

# Mortgage Application Form

Have you already obtained an AIP for this case? Yes  No

If yes, was this via MTE? Yes  No

Insert AIP reference number (ARN)

– Intermediary

Please affix your sticker/stamp. This is essential to enable us to correctly identify you and the scheme to which the application refers.

If this a Scottish application, please tick here

Application type

- |   |  |   |
|---|--|---|
| <input type="checkbox"/> Residential Purchase   | <input type="checkbox"/> Buy to Let Purchase   | <input type="checkbox"/> Right to Buy                           |
| <input type="checkbox"/> Residential Remortgage | <input type="checkbox"/> Buy to Let Remortgage | <input type="checkbox"/> Help to Buy: Mortgage Guarantee Scheme |
| <input type="checkbox"/> New Build              | <input type="checkbox"/> Shared Equity         |   |

Product applied for. Please provide exact details.

In order that we can ensure that your offer KFI and procurement fee are correct, please ensure that you have the following code from your Business Development Manager and complete the box below.

Scheme/Network/Club

## Intermediary identification

Principal FCA authorisation number is

As an appointed representative, my FCA authorisation number is

(a) I am submitting this application as a Principal

(b) I am an appointed representative and authorised to submit this application through (please detail your Principal)

(c) I am submitting this application as an authorised Packager

Scheme Information

Please advise the Scheme you are authorised to use (please affix a sticker or stamp in the box on the front of this application or provide a broker submission form).

FAILURE TO DO SO WILL RESULT IN DELAYS IN FEES BEING PAID

Scheme number (if known):

## Intermediary information

Please complete all sections to ensure we have the necessary information to process your application in line with our service standards.

This is essential to avoid any delays in the assessment of the application and to enable us to communicate with the correct Introducer.

Accurate information will also allow us to pay the agreed Marketing Fee on Completion.

### Broker/Adviser details

Your full name

Business name

Address

Postcode

Telephone

Fax

Email address

By giving us your email address, you are consenting to us contacting you in this way.

### Residential Mortgages

Advised

Rejected Advice

Execution only

I have charged the applicant(s) for arranging/advising the mortgage £

**Application contact details.** Please complete ONLY if you are using a third party administrator/packager to deal with this case.

Any correspondence will be sent directly to them.

Contact name

Company name

Address

Postcode

Telephone

Fax

Email address

By giving us your email address, you are consenting to us contacting you in this way.

## Marketing fee

Only complete the following if your nominated scheme requires us to pay you direct. All fees will be paid to a Bank Account – please give details unless these have already been provided.

Bank name

Branch name

Account number

Sort code

 –  – 

## To be completed by the Intermediary

### KYC Requirements

There are serious consequences for all FCA regulated parties if fulfilment of Anti-Money Laundering procedures are not fully met.

### Source of introduction

Please tick box and provide source of identification as required within the tables below.

a) The applicant(s) were interviewed Face to Face

b) The applicant(s) were not interviewed Face to Face

## Documents required for identification checks

When returning your customer's application please ensure that you have enclosed the following:

- Fully completed and signed application.
- Documents required for identification checks and credit assessment – as set out below. Please note that where we ask for bank statements these must be originals or certified copies of originals. We do not accept ATM printouts.

To enable us to complete identity checks please enclose one document from the identification checklist and one document from the address checklist for each applicant. If you are unable to provide these documents please contact us for guidance. Please note, we cannot accept statements from the same bank for identification and address checks.

### Identification – 1 required per applicant

A certified copy of current valid passport **OR**

HM Revenue and Customs Tax Notifications and correspondence, less than 6 months old or dated within the current financial year.

A certified copy of current full driving licence.

### Address – 1 required per applicant

An original or certified copy of a bank statement confirming the customer's name and current address – less than 3 months old **OR**

An original or certified copy of a utility bill (not mobile phone) confirming the customer's name and current address – less than 3 months old **OR**

An original or certified copy of an annual mortgage statement (less than 12 months old) or council tax bill (for current or upcoming financial year) confirming the customer's name and current address.

### Main Applicant

### Joint Applicant













## Documents required for credit assessment

### Employed applicants

Loan-to-value up to 75% AND facility up to £500k

• Latest payslip **OR** P60 **OR**

• Latest personal bank statement\*

Loan-to-value above 75% **OR** facility above £500k

• Your last 3 months' continuous personal bank statements for all accounts **AND**, if your salary is not mandated to any of these accounts

• 3 months' consecutive payslips **OR**

• Your latest P60

### Main Applicant

### Joint Applicant

**Self-employed applicants – including applicants with 20% or greater shareholding****Main Applicant****Joint Applicant**

Loan-to-value up to 75% AND facility up to £500k

• Latest set of audited accounts **OR**

• Latest Inland Revenue tax assessment

Loan-to-value above 75% **OR** facility above £500k

• Latest 3 months' consecutive business and personal bank statements **PLUS** one of the following:

• Latest 2 years' finalised accounts **OR**

• Latest 2 years' Inland Revenue tax assessments

Accountant's certificates will no longer be accepted.

