

# ADDITIONAL BORROWING/ PURCHASE OF EQUITY FORM

---

## STAGE 1 OF 2

**It is essential** that this form is completed in its entirety.

Forms not fully completed or any illegible forms, will be returned and will delay the Mortgage Illustration and the application process.

**Product Code**

**Customer Type**

e.g. Buy to Let, House 2 House, Self Build, Mainstream

**Existing Account Number(s)**

Please submit Stage 1 of the Additional Borrowing Form to receive a Mortgage Illustration for this application. Stage 2 must be submitted only when an accurate Mortgage Illustration has been accepted by all applicants.

Once fully completed, please fax to 0345 835 7853. A Mortgage Illustration will be sent by post.

**Intermediaries:**

If you have already supplied a Mortgage Illustration to the applicant(s) for this application, please submit both Stage 1 and Stage 2 forms together.

## Intermediary Information

Please complete **all** relevant sections

Name of  
Financial Advisor

Company Name

Address

Contact Name

Telephone number  
(including area code)

E-mail address

All e-mails to and from Birmingham Midshires are sent and received via an unsecure e-mail system. This means that unauthorised parties may obtain access to messages.

Any e-mail sent by Birmingham Midshires will be restricted to a minimum of information such as an application number and a brief message stating that the application is proceeding to the next stage.

Financial Services  
Registration Number

**Note: we will not accept applications (including Buy to Let) from non-FCA regulated companies/intermediaries.**

### To be completed with details of marketing company/mortgage club membership/network/branch/principal.

(Please note: Details of only one company should be included)

Name of Financial  
Advisor

Company Name

Address

Contact Name

Telephone number  
(including area code)

Fax number  
(including area code)

**Please provide FCA number, together with any other membership details: (if applicable)**

FCA number

Other (please specify)

## Broker Declaration

Will you be charging the customer a fee for arranging this mortgage?	Yes	No
If more than one fee is being charged, please complete additional fees details in section II.		
Please state reason for fee:	Broker Fee	
	Packager Fee	
	Mortgage Club Fee	
How much is the customer paying?	<input type="text" value="£"/>	
Is this fee:	Actual fee	i.e. the amount will not change
	Current fee	which may be subject to change
	Estimated fee	which may be subject to change
When is this fee payable?	Prior to application submission	
	On application submission	
	At the start of the loan	
Who is the fee payable to?		
Is the fee refundable?	Yes	No
Under what circumstances would the fee be refunded to the customer?	If the mortgage offer is not obtained	
	If the loan does not complete	
	Only if declined by the lender	
	Other (this text will appear on the Mortgage Illustration)	

  

Have you seen all customers face to face?	Yes	No
---	-----	----

  

Have you provided the customers with initial disclosure information?	Yes	No
--	-----	----

## Broker Declaration.

I confirm that I am acting on behalf of the applicants and have their permission to access their information.  
I confirm that my firm holds FCA lending permissions and where required is registered with the FCA to sell Consumer Buy to Let mortgage business.  
I confirm that, to the best of my knowledge and belief, the information contained in this application is true.

Broker Signature		
Date	<input type="text" value="                (dd/mm/yyyy)"/>	Name (please print)

  

Level of Service: Please <input checked="" type="checkbox"/> the appropriate box.	Advised	Non-Advised
--	---------	-------------

  

Have you already provided a Mortgage Illustration for this application?	Yes	No
---	-----	----

If No, a Mortgage Illustration will be sent to you upon receipt of this fully completed application form.

**All the following sections to be completed by applicant(s)**

Please complete in BLOCK CAPITALS or ✓ the appropriate box. Continue in Section II – **Additional Information** or a separate sheet where necessary and if a question is not applicable state N/A or none. Incomplete or illegible applications will cause delay.

**Section I: Customer Details**

(All applications must be in joint names where applicable. Where there are more than two applicants, please complete a second application form) If a new applicant is applying, please complete Sections 9 and 10.

