

**INTRODUCER DETAILS: ALL DETAILS MUST BE PROVIDED OR DIP MAY NOT BE PROCESSED.**

Introducer Name: \_\_\_\_\_

Company Name: \_\_\_\_\_

Tel No: \_\_\_\_\_ Fax No: \_\_\_\_\_

Email Address: \_\_\_\_\_

Development Manager: \_\_\_\_\_

	APPLICANT 1	APPLICANT 2
Title and Surname	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
First Name(s)	<input type="text"/>	<input type="text"/>
Previous Surname	<input type="text"/>	<input type="text"/>
Are you an Existing Leeds Building Society Mortgage Customer?	<input type="checkbox"/> Yes <input type="checkbox"/> No A/C no <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No A/C no <input type="text"/>
Are you a First Time Buyer	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Date of Birth	<input type="text"/>	<input type="text"/>
Expected Retirement Age	<input type="text"/>	<input type="text"/>
Marital Status	<input type="text"/>	<input type="text"/>
Gender	<input type="text"/>	<input type="text"/>
Dependants	<input type="text"/>	<input type="text"/>
UK Citizen/Passport Holder	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Indefinite Leave in UK	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you classed as resident in the UK? <small>(Answer 'Yes' if you are a UK resident who: 1. has their main residence in England, Northern Ireland, Scotland or Wales; 2. has the right to remain in the UK indefinitely; and 3. pays taxes in the UK and is registered in the UK for tax purposes.)</small>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Will the income or the assets to be used to pay the monthly mortgage payment or repay the mortgage at the end of the term be solely in £'s (GBP)? <small>(Answer 'No' if any part of the income declared or any asset being used to repay the mortgage balance at the end of the term is paid in a currency other than £GBP, or is held overseas (outside the UK). An 'asset' includes any property(ies) and/or other investment(s) that are owned and 'income' includes any salary (whether from employment or otherwise) and/or any income from any investment(s).)</small>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Occupancy Status</b>		
Are You Presently?	<input type="checkbox"/> Owner with Mortgage <input type="checkbox"/> Council Tenant/Company Let <input type="checkbox"/> Private Tenant <input type="checkbox"/> Living with Parents <input type="checkbox"/> Other (please state) <input type="text"/>	<input type="checkbox"/> Owner with Mortgage <input type="checkbox"/> Council Tenant/Company Let <input type="checkbox"/> Private Tenant <input type="checkbox"/> Living with Parents <input type="checkbox"/> Other (please state) <input type="text"/>
<b>Current Address</b>	<input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>
Time at current address	<input type="text"/> years <input type="text"/> months	<input type="text"/> years <input type="text"/> months
<b>NB. If less than three years please give details of <u>ALL</u> your previous addresses (use additional information section if required)</b>		
<b>Previous Address</b>	<input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>
How long at this address?	<input type="text"/> years <input type="text"/> months	<input type="text"/> years <input type="text"/> months
<b>Occupancy Status at previous address</b>	<input type="checkbox"/> Owner with Mortgage <input type="checkbox"/> Council Tenant/Company Let <input type="checkbox"/> Private Tenant <input type="checkbox"/> Living with Parents <input type="checkbox"/> Other (please state) <input type="text"/>	<input type="checkbox"/> Owner with Mortgage <input type="checkbox"/> Council Tenant/Company Let <input type="checkbox"/> Private Tenant <input type="checkbox"/> Living with Parents <input type="checkbox"/> Other (please state) <input type="text"/>

**Employment Details**

Are you?  Employed  Self-Employed  Employed  Self-Employed  
 Occupation  Occupation

**Employed Applicants to Complete**

Start date of current employment    
 If less than three months, dates of previous employment From  To  From  To

**APPLICANT 1**

**APPLICANT 2**

Was your previous role in the same line of work?  Yes  No  Yes  No  
 If you are a Director do you have any shares in your Company  Yes  No  Yes  No  
 If yes, what percentage  %  %

**Self-Employed Applicants to Complete**

Number of years you have been Self-employed  years  months  years  months  
 Are you a?  Director  Partner  Sole Trader  Director  Partner  Sole Trader

**Employed Income**

Gross Annual Salary    
 Guaranteed Annual Overtime/Bonus    
 Guaranteed Annual Commission    
 Regular Annual Commission    
 Regular Annual Overtime/Bonus

If this information is not provided it will delay the time taken to give a decision.

**Self-Employed Income**

**If Self-Employed please state**

(a) Share of Profit/Projection Current Financial Year    
 (b) Share of Profit Last Financial Year    
 (c) Share of Profit previous Financial Year    
 (d) If more than 33% Share Holding of a Limited company please state dividend income

**Other Annual Income**

Please state source    
 Total other income    
 Is your sole form of income a private or company pension?  Yes  No  Yes  No

**Financial and Commitment Details**

Current Account  Yes  No  Yes  No  
 Time Held  yrs  Mths  Yrs  Mths  
 Savings Account  Yes  No  Yes  No  
 Held with?    
 Time Held    
 Please give details of anything that you are aware of that will, or is likely to, change your income or expenditure during the term of the mortgage.