**We may require additional documents for credit assessment depending on the applicant's circumstances.**

**To help us to give you the best possible service, the following must be provided immediately after the application has been sent and the mortgage reference number received.**

### Important – Certifying documents

Please ensure that each photocopy page is certified with the words 'TRUE COPY OF THE ORIGINAL' and shows your company name and your full name (in BLOCK CAPITALS), together with your signature and the date.

## Checklist and Declaration

An incomplete form may delay the processing of this application. To help us to help you please tick all appropriate boxes and sign to confirm the following.

- I have completed the application form and provided the necessary documentation in accordance with Horizon underwriting and Mortgage Product criteria
- I have read and understood the Banks's Anti-Money Laundering requirements/guidelines as described on page 3
- I confirm that the applicant(s) were seen face to face and copies of the original proof of identification/address verification are attached in accordance with Anti-Money Laundering Legislation **OR**
- I confirm that the applicant(s) were not seen face to face and copies of the original proof of identification/address verification are attached in accordance with Anti-Money Laundering Legislation
- If this is a new build case, sales particulars, NHBC/Zurich equivalent certificate and house price details are attached
- If an agreement in principle has already been obtained, and this was not via MTE, AIP response is attached
- I have completed all necessary details on page 2 to enable the Bank to identify the source of introduction and the affiliated Scheme
- I, or my company, are authorised as a Principal with the Financial Conduct Authority **OR**
- I, or my company, are appointed representatives permitted to submit Mortgage Business through a Principal as detailed in this application
- The applicant(s) have signed and dated the application form, declarations and Direct Debit mandates(s) as appropriate
- The applicant (s) have signed and dated the payment authority form in respect of fees due

**We reserve the right to request bank statements/additional proof of income for all cases inclusive of low risk. Please ensure you have advised the customer of this.**

### Intermediary signature

### Date

**On behalf of Horizon Intermediary Solutions we thank you for submitting this application.**

**Your Information**

For details of how we and others will use your information, please look for the padlock symbol below and in the accompanying Terms and Conditions or contact The Data Protection Manager, Horizon Group PO Box 291, St Leonards on Sea TN381JE  
A fee may be payable.

**1. About you** Please complete all sections in BLOCK CAPITALS. Tick where appropriate

**Main applicant**

Surname

First name(s)

Title  Mr  Mrs  Miss  Ms

If other, please state

Sex  Male  Female

Date of birth

Relationship status

Single  Living with partner  Married/Civil partnership  
 Widowed/Surviving civil partner  Divorced/Dissolved/Separated

Number of dependants

0  1  2  3  4+

Mother's maiden name (we need this information for security purposes)

Nationality

UK  Other please specify

Present address



Postcode

At present are you?

Owner  Tenant  Living with parents  Other

If other, please provide details on page 18

When did you move to this address?

If at present address for more than 3 years go to 'Your contact details' on page 6

Please complete details for all addresses in the last three years

Previous address 1



Postcode

When did you move to this address?

Were you?

Owner  Tenant  Living with parents  Other

Please provide details on page 18 if you have had more than two addresses in the last three years

**Joint applicant**

Surname

First name(s)

Title  Mr  Mrs  Miss  Ms

If other, please state

Sex  Male  Female

Date of birth

Relationship status

Single  Living with partner  Married/Civil partnership  
 Widowed/Surviving civil partner  Divorced/Dissolved/Separated

Number of dependants

0  1  2  3  4+

Mother's maiden name (we need this information for security purposes)

Nationality

UK  Other please specify

Present address



Postcode

At present are you?

Owner  Tenant  Living with parents  Other

If other, please provide details on page 18

When did you move to this address?

If at present address for more than 3 years go to 'Your contact details' on page 6

Please complete details for all addresses in the last three years

Previous address 1



Postcode

When did you move to this address?

Were you?

Owner  Tenant  Living with parents  Other

Please provide details on page 18 if you have had more than two addresses in the last three years

## 1. About you continued

### Main applicant

#### Your contact details

Telephone number(s)

 Home Work Mobile

Preferred contact number

 Home  Work  Mobile  Any

Preferred day and contact time

 Mon  Tue  Wed  Thur  Fri am/pm

### Joint applicant

#### Your contact details

Telephone number(s)

 Home Work Mobile

Preferred contact number

 Home  Work  Mobile  Any

Preferred day and contact time

 Mon  Tue  Wed  Thur  Fri am/pm

## 2. About your occupation

### Main applicant

Your occupation

Name and address of your employer/your business

 Company name Postcode 

Telephone number

Fax number

Date you started with this employer or own business started

 DDMMYYYY

Do you own a share in the company?

