Expat Residential Mortgage Application Form

When completing this mortgage application form please ensure that you:

- Complete the form in BLOCK CAPITALS using black ink
- Answer all questions, or tick the appropriate box, please include postcodes where possible
- If a question does not apply, write N/A or not applicable
- If there is insufficient space for any answer, use the additional space provided in section 14 of the form
- Ensure that the Declaration is signed by all mortgage applicants

Intermediary Submission Form

Mortgage Introducers must complete this form for all cases submitted to the Society to enable us to comply with the FCA's mortgage rules. Failure to do so will delay the application.

Advisor name

Company name

Company address

Postcode

Telephone number | Email address

Company Status - **Independent** ☐ | Company FCA Registration number

Mortgage club name (if applicable)

Company Status - **Appointed Rep** ☐ | Company FCA registration number

Network name | Network FCA Registration number

Network address

Postcode

Level of service: Applications are only accepted where full advice has been provided.

Confirm verbal disclosures issued ☐ Yes | Confirm illustration issued ☐ Yes

Please provide exact details of all parties who will receive a share of the procuration fee payment made by Marsden Building Society. This information is required for inclusion with the Society's offer documents and must be provided.

Company name

Company name

Please provide contact details for any complaint. This information is required for inclusion with the Society's offer documents and must be provided.

Company name

Company address

Postcode

Telephone

Company name

Company address

Postcode

Telephone

Please list all fees to be charged to the customer. This information is required for inclusion with the Society's offer documents and must be provided.

If none, please tick box ☐

Type of fee	Payable to	Amount	Payable on	Refundable	
		£		Yes ☐	No ☐
		£		Yes ☐	No ☐
		£		Yes ☐	No ☐

Intermediary marketing consent

If you'd like to be kept up to date with our product and criteria changes, please tick the box below. By confirming you'd like to join our e-newsletter, you're consenting to receive an e-newsletter from Marsden Building Society via email. To enable us to send the e-newsletter, we'll use your name, email address and FCA number. If you'd like to opt out at any time, please use the unsubscribe link in any of our emails or contact 01282 440583*. Our Privacy Notice is available on our website www.marsdenintermediaries.co.uk if you need more information about our use of your data.

☐ Yes, I'd like to keep up to date with products and criteria via your e-newsletter

Procuration Fee Bank Details

Procuration fees are paid via electronic payment in accordance with FCA registration.

Directly authorised - payment to Broker

Appointed representative - payment to Principal

We are unable to process your application for registration if you do not provide your bank account details below.

Sort code	
Account no.	
Account name	
Bank name and address	
	Postcode

Checklist and declaration

An incomplete form may delay the processing of this application. To help us to help you, please tick ☑ all appropriate boxes before submitting your application.

☐ I have completed the application form and provided the necessary documentation in accordance with Marsden Building Society's underwriting and mortgage product criteria

☐ Proof of identification/address verification has been provided as detailed below

☐ The applicants have signed and dated the application form and declarations as appropriate

☐ I confirm that I/my company have/has the necessary permissions from the PRA/FCA to advise (where applicable), complete and submit this application to the Society on behalf of my/our clients

Signature		Date	

We reserve the right to request additional bank statements/additional proof for all cases. Please ensure that you have advised the customer of this.

Confirmation of identity

To be completed by Intermediaries only

	1st applicant	**2nd applicant**
Applicant seen face-to-face	Yes ☐ No ☐	Yes ☐ No ☐

Declaration: I have verified the identity of each of the applicants detailed below:

Identity Verification	**1st applicant**	**2nd applicant**
Type of ID seen/Issued by		
Reference/Serial Number		
Address Verification		
Type of ID seen/Issued by		
Reference/Serial Number		
Electronic ID verification pass/fail		

Records: Certified copies of documents signed & dated original seen, must be submitted in support of this application. Information recorded must be sufficient to permit reproduction of the actual information should it be required in the future.

I declare that in relation to the evidence of identity and address documented above;

a) I have seen the original documents;
b) any documents bearing a signature were pre-signed; and
c) any documents bearing a photograph bore a good likeness.