	First Applicant					Joint Applicant				
Title	Mr	Mrs	Miss	Ms	Other	Mr	Mrs	Miss	Ms	Other
First name(s)										
Surname										
Previous first name(s)										
Previous surname(s) i.e. maiden name										
Date of birth	(dd/mm/yyyy)					(dd/mm/yyyy)				
Nationality										
Are you paid in sterling into a UK Bank Account?	Yes	No	If No, please provide details in Section II – <b>Additional Information.</b>			Yes	No	If No, please provide details in Section II – <b>Additional Information.</b>		
Are you permanently resident and working in the UK?	Yes	No	If No, please provide details in Section II – <b>Additional Information.</b>			Yes	No	If No, please provide details in Section II – <b>Additional Information.</b>		
Status	Married	Single	Civil Partnership			Married	Single	Civil Partnership		
	Widowed	Separated	Divorced/dissolved a Civil Partnership			Widowed	Separated	Divorced/dissolved a Civil Partnership		
Number of dependants	Ages					Ages				
*Present address										
	Postcode					Postcode				
Telephone (including ex-directory and area codes)	Home					Home				
	Work					Work				
	Mobile					Mobile				
	E-mail					E-mail				
Preferred contact time between the hours of 9.00am–8.00pm, Mon–Sat.										
When did you move to your current address?	(dd/mm/yyyy)					(dd/mm/yyyy)				

## Section 2: Previous Address Details

(Please give details of any previous address(es) in the last 3 years – continue in Section 11 – Additional Information, if necessary)

	First Applicant	Joint Applicant
Address	<input type="text"/>	<input type="text"/>
	Postcode <input type="text"/>	Postcode <input type="text"/>
State if you were:	Owner Local Authority Renting Privately Renting Living with parents Living with relatives/friends	Owner Local Authority Renting Privately Renting Living with parents Living with relatives/friends
Period of residence (dd/mm/yyyy)	<input type="text"/> to <input type="text"/>	<input type="text"/> to <input type="text"/>

Name and address of lender if you have redeemed a mortgage within the last 3 years. If you rented from a local council or Housing Association within the last year please also provide details. (Continue in Section 11 – Additional Information, if necessary.)

Previous Lender/ Landlord name	<input type="text"/>	<input type="text"/>
Present address	<input type="text"/>	<input type="text"/>
	Postcode <input type="text"/>	Postcode <input type="text"/>
Mortgage account number	<input type="text"/>	<input type="text"/>
Balance prior to redemption	£ <input type="text"/>	£ <input type="text"/>
Date of redemption	<input type="text"/> (dd/mm/yyyy)	<input type="text"/> (dd/mm/yyyy)

## Section 3: Financial Details

Please give details of any secured loan (other than your existing mortgage with Birmingham Midshires).

### Secured Commitment

	First Applicant	Joint Applicant
Lender's name	<input type="text"/>	<input type="text"/>
Lender's address	<input type="text"/>	<input type="text"/>
	Postcode <input type="text"/>	Postcode <input type="text"/>
Lender's telephone (including area code)	<input type="text"/>	<input type="text"/>
Account number	<input type="text"/>	<input type="text"/>
Amount outstanding	£ <input type="text"/>	£ <input type="text"/>
Monthly repayments	£ <input type="text"/>	£ <input type="text"/>
To be paid on or before completion?	Yes No	Yes No
Purpose of loan	<input type="text"/>	<input type="text"/>

1. How many mortgaged BTL properties do the applicants have in total (including this BM application);

- In personal names
- In a company or any other legal entity

2. Do you have any residential mortgages? Including holiday homes, second home loans or dependent relative homes. Excluding Consent to Let, House 2 House and Holiday Lets. Yes No

3. What are the monthly mortgage payments for all residential mortgages?

4. What is the annual household income of all parties named on the residential mortgages?

Questions 3 & 4 only need to be answered if question 2 is yes.

### Section 3: Financial Details (continued)

#### Unsecured Commitments

Please list any unsecured commitments you currently have.

Type of commitment*	Whose name is the commitment in?***		End date of loan	Name of lender/company	Monthly repayment	Balance outstanding
	1st	2nd				
					£	£
					£	£
					£	£
					£	£
					£	£
					£	£
					£	£
					£	£
					£	£

\* This should include unsecured personal loans with 12 months to run (car loans, HP agreements), 5% of credit card/storecard balances not cleared on a monthly basis, monthly payment re charge card/budget accounts. This should exclude household utility bills, child maintenance, payments into savings/investment plans.

\*\*\* If in joint names please circle 1st and 2nd.

Any further commitments should be entered in Section 11 – Additional Information.

