

# Mortgage Decision in Principle and Application Form cover sheet

To: Barnwood Central  
Cheltenham & Gloucester plc  
Barnett Way  
Gloucester  
GL4 3RL

Date: / /

## Application details:

Mortgage account number

Correspondence postcode

Customer's surname

## Your details:

Name

Company

Region

Contact telephone number

Please list any other documents you have submitted below:


[cheltglos-intermediaries.co.uk](http://cheltglos-intermediaries.co.uk)



# C&G Mortgage

## Decision in Principle and application form

### Introduction

This is an application for a C&G mortgage provided by Lloyds TSB Bank plc and administered by Cheltenham & Gloucester plc.

Before you fill out this form, please read section 12 carefully. It contains some important information about your rights under Data Protection legislation and about the standard enquiries that will be made before your mortgage is agreed.

Once the form is fully completed, your mortgage adviser will send it to Cheltenham & Gloucester so they can begin processing your mortgage application.

If, before you complete the form in full, you want to check, in principle, that your mortgage can be agreed, you can just complete sections 1-6 and your adviser can fax these to Cheltenham & Gloucester. From that information the loan can be agreed in principle before you go on to complete the rest of the form.

If you ask for a decision in principle, some enquiries will be carried out at that stage, so please sign to give your consent to these at the end of section 6.

### Braille, large print and audio

If you would like a copy of this application form in one of the formats shown below to help you complete this original, please let us know. Please also tick the appropriate box(es) so that we can use that format (in addition to the standard format) when we write to you or send you information about your C&G mortgage in the future.

1st applicant	<input type="checkbox"/> Braille	<input type="checkbox"/> Large print	<input type="checkbox"/> Audio cassette
2nd applicant	<input type="checkbox"/> Braille	<input type="checkbox"/> Large print	<input type="checkbox"/> Audio cassette
Preferred option*	<input type="checkbox"/> Braille	<input type="checkbox"/> Large print	<input type="checkbox"/> Audio cassette

\*For times when you have requested different formats but we can send information in only one.

If you would like us to treat any other C&G mortgages or loans you have in the same way, please let us know.

# TO BE COMPLETED BY INTERMEDIARIES ONLY

**• Payment Protection Plus**

Has the applicant applied for Payment Protection Plus for C&G mortgages?  Yes  No

Has the applicant applied for an alternative product?  Yes  No

**• Money Laundering**

I hereby certify the following in respect of the applicant(s) named on this mortgage application form.

- 1 I confirm that I have verified the applicant(s) identity at least in accordance with the standard required by the Money Laundering Regulations 2003 and the latest version of the JMLSG guidelines.
- 2 I confirm that I have seen the original documents and those containing a signature were pre-signed.
- 3 I am unaware of any activities on the part of the above applicant(s) which lead me to suspect that they are or have been involved in criminal conduct or money laundering. Should I subsequently become suspicious of any such activity, I shall inform my C&G contact (eg Business Development Manager)

I confirm I have seen original ID and will enclose certified copies

I confirm I have seen original ID and enclose a C&G Identification Verification Certificate (IVC)

Did you see the applicant face to face?  Yes  No

If **No**, please tick to confirm you have completed the additional impersonation checks to comply with the JMLSG Guidance Notes.

**Intermediary details**

Are you submitting this application via a Mortgage Club?  Yes  No If **Yes**, please specify who

Advisers name

Full name and contact details of the intermediary firm

Name
Address
Postcode

FSA number

Individual reference (eg agency code, payroll number or NI number)

Promotional code

Telephone number (incl code)

Fax number (incl code)

Email address

By ticking this box you are agreeing to receive email updates for this and all future cases. We'll send the messages to the email address you've given us. For more details of this service, including how to stop receiving email updates, please visit our website [www.cheltglos-intermediaries.co.uk](http://www.cheltglos-intermediaries.co.uk) or contact your BDM.

Are you acting as an appointed representative?  Yes  No If **Yes**, please provide your principal's/network name and FSA number

Name

FSA number

**Only to be completed if the intermediary firm being paid is different to those detailed above**

Company name  FSA number

Telephone number (incl code)  Individual name

Individual reference (eg agency code, payroll number or NI number)

**KFI and KFI offer information (to be completed in all cases)**

**Level of service**  Advice  Non-advice (Mortgage) Do you charge a fee?  Yes  No

Advice  Non-advice (PPP)

Advice  Non-advice (Insurance)

Fee payable for  Arrangement  Advice  Arrangement & advice Amount  £

Packaging  Arrangement & packaging  Arrangement, advice & packaging

Fee payable to

When payable  At initial meeting with the applicant  When the applicant applies for the mortgage  When the applicant's mortgage begins

Is the fee refundable?  Yes  No If **Yes**, when?  Up to application  On application  When the applicant's mortgage begins

To ensure section 13 of the KFI and KFI offer is correct, please provide exact details of all parties who will receive a share of the intermediary payment made in respect of this mortgage application (e.g name of Mortgage Club, Network, Appointed Representative etc)

Party

Party

Your signature

Date

**Completing this application**

If you are a guarantor completing this application form, you DO NOT need to complete the following sections: Property Details, Insurance, Direct Debit. In addition, for guarantor applications, Solicitor Details do not need to be completed.

