

Intermediary Mortgage Application Form – Buy To Let

Completed Application Forms to be sent to:
Clydesdale Bank PLC, PO Box 26889, Glasgow, G2 9BS
Contact Tel No 0844 892 0192

Please note: Property being mortgaged cannot be located in Northern Ireland

Intermediary Details

To be completed by Intermediary

Company	<input type="text"/>	Broker Office/Address	<input type="text"/>
Broker firm	<input type="text"/>		<input type="text"/>
Advisor name	<input type="text"/>		<input type="text" value="post code"/>
Advisor number	<input type="text"/>	Network name	<input type="text"/>
Phone number	<input type="text"/>	FSA reference No.	<input type="text"/>
Mobile number	<input type="text"/>	Fax number	<input type="text"/>
Clydesdale Bank Relationship Manager	<input type="text"/>	Email address	<input type="text"/>

Is this Mortgage Contract regulated by the Financial Services Authority? Yes No

Is this mortgage advised? Yes No

Will the title to the property be in the same name(s) as the mortgage application? Yes No

If no, in whose name will the title of the property be registered?

Have you previously agreed this case with one of our underwriters? Yes No

If yes, please detail the underwriter's name and the date you agreed the case here (DD/MM/YY)

Fee Payments

Debit/Credit Card Number	<input type="text"/>	Start date	<input type="text"/>
Issue Number (if applicable)	<input type="text"/>	Expiry date	<input type="text"/>
Arrangement fee (if applicable)	£ <input type="text"/>		
Add Arrangement fee to loan?	Yes <input type="checkbox"/> No <input type="checkbox"/>		
Valuation fee (if applicable)	£ <input type="text"/>		
Amount of fee paid to Broker (This is the fee you have charged your client(s) for your services. Please input 'nil' if appropriate.)	£ <input type="text"/>		

Customer Verification (for Intermediary use only - see explanatory notes overleaf)

Intermediary Introduction Certificate for UK Resident Private Individuals

	First applicant	Second applicant
Mr/Mrs/Miss/Ms	<input type="text"/>	<input type="text"/>
First name in full	<input type="text"/>	<input type="text"/>
Middle name(s) in full	<input type="text"/>	<input type="text"/>
Surname	<input type="text"/>	<input type="text"/>
Date of birth	<input type="text"/>	<input type="text"/>
Country of birth / Nationality	<input type="text"/>	<input type="text"/>
Time at present address	<input type="text"/> year(s) <input type="text"/> month(s)	<input type="text"/> year(s) <input type="text"/> month(s)
Current address	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/> post code	<input type="text"/> post code
Mother's maiden name	<input type="text"/>	<input type="text"/>

Evidence of Personal Identity

Types of evidence:

Verify the identity using a single document from List A or two documents, one from List B supported by one from List C.

List A – Single Document Identification

A government issued document which incorporates the customer's full name and photograph, and either the residential address or date of birth:-

- Current full valid signed passport. If the passport is non-British a certified copy must be attached.
- Current Northern Ireland voter's card
- Current UK Photo-Card Driving Licence
- Current Firearms Certificate or Shotgun Certificate issued by UK Police Force

List B – Dual Document Identification

A government issued document (without a photograph) which incorporates the customer's full name:-

- Current full UK Driving Licence (old version)
- Recent evidence of entitlement to a state or local authority funded benefit e.g. Pension Book/ DSS/ Benefits Agency notification letter.
- HM Revenue and Customs Tax Notification/ Notice of Tax Coding/ Self Assessment Return.
- National Insurance Card (accompanied by most recent P60 or payslip detailing same NI number and name)
- Armed Forces ID Card
- Police Warrant Card
- HM Revenue and Customs Card
- Blue Parking Card for People with disabilities. This must be the blue badge as the orange badges without an expiry date are no longer valid.