Are you repaying some or all of these commitments upon or prior to completion of the mortgage? Yes      No

Amount to be repaid

Monthly saving

Please enter details of other regular committed expenditure.  
Total monthly amount of any additional commitments for the first two applicants (maintenance, student loan, rent, childcare, school/university fees, leasehold ground rent/service charge or other committed expenditure. Please give details in section 11 – Additional Information

	Type(s) of commitment	Monthly amount
Do you have any regular outgoings (e.g. maintenance/school fees)	<input style="width: 250px;" type="text"/>	£ <input style="width: 100px;" type="text"/>

Please give details of any secured loan (other than your existing mortgage with Birmingham Midshires).

#### The following questions must be answered.

Has any party to the application:

	First Applicant		Joint Applicant	
i) Has any applicant been in arrears in the last 6 years with any borrowing or ever had a property repossessed?	Yes	No	Yes	No
ii) Has any applicant had a County Court judgement (CCJ) or default registered against them or if self-employed against their business within the last 6 years?	Yes	No	Yes	No
iii) Has any applicant been declared bankrupt, entered into an IVA or debt relief order within the last 6 years or still have an outstanding bankruptcy restriction order?	Yes	No	Yes	No
iv) Ownership of any other property?	Yes	No	Yes	No

If yes to any of the above, please supply full details in Section 11 – Additional Information.

We will search credit reference and fraud prevention agencies to check your identity, credit status and help us make decisions. For this application, we will assess you on your own (except for another party to this application). By submitting the application, you declare that your financial associate's finances will not affect our decision. We check your declaration and may decline the application if it is inaccurate.

	First Applicant		Joint Applicant	
Are you aware of anyone with whom you are financially associated who has adverse credit?	Yes	No	Yes	No

## Section 4: Loan Details

Loan required	<input type="text" value="£"/>	Product Code	<input type="text"/>
To run concurrently with existing mortgage?	Yes	No	
If no, how long do you want this loan to last?	years		
Property address where loan is to be secured, if different to Section I.			
	Postcode		
Current achieved monthly rent of the property in question	<input type="text" value="£"/>	per month	
Type of loan	Interest only	Repayment	Part Interest only/Repayment
If part Interest only/part Repayment, please indicate split.	Interest only	<input type="text" value="£"/>	Repayment <input type="text" value="£"/>
Is a Higher Lending Charge to be added to the loan?	Yes	No	
Is at least 40% of land/property area to be used for residential purposes? (Buy to Let is considered residential)	Yes	No	
Purpose of loan			
Current estimated value of the property	<input type="text" value="£"/>	Original mortgage advance	<input type="text" value="£"/>
Estimated value of property after any proposed works	<input type="text" value="£"/>	How much of the above remains outstanding?	<input type="text" value="£"/>
Will the property be your primary residence now or in the future?	If "No", and not Buy to Let, please provide further details in Section II – <b>Additional Information</b>		Yes No
If the property is not to be occupied by you or is to be let:	Is the property let to a family member?		Yes No
If "Yes", please specify:	Spouse/Civil partner	Parents	Siblings
	Unmarried partner	Grandparent	Children
			Grandchildren
			Other

## Section 5: Customer Regulatory Status

	First Applicant		Joint Applicant	
Is the property a Holiday Let?	Yes	No	Yes	No
Do all the applicants let other properties to non-family members?	Yes	No	Yes	No
Have any of the applicants or a family member ever occupied the property being offered as security	Yes	No	Yes	No
Was the property inherited or gifted to any of the applicants??	Yes	No	Yes	No



## Section 6: Employment Details

	First Applicant			Joint Applicant				
If employed, Name and address of employer	<div style="border: 1px solid red; height: 40px;"></div>			<div style="border: 1px solid red; height: 40px;"></div>				
If Self-employed, Trading name and address								
Occupation	Postcode			Postcode				
Job title								
Contact name								
Telephone (including area code)								
Payroll number								
State if you are:	Employed Permanent	Self employed Contract	Shareholding of business Retired	<input type="text" value=""/>	Employed Permanent	Self employed Contract	Shareholding of business Retired	<input type="text" value=""/>
	(please provide details in Section II – Additional Information.)			(please provide details in Section II – Additional Information.)				
Start date of employment/ business/contract		(dd/mm/yyyy)			(dd/mm/yyyy)			
End date of contract		(dd/mm/yyyy)			(dd/mm/yyyy)			
Are you related to your employer?	Yes	No		Yes	No			

If employed less than 12 months or self-employed less than 2 years, give name and address of previous employer(s).

