salt

Tel: 0845 601 5050
Fax: 01332 844654

Application Form

TO BE COMPLETED BY THE MORTGAGE INTRODUCER. SALT WILL ONLY ACCEPT APPLICATIONS FROM INTRODUCERS WHO ARE CURRENTLY FSA REGISTERED

Customer name _____ **Salt reference number** _____

broker details

Company name & address (for correspondence):

Your FSA No

Are you directly authorised & regulated by the FSA? **Yes** ☐ **No** ☐

If no, and you are an appointed representative, please provide name of principal and principal's FSA number:

Principal

FSA No

Mortgage Club / Network

Broker's name

Tel. No

Fax No

E-Mail*

*This will be used for marketing communications (if you have opted to receive them) and communications on any application submitted.

I/we would like to receive by email details of products and services of:

Salt, Derbyshire Building Society and their subsidiary, associated and related companies. ☐

Other carefully selected companies and organisations. ☐

Name of administrator dealing with this case:

Tel. No

Fax No

***E-Mail**

*This will only be used for administration purposes.

product details (please tick)

Income Verified ☐

Self-Certified ☐

Prime Self-Cert ☐

Near Prime ☐

Light Adverse ☐

Medium Adverse ☐

Heavy Adverse ☐

Heavy Plus & Fastrack ☐

Buy-to-Let ☐

Product Required

Fixed / Capped / Discount / Tracker

Initial Rate

End Date of Initial Rate

fees

Please confirm level of service provided to the customer(s): **Advised** ☐ **Non-Advised** ☐

Arrangement Fee paid to broker by the customer(s): £

Total Gross Procuration Fee paid by Salt to you or your network £

Arrangement Fee paid to packager (if applicable): £

Name of account holder for Procuration Fee to be paid

Bank / Building Society account number

Branch Sort Code

Please provide the names of all parties that will receive part of the procuration fee (it is important that this is completed accurately as this information will be used in the mortgage offer).

identification verification

To be completed by the broker

As part of the mortgage application process it is necessary to confirm identity and validate the address of each customer.
Separate documentation must be seen for each customer and is required before the processing of the mortgage can begin.

“Face to face” interview - one item from each list is required per customer.
“Non face to face” interview – one item from Personal Identification list and two items from Evidence of Address list are required per customer.

We require certified copies (no originals). The certification should state “ I certify this is a true copy of the original document which I have seen” followed by the broker’s signature and the date.

Please tick the appropriate boxes confirming the type of interview held:	**Customer 1**	**Customer 2**
“Face to face” interview:	☐	☐
“Non face to face” interview	☐	☐
Personal Identification		
Current signed passport	☐	☐
Current UK photocard driving license / old style driving license (Old style provisional licenses are NOT acceptable).	☐	☐
Benefit book or original notification letter from the Benefits Agency confirming benefits.	☐	☐
Inland Revenue Tax Notification (Notice of Coding / Tax Assessment Confirmations are acceptable, P60’s / P45’s are NOT acceptable.	☐	☐
Evidence of Address		
Most recent mortgage statement from a recognised lender	☐	☐
Recent bank or building society statement showing current address	☐	☐
Recent utility bill (mobile phone bills are not acceptable)	☐	☐
Local Authority Tax Bill (valid for the current year)	☐	☐
Current UK photocard driving license / old style driving license (if not used for Personal Identification. Old style provisional licenses are NOT acceptable).	☐	☐
Local council rent card or council tenancy agreement	☐	☐
State Pension or benefits book or original notification letter from benefits agency confirming benefits (if not used for Personal Identification)	☐	☐

I / We certify that I / We have verified the identity of the customer(s), have sent the original documents, checking that any requiring a signature were pre-signed and have included the certified documentary evidence with this certificate.

declarations

Declarations – I confirm to SALT and any third party to whom it may transfer the benefit of its interests in any mortgage loan made that:

•I have explained to the applicant(s) that I am representing them and that I am **not your agent** for mortgage business
•You may contact the applicant(s) direct
•You may **monitor and record calls** or emails to prevent or detect crime, for service quality or security purposes
•I have not insisted that the applicant(s) purchase any **other products or services** through me
•I have seen the originals of the copy **documents provided as evidence of identity and address**, any requiring a signature were pre-signed, and the copies are true copies of the original documents and where there is a photograph, the copy provides a good likeness of the applicant(s)
•You, Derbyshire Building Society, your or its subsidiaries and associated companies (the Derbyshire Group) may, as part of your service, **inform me about products and services** (including those of related* and selected other companies and organisations) which it is considered may be of interest to me
-by email messages if I have ticked a box on this form indicating I want to receive this information in this way, and
-by any other form of communication (including mail and telephone) unless I write to SALT at The Launchpad, Outram's Wharf, Little Eaton, Derby, DE21 5EL.
*A related company is a company which provides products and services which can be purchased through the Derbyshire Group
•I am joint data controller, with you, for the purposes of processing this application, that I am registered under the **Data Protection Act 1998** and that I will process all data in accordance with that Act and the Data Protection Principles
•I **hold all appropriate permissions** from the Financial Services Authority (FSA) for the regulated activities I have undertaken in respect of this application
•Before submission of this application I have produced and issued to the applicant(s) an **Initial Disclosure Document** and **KFI** in accordance with FSA Regulations for the mortgage product applied for
•Where I have previously requested a **KFI** from you by insecure e-mail, the applicant(s) have provided their consent
•I will **comply with all laws**, statutes, regulations and requirements of any government or quasi-governmental authority relating to my business in so far as they apply to me
•I am not authorised without your written authority to provide advice or to recommend any of your **general insurance products** and that I have informed the applicant(s) to contact you direct if they wish to discuss such products
•(Where this **application is submitted electronically**), the applicant(s) have signed a paper copy of the Application Form which will be sent to you with the other documents required in connection with this application
•**(Where income has been self-certified)** I have explained to the applicant(s) the importance of providing accurate information and the implications of overstating income
•(**Interest only mortgages**) I have explained to the applicant(s) that the amount they owe you will not reduce over the repayment period of the mortgage and that it will be their responsibility to repay the loan from their own resources at the end of that period
•(**Loans into retirement**) I have discussed with the applicant(s) the arrangements they have in place to enable them to meet their repayment obligations into retirement and I have emphasised to them that they must be satisfied that they can meet those obligations
•(**Transfer of Mortgages**) I have explained to the applicant(s) your right to transfer the benefit of the mortgage to a third party.

I understand that it is a criminal offence to provide incorrect information in order to obtain a mortgage.

Broker's Signature _____

Print Name _____ **Date** _____

Please send this application to: Salt, The Launchpad, Outram's Wharf, Little Eaton, Derby, DE21 5EL

type of mortgage

Please read the Notes in this application form carefully. You must also read "How we use your personal information", Declaration and Consent sections at the end of this form before signing it. Your broker will also find useful information on our website.

First Time Buyer	☐	**House Move**	☐	**Remortgage**	☐
Right to Buy	☐	**Buy-to-Let**	☐	**Buy-to-Let Remortgage**	☐

about you

	Customer 1	**Customer 2**
Title		
First Name(s)		
Surname		
Maiden / previous name(s)		
Date of birth		
Marital Status		
Relationship to joint applicant		
Nationality		
Occupation		
Do you have permanent right to reside in the UK?	**Yes** ☐ **No** ☐	**Yes** ☐ **No** ☐
Have you been resident and working in UK for the last 12 months?	**Yes** ☐ **No** ☐	**Yes** ☐ **No** ☐
Current Address		
Time at current address	**Yrs** **Months**	**Yrs** **Months**

Previous Address(es): Please provide full details for 3 years including dates of residency and nature of occupancy (e.g. owner, renting etc). Please use Additional Information Section

Home Tel. No		
Daytime Tel. No		
E-mail Address		
Number of Dependents	☐	☐
Ages		

I would like to receive by email updates of products and services of (please tick):

SALT, Derbyshire Building Society and their subsidiary, associated and related companies	☐	☐
Other carefully selected companies and organisations	☐	☐

current residence

	Customer 1				Customer 2			
Are you?	**Owner**	☐	**Renting**	☐	**Owner**	☐	**Renting**	☐
	Living with Relative	☐	**Other**	☐	**Living with Relative**	☐	**Other**	☐
If owner, do you have a mortgage?	**Yes**	☐	**No**	☐	**Yes**	☐	**No**	☐
Name & address of current lender / landlord (or previous if mortgage repaid)								
Account Number								
Monthly Rent / Payment	£				£			
Loan Amount Outstanding (if applicable)	£				£			
Will this loan be repaid on completion?	**Yes**	☐	**No**	☐				
If 'no' please give details								
Date Mortgage Commenced								
Date Mortgage Repaid (if applicable)								
Has the DSS paid all or any part of your mortgage in the last 12 months?	**Yes**	☐	**No**	☐	**Yes**	☐	**No**	☐