 Yes  No If yes, how much is the share?  %

If 20% share or greater please go to section 4 'About your business'

No Please go to section 3 'About your job'

What is your intended retirement age?

If the proposed mortgage term exceeds your intended retirement age please complete the following:

Is retirement income available?  Yes  No

How many financial dependants will you have after retirement?

### Joint applicant

Your occupation

Name and address of your employer/your business

 Company name Postcode 

Telephone number

Fax number

Date you started with this employer or own business started

 DDMMYYYY

Do you own a share in the company?

 Yes  No If yes, how much is the share?  %

If 20% share or greater please go to section 4 'About your business'

No Please go to section 3 'About your job'

What is your intended retirement age?

If the proposed mortgage term exceeds your intended retirement age please complete the following:

Is retirement income available?  Yes  No

How many financial dependants will you have after retirement?

## 3. About your job

This section only needs to be completed by employed applicants

### Main applicant

How often are you paid?

 Monthly  Fortnightly  Weekly  Other

How are you paid?

 Cash  Cheque  Salary paid into bank  Other

Are you?

 Permanent  Temporary  Contract  Other

This section only needs to be completed by employed applicants

### Joint applicant

How often are you paid?

 Monthly  Fortnightly  Weekly  Other

How are you paid?

 Cash  Cheque  Salary paid into bank  Other

Are you?

 Permanent  Temporary  Contract  Other

### 3. About your job continued

#### Main applicant

If on a contract, please specify start date

Please specify end date

Have you been continuously employed by this employer since the start date?

Yes  No If no, please provide details on page 18

If less than 6 months with employer please state name and address of previous employer

Company name
Postcode

Your previous occupation

Start date

End date

Please go to section 5 'About your finances'

#### Joint applicant

If on a contract, please specify start date

Please specify end date

Have you been continuously employed by this employer since the start date?

Yes  No If no, please provide details on page 18

If less than 6 months with employer please state name and address of previous employer

Company name
Postcode

Your previous occupation

Start date

End date

Please go to section 5 'About your finances'

### 4. About your business

This section only needs to be completed by applicants who run their own business

#### Main applicant

Type of business

Position held

Sole Trader  Partner  Director

If other, please state

Please provide details of your business performance over the last two years

	Latest year	Previous year
	2 0 Y Y	2 0 Y Y
Turnover	£	£
Net profit before tax	£	£
Drawings/Salary	£	£
Dividends	£	£
Net assets	£	£

Are there any non recurring items on your profit and loss account?

Yes  No If no, please provide details on page 18

This section only needs to be completed by applicants who run their own business

#### Joint applicant

Type of business

Position held

Sole Trader  Partner  Director

If other, please state

Please provide details of your business performance over the last two years

	Latest year	Previous year
	2 0 Y Y	2 0 Y Y
Turnover	£	£
Net profit before tax	£	£
Drawings/Salary	£	£
Dividends	£	£
Net assets	£	£

Are there any non recurring items on your profit and loss account?

Yes  No If no, please provide details on page 18

## 4. About your business continued

### Main applicant

Has any re-valuation of assets been carried out in the last two years?

Yes  No If no, please provide details on page 18

Your accountant's details

Postcode

Telephone number

--

Fax number

--

### Joint applicant

Has any re-valuation of assets been carried out in the last two years?

Yes  No If no, please provide details on page 18

Your accountant's details

Postcode

Telephone number

--

Fax number

--

## 5. About your finances

### Main applicant

Have you ever been bankrupt, insolvent or sequestered?

Yes  No If yes, please provide details on page 18

Have you ever been in arrears, defaulted on payments, or involved in court proceedings connected with debts or financial agreements with other lenders, including CCJs or voluntary arrangements?

Yes  No If yes, please provide details on page 18

What is your annual income?

Gross annual salary

£
---

Regular bonus or commission

£
---

Other guaranteed income, e.g. attendance allowance

£	Source:	
---	---------	--

What is your monthly income?

Net income

£	per month
---	-----------

+ Any other regular income

£	per month
---	-----------

Total regular net monthly income for both applicants £ per month

### Joint applicant

Have you ever been bankrupt, insolvent or sequestered?

Yes  No If yes, please provide details on page 18

Have you ever been in arrears, defaulted on payments, or involved in court proceedings connected with debts or financial agreements with other lenders, including CCJs or voluntary arrangements?

Yes  No If yes, please provide details on page 18

What is your annual income?