**Secured or Unsecured Loans/Hire Purchase/Maintenance/Leasehold Charges**

(please specify which applicant if more than one)

App 1	App 2	Loan Holder(s)	Type (Bank/Car Loan/HP etc)	Monthly Payment	Final Payment Date Month Year	Paid off at Completion of Mortgage?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

App 1	App 2	Credit Card Holder(s)	Company (Visa etc)	Balance Outstanding	Paid off Monthly Yes <input type="checkbox"/> No <input type="checkbox"/>	Paid off at Completion of Mortgage? Yes <input type="checkbox"/> No <input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

Other significant outgoings (e.g. school fees, childminding, interest only repayment strategies or other significant outgoings)

App 1	App 2	Description	Monthly Payment	End Date
<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**Other information**

Have you ever been in arrears with your financial agreements? If yes, give details on a separate sheet.

Have you ever been made bankrupt, insolvent, made arrangements with creditors or had a property repossessed?  Yes  No

Have you ever had a court judgement/Decree recorded against you for non-payment?  Yes  No

Have you ever been two or more months in arrears with a mortgage or rent payment in the last three years?  Yes  No

**Your Loan Requirements and Property Details**

Loan Type  Purchase  Remortgage  Shared Ownership  
 Second Property  Right-to-Buy  Buy-to-Let

Property Type  Detached  Semi-Detached  Terrace  Flat  Other (please state)

The Society does not usually lend on Studio Flats or Freehold Flats.

\* If Shared Ownership – Monthly Rent

\*\* If Buy to Let – Estimated Monthly Rent

Amount of deposit to be paid by you  Property Value

Purchase price (Est. property value)

**Product Chosen (Please note product can only be reserved on full application)**

Product	Rate (%)	Term of Mortgage	Amount of Mortgage	Repayment Type (ie Repayment/Endowment/Interest Only)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

For the amount in the Interest Only box above, please state proposed repayment strategy e.g. savings or investment products, a pension policy, the sale of the mortgaged property

Repayment Strategy	Amount	Repayment Strategy	Amount
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Existing balance of Mortgage which will remain open after completion of this new Mortgage (only applicable when purchasing a second property or buying to let)

For remortgaging please state the current mortgage balance to be paid off

Amount of funds being raised

Reason: ie home improvement etc

Will you occupy the property?  Yes  No

Provide no. of occupants Adults (over 17 years old)  Children

Will you have any other mortgages outstanding on other properties upon completion of this mortgage?  Yes  No If yes, please provide property address

Is the property connected to or situated above commercial premises?  Yes  No If yes, please provide details

Will you use the property wholly for residential purposes?  Yes  No If no, please provide details

**Property to be mortgaged**

Please provide property address including full postcode (if known).

Postcode

## Please provide relevant supporting information in this section

Care: Please ensure you also sign the declaration below.

Signed \_\_\_\_\_ DDM/MM: \_\_\_\_\_ Date: \_\_\_\_\_

Email: [offlinedip@leedsbuildingsociety.co.uk](mailto:offlinedip@leedsbuildingsociety.co.uk)

### How we use your Personal Information

#### Joint Applications

If you are making a joint application or tell us that you have a spouse or partner, we and credit reference agencies will link information held about you with records relating to those with whom you are or have been financially linked or associated. For the purposes of this application you may be treated as financially linked or associated and your application will be assessed with reference to any 'associated' records.

By stating a financial association with another party, you are declaring that you are entitled to disclose information about your joint applicant and/or anyone else referred to by you and you authorise us to search, link, and/or record information at credit reference agencies about you and/or anyone else referred to by you.

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

#### Credit Reference Agencies

In considering your mortgage application, we will carry out a credit search at credit reference agencies who will supply us with information regarding your finances, including information from the Electoral Register.

We reserve the right to repeat this search should we deem it necessary during your mortgage application. The agencies will record this search whether or not this application proceeds. Information which is provided to us and/or the credit reference agencies about you and those with whom you are linked financially, may be used by us and other companies if credit decisions are made about you, or other members of your household.

If you do not repay in full and on time, we may also tell the agencies who will record this on your credit file.

#### Fraud Prevention Agencies

If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. We and other organisations may also access and use this information to prevent crime, fraud and money laundering, for example when:

- Checking details provided on applications for credit and credit related or other facilities.
  - Managing credit and credit related accounts or facilities.
  - Cross checking details provided on proposals and claims for all types of insurance.
  - Checking details on applications for jobs or when checked as part of employment.
- We and other organisations may also access and use information recorded by fraud prevention agencies in other countries.

