

BUY TO LET MORTGAGE

APPLICATION FORM

STAGE 1 OF 2

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

If you are completing a **Let to Buy** application, you will need to use the Let to Buy application form which is located in the literature section of bmsolutions.co.uk

BM SOLUTIONS
FROM BIRMINGHAM MIDSHIRES

Product code

Buy to Let

House Purchase

Remortgage

Please submit Stage 1 of the **Buy to Let Mortgage Application 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.

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.



Why not go online for the One Minute Mortgage?

Visit bmsolutions.co.uk for more details

Intermediary Information

Please complete **all** relevant sections Decision in principle reference number: (if applicable)

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 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)

Please provide Financial Services number, together with any other membership details: (if applicable)

Financial Services
Registration number

Other (please specify)

Level of Service:
Please ✓ the
appropriate box.

Advised

Non-advised

Broker Declaration

Will you be charging the customer a fee for arranging this mortgage?		Yes	No
If more than one fee being charged, please complete additional fees details in Section 10.			
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
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Have you provided the customers with initial disclosure information?	Yes	No
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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"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Name (please print)

Confirmation of Identification Declaration

In this section, we need information about all the people who are applying for a mortgage.

If there are more than two applicants, you will need a second application form.

	First Applicant					Joint Applicant				
Title	Mr	Mrs	Miss	Ms	Other	Mr	Mrs	Miss	Ms	Other
First name(s)										
Surname										
Present address	<input type="text"/>					<input type="text"/>				
Postcode										
Nationality										
Application reference number (if applicable)										
DECLARATION:	<p>NOTE: This certificate must be signed by a person who has been authorised by their firm for this purpose and who has seen the original documentary evidence.</p> <p>In order to confirm that you have identified the customer(s) please confirm your agreement to the following declaration. (We reserve the right to request sight of the documentation seen to identify the customer(s)):</p> <p><i>'I confirm that the evidence I/we have obtained to verify the identity of the customer at least meets the standard evidence set out within current guidelines for the UK Financial Sector issued by the JMLSG, and Birmingham Midshires can rely on this evidence.'</i></p> <p>Copies of identification documents are NOT required.</p> <p>Full name of Financial Advisor</p> <p>Job Title</p> <p>Signature of Financial Advisor</p> <p>Date: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p>									

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

Please complete in BLOCK CAPITALS or ✓ the appropriate box. Continue in Section 10 – **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 1: Customer Details (All applications must be in joint names where applicable. Where there are more than two applicants, please complete a second application form)

	First Applicant					Joint Applicant				
Title	Mr	Mrs	Miss	Ms	Other	Mr	Mrs	Miss	Ms	Other
Surname										
First name(s)										
Second forename										
All previous first name(s)										
All 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 10 – Additional Information.			Yes	No	If No, please provide details in Section 10 – Additional Information.		
Are you permanently resident and working in the UK?	Yes	No	If No, please provide details in Section 10 – Additional Information.			Yes	No	If No, please provide details in Section 10 – Additional Information.		
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) Please ensure you are submitting the correct telephone number, as this could delay the application.	Home	Work			Mobile	E-mail	What is your preferred contact method?			
	Home	Work			Mobile	E-mail	What is your preferred contact method?			
Date moved to present address	(dd/mm/yyyy)					(dd/mm/yyyy)				
State if you are:	Owner	Local Authority Renting	Privately Renting			Owner	Local Authority Renting	Privately Renting		
	Living with parents	Living with relatives/friends			Living with parents	Living with relatives/friends				
Are you a first time buyer?	Yes	No				Yes	No			
Do you currently own a property in the UK?	Yes	No				Yes	No			

* If you have a different correspondence address, please complete this in Section 10 – **Additional Information.** (Please note all BM holdings/accounts will be updated with this correspondence address).

Section 2: Details of Property to be Re-mortgaged (where applicable)

If the property is unencumbered please go straight to Section 3 – Previous Address Details.

	First Applicant	Joint Applicant
Lender name		
Address	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
Telephone (including area code)		
Your account number		
Bank sort code		
Start date of loan	<input type="text"/> (dd/mm/yyyy)	<input type="text"/> (dd/mm/yyyy)
Account number		
Balance	£ <input type="text"/>	£ <input type="text"/>
Monthly payment	£ <input type="text"/>	£ <input type="text"/>

If you have had any other mortgages on this property within the last year, please provide details in Section 10 – Additional Information.

Section 3: Previous Address Details (Please give details of any previous address(es) in the last 3 years – continue in Section 10 – Additional Information, if necessary)

	First Applicant	Joint Applicant
Address	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
State if you are:	<input type="checkbox"/> Owner <input type="checkbox"/> Local Authority Renting <input type="checkbox"/> Privately Renting <input type="checkbox"/> Living with parents <input type="checkbox"/> Living with relatives/friends	<input type="checkbox"/> Owner <input type="checkbox"/> Local Authority Renting <input type="checkbox"/> Privately Renting <input type="checkbox"/> Living with parents <input type="checkbox"/> 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 10 – Additional Information, if necessary.)

Section 4: Financial Details

Please complete this section if you have any other charges on your property. If you have any other properties please give details in Section 10 – **Additional Information**. If you have any other charges registered on the property to be remortgaged, please give details in Section 10 – **Additional Information**.

Secured Commitments:

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

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. Yes No
Excluding Consent to Let, House 2 House and Holiday Lets.

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.

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.

Section 4: Financial Details – Unsecured Commitments (continued)

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

Any further commitments should be entered in Section 10 – **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

How are you funding the repayment?