Gross annual salary

£
---

Regular bonus or commission

£
---

Other guaranteed income, e.g. attendance allowance

£	Source:	
---	---------	--

What is your monthly income?

Net income

£	per month
---	-----------

+ Any other regular income

£	per month
---	-----------

### Both applicants

What are your monthly outgoings?

Mortgage/Rent

£	per month
---	-----------

Loan payments to NatWest

£	per month
---	-----------

Total outgoings for both applicants

£	per month
---	-----------

Other loan payments

£	per month
---	-----------

Maintenance/Other Committed Expenditure

£	per month
---	-----------

## 5. About your finances continued

If the amount you are borrowing is less than 75% of the value of the property or under £500,000 then you do not need to complete the 'Your assets' and 'Your commitments' sections below. Please go to 'Your credit card details'

### Both applicants

#### Your assets

NatWest saving

£

Investments, e.g. stocks and shares

£

Other savings

£

Total assets for both applicants £

### Both applicants

#### Your commitments

Please specify the total amount outstanding

Loans from NatWest

£

Loans from other providers

£

Guarantees

£

Purpose of guarantees

Total commitments for both applicants £

### Both applicants

#### Your credit card details

Total number of cards

0  1  2  3  4+

Please indicate card type(s) held

Visa  MasterCard  Storecard  Chargecard

Total balance outstanding for main applicant £

Total balance outstanding for joint applicant £

### Main applicant

Are your commitments to be repaid on completion of the mortgage?

Yes  No

If 'Yes', please give details

Are you using mortgage monies to repay this commitment?

Yes  No

Are there any loans or other commitments not yet due, which will become payable during the mortgage?

Yes  No

If 'Yes', does this affect your ability to pay this mortgage?

Yes  No

If 'Yes', please specify the monthly amount, detail and when due.

### Joint applicant

Are your commitments to be repaid on completion of the mortgage?

Yes  No

If 'Yes', please give details

Are you using mortgage monies to repay this commitment?

Yes  No

Are there any loans or other commitments not yet due, which will become payable during the mortgage?

Yes  No

If 'Yes', does this affect your ability to pay this mortgage?

Yes  No

If 'Yes', please specify the monthly amount, detail and when due.

## 5. About your finances continued

### Main applicant

Our affordability uses expenditure including household bills and leisure activities. Based on your circumstances, do you have any other commitments that are out of the ordinary, e.g. career related qualifications or leasehold/ground rent charges? (Please note this list is not exhaustive).

Yes  No

If 'Yes', please specify the monthly amount, detail and when due.

Do you have any plans for Property Related Expenses that will affect your ability to pay this mortgage?

Yes  No

If 'Yes', please specify the monthly amount, detail and when due.

Are there any personal changes that will affect your ability to pay this mortgage, e.g. change to job, changes to income or expenditure, changes to profits and family circumstances?

Yes  No

If 'Yes', please specify the monthly amount, detail and when due.

#### Your existing mortgage details

What is your lender's name?

What is your mortgage account number?

What is the amount of the mortgage outstanding?

What is the estimated value of the property?

Is your property to be sold?

Yes  No

#### Your banking details

Current account held?

Yes  No

Debit card held?

Yes  No

Your bank details

Bank name

Sort code

 -  - 

Account number

Account opened

### Joint applicant

Our affordability uses expenditure including household bills and leisure activities. Based on your circumstances, do you have any other commitments that are out of the ordinary, e.g. career related qualifications or leasehold/ground rent charges? (Please note this list is not exhaustive).

Yes  No

If 'Yes', please specify the monthly amount, detail and when due.

Do you have any plans for Property Related Expenses that will affect your ability to pay this mortgage?

Yes  No

If 'Yes', please specify the monthly amount, detail and when due.

Are there any personal changes that will affect your ability to pay this mortgage, e.g. change to job, changes to income or expenditure, changes to profits and family circumstances?

Yes  No

If 'Yes', please specify the monthly amount, detail and when due.

#### Your existing mortgage details

What is your lender's name?

What is your mortgage account number?

What is the amount of the mortgage outstanding?

What is the estimated value of the property?

Is your property to be sold?

Yes  No

#### Your banking details

Current account held?

Yes  No

Debit card held?

Yes  No

Your bank details

Bank name

Sort code

 -  - 

Account number

Account opened

## 6. About your new mortgage

Type of loan

- House purchase     First time buyer     Right to buy     Remortgage     Buy to let

### Both applicants

Amount required

£

Term

years

Purchase price/Valuation

£

## 7. About your property

Full address of property to be mortgaged

Postcode

What type of property is it?

- Detached     Terraced     Flat or maisonette  
 Semi-detached     Bungalow     If a flat, please state the number of floors in a block

How many bedrooms does the property have?