	First Applicant			Joint Applicant		
Name and address	<div style="border: 1px solid red; height: 60px;"></div>			<div style="border: 1px solid red; height: 60px;"></div>		
	Postcode			Postcode		
Start Date		(dd/mm/yyyy)			(dd/mm/yyyy)	
End Date		(dd/mm/yyyy)			(dd/mm/yyyy)	
Nature of business						
Occupation						
Contact name						
Telephone (including area code)						

If currently or previously self-employed, or related to employer, please provide external accountants' details.

	First Applicant			Joint Applicant		
Name and address of accountant	<div style="border: 1px solid red; height: 60px;"></div>			<div style="border: 1px solid red; height: 60px;"></div>		
	Postcode			Postcode		
Telephone (including area code)						

## Section 7: Income Details

### Status income

#### Employed

An average of the last 3 months payslips should be used to calculate the overtime, bonus, commission paid over the last 12 months.

	First Applicant	Joint Applicant
PAYE Basic income	£ <input type="text"/>	£ <input type="text"/>
Overtime	£ <input type="text"/>	£ <input type="text"/>
Bonus	£ <input type="text"/>	£ <input type="text"/>
Commission	£ <input type="text"/>	£ <input type="text"/>

Additional Income	First Applicant	Joint Applicant
Maintenance	£ <input type="text"/>	£ <input type="text"/>
Additional duty hours	£ <input type="text"/>	£ <input type="text"/>
Investment income	£ <input type="text"/>	£ <input type="text"/>
Nursing banks	£ <input type="text"/>	£ <input type="text"/>
Shift Allowance	£ <input type="text"/>	£ <input type="text"/>
Trust Income	£ <input type="text"/>	£ <input type="text"/>
Benefits	£ <input type="text"/>	£ <input type="text"/>
Additional job	£ <input type="text"/>	£ <input type="text"/>
Mortgage Subsidy	£ <input type="text"/>	£ <input type="text"/>
Retirement Pension	£ <input type="text"/>	£ <input type="text"/>
Town Area of Car Allowance	£ <input type="text"/>	£ <input type="text"/>

Please note: On a paper application only, we require Self Employed Income to be declared as applicant's total income i.e. the sum of income from self-employment plus profit from UK Land and Property.

Income from Self Employment	£ <input type="text"/>	£ <input type="text"/>	
<b>of which</b>	<input type="text"/>	<b>of which</b>	<input type="text"/>
	is profit from UK Land and Property		is profit from UK Land and Property

## Section 7: Income Details

### Status income

#### Self Employed

Please note: On a paper application only, we require Self Employed Income to be declared as applicant's total income i.e. the sum of income from self-employment plus profit from UK Land and Property.

	<b>First Applicant</b> Latest Year YYYY Latest year must be within 18 months of the date of this application	<b>Joint Applicant</b> Latest Year YYYY Latest year must be within 18 months of the date of this application
Self Employed Income	£ <input type="text"/>	£ <input type="text"/>
	of which <input type="text"/> is profit from UK Land and Property	of which <input type="text"/> is profit from UK Land and Property
Self Employed Income	Previous Year YYYY £ <input type="text"/>	Previous Year YYYY £ <input type="text"/>
Trading Style (e.g. Sole trader, partnership)?	<input type="text"/>	<input type="text"/>

<b>Additional Income</b>	<b>First Applicant</b>	<b>Joint Applicant</b>
Maintenance	£ <input type="text"/>	£ <input type="text"/>
Additional job	£ <input type="text"/>	£ <input type="text"/>
Retirement Pension	£ <input type="text"/>	£ <input type="text"/>
Benefits	£ <input type="text"/>	£ <input type="text"/>
Investment income	£ <input type="text"/>	£ <input type="text"/>
Trust Income	£ <input type="text"/>	£ <input type="text"/>

#### Retired

	<b>First Applicant</b>	<b>Joint Applicant</b>
Total Retirement Pension Income (per annum)	£ <input type="text"/>	£ <input type="text"/>

<b>Additional Income</b>	<b>First Applicant</b>	<b>Joint Applicant</b>
Maintenance	£ <input type="text"/>	£ <input type="text"/>
Additional job	£ <input type="text"/>	£ <input type="text"/>
Benefits	£ <input type="text"/>	£ <input type="text"/>
Investment income	£ <input type="text"/>	£ <input type="text"/>
Trust Income	£ <input type="text"/>	£ <input type="text"/>

Please note: On a paper application only, we require Self Employed Income to be declared as applicant's total income i.e. the sum of income from self-employment plus profit from UK Land and Property.