Savings

Equity in sale

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 10 – **Additional Information**.

Do you have any regular outgoings (e.g. maintenance/school fees)?

Type of commitments

Monthly amount

The following questions must be answered.

Has any party to the application:

	First Applicant		Joint Applicant	
i) Ever fallen into arrears on any mortgage or debt?	Yes	No	Yes	No
ii) Had any County Court Judgements registered against them?	Yes	No	Yes	No
iii) Been adjudged bankrupt, had proceedings commenced against them, or been party to an Individual Voluntary Arrangement?	Yes	No	Yes	No
iii) Ownership of any other property?	Yes	No	Yes	No

If yes to any of the above, please give full details in Section 10 – **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 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
If "Yes", please specify:	Spouse	Parents	Siblings	Children
	Grandchildren	Unmarried partner		
	Other			
Was the property inherited or gifted to any of the applicants?	Yes	No	Yes	No

Section 6: Employment and Income Details

	First Applicant	Joint Applicant
If employed, Name and address of employer		
If Self-employed, Trading name and address		
	Postcode	Postcode
Occupation		
Job title		
Contact name		
Telephone (including area code)		
Payroll number		
	Employed <input type="checkbox"/> Permanent <input type="checkbox"/> Retired <input type="checkbox"/>	Employed <input type="checkbox"/> Permanent <input type="checkbox"/> Retired <input type="checkbox"/>
	Self employed Contract (please give details in Section 10 – Additional Information)	Self employed Contract (please give details in Section 10 – Additional Information)
	Shareholding of business <input type="text"/> %	Shareholding of business <input type="text"/> %
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 <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

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

	First Applicant	Joint Applicant
Name and address		
	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		
	Postcode	Postcode
Telephone (including area code)		

Section 6a: Status income

Employed

Please breakdown income as per categories listed. 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"/>
of which	£ <input type="text"/>	£ <input type="text"/>
	is profit from UK Land and Property	is profit from UK Land and Property

Section 6a: Status income (continued)

Self-Employed Income

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 must be within 18 months of the date of this application		Latest Year YYYY Latest year must be within 18 months of the date of this application	
Self Employed Income	£		£	
	of which		of which	
	£	is profit from UK Land and Property	£	is profit from UK Land and Property
	Previous Year YYYY		Previous Year YYYY	
Self Employed Income	£		£	
Trading Style (e.g. Sole trader, partnership)?				

Additional Income	First Applicant	Joint Applicant
Maintenance	£	£
Additional job	£	£
Retirement Pension	£	£
Benefits	£	£
Investment income	£	£
Trust Income	£	£

Section 6a: Status income (continued)

Retired

Please breakdown income as per categories listed.

	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	£ <input type="text"/>	£ <input type="text"/>
	is profit from UK Land and Property	is profit from UK Land and Property

Section 7: Loan Details

Loan required	£		Product Code	
Loan term	years			
Repayment method	Interest only	Repayment		Part Interest only/Repayment
	If part Interest only/ part Repayment, please indicate split.	Interest only	£	Repayment
			£	
Current achieved monthly rent (remortgage) or anticipated monthly rent (purchase) of the property in question	£			
Date property was acquired		(dd/mm/yyyy)		
Is a Higher Lending Charge to be added to the loan?		Yes	No	
Is our Product Fee to be added to the loan?		Yes	No	
Existing product to be ported*		Yes	No	
*If "Yes", then in some circumstances the existing account must be repaid prior to completion.				
Account number to be ported from				

Please note: We do not consider applications for remortgage where the applicant/s have owned the property for less than six months. If this remortgage application is being made within six months of acquisition, or we are later made aware that the ownership is less than six months, then the application will be declined. Any fees spent in the processing of this application will be lost and will not be returned.

Purchase

Source of deposit	Builder/Seller	Gift	Equity	Personal/Unsecured Loan
	£	£	£	£
	Remortgage	Savings	Inheritance	
	£	£	£	
Selling price of present property	£			

Remortgage

If the loan requested is to replace your existing loan and to raise extra funds please provide details, in the box below, of the breakdown of the loan purpose. Any further information should be entered in Section 10 – Additional Information.

Purpose

	£
	£
Current estimated value of the property	£
Original purchase price	£
Original mortgage advance	£
How much of the above remains outstanding?	£

Section 8: Repayment Vehicle Details

(Please complete the repayment vehicle costs, 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)			£
Interest only balance	£	*Total	£

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

Section 9: The property to be mortgaged

Property location	England	Wales	Scotland	Northern Ireland	
Purchase price	£ <input type="text"/>		Estimated value	£ <input type="text"/>	
	Freehold	Leasehold	Commonhold		
Will the property be your primary residence now or in the future?	Yes	No	If Yes, please provide further details in Section 10 – Additional Information.		
If a Right to Buy remortgage, has the discount period expired and the and the council charge been released? Please note that we cannot lend on Right to Buy properties when in the discount period.			Yes	No	
Is at least 40% of land/ property area to be used for residential purposes? (Buy to Let is considered residential)	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? If "Yes", please specify:			Yes	No
	Spouse	Parents	Siblings	Children	
	Grandchildren	Unmarried partner	Grandparent		
	Other				
If the mortgage you have chosen requires a valuation, what type do you require?	Mortgage valuation	HomeBuyers Report	Automated Valuation Model (refer to www.bmsolutions.co.uk for cases eligible for an AVM)		

Section 10: 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 10a: 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

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

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

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