- 1     2     3     4     Other

What is the tenure on the property?

- Freehold     Ownership     Commonhold     Leasehold    If Leasehold, remaining term  years

Has your property been significantly refurbished?

- Yes     No

If yes, when was your property significantly refurbished?

Does the property have a NHBC certificate?

- Yes     No

Is this a council house purchase or government supported scheme, e.g. homebuy?

- Yes     No    If yes, enclose a copy of the right to buy agreement or confirmation of scheme eligibility.

Is this a Help to Buy: Mortgage Guarantee Scheme application?

- Yes     No

If Yes, upon completion of the purchase will this be the only property the customer owns, in full or in part, and will it be for their main residence?  
 Yes     No\*    \*The answer to this question must be **Yes** in order for a Help to Buy: Mortgage Guarantee Scheme application to proceed.

Is any part of the property to be let?

- Yes     No    If yes, please state term and enclose a copy of the lease  
 Years    Term    £  Rental Income

Is there to be a second charge over the property to another lender?

- Yes     No    If yes, please provide full details on page 18

Total number of applicants plus dependants

Please give full names of all occupiers aged 17 or over except for children aged 25 or less living with you but with no interest in the property.

## 7. About your property continued

### The following questions only need to be completed for Buy to Let mortgage applications

If Buy to Let, is the property to be let to a related person?

Yes  No

If yes, this application should be progressed as a second residential purpose mortgage/remortgage (not Buy to Let). Please note we will not lend on Houses of Multiple Occupancy.

How many properties do you currently own and let?

1  2  3  4  5  6-10  10+

If greater than 10, please provide details on page 18

**You can purchase up to a maximum of four properties for the main purpose of renting them out (in addition to your main residence and any other Buy to Let properties with other lenders). If you are a professional landlord, please advise us of any properties that are registered in your personal name only.**

**If you have 10 or more properties, please complete the following questions.**

What is your total amount of monthly mortgage commitments?

£

What is your total monthly rental income received?

£

What is your total amount of balances outstanding?

£

What is the estimated value of the portfolio?

£

Do you understand that you are required to enter into a formal letting agreement?

Yes

**Please note, a formal letting agreement is required. This must either be an assured shorthold (in England and Wales) or short assured (in Scotland) tenancy.**

## 8. Your property valuation

Do you wish us to arrange a valuation?

Yes  No

**Please note we will normally instruct a surveyor to prepare a valuation report. This report is for our sole use for valuation purposes. You should not rely on this valuation report for your purposes and we recommend you arrange a comprehensive survey for your own protection.**

Do you wish to arrange a more comprehensive survey?

Yes  No

If yes, what type of survey do you require?

Homebuyer's report  Full building survey

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

Contact name

Tel. number

Address

Fax. number

Postcode

Selling agents details (if different) or valuers details (for Scottish applications)

Contact name

Tel. number

Company name

Fax. number

Address

Postcode

Solicitor/Licensed conveyancer details (please provide contact name, only needs be completed if using own solicitor)

Contact name

Tel. number

Company name

Fax. number

Address

Postcode

## 9. About your new house purchase

This section only needs to be completed for the purchase of a property. Please go to section 10 to provide remortgage or transfer of title only details.

Your property purchase price

Your own deposit

The amount you want to borrow including additional borrowing

Are the following fees to be added to the loan on completion?

Product Fee

Yes  No

Higher lending charge

Yes  No

Valuation/Survey fee

Legal fees

Total fees

If any of the above fees are added onto your loan you should note the interest on these fees will be payable from the date they are added to your loan. To avoid paying interest on these fees you have the option of paying these in full when they arise.

Your total borrowing

The following questions only need to be completed for Buy to Let mortgage applications

What is the amount of rental income?

 per year

Is there sufficient surplus income to fund any increase in costs?  
e.g. increase in interest rates

Yes  No

If no, what are your proposals for funding any shortfall?

Reduced drawings  Sell assets  Inject new funds  Other If no, please provide details on page 18

A separate Buy to Let supplementary sheet (NWB 2003) should be completed for each additional property which is to be purchased for Buy to Let purposes.

## 10. About your remortgage or transfer of title

This section needs to be completed for the remortgage of an existing property or transfer of title only.

Estimated value of your property

Present loan

Amount of additional borrowing

The amount you want to borrow including additional borrowing

Purpose of borrowing

Is the following to be added to the loan on completion?

Product Fee

Yes  No

If this fee is added onto your loan you should note the interest on it will be payable from the date it is added to your loan. To avoid paying interest on this fee you have the option of paying in full when it arises.