Please provide details of all mortgages held in the last 12 months using the Additional Information Section

credit history

Have you ever:	Customer 1				Customer 2			
Had a charging order or judgement for debt(s) outstanding against you or your company	**Yes**	☐	**No**	☐	**Yes**	☐	**No**	☐
Been bankrupt or insolvent or entered into any arrangement with creditors?	**Yes**	☐	**No**	☐	**Yes**	☐	**No**	☐
Had arrears on a mortgage or other debts or had any property possessed?	**Yes**	☐	**No**	☐	**Yes**	☐	**No**	☐
Been convicted or charged with a criminal offence (other than driving offences)?	**Yes**	☐	**No**	☐	**Yes**	☐	**No**	☐
Been refused any credit or a mortgage on this or any other property?	**Yes**	☐	**No**	☐	**Yes**	☐	**No**	☐

If you have answered "yes" to any of the above, please provide details in the Additional Information Section

loan details

If your application is for a buy-to-let loan, please complete the 'Buy-to-Let' section of this application form on page 13.

Purchasing a property:

Purchase Price	£
Loan Required	£
Repayment Period	Years

Are you borrowing from another source or receiving assistance or an incentive in relation to the purchase? (If 'Yes' please provide full details in the Additional Information Section) Yes ☐ No ☐

Is the borrowing to benefit all borrowers? (If 'No' please provide full details in the Additional Information Section) Yes ☐ No ☐

Remortgage of property:

Estimated Value of Property	£
Amount required to repay existing mortgage(s)	£
Additional Funds Required	£
Purpose of Extra Borrowing	
Total Loan Required	£
Repayment Period	Years

Source of deposit

If Buy-to-Let please provide estimated rental income £ pcm

repayment method

Repayment £ **Interest Only** £

Interest Only Loans: With an interest only loan, your monthly payments consist of interest on the money you have borrowed. You repay the capital at the end of the repayment period. It is your responsibility to ensure that you are able to repay an interest only loan at the end of the repayment period. Although we ask for details of how you intend to do this, we will not know if any endowment policy or other financial plan you intend to use lapses because the provider will not tell us.

If interest only, please provide details of how you intend to repay this part at the end of your repayment period. Use the Additional Information Section if necessary.

		Please give details
Sale of Property	☐	
Savings	☐	
Other	☐	

occupation & income – employed (if self-employed / director complete next section)

	Customer 1	Customer 2
Name & address of employer		
Employer's Tel. No		
Employer's Fax no		
Job Title		
Is this position permanent?	Yes ☐ No ☐	Yes ☐ No ☐
Employment Status:	Full-time ☐ Part-time ☐ Retired ☐ Not working ☐ Other ☐	Full-time ☐ Part-time ☐ Retired ☐ Not working ☐ Other ☐
Length of service	Years Months	Years Months
Intended retirement age		
Basic salary	£	£
Bonus / Commission	£	£
Overtime / Shift allowance	£	£
Rental Income / Maintenance	£	£
Second Income	£	£
Source of Second Income		
Are you currently acting as a guarantor on another loan?	Yes ☐ No ☐	Yes ☐ No ☐

If with present employer less than 3 months, provide names / addresses of previous employers covering a 12 month period. Indicate length of service, dates of employment and position held. Please use the Additional Information Section.

occupation & income – self-employed & directors*

*To include directors who own / control 33% or more of voting rights

	Customer 1	Customer 2
Name & address of business / company		
Nature of Business		
Tel. No		
How long have they been trading?	Years Months	Years Months
Company Registration No		
Percentage Shareholding	%	%
Your share of last 2 years net profits (eg 2004/2005)	20 / 20 % £	20 / 20 % £
	20 / 20 % £	20 / 20 % £
Name & address of accountant		
Tel. No		
Accountant's Qualification	Certified ☐ Chartered ☐	Certified ☐ Chartered ☐
	Other (specify)	Other (specify)
Date of financial year-end		

self certification (if chosen) – employed or self-employed

Please specify the reason(s) for self-certification:

Income derived from more than one source ☐ **Investment Income** ☐ **Variable income (i.e. bonus / commission / seasonal)** ☐

Other (please specify) ☐

I / We certify that I / we have applied for a product which permits me / us to self-certify my / our income. I / we understand my / our obligations and that the income declared is a true and accurate assessment if my / our annual income. I / We understand it is a criminal offence to falsely declare my / our income and I / we am /are aware that Salt may carry out checks on information I / we have supplied.