List C

AND from List C a second document either government-issued or issued by other selected sources which incorporates the customer's full name and either the residential address or date of birth:-

- Credit reference agency search via Autoscored Products or Voters Roll Search
- Record of a Home Visit
- Recent Utility Bill (3)
- Local Authority Tax Bill or Statement - Documents must be for the current payment year. Documents with hand-written amended addresses are not acceptable. Reminder letters or Sheriff Officer letters regarding council tax are not acceptable.
- Recent system generated or signed correspondence from a regulated financial sector (3)
- Motor/House Insurance Certificate
- Original systems-generated TV Licence

	Type of evidence	Reference/Account/ Serial Number	Issuing Authority (2) / Country of origin	Date of Expiry
Identity 1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Identity 2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Notes:

- (1) If attaching certified copies of the evidence please also record the relevant details on this sheet as this will help with record keeping in the event that copy documents become detached from the certificate.
- (2) Enter the country of origin or the three letter code of the issuing state or country (i.e. UK Passports enter GBR).
- (3) Documents must be either current or dated within the last 3 months. Bills printed off the internet, mobile telephone bills and store card statements are not acceptable. Documents with hand-written amended addresses and general letters from suppliers are not acceptable

Explanatory Notes

1. A separate confirmation must be completed for each customer (e.g. joint holders, trustee cases and joint life cases). Where a third party is involved, e.g. a payer of contributions who is different from the customer, the identity of that person must also be verified and a confirmation provided.
2. This form cannot be used to verify the identity of any customer that falls into one of the following categories:
 - those who are exempt from verification as being an existing client of the introducing firm prior to the introduction of the requirement for such verification.
 - those whose identity has not been verified by virtue of the application of a permitted exemption under the Money Laundering Regulations; or
 - those whose identity has been verified using the source of funds as evidence.

I/we confirm that:

- (a) the information in the customer verification section above was obtained by me/us in relation to the customer(s)
- (b) the evidence I/we have obtained to verify the identity of the customer(s) meets the standard evidence set out within the guidance for the UK Financial Sector issued by JMLSG

Signed

Note: This certificate must be signed by the person who has seen the original documentary evidence.

Name

Full name of regulated firm

Position

Name of regulator

Date

Regulator reference number

Customer Details

Contact Details

	First applicant	Second applicant
Home Telephone	<input type="text"/>	<input type="text"/>
Work Telephone	<input type="text"/>	<input type="text"/>
Mobile	<input type="text"/>	<input type="text"/>
Email address	<input type="text"/>	<input type="text"/>

If you have lived at your present address for less than 3 years, please give all previous address details for that period.

	First applicant	Second applicant
1. Address	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	post code	post code
Time at previous address	year(s) month(s)	year(s) month(s)

Please advise any additional address at which you may have applied for credit during the last 3 years e.g. Parental home/University Hall of Residence/Work address

	First applicant	Second applicant
Address	<input type="text"/>	<input type="text"/>
	post code	post code
Time at additional address	year(s) month(s)	year(s) month(s)

Are you	single <input type="checkbox"/>	married <input type="checkbox"/>	separated <input type="checkbox"/>	single <input type="checkbox"/>	married <input type="checkbox"/>	separated <input type="checkbox"/>
	widowed <input type="checkbox"/>	divorced <input type="checkbox"/>	with partner <input type="checkbox"/>	widowed <input type="checkbox"/>	divorced <input type="checkbox"/>	with partner <input type="checkbox"/>
Number of dependants	<input type="text"/>			<input type="text"/>		
Gender of applicant		Male <input type="checkbox"/>	Female <input type="checkbox"/>		Male <input type="checkbox"/>	Female <input type="checkbox"/>
Are you an existing Clydesdale Bank customer?		Yes <input type="checkbox"/>	No <input type="checkbox"/>		Yes <input type="checkbox"/>	No <input type="checkbox"/>

Residential Status

home owner	<input type="checkbox"/>	tenant (unfurnished)	<input type="checkbox"/>	home owner	<input type="checkbox"/>	tenant (unfurnished)	<input type="checkbox"/>
tenant (furnished)	<input type="checkbox"/>	living with parents	<input type="checkbox"/>	tenant (furnished)	<input type="checkbox"/>	living with parents	<input type="checkbox"/>
living with other relatives	<input type="checkbox"/>	lodger	<input type="checkbox"/>	living with other relatives	<input type="checkbox"/>	lodger	<input type="checkbox"/>
provided by employer	<input type="checkbox"/>			provided by employer	<input type="checkbox"/>		
Other (please specify)	<input type="text"/>			<input type="text"/>			