Signature of Intermediary		Date	

What to send with your mortgage application

In order to process the mortgage as quickly as possible, please ensure the application form is fully completed and signed and all mandatory documentation is included.

Fees

☐ Relevant booking/arrangement/valuation fee enclosed

☐ To be paid by secure paylink

To help you, the documents required in support of the case are detailed below. Failure to enclose the required documents with the application will result in processing delays. Please ensure all documents are correct.

Existing members: If you are an existing member you do not need to provide ID. If we need further verification, we will get in touch.

☐ Application Form - FULLY completed and signed by ALL applicants

☐ Proof of Identity - passport, driving licence or successful electronic ID verification

☐ Proof of Residency - recent utility bill or successful electronic ID verification

☐ Bank statements - 3 months' showing income and outgoings as declared within the mortgage application form

☐ Evidence of deposit - if house purchase

☐ For a gifted deposit, please supply a letter from the donor confirming non-refundable gift, together with certified identification

	1st applicant	2nd applicant
Employed applicant:		
3 months' most recent payslips or evidence of income	☐	☐
Employers reference (also to confirm address)	☐	☐
Retired applicant:		
Latest pension statement(s)	☐	☐
Self-employed applicant:		
3 years' trading accounts	☐	☐
3 years' tax computations/SA302s	☐	☐
Applicant with current mortgage:		
Latest mortgage statement - only required if not available by credit search	☐	☐
Applicant currently renting:		
3 months' bank statements showing evidence of rent payment	☐	☐
Applicant with BTL properties:		
Proof of 3 months' rental income, mortgage statements or bank statements	☐	☐

Please refer to the Society's criteria for full details of property restrictions, credit requirements, affordability details etc.
Visit www.marsdenintermediaries.co.uk

Please enter the applicant's email address here. By providing their email address, you are confirming that they wish to communicate this way. Where possible, all future communication, if applicable, will be sent by email to this address.

Please return completed form to:
Lending Services, 6-20 Russell Street, Nelson, Lancashire BB9 7NJ

Customer credit history	1st applicant		2nd applicant	
Have you personally, or as a company director, been bankrupt, insolvent or entered into any arrangement with your creditors? e.g. IVA or debt relief order.	Yes ☐	No ☐	Yes ☐	No ☐
Have you or any member of your family or any person living with you ever been convicted or charged (but not yet tried) in respect of any criminal offence (excluding motoring convictions) or been given a police caution?	Yes ☐	No ☐	Yes ☐	No ☐
Have you ever been refused any credit including a mortgage or taken out any payday loans?	Yes ☐	No ☐	Yes ☐	No ☐
Have you ever had any property repossessed by a lender either voluntary or otherwise?	Yes ☐	No ☐	Yes ☐	No ☐
Have you ever had a Default or County Court Judgement registered against you or have you ever failed to keep up with payments?	Yes ☐	No ☐	Yes ☐	No ☐
Have you applied elsewhere for a loan on this property within the last 12 months?	Yes ☐	No ☐	Yes ☐	No ☐

If you have answered 'yes' to any of these questions, please provide additional information within section 11.

1 Personal details

	1st applicant	2nd applicant
Title		
First name(s)		
Surname		
Date of birth (minimum age 25)		
National Insurance Number		
If you have ever been known by another name, please state name, method of change e.g. Deed Poll, Marriage (evidence to be provided if by Deed Poll)		
Date changed		
Nationality		
Country of permanent residence		
Country of residence for tax purposes		
Sex		
Marital status		
Name of dependant(s)		
Dependant(s) date of birth		
Lasting Power of Attorney held	Yes ☐ No ☐	Yes ☐ No ☐
Lasting Power of Attorney to be registered on completion	Yes ☐ No ☐	Yes ☐ No ☐
Present living address	Postcode	Postcode
Occupancy status	Owner ☐	Owner ☐
	Tenant ☐	Tenant ☐
	Living with family/friends ☐	Living with family/friends ☐
	Provided by employer ☐	Provided by employer ☐