Income from Self Employment	£ <input type="text"/>	£ <input type="text"/>
	of which <input type="text"/> is profit from UK Land and Property	of which <input type="text"/> is profit from UK Land and Property

## Section 8: Repayment Vehicle Details

(Please complete the repayment vehicle costs for this application, where the loan type includes any element of interest only. Please also state the repayment vehicle frequency, whether annually, monthly, quarterly, half yearly or weekly)

Repayment Vehicle Type	Repayment Vehicle Cost	Repayment Vehicle frequency	Amount to be repaid
Endowment(s) (UK)			£
Pension(s) (UK)			£
UK Stocks & Shares			£
UK Stocks & Shares ISA			£
Unit Trust/OEIC (UK)			£
Investment Bond(s) (UK)			£
Sale of second property (UK)			£
<b>Interest only balance</b>	£	<b>*Total</b>	£

\*Please note this must match the Interest Only balance stated above.

## Section 9: New Applicants

**IMPORTANT:** The Identification Declaration Form must be completed for all new applicants.

Existing/first applicant's name

### Personal details – new applicant

Title Mr Mrs Miss Ms Other

First name(s)

Surname

Previous first name(s)

Previous surname(s)  
i.e. maiden name

Date of birth (dd/mm/yyyy)

Nationality

Status Married/in a Civil Partnership Single Widowed Separated Divorced/dissolved a Civil Partnership

Number of dependants Ages

Present address if different to first applicant

Postcode

Telephone (including ex-directory and area codes)

Home

Work

Mobile

E-mail

Preferred contact time between the hours of 9.00am–8.00pm, Mon–Sat.

When did you move to your current address? (dd/mm/yyyy)

If less than three years, please provide details of previous addresses. Please complete Section II – **Additional Information**.

Is the property you currently occupy (if different to first applicant)

Mortgaged by you

Mortgage free

Parental home

Rented privately

Rented from the local authority

Other – please specify

Are you a first time buyer

Yes

No

## Section 9: New Applicants (continued)

### Current accommodation – if different to first applicant

Mortgage lender or landlord name		
Address of lender or landlord		
	Postcode	
Contact name or department		
Contact's phone number (including area codes)		
Contact's Fax number (including area codes)		
Does this cover the last three years?	Yes	No
	If no, please provide further details in Section 11 – Additional Information.	
Your account number		
Will you be repaying your existing mortgage – if applicable	Yes	No
	If no, please provide further details in Section 11 – Additional Information.	

## Section 10: New Applicants Employment and Income Details

	First Applicant			Joint Applicant		
If employed, Name and address of employer						
If Self-employed, Trading name and address						
	Postcode			Postcode		
Contact name						
Telephone (including area code)						
Fax number (including area code)						
Nature of business						
Occupation						
Payroll number						
State if you are:	Employed	Self employed	Shareholding of business	Employed	Self employed	Shareholding of business
	Permanent	Temporary	Contract	Permanent	Temporary	Contract
	Seasonal		<input type="text" value=""/>	Seasonal		<input type="text" value=""/>
Start date of employment/business/contract			(dd/mm/yyyy)			(dd/mm/yyyy)
End date of contract			(dd/mm/yyyy)			(dd/mm/yyyy)
Are you related to your employer?	Yes	No		Yes	No	

If yes, please provide company accountants' name and address on page 7.

## Section 10: New Applicants Employment and Income Details (continued)

### Employed

An average of the last 3 months payslips should be used to calculate the overtime, bonus, commission paid over the last 12 months.

