

Mortgage Application Form



Submission Requirements

Please submit the following information with your application form for a speedier processing service:

All Applications

Proof of Identity / Address

Last 3 month's Bank Statements showing salary credit

Latest P60 & 3 Months' Payslips (if employed)

Last 3 years' Accounts and Projection or, fully completed Accountant's Certificate
(Certified or Chartered Accountant) (if selfemployed)

Proof of Occupancy if not on Electoral Register (24 months) Last

12 months' Proof of Mortgage or Rent Payments

Professional Introducer Details

Contact Name

Company Address

Contact

Telephone Number

Fax Number

Email Address

Mobile Number

Please complete in BLOCK CAPITALS and tick boxes where appropriate. If a question is not applicable please indicate this by writing N/A in the appropriate section

Applicant 1

Applicant 2

Personal Details

Title and Surname
 First Name(s)
 Previous Surname
 Your Contact Numbers
 Daytime Telephone Number
 Evening Telephone Number
 Mobile Telephone Number
 Email Address
 National Insurance Number
 Spanish NIE Number (if applicable)
 Passport Number
 Date of Birth
 Nationality
 Number of Dependents
 Ages of Dependents
 Marital Status
 Occupancy Status
 Are you Presently?

Current Address

		Postcode		Postcode
Time at Current Address	years	months	years	months

If this is less than six years please give details of all your previous addresses (use additional information section if required).

Previous Address

		Postcode		Postcode
How long were you at this address?	years	months	years	months

Were you?

Employment Details

If other please state

Occupation
 Employed Applicants to Complete

Length of time employed in current job	years	months	years	months
If less than six months, length of time in previous job	years	months	years	months

Was your previous role in the same line of work?

Type of Contract?

Have you received notice from your employer or are you under threat of being made redundant?

Full time / Part time

If you are an Employed Director do you have shares in your Company?

If yes, what percentage?	%	%
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Self-Employed Applicants to Complete (Note: Business must be based in the UK or Gibraltar)

Number of years you have been Self-Employed	Years	Months	Years	Years	Months
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If you are a Director do you have any shares in your Company?

If yes, what percentage?	%	%
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Applicant 1

Applicant 2

Income Details (state currency)

	Last Year	Previous Year	Last Year	Previous Year
Gross Annual Salary				
Guaranteed Annual Overtime/Bonus				
Guaranteed Annual Commission				
Regular Annual Commission				
Regular Annual Overtime/Bonus				
If Self-Employed please state				
(a) Share of Net Profit/Projection Current Financial Year				
(b) Share of Net Profit last Financial Year				
(c) Share of Net Profit previous Financial Year				
(d) If more than 33% Share Holding of a Limited Company please state dividend income				
If Director of Limited Company				
1st Year				
Salary				
Dividend				
2nd Year				
Salary				
Dividend				
3rd Year				
Salary				
Dividend				
OTHER ANNUAL INCOME				
Rent Received				
Pension				
Investments				
Other				

Employment Details

Employer's Name or your Business Name if you are Self-Employed			
Employer's Address or your Business Address if you are Self-Employed			
	Postcode		Postcode
Your Position			
Self-Employed Applicants – please complete this Section			
Name and Address of Accountants (Accountants must be chartered or certified by qualification)			
	Postcode		Postcode
Telephone Number			
Fax Number			

Assets

	Market Value	Date Bought	Market Value	Date Bought
Main Residence				
Other Property				
Other Property				
Other Property				
Other Property				
Other Property				
Other Property				
Deposits with Banks and Investments				

Liabilities

Loans/Hire Purchase/Mortgages Loan Holder(s)	Type (Bank/Car Loan/HP etc)	Start Date of Loan	Monthly Payment £/€ £/€ £/€	Remaining Term Yrs Mths	Date Will Be Repaid
Other Debts Payee			Monthly Payment £/€ £/€	End Date	
Credit Card Holder(s)	Company (Visa etc)		Balance Outstanding £/€ £/€ £/€	Date Will Be Repaid	Paid off at Completion?