Signature customer 1		**Signature customer 2**	
Date		**Date**	

expenditure / outgoings

Enter details of any other outgoings (mortgages / personal loans / credit cards / hire purchase / maintenance payments) below and indicate if they will be repaid on or before completion of your Salt mortgage.
Please use the Additional Information Section if you need more space.
For any mortgage or secured loan, please provide us with proof of the last 12 payments.

Customer (1st/2nd/Joint)	Type of loan: Mortgage/secured/personal	Lender	Outstanding balance	Monthly payment	Secured Y/N	To be repaid Y/N

loan into retirement (if applicable)

This should be completed if the repayment period takes you beyond your anticipated retirement age:
You have indicated that you wish the repayment period to extend beyond your anticipated retirement age. Please provide full details of how you propose to fund the mortgage (and any associated repayment vehicle if applicable) in retirement:

Source of income / Lump sum (Note 1)	Name of provider	Anticipated Annual Retirement Income (£000) (Note 2)	Anticipated Lump Sum Payable at Retirement (£000) (Note 3)
Total			

Notes
1) Source examples – Company Scheme(s), Personal Pension(s), Annuity, Stocks & Shares, Savings, Investments, Other
2) Please include details of anticipated annual income at retirement (excluding state benefits)
3) Please include details of any savings / funds you intend to use to reduce the mortgage balance at retirement

I/We confirm that the information I/we have provided in this section is a true reflection of my/our anticipated financial situation at retirement.
I /We fully understand that I/We will need to maintain my/our mortgage payments should my/our mortgage continue beyond my/our anticipated retirement age.

Signed **Customer 1:** **Signed** **Customer 2:**

Date

bank details

	Customer 1	Customer 2
Name and address of bank		
Years at bank		
Account Name		
Account No		
Sort Code		

solicitor's details

Name & address of solicitor / licensed conveyancer		Tel. no	
		Name of person acting	
Fax/Dx/Email			

Note: You should check whether your solicitor / conveyancer is on Salt's panel. If not, Salt will instruct a separate solicitor / conveyancer to act for it and two sets of costs may be incurred for which you will be liable, whether or not the mortgage completes.

If your application is for a Buy-to-Let portfolio we will assume that the same solicitor is acting for all applications

property details

Address of property

Contact details (for valuer access):

Name

Tel. No

Vendor / Selling Agent / Other

Description of Property: House ☐ Bungalow ☐ Flat / Maisonette ☐

Detached ☐ Semi-detached ☐ Terraced ☐

Size of plot

If flat or maisonette: Purpose built ☐ Converted ☐ Over Commercial Property ☐

Number of storeys

What floor is the subject flat on:

Tenure: Freehold ☐ Leasehold ☐ Commonhold ☐ Unexpired lease term Yrs

Wall construction: Brick ☐ Stone ☐ Timber Frame ☐ Concrete ☐ Wood ☐

Other (please specify):

Is the property of standard construction? Yes ☐ No ☐

If no, construction type:

Please give number of: Bedrooms ☐ Habitable rooms (excluding bathrooms) ☐ Does the property have a garage? Yes ☐ No ☐

Year Built: If less than 10 years which of the following applies? NHBC ☐ Foundation 15 ☐ Architect Supervised ☐ Other ☐

Please use the "Additional Information Section" if necessary for the following questions:

Is the property to be used solely as your main residence?	Yes ☐	No ☐	If "no", give details:	
Will more than 40% of the property and land be occupied by you for residential purposes or will it be on completion?	Yes ☐	No ☐	If "no", give details:	
If you will not be occupying the property will any of the occupants of the property be related to you (ie Spouse, partner, parents, grandparents, siblings, children and grandchildren) ?	Yes ☐	No ☐	If "yes", give details:	
If you are purchasing the property as trustees will the occupants be beneficiaries under the trust or related to the beneficiary?	Yes ☐	No ☐	If "yes", give details:	
Are there any restrictions on how the property may be used or occupied (e.g agricultural or occupational) ?	Yes ☐	No ☐	If "yes", give details:	
Are you aware of any restrictions on the resale of the property?	Yes ☐	No ☐	If "yes", give details:	
Is any of the property to be let, sublet or shared?	Yes ☐	No ☐	If "yes", give details:	
Will the part being sublet amount to more than 60% of the property?	Yes ☐	No ☐	If "yes", give details:	
Will you receive discounts or incentives as part of the purchase?	Yes ☐	No ☐	If "yes", give details:	

Is the property less than 10 years old? Yes ☐ No ☐

If yes to above please indicate the type of cover NHBC ☐ Zurich Newbuild ☐ Foundation 15 ☐

Name and address of Architect (if architect supervised)

Architect's Tel. No

Is the property being purchased from a Local Authority or Housing Association? Yes ☐ No ☐

Please specify discount

Do you intend to apply for a grant from a local authority? Yes ☐ No ☐

Are you purchasing as a sitting tenant? Yes ☐ No ☐

Please give details of any persons who will reside in the property on completion other than the customers:

Name	Age	Relationship to customer(s)

Please note that non-borrowing occupiers over the age of 17 will be required to complete a Form of Consent to the mortgage.

Buy-to-Let

*** If more than four current mortgages, please provide additional information on the downloadable form named 'Buy-to-Let additional portfolio' or provide a separate portfolio summary using the downloadable form named 'Portfolio Summary'. A DIP must be completed for all additional properties.**

mortgage one

Applicant	Customer 1	☐	Customer 2	☐
Is this mortgage to be remortgaged to us?	Yes	☐	No	☐
How long have you held this mortgage?	Years	☐	Months	☐
Address of property				
Outstanding balance	£			
To be repaid on completion of your new mortgage?	Yes	☐	No	☐
Current Monthly Mortgage Repayment	£			
Current Monthly Rental Received	£			
Current Lender				
Account Number				

mortgage two

Applicant	Customer 1	☐	Customer 2	☐
Is this mortgage to be remortgaged to us?	Yes	☐	No	☐
How long have you held this mortgage?	Years	☐	Months	☐
Address of property				
Outstanding balance	£			
To be repaid on completion of your new mortgage?	Yes	☐	No	☐
Current Monthly Mortgage Repayment	£			
Current Monthly Rental Received	£			
Current Lender				
Account Number				

mortgage three

Applicant	Customer 1	☐	Customer 2	☐
Is this mortgage to be remortgaged to us?	Yes	☐	No	☐
How long have you held this mortgage?	Years	☐	Months	☐
Address of property				
Outstanding balance	£			
To be repaid on completion of your new mortgage?	Yes	☐	No	☐
Current Monthly Mortgage Repayment	£			
Current Monthly Rental Received	£			
Current Lender				
Account Number				

mortgage four

Applicant	Customer 1	☐	Customer 2	☐
Is this mortgage to be remortgaged to us?	Yes	☐	No	☐
How long have you held this mortgage?	Years	☐	Months	☐
Address of property				
Outstanding balance	£			
To be repaid on completion of your new mortgage?	Yes	☐	No	☐
Current Monthly Mortgage Repayment	£			
Current Monthly Rental Received	£			
Current Lender				
Account Number				

building and contents insurance

Selecting the right insurance protection to cover your home and your valuable belongings may seem complex. Through our relationship with Legal & General (L&G) we aim to make things a little easier.

L&G are able to provide you with advice and guidance that is suited to your personal circumstances. They'll also ensure that you're able to meet the conditions detailed in your mortgage offer and, if your application is accepted and you arrange to insure your building/s through our relationship with L&G, you'll also benefit from FREE cover during the period between exchange and completion.

We will pass details of your application and valuation to L&G who will contact you whilst we're processing your mortgage application to offer you an insurance quote.

☐ **Please tick the box if you do NOT want Salt to disclose details of your application to L&G so that they can contact you to discuss building and contents insurance.**

mortgage payment protection insurance

As a responsible lender we support the Government's initiative to encourage borrowers to arrange suitable cover to protect their mortgage repayments in the event that they're unable to work.