1 Personal details (continued)

	1st applicant	2nd applicant
Address for correspondence (only complete if different to residential address)	Postcode	Postcode
Last residential address held in the UK	Postcode	Postcode
Period of occupation		
Previous occupancy status	Owner ☐ Tenant ☐ Living with family/friends ☐	Owner ☐ Tenant ☐ Living with family/friends ☐
If less than 3 years, please provide previous UK address for both applicants	Postcode	Postcode
Daytime telephone number		
Home telephone number		
Mobile telephone number		
Email address		
Preferred contact method		
Do you currently own a property in the UK?	Yes ☐ No ☐	Yes ☐ No ☐
Is it Residential or Buy to Let?		
Property address	Postcode	Postcode
Date purchased		
Name of current lender		
Address of current lender	Postcode	Postcode
Purchase price	£	£
Current value	£	£
Balance outstanding	£	£
Monthly repayment	£	£
Are you selling the property?	Yes ☐ No ☐	Yes ☐ No ☐
If the property is a Buy to Let, is it currently tenanted?	Yes ☐ No ☐	Yes ☐ No ☐
Monthly rent received	£	£
Selling price of property	£	£
Expected sale date		

For any additional properties you have please provide full details as outlined above in section 11.

1 Personal details (continued)

If you have previously owned a UK Residential or UK Buy to Let property, please state

Property 1	**1st applicant**	**2nd applicant**
Was it Residential or Buy to Let?		
Property address		
	Postcode	Postcode
Date purchased		
Date sold		
Name of previous lender		
Property 2		
Was it Residential or Buy to Let?		
Property address		
	Postcode	Postcode
Date purchased		
Date sold		
Name of previous lender		

2 Income - Employed

	1st applicant				**2nd applicant**			
Employed status	Permanent contract	☐	Temporary/agency	☐	Permanent contract	☐	Temporary/agency	☐
	Renewable contract	☐	Retired	☐	Contract	☐	Retired	☐
If contract worker, please state:								
Contract start date								
Length of contract remaining								
Has this been renewed previously?		Yes ☐		No ☐		Yes ☐		No ☐
Post held								
Company name								
Company address								
	Postcode				Postcode			
Payroll/Employee number								
Company telephone number								
Employed there since								
Are you under a probationary period?		Yes ☐		No ☐		Yes ☐		No ☐
If 'Yes' when does your probation end?								
Are you under notice of termination or redundancy? If 'Yes', please provide details in section 11.		Yes ☐		No ☐		Yes ☐		No ☐
Are you contemplating securing alternative employment? If 'Yes', please provide details in section 11.		Yes ☐		No ☐		Yes ☐		No ☐

2 Income - Employed (continued)

Income Details	1st applicant	2nd applicant
Gross annual income earned	£	£
Gross annual pension income	£	£
Annual commission	£	£
Annual bonus	£	£
What is your average total monthly income less tax/NI	£	£
What currency is your salary paid in?		
If Sterling, is this pegged to a foreign currency?	Yes ☐ No ☐	Yes ☐ No ☐
Please confirm currency		
Are you employed by a relative?	Yes ☐ No ☐	Yes ☐ No ☐
Relationship		

If less than 6 months with employer, please state previous employer information

Company name		
Company address		
	Postcode	Postcode
Payroll/Employee number		
Company telephone number		
Employed dates		

3 Your income tax details

Please indicate the tax band applicable to you, taking into account the income received from this property transaction:

	1st applicant		2nd applicant
Non UK Tax Payer		Non UK Tax Payer	
Basic Rate UK Tax Payer		Basic Rate UK Tax Payer	
Higher Rate UK Tax Payer		Higher Rate UK Tax Payer	

4 Other income

Details of any other income e.g. working/child tax credits

	1st applicant	2nd applicant
Source		
Amount	£	£
Frequency (Annually, Monthly, Weekly)		
Source		
Amount	£	£
Frequency (Annually, Monthly, Weekly)		

5 About your finances

This section must be completed in all instances (where purchasing a new home, the Society will use ONS Data for Council tax and utilities - please leave blank).