(£/€ – delete as appropriate)

Applicant 1

Applicant 2

Existing Property Details

Name and address of your current
Lender/Landlord

Postcode

Telephone Number

Balance Outstanding on Mortgage £/€ £/€

Monthly Payment £/€ £/€

If you have lived at your current address for less than 12 months please complete the following:

Name and address of your previous
Lender/Landlord

Postcode

Postcode

(£/€ – delete as appropriate)

Bank Details

Bank Name and Address

Postcode

Postcode

How Many Years With Bank

Account Number

Sort Code

Your Loan Requirements

Loan Type

Currency

Amount of deposit to be paid by you £/€

Purchase Price** £/€ Estimated valuation of property £/€

**This figure (Purchase price) must not include the value of any furnishings, carpets, curtains etc or concessions offered by the vendor. Will you be borrowing elsewhere to assist with the purchase of the property to be mortgaged?

If possible which fees would you like added to your loan? All Fees Or State

(£/€ – delete as appropriate)

Property Details

Address/Location

Property Description

Has it got a Valuation?

When was it done?

Valuation amount

Use of Property

The Property is

Current Owner

Existing mortgages on the property (if none, write NONE)

Purchase Price (€)

VAT tax Included?

Estimated Value (€)

Amount required (€)

Term required

Person/Developer/Bank/Estate Agent to contact in order to arrange valuation (inc telephone number)

£/€

Any further information



'Use of Personal Information'

In accordance with the Ley Organica 15/1999 de Proteccion de Datos de Caracter Personal (Personal Data Protection Act 15/1999), we hereby declare that the personal data of the applicant and/or the customer's representative(s) or his/her delegated signatories who sign this application, and/or other documents or forms of this bank, as well as data deriving from those forms and documents and such other data as may have been requested from the applicant and/or applicants representative(s) or his/her delegated signatory, or other related details given by them, or where applicable, obtained from public registry offices and other legally accepted sources of information, will be included in the appropriate Bank record unless their cancellation is requested or they are considered unnecessary on paper or electronically for which we are responsible and that the Bank is also authorised to employ them pursuant to this contract. The bank is also authorised to process the data for use in relation to the performance of this document and in order to offer other products and services as per the normal bank practice.

Mortgage Declaration

- I, the undersigned, declare that the data given above is true and correct and that I am fully aware that all the data contained in this application form is of fundamental importance to the decision that the bank, may take with regard to the granting of a mortgage loan.

You may consult and use credit reference agency and fraud prevention agency records to help make decisions about me.
- For an Interest Only Mortgage, If possible: The applicant declares to be aware that the type of mortgages that is being requested requires that sufficient funds be held in order to meet the repayment obligations of principal and any remaining interest, once the period of interest-only payment has expired. Similarly the applicant is aware of payment obligations, the loan's maturity date, and any additional charges that may accrue for any reason related to said loan. In addition, in the instance that the loan is approved, the applicant hereby certifies that if the mortgage deed is granted the applicant agrees to maintain accounts, deposits and/or securities of any kind, retirement funds or any other financial products
- As set forth in the Royal Decree 2/2003, of 25 April, The Bank may offers a hedging instrument for interest rate increase to those clients who take out a variable interest rate mortgage loan. This product, if available when application, in the event of an interest rate increase over a stipulated level agreed in any contract that may eventually be executed, will allow the borrowing party to obtain a remuneration by this Entity, in accordance with the formula and terms in the hedging instrument.

The cost of the hedging instrument will vary depending on the amount and hedging conditions taken out. For further information on this hedging instrument, please contact us for the purpose of determining the relevant quote.
- I, me undersigned, declare that you will receive a 1 % fee of the mortgage granted (brokerage fee) and 1% of the selling price (legal&fiscal representation and conveyance); both %, will automatically be deducted from the mortgage. We will invoice this undersigned for the total amount representing the 1 %+1 %, with "VAT" tax included.



I can confirm that this application has been completed with correct and full details and hereby apply for the mortgage loan stated.

CONSENT

I have read the section entitled "Use of Personal Information". By signing this form I consent to the uses and disclosures of information listed. In particular, I consent to the use and disclosure of criminal information for the purpose to administer household insurance and for the anti-fraud register.

If, however, you do not wish your information to be used for marketing purposes, please tick this box.

Signature(s)

Date

The Society adopts a policy of equal opportunity and no person(s) applying for a mortgage from the Society will be treated less favourably than any other person(s) because of sex, race, colour, ethnic or national origin.