Occupation/Income Details

	First applicant	Second applicant	
Occupation/Job Title	<input type="text"/>	<input type="text"/>	
full-time	<input type="checkbox"/>	part-time	<input type="checkbox"/>
self-employed	<input type="checkbox"/>	retired	<input type="checkbox"/>
unemployed	<input type="checkbox"/>	agency contract	<input type="checkbox"/>
fixed term contract	<input type="checkbox"/>	fixed term contract	<input type="checkbox"/>
Expiry date of contract (DD/MM/YY)	<input type="text"/>	<input type="text"/>	

Current employer's details (not to be completed if you are self-employed)

Current employer's nature of business	<input type="text"/>	<input type="text"/>
Time in current occupation*	year(s) month(s)	year(s) month(s)
Time in previous occupation	year(s) month(s)	year(s) month(s)
Current employer's name	<input type="text"/>	<input type="text"/>
Current employer's address	<input type="text"/>	<input type="text"/>
	post code	post code
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>

* If with current employer less than 2 years, detail previous employer(s) and dates for the preceding 2 years

Occupation/Income Details - continued

Employed (PAYE) Please provide two most recent payslips plus documentary evidence of bonus/overtime

How do you get paid?	Cash <input type="checkbox"/>	Cheque <input type="checkbox"/>	Cash <input type="checkbox"/>	Cheque <input type="checkbox"/>
	Direct to CB <input type="checkbox"/>	Direct to other <input type="checkbox"/>	Direct to CB <input type="checkbox"/>	Direct to other <input type="checkbox"/>
Are you paid	Monthly <input type="checkbox"/>	Fortnightly <input type="checkbox"/>	Monthly <input type="checkbox"/>	Fortnightly <input type="checkbox"/>
	Weekly <input type="checkbox"/>	Four weekly <input type="checkbox"/>	Weekly <input type="checkbox"/>	Four weekly <input type="checkbox"/>
Basic gross income per annum (excluding bonuses, overtime and shift allowance)	£ <input type="text"/>		£ <input type="text"/>	
Net monthly income (after deduction of tax)	£ <input type="text"/>		£ <input type="text"/>	
Gross annual overtime	£ <input type="text"/>		£ <input type="text"/>	
Gross annual bonus	£ <input type="text"/>		£ <input type="text"/>	

Self-employed

Please complete the following section if you are self-employed and provide the last two years' accounts or accountants certificate

Time self-employed	<input type="text"/> year(s)	<input type="text"/> month(s)	<input type="text"/> year(s)	<input type="text"/> month(s)
What % share of the business do you own? (if more than 25% accounts are required)	<input type="text"/>		<input type="text"/>	
Are the following up to date?	TAX Yes <input type="checkbox"/>	No <input type="checkbox"/>	TAX Yes <input type="checkbox"/>	No <input type="checkbox"/>
	PAYE Yes <input type="checkbox"/>	No <input type="checkbox"/>	PAYE Yes <input type="checkbox"/>	No <input type="checkbox"/>
	NI Yes <input type="checkbox"/>	No <input type="checkbox"/>	NI Yes <input type="checkbox"/>	No <input type="checkbox"/>
Date of most recent accounts (DD/MM/YY)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Nature of Business	<input type="text"/>		<input type="text"/>	
Name of Business	<input type="text"/>		<input type="text"/>	
Address of Business	<input type="text"/>		<input type="text"/>	
	<input type="text"/> post code		<input type="text"/> post code	
Year ending (DD/MM/YY)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Gross profit	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Net profit	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>

Employed (PAYE) and Self-employed

Amount of any other regular income (per month)	£ <input type="text"/>	£ <input type="text"/>
Please specify source	<input type="text"/>	<input type="text"/>

Monthly Expenditure Details – All Residential Properties

The following must be completed for all other residential properties owned and include mortgage payment, council tax, water rates and insurances.

Total monthly expenditure £ (A)

Monthly Expenditure/Rental Income – New Buy to Let or Existing Buy to Let if Remortgage

If a joint application, the following must be completed on a joint basis and include new mortgage payment, council tax (estimate), new water rates (estimate) and insurances.