	First Applicant	Joint Applicant
PAYE Basic income	£ <input type="text"/>	£ <input type="text"/>
Overtime	£ <input type="text"/>	£ <input type="text"/>
Bonus	£ <input type="text"/>	£ <input type="text"/>
Commission	£ <input type="text"/>	£ <input type="text"/>

Additional Income	First Applicant	Joint Applicant
Maintenance	£ <input type="text"/>	£ <input type="text"/>
Additional duty hours	£ <input type="text"/>	£ <input type="text"/>
Investment income	£ <input type="text"/>	£ <input type="text"/>
Nursing banks	£ <input type="text"/>	£ <input type="text"/>
Shift Allowance	£ <input type="text"/>	£ <input type="text"/>
Trust Income	£ <input type="text"/>	£ <input type="text"/>
Benefits	£ <input type="text"/>	£ <input type="text"/>
Additional job	£ <input type="text"/>	£ <input type="text"/>
Mortgage Subsidy	£ <input type="text"/>	£ <input type="text"/>
Retirement Pension	£ <input type="text"/>	£ <input type="text"/>
Town Area of Car Allowance	£ <input type="text"/>	£ <input type="text"/>

Please note: On a paper application only, we require Self Employed Income to be declared as applicant's total income i.e. the sum of income from self-employment plus profit from UK Land and Property.

Income from Self Employment	£ <input type="text"/>	£ <input type="text"/>	
<b>of which</b>	<input type="text"/>	<b>of which</b>	<input type="text"/>
	is profit from UK Land and Property		is profit from UK Land and Property

## Section 10: New Applicants Employment and Income Details (continued)

### Self Employed

Please note: On a paper application only, we require Self Employed Income to be declared as applicant's total income i.e. the sum of income from self-employment plus profit from UK Land and Property.

	First Applicant		Joint Applicant
	Latest Year YYYY		Latest Year YYYY
Self Employed Income	£ <input type="text"/>		£ <input type="text"/>
	of which		of which
	£ <input type="text"/>	is profit from UK Land and Property	£ <input type="text"/>
			is profit from UK Land and Property
	Previous Year YYYY		Previous Year YYYY
Self Employed Income	£ <input type="text"/>		£ <input type="text"/>
Trading Style (e.g. Sole trader, partnership)?	<input type="text"/>		<input type="text"/>

Additional Income	First Applicant	Joint Applicant
Maintenance	£ <input type="text"/>	£ <input type="text"/>
Additional job	£ <input type="text"/>	£ <input type="text"/>
Retirement Pension	£ <input type="text"/>	£ <input type="text"/>
Benefits	£ <input type="text"/>	£ <input type="text"/>
Investment income	£ <input type="text"/>	£ <input type="text"/>
Trust Income	£ <input type="text"/>	£ <input type="text"/>

### Retired

	First Applicant	Joint Applicant
Total Retirement Pension Income (per annum)	£ <input type="text"/>	£ <input type="text"/>

Additional Income	First Applicant	Joint Applicant
Maintenance	£ <input type="text"/>	£ <input type="text"/>
Additional job	£ <input type="text"/>	£ <input type="text"/>
Benefits	£ <input type="text"/>	£ <input type="text"/>
Investment income	£ <input type="text"/>	£ <input type="text"/>
Trust Income	£ <input type="text"/>	£ <input type="text"/>

Please note: On a paper application only, we require Self Employed Income to be declared as applicant's total income i.e. the sum of income from self-employment plus profit from UK Land and Property.

Income from Self Employment	£ <input type="text"/>	£ <input type="text"/>
	of which	of which
	£ <input type="text"/>	£ <input type="text"/>
	is profit from UK Land and Property	is profit from UK Land and Property

## Section II: Additional Information

Please use this section if you need space to provide fuller answers to any of the earlier questions.

Please enter the section number in the left hand column next to your answer and draw a line under your answer if you enter responses to further questions.

If you need more space, please use additional sheets of paper as necessary.

Section Number	Your Answer



## Section 11a: Property Schedule (For calculating GARI)

Please note; where there are more than 10 properties to declare please duplicate this sheet. The maximum number of properties to declare is 50.

Current application property	Number of applicants	Gross monthly rental

Existing property	Property held by (Personal/ Company/Other)	Gross monthly rental	Number of owners party to this property (Max of 10)	Confirm all applicants party to this property			
				1	2	3	4
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							

# IMPORTANT CUSTOMER INFORMATION

## Application number (if known):

This document sets out the statements you make by applying for your mortgage and upon which we intend to rely. For your own benefit and protection everyone applying for the mortgage should read this document carefully. If you do not understand any point please ask for further information.