Your total borrowing

The following questions only need to be completed for Buy to Let mortgage applications

What is the amount of rental income?

 per year

Is there sufficient surplus income to fund any increase in costs? e.g. increase in interest rates

Yes  No

If no, what are your proposals for funding any shortfall?

Reduced drawings  Sell assets  Inject new funds  Other If no, please provide details on page 18

A separate Buy to Let supplementary sheet (NWB 2003) should be completed for each additional property which is to be purchased for Buy to Let purposes.

## 11. Your repayment method

Please detail your chosen repayment strategy and product(s) that you have chosen for your mortgage

Product one

Repayment type

Capital repayment  ISA  
 Endowment  PEP  
 Pension  Other

If other, please provide details on page 18

Product name

Interest rate

 %

Expiry date

Amount

Term

 years  months

Product two

Repayment type

Capital repayment  ISA  
 Endowment  PEP  
 Pension  Other

If other, please provide details on page 18

Product name

Interest rate

 %

Expiry date

Amount

Term

 years  months

Product three

Repayment type

Capital repayment  ISA  
 Endowment  PEP  
 Pension  Other

If other, please provide details on page 18

Product name

Interest rate

 %

Expiry date

Amount

Term

 years  months

## 12. Your fees payment

Which fees are you paying now?

Valuation only  Homebuyer's report  Full building survey  Higher Lending Charge  Arrangement/completion fee

### Fees summary (to be completed by all applicants)

Product Fee

£

Valuation/survey fee

£

Valuation fee includes an administration fee of £75 including VAT.

Higher Lending Charge

£

Total fees

£

After we have issued your offer of loan, a withdrawal fee of £150 is payable if your loan is not drawn down before your offer expires.

### Preferred payment method

Credit/Debit card  Debit my account

Please note: American Express cannot be used

#### 1. If payment by credit/debit card I authorise National Westminster Bank Plc to debit the cost of the fees indicated above from my credit/debit card account

Name on card

Cardholder address

Postcode

Card type

Visa  MasterCard  Switch  Delta  Electron

Issue number (If applicable)

Card number

Card start date

Card expiry date

#### 2. If payment from your account. I authorise NatWest to debit my NatWest account

Name(s) of account holders

Account number

Sort code

-  -

By signing this application you authorise us to debit your account with an amount less than or no more than £100 above the amount shown. This authority covers, for example, the need for a revised revaluation fee due to a change in property.

**Loans Details**

**Applicant 1**

Lender Name

Amount Outstanding

Lender Name

Amount Outstanding

Lender Name

Amount Outstanding

Lender Name

Amount Outstanding

Lender Name

Amount Outstanding

Monthly Payment

Repaid at Completion?

Monthly Payment

Repaid at Completion?

Monthly Payment

Repaid at Completion?

Monthly Payment

Repaid at Completion?

Monthly Payment

Repaid at Completion?

**Applicant 2**

Lender Name

Amount Outstanding

Lender Name

Amount Outstanding

Lender Name

Amount Outstanding

Lender Name

Amount Outstanding

Lender Name

Amount Outstanding

Monthly Payment

Repaid at Completion?

Monthly Payment

Repaid at Completion?

Monthly Payment

Repaid at Completion?

Monthly Payment

Repaid at Completion?

Monthly Payment

Repaid at Completion?

**Credit Card Details**

**Applicant 1**

Lender Name

Repaid at Completion?

Lender Name

Repaid at Completion?

Lender Name

Repaid at Completion?

Lender Name

Repaid at Completion?

Lender Name

Repaid at Completion?

Lender Name

Repaid at Completion?

Amount Outstanding

Amount Outstanding

Amount Outstanding

Amount Outstanding

Amount Outstanding

Amount Outstanding

**Applicant 2**

Lender Name

Repaid at Completion?

Lender Name

Repaid at Completion?

Lender Name

Repaid at Completion?

Lender Name

Repaid at Completion?

Lender Name

Repaid at Completion?

Lender Name

Repaid at Completion?

Amount Outstanding

Amount Outstanding

Amount Outstanding

Amount Outstanding

Amount Outstanding

Amount Outstanding

**Credit Card Details**

**Applicant 1**

Lender Name

Amount Outstanding

Repaid at Completion?

Lender Name

Amount Outstanding

Repaid at Completion?

**Applicant 2**

Lender Name

Amount Outstanding

Repaid at Completion?

Lender Name

Amount Outstanding

Repaid at Completion?