Total new monthly expenditure £ (B) Total expenditure (A) + (B) £

Does property currently have a tenant? Yes No

If yes, what is the current monthly rental income of this property? (Value to be taken from tenancy agreement) £

Assets

If a joint application, the following section must include the assets of all applicants.

Total assets including Bank/Building Society balances, Investments, Life policies (surrender value), Equity in property and Other.

Total Assets £

Liability Details

If a joint application, the following must include the liabilities of all applicants

	First applicant		Second applicant	
Do you have a Switch/cheque card?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If yes, is it a Clydesdale Bank Card?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Number of Clydesdale/Yorkshire Bank credit cards held	<input type="text"/>		<input type="text"/>	
Number of other credit cards held	<input type="text"/>		<input type="text"/>	
Time with current bank	<input type="text"/> year(s) <input type="text"/> month(s)		<input type="text"/> year(s) <input type="text"/> month(s)	
What is the total amount outstanding on your debts, e.g credit cards/loan balances, taxation or second charge?	£ <input type="text"/>			
What is the total value of outstanding and/or agreed Buy to Let facilities you have in place with Clydesdale Bank and/or Yorkshire Bank?	£ <input type="text"/>			
Have you given any guarantees over any other loans?	Yes <input type="checkbox"/>	£ <input type="text"/>	No <input type="checkbox"/>	
Have you ever been refused a mortgage; had a judgement or decree for bad debt against you; been declared bankrupt; failed to maintain rent/mortgage/HP payments; had a conviction, or do you have a pending prosecution or bankruptcy?	Yes <input type="checkbox"/>		No <input type="checkbox"/>	

Current Mortgage Details (Buy to Let)

Only to be completed where the mortgage is to be redeemed as part of this application

	First applicant	Second applicant
Property address	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/> post code	<input type="text"/> post code
Lender (e.g. Your Building Society)	<input type="text"/>	<input type="text"/>
Roll/Account number of existing lender	<input type="text"/>	<input type="text"/>
Address of existing lender	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/> post code	<input type="text"/> post code
Total outstanding mortgage	£ <input type="text"/>	<input type="text"/>

If you have any other Buy to Let mortgages please specify on Additional Information section

Type of Mortgage Product Required

Please specify full product details below. If loan is to be split between different product types please provide breakdown. Any more than two products can be detailed in the Additional Information section.

Full product description, including rate, e.g. variable, fixed, discounted, tracker	Interest Rate %	Amount
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

Will this application transfer an existing Clydesdale Bank mortgage to a new property? If yes, please specify the amount and loan number.

Amount	£ <input type="text"/>	Loan Number	<input type="text"/>	Sort code	<input type="text"/>
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Would you like to open any Offset Current or Offset Savings accounts (where offset functionality is available)?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
	Applicant 1	Applicant 2	Applicants 1 and 2
If yes, how many Current Accounts are required? (1 - 6)	<input type="text"/>	<input type="text"/>	<input type="text"/>
If yes, how many Savings Accounts are required? (1 - 6)	<input type="text"/>	<input type="text"/>	<input type="text"/>

Mortgage Details

Main Mortgage Amount Required	£ <input type="text"/> (A)	Purchase Price of Property (purchases only)	£ <input type="text"/>
Offset Reserve (min £10k/Max £100k) if applicable	£ <input type="text"/> (B)	Amount of deposit/equity (if applicable)	£ <input type="text"/>
Total Mortgage required (A + B)	£ <input type="text"/> (C)	Source of deposit	<input type="text"/>
Term Requested (YY/MM)	<input type="text"/> <input type="text"/>	Fees to be added to loan	£ <input type="text"/>
Capital and interest	£ <input type="text"/>	Estimated property value (Remortgages only)	£ <input type="text"/>
Interest Only	£ <input type="text"/>		

If this is a Mortgage Contract regulated by the Financial Services Authority, please detail how the Interest Only element is to be re-paid.