### I/we acknowledge:

That where the application is for a Business Buy to Let mortgage

- the mortgage will not be regulated by the Financial Conduct Authority (FCA) as the loan is wholly or predominantly for the purpose of me setting up or continuing with a buy to let business.
- that I will not have the protection and remedies available to customers whose mortgages are regulated by the FCA which would be the case, if for example the property was my home or not wholly or predominantly for the purpose of me setting up or continuing with a buy to let business.
- that I should seek independent legal advice if I have any doubt about the consequences of my mortgage not being regulated.

Birmingham Midshires reserves the right to reject my/our application, without giving any reason.

no person (other than an employee of Birmingham Midshires) is empowered to make any representations or give any undertaking, on behalf of Birmingham Midshires in relation to the mortgage applied for, and Birmingham Midshires shall not be found liable for such representation or undertaking.

that Birmingham Midshires and its Valuer accept no responsibility for the accuracy of the mortgage valuation report. Where a mortgage valuation is requested, this may be carried out by a Valuer employed by a member of the Lloyds Banking Group, or by an independent panel valuer who is not an employee of a member of the Lloyds Banking Group at my cost.

that the Mortgage Valuation Report is not a Building Survey or a Survey and Valuation. If advice about the structural condition of the property is required, a Building Survey or Survey and Valuation must be obtained.

that if the Automated Valuation Model (AVM) option is selected, I/we will not receive a valuation report.

that the valuation fee will not be refunded once the valuation has been carried out.

### I/we agree:

that if a third party intermediary submitted this application on my/our behalf, Birmingham Midshires may liaise with them about any issues connected with my mortgage application and my mortgage, including any complaint about my mortgage application or mortgage unless otherwise instructed in writing.

that Birmingham Midshires may request additional information or confirmation of information provided in my/our application.

that Birmingham Midshires may, without notice, transfer or assign, either in whole or in part, any loan, mortgage or policies of life assurance or other security made in connection with this application to any company, person or body.

that if this application is for a Consumer Buy to Let that I/we have seen, read and understood a copy of the Illustration applicable to this mortgage application.

that if this application is for a joint mortgage and loan product, references in this document to "account" mean both the mortgage and loan accounts and the application is for both a mortgage and loan.

### I/we declare:

the property will be occupied as a home on the basis of a rental agreement and will not be occupied by me or a member of my family.

as far as I/we know, the information I/we have given in this application is true, and that if I/we provide any false, inaccurate or misleading information, it may constitute a criminal offence on my/our part which may lead to a criminal prosecution, and imprisonment and/or a fine; further that it may lead to a civil action against me/us for recovery of any losses that Birmingham Midshires incurs.

that when I give you information about another person, I am acting for them with their knowledge and approval. I also have their authority to agree to the processing of their personal details.

Birmingham Midshires is a division of Bank of Scotland plc.

Making a false, misleading or inaccurate declaration is a criminal offence, and may lead to prosecution of the applicant and/or the financial advisor, resulting in a fine and/or imprisonment. The applicant and/or financial advisor may also face civil action for recovery of any losses that Birmingham Midshires incurs.

## Privacy Notice

### Who looks after your personal information

Your personal information will be held by Bank of Scotland plc which trades as Birmingham Midshires. BM Solutions is a brand of Birmingham Midshires. Bank of Scotland is part of the Lloyds Banking Group. More information on the Group can be found at [www.lloydsbankinggroup.com](http://www.lloydsbankinggroup.com)

### Our full privacy notice

This privacy notice contains key information about how we will use and share your personal information and the rights you have in relation to this. If you want to know more please access our full privacy notice at <http://www.bmmortgages.co.uk/existing-customers/security-and-privacy/> or ask us for a copy.

### How we use your personal information

We will use your personal information:

- to provide products and services, manage your relationship with us and comply with any laws or regulations we are subject to (for example the laws that prevent financial crime or the regulatory requirements governing the products we offer).
- for other purposes including improving our services, exercising our rights in relation to agreements and contracts and identifying products and services that may be of interest.

To support us with the above we analyse information we know about you and how you use our products and services, including some automated decision making. You can find out more about how we do this, and in what circumstances you can ask us to stop, in our full privacy notice.