**Existing Buy To Let Property Details**

Lender	Property Value	Mortgage Outstanding	Monthly Mortgage Payment	Monthly Rental Income (Gross)	Applicant 1	Applicant 2
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
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<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

Applicant 1

Applicant 2

1. ABOUT YOU

Present address other details

Previous address other details

2. Previous address

Owner  Tenant

Living with parents  Other

Other details

Date moved in

Previous address 3

Owner  Tenant

Living with parents  Other

Other details

Date moved in

3. About your job

Not continuously employed details

Applicant 1:  
Applicant 2:

4. About your business

Non-recurring items on your profit and loss account details

Applicant 1:  
Applicant 2:

Revaluation of assets carried out in the last two years' details

Applicant 1:  
Applicant 2:

5. About your finances

Arrears, defaulted on payments, or court proceedings' details

Applicant 1:  
Applicant 2:

6. About your property

7. About your new house purchase

8. About your remortgage or transfer of title

9. Your repayment method

Other repayment type details

Product 1

Product 2

Product 3

Is Product 1 ported? Yes  No  Is Product 2 ported? Yes  No  Is Product 3 ported? Yes  No

Product 1 Account Number

Product 2 Account Number

Product 3 Account Number

## Additional information

### Adviser declaration to be completed in all cases

By submitting this mortgage application I, the Intermediary, confirm that:

- The details in this application are submitted on behalf of the applicant(s) named on this form and with their consent.
- I have discussed affordability of this mortgage fully with the applicant(s) and the applicant(s) have been advised of the need to provide accurate details of their income. In my opinion the mortgage loan requested is affordable, based on the income details provided by the applicant(s).
- I have read the Horizon Intermediary Solutions Terms of Business and agree that these Terms will apply to the processing of this application and all related business.

Name

Firm

Adviser's signature

Date

## Customer declaration to be completed in all cases

### General:

- I/We would like to apply for this mortgage.
- The information supplied in this application is true and complete to the best of my/our knowledge and belief. I/We will tell you if the information changes before the application is finalised.
- I/We agree that should the mortgage proceed to completion, our legal representatives are instructed to repay any existing mortgages from the new mortgage, and reassign any existing life policies to the policy owners and further to register/record the appropriate Deeds of Discharge.
- I/We understand that you will write to each person over the age of 17 (excluding dependants under 26), who occupies the property. You will give them some basic details about the mortgage and ask them to sign a consent form in case they have an interest in the property.

### Fees and funds release:

- If this application is approved, where applicable, I/we will pay the valuer's fee for the valuation and all legal costs and expenses incurred in connection with the mortgage and any security granted for the mortgage whether or not such security is ultimately granted in your favour.
- I/We understand that unless we are notified otherwise, the release of funds for further advances, retentions held or other promotional refunds or payments (where applicable) will be made to the account nominated on my/our direct debit mandate.

### Enquiries:

- I/We authorise you to make any enquiries you consider necessary for confirmation of the information in this application and for credit assessment and this includes contacting my/our legal representatives, current and former employers, bankers, accountants and landlords where appropriate.
- I/We understand that this may involve obtaining a reference from my/our employer(s) and confirm that the employer information contained in this application may be used for this purpose.
- I/We agree that my/our current lenders may be contacted for the purpose of obtaining the title deeds to the property and details of my/our accounts.

### Disclosure of my/our information:

- I/We authorise you to disclose information relating to this application to: (i) anyone who has good reason to know in connection with this application, (ii) you, (iii) other Companies in Horizon Group of companies and their employees and agents, (iv) credit reference agencies, (v) any policy holder or the beneficial owner of any other financial or other investment(s) intended by me/us to provide for repayment of the loan and (vi) fraud prevention agencies, who may make the information available to other lenders.
- I/We understand and agree that in connection with this application you may search the files of credit reference agencies and such search(es) will leave a 'footprint' on my/our file, and you may also disclose details of the performance of the account and my/our status to the agencies. These 'footprints' and performance details may be accessed by other financial companies in connection with any applications for credit that I/we make to them.
- I/We consent to you disclosing any information relating to me/us, the loan, the property(ies) and all relevant matters, including copies of any related documentation, to any policy holder or the beneficial owner of any other financial or other investment(s) intended by me/us to provide for repayment of the loan and to any other

individual(s) or body(ies) to whom you are required or deem necessary or desirable to disclose such information. I/We agree that the lender may at any time in the future assign or transfer all or any of its rights, benefits, and obligations in respect of the loan, the legal charge/standard security over the property and any other security or property charged to, or available as security for the loan to, any person or body as you may think fit. I/We agree that you may pass financial or other information relating to me/us to any such potential transferee, assignee or other third party and such other third party may rely upon the truth and accuracy of any information or representation made by me/us at my/our request to you.

### Affordability:

- I/We can afford the monthly payments (including, if applicable, the monthly payments during the initial interest rate deal period(s) and the monthly payments following the expiry of the initial deal period(s)) after taking account of my/our regular monthly expenditure and other financial commitments. I/We appreciate that interest rates are likely to change and understand that my/our mortgage payments may increase over time. I/We have discussed this with you and are aware that taking on new/additional financial commitments of any kind during the period of the mortgage could affect the ability to pay the mortgage payments as they become due, and that my/our home may be repossessed if I/we fail to maintain the mortgage payments.