Purpose of Home Loan Advance

New purchase Remortgage from existing lender Borrowing on your existing property

If individually a remortgage or Offset Reserve for less than £25,000 is applied for, funds are only available for home improvements, the purchase of land or buildings, or to refinance an existing mortgage. Please tick the relevant box.

Home Improvements Debt Consolidation Home Improvements and Debt Consolidation Other

Is borrower type a First time buyer? Yes No

Solicitors Details

If remortgage are you using CB Legal Panel? Yes No If no, please provide relevant details

Name of solicitor firm	<input type="text"/>
Address of solicitor	<input type="text"/>
	<input type="text"/> post code
Contact name at solicitors	<input type="text"/>
Telephone number	<input type="text"/>
Fax number	<input type="text"/>
DX number	<input type="text"/>

Insurance

Building and contents

It is vital to adequately insure your home for the full replacement value and, as a condition of the advance, we will require that the buildings are insured for a sum not less than that recommended by the valuer.

If your Building insurance has not been taken out with Clydesdale Bank, please give details of your alternative insurance arrangements below.

Name of insurer	<input type="text"/>		
Policy Number	<input type="text"/>	Renewal date	<input type="text"/> <input type="text"/> <input type="text"/>

Property and Valuation Details

Address of the property to be mortgaged. Must be completed in all cases

post code	

Please indicate the kind of report you require Mortgage Valuation Homebuyers' Survey Full structural valuation

Who should the valuer contact to gain access to the property?

Name Telephone (daytime) Mobile

Is the property located in Scotland? Yes No

Is this a new build property? Yes No

Approx. year the property was built (YYYY)

Is there a NHBC/builders guarantee? Yes No

Is the property freehold If freehold how many units does it contain?
 leasehold heritable/feudal

If leasehold, state the number of years remaining on lease

Property type bungalow flat maisonette
 town house terrace detached semi detached

Does the property have more than four storeys? Yes No If yes, how many?

Is property above a commercial premise? Yes No If yes, type of commercial premise

Construction

Walls brick stone concrete timber-framed
 timber pre-fabricated other

Accommodation

Give number of Reception rooms Bedrooms Inside W.C.'s Basement rooms

 Kitchens Bathrooms Attic rooms Outbuildings

Garages single double detached integral

 space none

Is the property used as security for any other borrowing? (e.g. secured loan/business lending)

If yes, please state details

Name and address of lender
 post code

Amount outstanding £ Final repayment date (DD/MM/YY)

I/We confirm I/We have no family or financial connection with the current property owner Yes No
If no, give details in Additional Information section

How we use Personal Information

1 Clydesdale Bank is a trading name of Clydesdale Bank PLC, which is a member of the National Australia Bank Group (the "Group"). The Group (which is referred to as "we", "us" or "our") includes National Australia Group Europe Limited, each subsidiary or holding company thereof from time to time, and each subsidiary from time to time of any such holding company. A complete list is available on request. Clydesdale Bank PLC will share information about you with other members of the Group. The following sections explain in more detail how and for what purposes the Group will use your personal and financial information.

Your information

We currently may hold personal and financial information about you and may obtain or receive such information about you in the future. The information we process about you will be obtained from various sources including directly from you; from your dealings with us including from the transactions and operation of your accounts and services; from other organisations including credit reference and fraud prevention agencies; and from persons who know you including joint account holders and persons with whom you are financially linked. We will use this information for assessment of your application (see "Assessing your application" below); market and product analysis; the review, development and improvement of our services; giving you and other customers relevant information through our marketing programme (unless you tell us you do not want to receive this information - see section on "Marketing" below); contacting you by post, phone, or in any other way we feel is appropriate, in connection with the services we provide to you, or with your management of your accounts.

Assessing your application

Fraud prevention agencies

If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when checking details on applications for credit and credit related or other facilities; managing credit and credit related accounts or facilities; recovering debt; checking details on proposals and claims for all types of insurance; or checking details of job applicants and employees.

We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

Credit reference agencies

In order to assess any applications that you may make for credit products or any request for an increase to any existing credit product that we may already provide to you, or to assess your suitability for, or to provide you with, credit products and services, we will search the records of one or more licensed credit reference agencies to obtain information on you.