Council Tax	£
Utilities (gas, electric, water)	£
Insurances (buildings & contents, car, MPPI, life cover, etc.)	£
Telephone/Mobiles	£
Pension	£
Rent (whilst working away from home)	£
Education & Childcare (school fees, university costs, nursery fees)	£
Service charges/Lease costs	£
Interest only repayment vehicle	£
BTL mortgage shortfall	£
Travel/Transport costs - connected with work (car park costs, rail card, petrol etc.)	£
Other - please detail	£

Your Financial Commitments

Details of all secured and unsecured credit such as mortgages, loans, hire purchase, credit cards etc. (For credit cards use 3% of the balance for the monthly payment)

1st applicant (Please tick)	2nd applicant (Please tick)	Lender/Recipient	Type (loan, hire purchase)	Balance outstanding	Monthly payment	Final payment date (DD/MM/YY)	Arrears (YES/NO)	Paid off at completion of mortgage (YES/NO)	Repaying with money from this mortgage (YES/NO)
				£	£				
				£	£				
				£	£				
				£	£				

Overdrafts

Please provide amount(s) currently overdrawn:
(Please note that on receipt of bank statements the Society will use 3% of the overdraft figure from the latest statement)

£ £

Maintenance Payments (if applicable)

To be evidence by 12 months' bank statements.

Payee	Date of final payment	Monthly payment
		£
		£

Please advise if this is paid by Court Order Yes ☐ No ☐

Total outgoings for both applicants per month £

If you are aware of any changes to your income/expenditure and/or circumstances that is likely to affect your ability to meet your future mortgage payments, please give details in section 11.

6 About the mortgage security

Your property details

Full address of property to be mortgaged

Postcode

Year built Garage Yes ☐ No ☐

What type of property is it? Detached ☐ Semi-detached ☐ Terraced ☐ Bungalow ☐ Purpose built flat or maisonette ☐

If flat, please state number of flats in block Number of storeys Is there a lift? Yes ☐ No ☐

6 About the mortgage security (continued)

Number of bedrooms

Number of habitable rooms (excluding bathrooms)

What is the tenure of the property? Freehold ☐ Commonhold ☐ Leasehold ☐ If leasehold, remaining term years*

*Remaining term on leasehold must be a minimum of 85 years at the start of the mortgage and 55 years at the end of the mortgage.

Is the property a new build? Yes ☐ No ☐

If 'Yes', please indicate if;

Local Authority Building Control (LABC)	☐	NHBC Certificate	☐	Checkmate ☐
International Construction Warranties (ICW)	☐	Premier Guarantee	☐	Buildzone ☐
Professional Consultants Certificate	☐	AHCI Ltd	☐	Zurich ☐

Please note that the Society does not accept all new build warranties. If in doubt please refer.

Please provide the following details of any persons, other than the applicants, aged 17 or over who will be resident at the property

Title	Full name	Date of Birth	Relationship

Is the adult occupier in receipt of salary/pension/benefit? Yes ☐ No ☐ If 'Yes', what is the annual income? £

Title	Full name	Date of Birth	Relationship

Is the adult occupier in receipt of salary/pension/benefit? Yes ☐ No ☐ If 'Yes', what is the annual income? £

Will the property be occupied by you immediately after purchase? Yes ☐ No† ☐

Will the property be used by you or by a family member wholly for residential purpose? Yes ☐ No† ☐

Will the family member residing in the property pay rent? Yes† ☐ No ☐

If you have answered any questions marked †, please provide full details in Section 11 and if there is to be any business and commercial use please indicate which floors and/ or sites are involved.

Is the property over or adjacent to commercial premises? Yes ☐ No ☐

Is the property subject to any Green Deal improvements where a charge is registered on household energy bills? Yes ☐ No ☐ Don't know ☐

Is the property constructed using an external wall cladding system? Yes ☐ No ☐

Do you hold or require an EWS1 Fire Safety Assessment Certificate for the property? Yes ☐ No ☐

7 Mortgage needs

Mortgage product

Purchase price/Approximate value of property £ Total loan required £

Term of loan years

What is your expected age at retirement years (1st applicant) years (2nd applicant)

Payment method required ☐ Repayment ☐ Interest Only^

☐ Part/Part^ (Please state each amount) Interest £ Repayment £

^Please note a suitable repayment vehicle is required and the Society may limit the amount of advance. Please contact the Society for further details.