L&G are able to provide advice and guidance on a range of insurance options tailored to help meet your mortgage repayments if you suffer a loss of income as a result of an accident, illness, or if you're unfortunate enough to be made redundant.

We will pass details of your application and valuation to L&G who will contact you whilst we are processing your mortgage application to offer you an insurance quote.

☐ **Please tick the box if you do NOT want Salt to disclose details of your application to L&G so that they can contact you to discuss your payment protection needs.**

valuation

We use valuations to help us decide how much to lend and on what terms. We'll give you a copy of the Valuation Report. It really is for our own use only so if you're buying your property you shouldn't rely on this to confirm you're paying a fair price for it. Our valuers don't carry out a survey of the building. The valuer will tell us about any faults they do spot, that are relevant to us, but don't assume that these are the only ones. Also the amount of any retention we recommend my not be the same as the cost of the work.

You should make sure you're happy with the value, construction and condition of the property before you sign the contract to buy it. You shouldn't rely on the valuation to do this. If you want a more detailed examination, then we recommend that you get your own surveyor who will be able to give you advice on what you need.

We're not agents of the valuer or the valuers firm. There is no agreement between you and the valuer or the valuer's firm about the valuation report.

When we receive the application we will contact you by telephone to obtain payment of the valuation fee. We will ask for payment to be made by debit card, as we do not accept cheques or cash in payment of fees.

additional information section

Please use this section to provide the additional information requested in any of the sections as well as any other information that will help in assessing your mortgage. Please indicate section and question number where applicable.

mortgage application declaration

How we use your personal information:

The information which you provide or which we, **salt** obtain through our dealings with you or in connection with your account, will be held by us even if your application does not proceed to completion. That information may also be held and used for the same purposes by any third party to whom we may transfer the benefit of our interests in any mortgage loan made.

Information uses

We will use this information to help us provide you with the services you are applying for, to update or enhance our customer records, and for account administration.

• We will make such enquiries, as we consider necessary for the purposes of confirming the accuracy of the information provided by you.

• We will make searches about you at credit reference agencies who will supply us with credit information, as well as information from the Electoral Register.

•The agencies will record details of the search whether or not this application proceeds. Information held about you by the credit reference agencies may already be linked to records relating to one or more of your partners. For the purposes of this application you may be treated as financially linked and your application will be assessed with reference to any "associated" records. An association will be made at the credit reference agencies between any joint applicants to this application, which will link your financial records. You and anyone else you have a financial link with understand that each other's information will be taken into account in all-future applications by either or both of you. This linking will continue until one of you successfully files a "disassociation" at the credit reference agencies.

• Where you borrow or may borrow from us, we may give details of your account and how you manage it to credit reference agencies. If you borrow and do not repay in full and on time, we may tell credit reference agencies who will record the outstanding debt. If arrears remain unresolved, such information may be disclosed to a court and if this proceeds to possession of the property, details will also be passed to the Council of Mortgage Lenders for entry onto their Register of Possessions.

• Where you borrow from us, we will make periodical checks of our records, those of Derbyshire Building Society, our or its subsidiaries or associated companies (the Derbyshire Group), and with credit reference agencies and/or fraud prevention agencies, to manage your account with us, for ongoing credit assessment including whether to make available, continue or extend credit, for identity verification and fraud prevention and detection. These searches will not be seen or used by lenders to assess your ability to obtain credit.

• We and other companies may use credit searches and other information which is provided to us and/or the credit reference agencies, about you and those you are financially linked with:

- If credit decisions are made about you, or other members of your household
- For debt tracing, the prevention of money laundering, and the management of your account.

• We will check and record your details with fraud prevention agencies.

• If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies and other organisations involved in fraud prevention.

• 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.

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

• We may use credit scoring and other automated decision-making methods when assessing your application, verifying your identity, and managing your account.

• When you provide information about criminal convictions it will be used to assess your application.

• We will use information about your nationality in connection with identity checks and for assessing the applicability of any sanctions or limitations on international business.

• We may use your account and customer records to understand how you deal with us, for market research and business/ statistical analysis, to help us develop and improve our business and services, and to identify what products may be of interest to you. We may also share it within the Derbyshire Group to review and understand your total relationship with that Group.