These agencies may add details of our search and your application to the records they hold on you, whether or not your application proceeds. We may also add details of how your agreements or accounts operate with us to these records including any default or failure to keep to the terms of your agreement and any failure to advise us of a change of address where a payment is overdue. Credit searches and other information provided to the credit reference agencies and fraud prevention agencies about you, and those with whom you are linked financially, may be used and disclosed by such agencies to other companies unrelated to us for the purposes mentioned above. Credit reference agencies will also use the information for statistical analysis about credit, insurance and fraud.

Financial links and associations

For the purposes of this application you may be treated as financially linked and your application will be assessed with reference to any "associated" records. An "association" between joint applicants and/or any individual identified as your financial partner will be created at credit reference agencies, which will link your financial records. You and anyone else with whom you have a financial link understand that each other's information will be taken into account in all future applications by either or both of you. This linking will continue until one of you successfully files a 'disassociation' at the credit reference agencies. Information held about you by the credit reference agencies may already be linked to records relating to one or more of your partners. Please telephone us on 0800 22 24 26 if you want to have details of those credit reference and fraud prevention agencies from whom we obtain and with whom we record information about you.

We use a process known as Credit Scoring and may use other automated decision making processes to assist in the assessment of applications and to make other decisions during your relationship with us. We will tell you the reason for any decision that we make, if you request us to do so. You have the right to ask us to review such decisions manually.

Sharing of information

Subject to applicable data protection legislation, we may give information about you, your application and how you manage your accounts to our employees and agents to deal with any accounts, products and services we provide to you, on the understanding that they will keep your information confidential; credit reference or fraud prevention agencies or other organisations, who may use or give out information as described in "Assessing your application" above; anyone to whom we transfer or may transfer our rights and duties under our agreement with you; and anyone we are permitted or obliged by law to inform. We are a Global Group. We may need to transfer your information abroad to other group companies, service providers, agents and subcontractors in countries where they may not have data protection laws providing the same level of protection as those in the European Economic Area, such as Australia, New Zealand and the USA. In each of the above circumstances, we will ensure that your information is processed only in accordance with our instructions and under strict obligations of confidentiality. In the provision to you of products and services involving insurance we are required to pass your details to insurers. Information you provide in connection with any claims made under the insurance may be recorded on to a register of claims through which insurers share information to prevent fraudulent claims. A list of participants and the register operator is available from the insurers.

Keeping your personal information up to date

We have a duty to ensure that your personal information is accurate and up to date. Please help us to do this by immediately informing us of any changes. Please also let us know if information appears which is not correct.

Marketing

We will ask for your consent to contact you by post, phone, fax, e-mail, picture message or other reasonable means to inform you about products and services supplied by ourselves or selected third parties that we consider may be of interest to you. We will not pass your information to anyone outside our Group for their own marketing purposes. You can inform us at any time if you do not want to receive marketing information.

Declaration

I/We hereby apply for a Home Loan on the above property which is/will be my/our main place of residence (unless agreed otherwise) and confirm the details in this application are true and accurate to the best of my/our knowledge and belief.

I/We acknowledge that the offer or making of any loan for the above purpose does not imply any warranty by you as to the purchase price, value or condition of the property, and that it is suggested a professional survey is obtained by me/us, a copy of which should be provided to you.

We agree that one statement for the account will be issued to us jointly, unless any one of us advises you to the contrary. (Joint accounts only).

I/We undertake to pay any applicable legal or other expenses incurred by you in respect of this application and I/we authorise you to debit my/our account with these items.

I/We accept that in the event of the Bank requesting a professional valuation, this will be used solely by the Bank and will not be made available for my/our own purpose.

I/We acknowledge that you do not require as a condition of my/our Home Loan application, insurance to be taken out or maintained for the sole purpose of ensuring complete or partial repayment of the Home Loan in the event of my/our death, accident, sickness or unemployment. I/We accept that it has been recommended that I/we carefully consider whether I/we should take such insurance cover. I/We understand that if it is not in place then in the event of my/our death or I am/we are unable to keep up repayments on the Home Loan as a result of accident, sickness or unemployment, you will rely on the sale of the property for the repayment of outstanding monies and I/we will be responsible for any shortfall.