Please confirm how you intend to repay the capital and specify the type and value of any investments below:

Type Value £ Maturity date

Type Value £ Maturity date

If any investment/property is not a UK asset, please provide further details

Please provide details of any seller incentives i.e. cashback, discount, payment of stamp duty etc.

7 Mortgage needs (continued)

Please complete ONE of the following loan purpose options:

a) House Purchase b) Remortgage c) Additional Borrowing

a) House Purchase

Please confirm the source of your deposit:

Equity in current property	£
Own savings	£
Non refundable gift - only accepted from immediate family	£
Capital raising on existing property	£
Other - please provide details	

b) Remortgage

Purpose of remortgage: Transfer of equity ☐ Transfer from another lender ☐ Mortgage free property ☐

Original purchase price	£
Date of purchase	
Expiry date of current product	
Present balance	£
Amount of additional borrowing	£
Total borrowing required	£
Purpose of additional borrowing: (if home improvements please list works to be carried out)	

Other secured lending (on the property to be mortgaged) - please detail if applicable

Name of Lender		
Account number		
To be repaid		
To be postponed		

In a remortgage from another lender, the Society will produce the offer of loan based on the figure in the application form. It is your responsibility to ensure that the mortgage balance with your existing lender has been reduced to below the offer amount before completion, taking into account any early repayment charges, closure fees and daily interest charges. This avoids delay at the time of completion if the loan amount is not sufficient to cover redemption. Should a revised offer be required for an increased loan figure, there will be a re-offer fee payable, please see our Tariff of Charges for details of this cost. Any surplus monies will be returned to you upon completion.

In an existing Marsden borrower remortgage, the amount of loan will be adjusted at completion to replicate the amount used to redeem your existing mortgage.

c) Additional Borrowing

Amount of additional borrowing	£
Mortgage product required on additional borrowing	£
Purpose of additional borrowing: (if home improvements please list works to be carried out)	

Other secured lending (on the property to be mortgaged) - please detail if applicable

Name of Lender		
Account number		
To be repaid		
To be postponed		

8 Added fees

Is the fee below to be added to the loan on completion?

Arrangement fee £ Yes ☐ No ☐

Please note: If the above fee is to be added to your loan, you should note that the interest on the fee will be payable from the date it is added to your loan. To avoid paying interest on this, you have the option of paying this in full. When applying for additional borrowing only, the additional borrowing fee has to be paid on application.

Please take care when adding fees that the loan to value does not go above your selected product rate loan to value.

9 Your Solicitor/Licensed Conveyancer

Please provide contact name - this is only to be completed if using your own solicitor.

Contact name

Company name and address

Postcode

Telephone number

Email address (Where the offer will be sent to)

10 Assessing the property

House Purchase

We will instruct a surveyor to prepare a Property Assessment Report. This report is for our sole use for valuation purposes and we recommend that you arrange a comprehensive survey for your own protection. Please note that the provision of such a report will be at your expense.

Do you wish to arrange a more comprehensive survey? Yes ☐ No ☐

If yes, what type of survey do you require? Homebuyers report ☐ Full buildings survey ☐ (If a full building survey is required please contact the Society for further information)

Please give details of whom the surveyor should contact to access the property

Contact name

Telephone number

Selling agent details (if different from above)

Contact name

Company name and address

Postcode

Remortgage

Contact name

Telephone number

11 Additional information

12 About our insurance

Household Insurance

Marsden Building Society is able to offer a household product that provides protection for your buildings and contents, together with flexibility to add optional covers to suit different and changing lifestyles.

Please contact me for a quote ☐

Cover arranged elsewhere ☐

13 Expat Residential mortgage application declaration

Use of Personal Information and Declaration to be signed by all applicants

The information which you provide or which we obtain in respect of your account will be retained by the Society electronically and in other formats for the purpose of administration of the mortgage and as detailed below. For more information, please see our Privacy Notice which is available online.

