div>
	<div>Postcode</div>
Solicitor Acting	<div></div>

SECTION 11: ADDITIONAL NOTES

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

SECTION 12: 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

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 on line at any time at www.scottishbs.co.uk. You can also ask us for another copy when you visit any branch.

Signed Applicant 1

X

Mortgage Adviser Signature

Applicant 2

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

Signed Applicant 2

X

Date

SECTION 13: 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 1

Date