I/We understand that I/we have signed a Direct Debit Instruction to authorise payment of my/our Home Loan and that the payment amount and date, together with any subsequent changes, will be advised to me in writing at least 10 working days prior to any payment being debited to my/our account. This is in accordance with the Direct Debit Scheme and Direct Debit Guarantee.

I/We acknowledge that you do not require me/us to take your buildings insurance as a condition of my/our Home Loan application. I/We accept that I/we have been advised that I/we must take out appropriate cover for my/our property. I/We understand that I/we would still be liable for any amount outstanding on my/our Home Loan in the event of loss or damage occurring.

If insurance under the Bank's Mortgage Guarantee Policy is required, I/we authorise the Bank to disclose information about me/us to the insurers in connection with the proposal for this insurance and any claim under it.

I/We authorise the Bank to make such reasonable enquiries as they consider necessary for verification of the foregoing information and for the purpose of credit assessment. I/we understand this may include contacting my/our employer(s) and any Bank or Building Society with which I/we have (or had) a relationship with, and for them to divulge any such information as may be requested.

For applications in more than one name, one copy of the documentation will be sent to the first named applicant, however additional copies may be provided on request.

I/We confirm that where this loan is FSA Regulated, I/We have read the relevant Key Facts Illustration document.

I/We consent to the uses of my/our personal information as described in the section "How We Use Personal Information" which is included in this application.

Where I/We have provided information about another individual, or individuals, I/We confirm that each individual has authorised me to do so and to collect any use of information notice on their behalf. I/We also confirm that each individual has consented to you processing their personal data including, where a specific service or product requires it, their sensitive personal data. I/We further confirm that they agree to the searching and/or recording of information about them with Credit Reference Agencies and they understand that an 'association' will be created by the agencies linking our financial records together.

I/We expressly consent to my sensitive personal data, such as information about my health, being processed where a specific service or product requires it or it is in the normal course of your business to do so.

Please do not send me/us marketing information by e-mail, SMS text, picture messaging or by any other means of contact apart from mail or telephone

First Applicant Second Applicant

If you do not require marketing by mail or telephone then please write to us.

I/We consent to you, or any member of the Group, providing details of the transaction and any other financial dealings which I/We may have with a member of the Group in cases where I/We have been introduced to you by a third party, to that introducer to enable them to monitor the progress of my/our application and my financial dealings with the Group. On drawdown of my/our loan you may pay a fee to the introducer. The introducer will provide me/us with information regarding the fee they may receive. On request you will also provide me/us with the details.

I/We agree that any sums payable to me/us are to be credited to the first applicant's account detailed under the "Present bank details" section.

First applicant

Signature

Date

Second applicant

Signature

Date

(* delete as applicable)

www.cbisonline.co.uk

Clydesdale Bank PLC
PO Box 26889
Glasgow, G2 9BS

Note: completed application forms must be submitted to Clydesdale Bank PLC, PO Box 26889, Glasgow, G2 9BS

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



Please fill in the whole form including official use box using a ball point pen and send it to:

Clydesdale Bank PLC
PO Box 26889
Glasgow, G2 9BS

Originator's Identification Number

For Clydesdale Bank Official Use Only

This is not part of the instruction to your Bank or Building Society

Mortgage Account Number

Sort Code

Name(s) of Account Holder(s)

Bank/Building Society Account Number

Branch Sort Code

Preferred monthly payment date (1st - 28th)

If no date is stated your payment will be taken on the 1st monthly

Name and full postal address of your Bank or Building Society

To: The Manager

Address

Reference Number

Instruction to your Bank or Building Society

Please pay Clydesdale Bank PLC Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with Clydesdale Bank PLC and, if so, details will be passed electronically to my Bank/Building Society.

Signature(s)

Date

Banks and Building Societies may not accept Direct Debit Instructions from some types of account.

This Guarantee should be detached and retained by the Payer.

The Direct Debit Guarantee



- This Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society.
- If the amounts to be paid or the payment dates change, Clydesdale Bank PLC will notify you ten working days in advance of your account being debited or as otherwise agreed.
- If an error is made by Clydesdale Bank PLC or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us.