I/We declare:

1. That I/we are over 18 years of age and that the information given in this application is true and correct and shall form the basis of any contract between me/us and Marsden Building Society. I/We also declare that if anything on this form was written by another person, he or she acted as my/our agent for this purpose. I/We declare that I/we shall notify Marsden Building Society of any changes to the information given in support of this application prior to the completion of the mortgage applied for.

2. The Society may:
   a)
      i) Make such enquiries as it considers necessary whether of a credit reference agency who will supply the Society with credit information including information from the electoral register, or from my/our employers or accountants.

         (1) Search the files of a credit reference agency which will keep a record of that search and my/our application, whether or not the application proceeds. If you do not repay in full and on time, the Society will inform credit reference agencies who will record the outstanding debt. This will be seen by other organisations carrying out later searches. Details about me/us and of how I/we conduct the account may also be disclosed to the agency, including recording the outstanding debt and if I/we do not pay on time. Records remain on file for six years after they are closed, whether settled by me/us or defaulted. The Society may use automated methods to verify my/our identity.

         Note: An 'association' between joint applicants and/or any individual identified as your financial partner will be created at credit reference agencies which will link your financial records. You and anyone else with whom you have a financial link understand that each other's information may be taken into account in all applications by either or both of you. This linking will continue until one of you successfully files a 'disassociation' at the credit reference agencies.

      ii) Contact HM Revenue & Customs, Department for Work & Pensions, relevant or current lender, landlord or employer/accountants to confirm any income received and payments made.

      iii) If false or inaccurate information is provided and suspected fraud is identified, we will notify fraud prevention agencies accordingly, together with law enforcement agencies in the UK and other countries, who may access and use this information. The Society and other organisations, including HMRC may also access and use any of this information to prevent fraud and money laundering, for example when: checking details on applications for savings accounts and products, recovering debt, checking details on proposals and claims for all types of insurance and checking details of job applicants and employees. The Society and other organisations in the UK or other countries may access and use the information recorded by fraud prevention agencies.

      You have a legal right to request details of those credit reference agencies and relevant fraud prevention agencies from whom we obtain and with whom we record information about you subject to payment of the relevant fee. The credit reference agencies that we currently use or may use in the future are as follows:

      TransUnion UK - One Park Lane, Leeds, West Yorkshire LS3 1EP
      Experian - Landmark House, Experian Way, NG2 Business Park, Nottingham NG80 1ZZ
      Equifax - Capital House, 25 Chapel Street, London NW1 5DS

      The identities of the credit reference agencies, their role also as fraud prevention agencies, the data they hold, the ways in which they use and share personal information, data retention periods and your data protection rights with the credit reference agencies are explained in more detail at TransUnion - https://www.transunion.co.uk/crain; Equifax - https://www.equifax.co.uk/crain; Experian - https://www.experian.co.uk/crain/

      For further information and to receive details as to how your data may be used please write to Data Protection Officer Principal Office, 6-20 Russell Street, Nelson BB9 7NJ or telephone us on 01282 440541.

   b) The Society may also:
      i) Disclose information to the Society's insurers or their authorised agents for the purpose of risk assessment
      ii) Use the information provided for the purposes of statistical analysis about credit, insurance and fraud
      iii) Record and monitor all telephone calls between you and the Society to increase your security and for staff training purposes.

3. a) The Society may obtain, use, process and disclose personal data about me/us (including any sensitive personal data) to enable it to administer and service the account and for other related purposes, including assessing my/our acceptability and that of the security offered, the arrangement and administration of any type of insurance and products regulated under the Financial Services and Markets Act 2000 (or alteration to, replacement for or re-enactment of it) provided by third parties, the arrangement by our carefully selected third party panel organisation of legal advice from a panel firm, the updating or enhancing of existing customer records, analysis for management purposes and statutory returns, in addition to those described in any other paragraph of these declarations or notified to the Information Commissioner under Data Protection Legislation. The Society may also disclose personal data (including sensitive personal data) to third parties for the purposes of crime prevention and legal and regulatory compliance.
   b) The Society may occasionally need to transfer the personal data to countries outside the European Economic Area (EEA) for any of the purposes described in this declaration. This will only be done under a contract that includes appropriate safeguards for the security and confidentiality of your personal data.
   c) I/We have a right of access, under Data Protection Legislation to the personal data the Society holds about me/us for no fee. Please write to Data Protection Officer, Marsden Building Society, Principal Office, 6-20 Russell Street, Nelson BB9 7NJ or telephone us on 01282 440541 for further information.
   d) For the purposes of the Data Protection Legislation, the 'Data Controller' in relation to any personal data supplied by me/us is Marsden Building Society.