### Who we share your personal information with

Your personal information will be shared within Lloyds Banking Group and other companies that provide services to you or us, so that we and any other companies in our Group can look after your relationship with us. By sharing this information it enables us to better understand our customer's needs, run accounts and policies, and provide products and services efficiently. This processing may include activities which take place outside of the European Economic Area. If this is the case we will ensure appropriate safeguards are in place to protect your personal information. You can find out more about how we share your personal information with credit reference agencies below and can access more information about how else we share your information in our full privacy notice.

### Where we collect your personal information from

We will collect personal information about you from a number of sources including:

- information given to us on application forms, when you talk to us in branch, over the phone or through the device you use and when new services are requested.
- from analysis of how you operate our products and services, including the frequency, nature, location, origin and recipients of any payments.
- from or through other organisations (for example card associations, credit reference agencies, insurance companies, retailers, comparison websites, social media and fraud prevention agencies).
- in certain circumstances we may also use information about health or criminal convictions but we will only do this where allowed by law or if you give us your consent.

You can find out more about where we collect personal information about you from in our full privacy notice.

### Do you have to give us your personal information

We may be required by law, or as a consequence of any contractual relationship we have, to collect certain personal information. Failure to provide this information may prevent or delay us fulfilling these obligations or performing services.

### What rights you have over your personal information

The law gives you a number of rights in relation to your personal information including:

- the right to access the personal information we have about you. This includes information from application forms, statements, correspondence and call recordings.
- the right to get us to correct personal information that is wrong or incomplete.
- in certain circumstances, the right to ask us to stop using or delete your personal information.
- from 25 May 2018 you will have the right to receive any personal information we have collected from you in an easily re-usable format when it's processed on certain grounds, such as consent or for contractual reasons. You can also ask us to pass this information on to another organisation.

You can find out more about these rights and how you can exercise them in our full privacy notice.

### Other individuals you have financial links with

We may also collect personal information about other individuals who you have a financial link with. This may include people who you have joint accounts or policies with such as your partner/spouse, dependents, beneficiaries or people you have commercial links to, for example other directors or officers of your company.

We will collect this information to assess any applications, provide the services requested and to carry out credit reference and fraud prevention checks. You can find out more about how we process personal information about individuals with whom you have a financial link in our full privacy notice.

### How we use credit reference agencies

In order to process your application we may supply your personal information to credit reference agencies (CRAs) including how you use our products and services and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity.

We may also continue to exchange information about you with CRAs on an ongoing basis, including about your settled accounts and any debts not fully repaid on time, information on funds going into the account, the balance on the account and, if you borrow, details of your repayments or whether you repay in full and on time. CRAs will share your information with other organisations, for example other organisations you ask to provide you with products and services. Your data will also be linked to the data of any joint applicants or other financial associates as explained above.

You can find out more about the identities of the CRAs, and the ways in which they use and share personal information, in our full privacy notice.

### How we use fraud prevention agencies

The personal information we have collected from you and anyone you have a financial link with may be shared with fraud prevention agencies who will use it to prevent fraud and money laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment. Further details of how your information will be used by us and these fraud prevention agencies, and your data protection rights, can be found in our full privacy notice.

### Our full privacy notice

It is important that you understand how the personal information you give us will be used. Therefore, we strongly advise that you read our full privacy notice, which you can find at <http://www.bmmortgages.co.uk/existing-customers/security-and-privacy/> or you can ask us for a copy.

### How you can contact us

If you have any questions or require more information about how we use your personal information please contact us using <http://www.bmmortgages.co.uk/contact-us/> You can also call us on 0345 300 2627.

If you feel we have not answered your question Lloyds Banking Group has a Group Data Privacy Officer, who you can contact on 0345 300 2627 and tell us you want to speak to our Data Privacy Officer.

### Version control

This notice was last updated in May 2018.

# GET IN TOUCH

---

 0345 300 2627

 [bmmortgages.co.uk](http://bmmortgages.co.uk)

This information is available in large print, Braille or on audio. Customers can also contact us by using Text Relay.

## Important information

Birmingham Midshires is a division of Bank of Scotland plc. Registered in Scotland No. SC327000. Registered Office: The Mound, Edinburgh EH1 1YZ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number 169628. Telephone calls may be monitored or recorded.

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