Information disclosures

• We may pass on your information to:

- Derbyshire Building Society or any other Derbyshire Group company;
- any third party to whom we may transfer the benefit of our interests in any mortgage loan made;
- other organisations which might assist us in processing your application or administering your mortgage;
- other appropriate organisations, including debt collection agencies, to enable debtors or defaulters to be traced and pursued for any sums due to us;
- any insurance company/local authority to which you may make an application for a guarantee with this loan;
- your solicitor, financial adviser, any organisation that introduced you to us and any other of your professional advisers;
- the person who values any property which is security for the mortgage, and we may use or give information about the property to others for the purpose of helping to value properties;
- regulatory authorities (including regulators of voluntary codes of practice) and any other person/corporate body having a legal right to the information or if the law allows, or requires, us to do so;
- the police or other law enforcement agency requesting it in connection with the commission of any offence, once we are reasonably satisfied as to the circumstances surrounding the request;
- joint applicants in order for them to obtain independent legal advice regarding this application, any person giving you a guarantee in respect of the loan for which you are applying, and any occupier of the property, and/or their advisers;
- any other lender which has a charge secured on the property;
- any employer, accountant, bank, landlord or mortgage lender, or other appropriate person from whom we seek a reference about you;
- our professional advisers or auditors;
- the insurer of the property or any insurer which is to provide general insurance in relation to your mortgage; or
- any individual or organisation that we contract or employ to provide goods or services to us.

Marketing of products and services

We and other members of the Derbyshire Group may, as part of our service, inform you about products and services (including those of related* and selected other companies and organisations) such as financial services, and those relevant to house buying, home ownership or re-mortgaging, which we consider may be of interest to you. We may share your contact details and information about the types of services we provide to you, with other organisations whose products may be of interest to you. We or they may contact you:

- by email messages if you have ticked the box(es) on this form asking to receive this information in this way;
- by any other form of communication (including mail and telephone) unless you have ticked the box(es) in the 'Consent and Confirmation' section below indicating you do not wish to receive his information in this way.

* A related company is a company, which provide products, and services, which can be purchased through the Derbyshire Group.

mortgage application declaration

Your rights
• We will give you a copy of the information we hold about you, on payment of a fee, if you apply to us in writing: salt, PO Box 26933, Glasgow G3 9DG.
• You have a legal right to access your personal held by credit and fraud agencies. Please telephone 0870 197 6322 if you would like us to supply their addresses
Your calls or emails may be monitored or recorded to prevent or detect crime, for service quality or security purposes.

You confirm to **salt** and any third party to whom it may transfer the benefit of its interests in any mortgage loan made that:

• You are at least **18 years old (or at least 21 years old in the case of Buy-to-Let applications)** and will supply any **evidence of your identity and address** which we request

• You consent to us **transferring or otherwise disposing of the benefit of any loan, mortgage** or any security for the loan to any third party without any further reference to you and that you have read and understand the note about 'Transfers of Mortgage' set out below.

• You have/will read the following **mortgage literature** already supplied or to be supplied by us and will tell us at the earliest opportunity, but in any event before we make a mortgage loan, if you do not understand them:

(a) Mortgages - Guide to Your Offer and Account

(b) Fees and Charges leaflet

• You have **completed the application form,** or where it has been completed on your behalf, that you have checked the information and it corresponds with the information you have provided. You will inform us immediately **if any of this information or any circumstances surrounding your application change** before we make any mortgage loan to you

• The **information you have given us on this application form is true** and you agree it will form the basis on which we may make any mortgage loan.

• You authorise your mortgage introducer/ financial adviser (where applicable) and solicitor/licensed conveyancer to disclose to us all **information relevant to our decision to lend** and you waive any right to claim solicitor/client confidentiality or legal privilege in respect of such information. You will be responsible for the legal costs and disbursements whether or not the mortgage is completed

• You accept that we are **not obliged to make an offer of mortgage** and may decline your application without giving a reason

• You will pay our **costs in connection with this application** whether or not a loan is made and you understand that they are non-refundable

• You accept that we will give you a **copy of the Mortgage Valuation Report** which we will obtain for the purpose of assessing the security in relation to this application

• You understand that we **are not the agent of the valuer** or firm of valuers and you are not making an agreement with the valuer or firm of valuers

• You understand that the **mortgage introducer is not our agent**

• If you have applied for this **loan jointly with another person,** mortgage payments made by any one of you are made for and on behalf of you all