### 🔒 Credit reference agencies

We may obtain information about you from credit reference agencies and Group records to check your credit status and identity. The agencies will record our enquiries which may be seen by other companies who make their own credit enquiries. This may affect your ability to obtain credit elsewhere in the near future. We may use credit scoring.

Your application will be assessed using credit reference agency records relating to anyone with whom you have a joint account or similar financial association. If this is a joint application and such a link does not already exist then one may be created now. These links will remain until you file a "notice of disassociation" at the credit reference agencies.

### 🔒 Fraud prevention agencies

In order to prevent and detect fraud, the information provided in this application will be shared with fraud prevention agencies. If false or inaccurate information is provided and fraud is identified or suspected details will be recorded with these agencies to prevent fraud and money laundering.

### 🔒 Keeping you informed

We are here to help and want to ensure you are always kept informed of additional services and benefits for your accounts and preferential offers that may be suitable to you. Please tell us how you wish to be informed by selecting your preference(s) below. If you do not wish to be kept informed of additional services, benefits and/or preferential offers, please leave the undernoted boxes blank.

- All (email, mobile messaging (text), letter, phone)
- Email
- Mobile Messaging (text)
- Letter
- Phone

### 🔒 Giving your consent

By signing this application you are agreeing that we may use your information in the way described in this form (including the 'Keeping you informed' section) and in the associated Terms and Conditions.

### Customer Signature(s)

Main applicant

Date

Joint applicant

Date

PLEASE ENSURE THE 'ADVISER DECLARATION' IS COMPLETED ON THE PREVIOUS PAGE.

Please tear here

## Mortgage Repayments Direct Debit

### Instruction to your Bank or Building Society to pay by Direct Debit

Originator's Identification Number



9 9 7 0 3 5

1. Name and full postal address of your Bank or Building Society

**To: The Manager**

Bank or

Building Society

Address

Postcode

2. Name(s) of account holder(s)

a

b

3. Bank or Building Society account number

4. Bank or Building Society sort code

— — —

Please return completed form to:

The Horizon Group  
Horizon Intermediary Solutions  
Po Box 291  
St Leonards on Sea TN38 1JE

5. The NatWest reference number

6. Day of the month account to be debited

We will deduct your first monthly mortgage repayment on the first occurrence of the date you have selected on your application, provided this is three working days or more after the completion date. If a payment date is not selected your first full monthly mortgage repayment will be deducted one month after the completion date.

7. Instruction to your Bank or Building Society. Please pay National Westminster Bank Plc Direct Debits from the account detailed on this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with National Westminster Bank Plc and, if so, details will be passed electronically to my Bank or Building Society.

Account holder signature(s)

Date

a

b

Banks or Building Societies may not accept Direct Debit instructions for some types of account.

Please tear here

Please tear here

### This Guarantee should be detached and retained by the Payer

Please tear here

#### The Direct Debit Guarantee



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit National Westminster Bank Plc will notify you ten working days in advance of your account being debited or as otherwise agreed. If you request National Westminster Bank Plc to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by National Westminster Bank Plc or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society:
  - If you receive a refund you are not entitled to, you must pay it back when National Westminster Bank Plc asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.



### Sample Customer Signature

Mortgage Account Number

Please complete the following form and Direct Debit Instruction and return it to: Freepost RLZA-ZJYA-GLSY, NatWest Intermediary Solutions, 7-10 Brindleyplace, Birmingham B1 2TZ.

You can fax it to 0845 878 9498.

**PLEASE NOTE THE APPLICATION WILL BE DELAYED UNLESS THIS DOCUMENT IS FULLY COMPLETED AND SENT TO US AT THE ADDRESS OR FAX NUMBER ABOVE.**

Applicant details (Please use BLOCK CAPITALS)	Applicant 1	Applicant 2
Full name of customer: (including middle names)	<input type="text"/>	<input type="text"/>
Date of birth:	<input type="text"/>	<input type="text"/>
Current address:	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	Postcode <input type="text"/>
Example customer signature:	<input type="text"/>	<input type="text"/>

The applicant(s) were interviewed face to face: Yes  No

#### Details of Introducer

Name of Introducer

Position

Introducer Financial Services Register number

Full name of regulated principal firm (if applicable)

Principal Financial Services Register number (if applicable)

Mortgages provided by National Westminster Bank Plc.

National Westminster Bank Plc. Registered in England and Wales No. 929027. Registered Office:135 Bishopsgate, London EC2M 3UR.

We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.