#### How we use your personal information?

Information which you provide or which we obtain through your dealings with us will be held on the Society's computers and in other records. We will use your information to (as applicable):

- Assess this mortgage application
- Verify your identity and the identity of your spouse or partner
- Trace your whereabouts and recover debts that you owe
- Use automated scoring methods to assess this application and to verify your identity
- Manage your account with us
- Undertake periodic statistical analysis and system testing.

We may also use and/or share your information with certain third parties, for example:

- your employer to confirm your employment/income
- your mortgage intermediary/broker/Independent Financial Advisor/Government Right to Buy agent (or similar organisation) where you have used one
- your legal representative acting on behalf of you, the Society or both including any Mortgage Panel administrator for the purposes of instructing conveyancers to act for us in the registration of our Mortgage
- third party Chartered Surveyors (for property valuations)
- letting agents or landlords
- debt counselling or other specialist service providers, should you fall into payment difficulties
- a guarantor of your mortgage or their legal advisor
- any Benefits Agency where you have provided details of any benefits you receive
- HMRC regarding your tax affairs, national insurance number and/or employment details (as applicable)

For further information as to how your personal information is used by us, credit reference and fraud prevention agencies, please read our "Guide to the use of your personal data".

Alternatively, you can request a copy by telephoning us on 0113 216 7353.

### Mortgage Declaration

1. I/We agree to become bound and abide by the Rules of the Society.
2. I/We declare that I am/we are aged 18 or over and that the information given by me/us is true to the best of my/our knowledge and belief and shall form the basis of the loan agreement between the Society and myself/ourselves. If any such information is incorrect I/we will make good any loss the Society may suffer by acting in reliance on that information.
3. I/we understand and agree that the Society will consult at least one database to determine whether I/we can afford the proposed mortgage. In order for the Society to properly assess whether I/we can afford the proposed mortgage I/we understand that I/we will be asked to provide certain information and evidence during the mortgage application process. I/we understand and agree that I/we must ensure that all of the information and evidence that I/we supply is accurate and complete. If the Society is unable to carry out an assessment of whether I/we can afford the mortgage because I/we have chosen not to provide the information and evidence it has requested, then the Society will be unable to provide me/us with any proposed mortgage.
4. I/We agree that the Society will not be obliged to make an offer of advance and will not be obliged to return any fees if the property or references are unsatisfactory. I/We agree that the payment of fees will not bind the Society to grant any advance. I/We acknowledge that the Society is not required to justify declined applications.
5. The valuer's report is only for the use of the Society to enable it to decide whether the property is suitable security for any advance made and does not imply that the price paid is reasonable, nor that the property is constructed of sound materials. I/We agree that the valuer's report is not a structural survey and that if a structural survey is required it must be obtained independently at my/our expense.
6. I/We agree that the Society may at any time in its discretion and without obtaining my/our consent or the consent of anyone else, transfer to any other person all or any of its rights and obligations in relation to all or any part of the whole debt, the mortgage and any related security.
 

I/We acknowledge that any such transfer will be on the basis that the person to whom the transfer is made will agree with the Society in advance a policy for the exercise of the transferred rights which the Society reasonably thinks is no less favourable to me/us than the policy it was following immediately before the transfer.

I/We acknowledge that such a transferee may or may not be a building society or a company associated with a building society. I/We acknowledge that I/we will be bound to any such transferee in respect of the transferred obligations to the same extent as I/we were originally bound to the Society and I/we agree that the Society may release to any such transferee any information it holds about me/us, the conduct of my/our account and any related securities.
7. I/We irrevocably authorise my/our solicitor/licensed conveyancer to send their entire file relating to the whole transaction (not just the loan) to the Society at the Society's request.

### Your Agreement

It is important that you read the sections:

- **How we use your Personal Information** (including the information regarding credit reference and fraud prevention agencies); and
- **Mortgage Declaration** set out above in this application form.

For your own benefit and protection you should read these sections carefully before continuing with your application. By continuing, you agree to the Mortgage Declarations and that we can use your Personal Information as described above and in accordance with our Guide to Use of your Personal Information. If you do not understand anything within these sections or our Guide to the Use of your Personal Information please contact us to seek clarification before you continue.

Signature(s):



Date:







### Introducer Declaration

- I confirm that the applicant/s have consented to the use of their personal information, as set out above.
- I acknowledge that it is my responsibility to ensure that all legislation including the Financial Conduct Authority rules regarding advised mortgage sales (including MCOB) or the Mortgage Credit Directive Order (as applicable) are complied with in full (except business Buy-to-Let applications) including (without limitation) applicant(s) taking a Right-to-Buy mortgage or where the main purpose for borrowing is for debt consolidation.
- **I/we have read and printed the Fair Processing Notice and Terms of business, copies of which are available at [www.leedsbuildingsociety.co.uk/intermediaries/online-terms/](http://www.leedsbuildingsociety.co.uk/intermediaries/online-terms/) and I/we would like to proceed with this application.**

Signature of Introducer \_\_\_\_\_ Date \_\_\_\_\_

Name of Introducer \_\_\_\_\_  
(PLEASE PRINT)