• You understand that any **insurance cover arranged by us** will not begin until the insurance proposal has been accepted and a letter confirming this has been sent to you

• You confirm that any **persons currently occupying the property,** and any other persons referred to in the application form who will use or occupy the property, have agreed to their information being used by us in connection with the mortgage

• You authorise us or any solicitor acting on our behalf to obtain the title deeds to any property being remortgaged and a **repayment figure from your lender(s)** for any loan(s) secured on it

• You confirm that, **where income has been self-certified,** the figures disclosed in this application form are true and are sufficient to pay the monthly payments quoted in the KFI

• For **interest only mortgages,** you acknowledge that the amount you owe us will not reduce over the mortgage repayment period and that it will be your responsibility to repay the loan from your own resources at the end of the repayment period

• For **loans into retirement,** you confirm that you have arrangements in place to enable you to meet your repayment obligations into retirement and you understand that you may be asked to complete a supplementary form.

• You have received and read the **Initial Disclosure Document** and the **Key Facts Illustration** in relation to this application provided by your mortgage introducer

• You acknowledge that any mortgage loan will be made by **salt** which is a wholly-owned subsidiary of Derbyshire Building Society; as such you accept you will have **no membership rights in Derbyshire Building Society**

• You acknowledge that any **additional security arrangements** (such as payment of a higher lending charge) are for our benefit only and that you have no right or claim in relation to them

• **For limited company applications,** in your capacity as a director and a guarantor, you also confirm that:

• You are the only director of the company or each of the persons signing below is a director and together you are the only directors, and

• The company has the power to borrow the loan applied for and to mortgage the property(ies) described in the application as security.

Transfers of Mortgage

Transfers of Mortgage could mean either of the following:

1. A transfer of the benefit of our mortgage to a third party, where for example, we sell our rights under the mortgage to another organisation which may administer your mortgage itself or may ask us to continue to do so.

2. Securitisation, which typically involves us transferring all or some of the rights and duties that go with the mortgage or guarantee to an investor who normally asks us to carry on administering them as though our own. So, for example, following securitisation we would normally continue to collect payments and should you experience any difficulties in making payments, or have any other queries, you should contact us.

Consent and confirmation of the 'Mortgage Application Declaration'
By signing this application form you are all:
• confirming that you have read the section entitled 'How we use your Personal Information' and consent to the uses and disclosures of information listed, and
• making the declarations and giving the authorities set out in the Mortgage Application Declaration above for the benefit of **salt** and any other third party to whom it may transfer the benefit of its interests in any mortgage loan made.

If you do **NOT** wish to receive details of products and services, other than details of the insurance products you may have opted to receive on page 14, from the Derbyshire Group please tick the box. ☐

If you do **NOT** wish to receive details of products and services, other than details of the insurance products you may have opted to receive on page 14, from related and other selected companies and organisations please tick the box. ☐

You understand that it is a criminal offence if either you or someone acting on your behalf provides incorrect information in order to obtain a mortgage.

Signed	**Customer 1:**	**Customer 2:**
Date		

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

"Salt" is a trading name of Derbyshire Home Loans Limited.
Registered Office: Duffield Hall, Duffield, Derby, DE56 1AG
Company Registration Number 2628265. Registered in England and Wales.

salt

Salt is a trading name of Derbyshire Home Loans Limited

DIRECT Debit

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:

salt
PO Box 26933
Glasgow
G3 9DG

Name(s) of Account Holder(s)

Bank / Building Society account number

Branch Sort Code

Name and full address of your Bank or Building Society

To: The Manager Bank/Building Society

Address

Postcode

Official use only

Originator's Identification Number

6	5	6	6	3	6

Salt reference number

FOR **salt** OFFICIAL USE ONLY
This is not part of the instruction to your Bank or Building Society

Instruction to your bank or building society.
Please pay **salt** 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 **salt** and, if so, Details will be passed electronically to my Bank or Building Society.

Please tick the appropriate box stating the date of each month you would like us to collect your mortgage payment.

1st ☐ 15th ☐ 25th ☐

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

DIRECT Debit

- This Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society.
- If the amounts to be paid or the payment dates change, **salt** will notify you 5 working days in advance of your account being debited or as otherwise agreed.
- If an error is made by **salt** or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us.

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SALT 04 (02.08)