4. I/We acknowledge that an assessment of the value of the property will be arranged by the Society, which is intended solely for the purpose of the Society in considering this application and does not involve a detailed inspection of the property.

13 Expat Residential mortgage application declaration (continued)

5. Neither the Society, any person in its employment or its valuer warrants the purchase price of the property is reasonable or accepts responsibility for the workmanship, construction or condition of the property.

6. I/We irrevocably authorise my/our conveyancer to send their entire file(s) relating to the purchase of the property intended to be secured by this loan and relating to the mortgage or remortgage transactions to the Society or its agent at the Society's /its agent's request. I/We expressly give up any right to assert legal privilege in relation to any part of the file(s). I/We also acknowledge that my/our giving up of this right and the right for the lender to receive the file(s) continues until the loan balance from time to time is repaid in full and remains in force in all other circumstances.

7. I/We declare that to the best of my/our knowledge and belief, the information given on this form is true in every aspect and that the insurance cover will be based on this information. If I/we build any extension or carry out improvements to my/our house, I/we will advise that cost to you for insurance purposes. I/We consent to the information on this form and on any claim I/we may make being supplied to Insurance Database Services Ltd so that it can be made available to other insurers.

8. In signing this application I/we confirm that I/we will be responsible at all times for the buildings insurance on the mortgaged property and agree to the following conditions:

   a. That the buildings sum insured will at all times represent the full reinstatement value of the property
   b. That I/we will be responsible for the future maintenance of adequacy of cover and payment of premiums
   c. That I/we have obtained the written consent of any Freeholders and subsequent mortgagees (if any) to the insurance arrangements and that their respective interests will be noted on the policy
   d. That in the event of a total/partial loss of the property, the outstanding mortgage debt will still be payable by me/us.

9. If any advance is made to joint applicants, the first named applicant will be the 'Representative Joint Borrower' in accordance with the Rules of the Society. The Representative Joint Borrower alone will have the voting rights (if any) of joint borrowers as borrowers and alone will be entitled to receive certain communications from the Society. I/We understand that the order which the borrowers are named on this advance will be the same as on the original Mortgage Deed (if applicable).

10. The Society reserves the right to decline to proceed with the application at any time. If the Society declines to proceed with this application, any booking fee paid will not be refunded.

11. The Society may at any time at its discretion and without obtaining your consent or the consent of anyone else, transfer to any other person any or all of its rights and obligations in relation to any part or the whole mortgage debt and any related security. This will not serve to reduce your rights and guarantees under the mortgage, however borrowing membership may cease. You will be bound to the transferee in respect of the transferred obligations to the same extent as you were originally bound to the Society and it may release any information it holds about you, your mortgage and any related security to any such transferee.

12. As a member of the Marsden, we'd like to keep you up to date with our products, services and latest news. We'll always treat your personal data with care, to find out more about this, please view our Privacy Notice which is available in branch or online. Please tick the boxes below to tell us all the ways you'd like to hear from us:

A1	A2	
☐	☐	**Yes please,** I'd like to receive marketing communication by email
☐	☐	**Yes please,** I'd like to receive marketing communication by telephone
☐	☐	**Yes please,** I'd like to receive marketing communication by mobile (text message)
☐	☐	**Yes please,** I'd like to receive marketing communication by post

Where you have given us consent to process your information, you have the right to withdraw it at any point.

Signed		Date	
Signed		Date	

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

marsden BUILDING SOCIETY

FOR INTERMEDIARIES ONLY

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