Do you need a Key Facts Illustration (KFI)?  Yes  No

Do you require any fees that can be added to the loan, to be added to the KFI?  Yes  No

Is this application for:  House purchase  Remortgage  Unencumbered

**Important** - Please use black ink and WRITE IN CAPITAL LETTERS. Please do not use correction fluid on this form. Any amendments to this form should be initialled by the applicant.

**PART 1 - Sections 1 to 6**

**1st Applicant** **1.PERSONAL DETAILS** **2nd Applicant**

1.1a Mr/Mrs/Miss/Ms/Other

**Surname**

Previous name (if changed in last six years)

**First name**

Second/middle name

Male  Female

If you are acting as guarantor for the mortgage, what is your relationship to the applicant(s)?

1.2a Date of birth  Actual/anticipated retirement age

1.3a Marital/Civil Partnership status

1.4a Country of nationality

Country of dual nationality (If applicable)

Country of residence

1.5a Current address

**Postcode**

Please give status  Owner occupier  Local Authority tenant  Private tenant - furnished  Living with parents  Private tenant - unfurnished  Other, please specify

Home telephone no. (incl code)

Work telephone no. (incl code)

Mobile telephone number

Time at your address  Years  Months

If less than three years ago, please give all your previous addresses for this period, including dates at each address. Continue in **Comments Section 6** if necessary.

**Postcode**

Time at your previous address  Years  Months

1.1b Mr/Mrs/Miss/Ms/Other

**Surname**

Previous name (if changed in last six years)

**First name**

Second/middle name

Male  Female

If you are acting as guarantor for the mortgage, what is your relationship to the applicant(s)?

1.2b Date of birth  Actual/anticipated retirement age

1.3b Marital/Civil Partnership status

1.4b Country of nationality

Country of dual nationality (If applicable)

Country of residence

1.5b Current address

**Postcode**

Please give status  Owner occupier  Local Authority tenant  Private tenant - furnished  Living with parents  Private tenant - unfurnished  Other, please specify

Home telephone no. (incl code)

Work telephone no. (incl code)

Mobile telephone number

Time at your address  Years  Months

If less than three years ago, please give all your previous addresses for this period, including dates at each address. Continue in **Comments Section 6** if necessary.

**Postcode**

Time at your previous address  Years  Months

1.6 Total number of financial dependants for the applicant(s)  Total number of financial dependants for guarantor (if applicable)

1.7a What is your occupation/nature of business?

Current employment status

1.8a Date present employment commenced  /  /

Are you in permanent employment?  Yes  No

1.9a Are you employed in a business owned by a member of your family?  Yes  No

If **Yes**, please give details in **Comments Section 6**.

1.10a Are you employed by Lloyds Banking Group?  Yes  No

1.11a Are you paid in GBP (Great British Pounds/Sterling)?  Yes  No

If **No**, please give details in **Comments Section 6**.

1.12a Total gross annual income £

Please provide a breakdown of income type and amount in **Comments Section 6**

1.7b What is your occupation/nature of business?

Current employment status

1.8b Date present employment commenced  /  /

Are you in permanent employment?  Yes  No

1.9b Are you employed in a business owned by a member of your family?  Yes  No

If **Yes**, please give details in **Comments Section 6**.

1.10b Are you employed by Lloyds Banking Group?  Yes  No

1.11b Are you paid in GBP (Great British Pounds/Sterling)?  Yes  No

If **No**, please give details in **Comments Section 6**.

1.12b Total gross annual income £

Please provide a breakdown of income type and amount in **Comments Section 6**

1.13a If you are self-employed or own 30% or more of the company you work for (or you are joint applicants who own more than 30% between you), please tick the box and go to question 1.14a.

Otherwise please go to question 1.15a.

1.14a Name of business

Date applicant took charge of business  /  /  Twelve months projected income  £

Last year's taxable income  £ Taxable income for the year before last  £

1.15a Have you ever had a mortgage or secured loan?  Yes  No

If **Yes**, time with lender  Years  Months

Who is your current lender?

Are you a first time buyer?  Yes  No

1.16a If the term of your mortgage takes you past the expected retirement age of 65 (or your planned retirement age if lower), please explain how you plan to repay the loan from your income in retirement?

If you are within five years of retirement and will still be repaying your mortgage when you retire, please state your anticipated retirement income.  £

If this property will be let, please state the expected rental income.  £

State any other income currently received, eg rental income from other properties.  £

State source of any other income received. Please use **Comments Section 6**.

1.17a Do you have any active applications for a mortgage on a property other than the one detailed in this application?  Yes  No

Have you ever been in arrears with any borrowing, including your mortgage or rent, or voluntarily given up possession of your home to a lender?  Yes  No

Have you ever defaulted on a loan or had a judgment or court order made against you or, if **self-employed**, your business?  Yes  No

Have you ever been declared bankrupt or made any arrangements with creditors?  Yes  No

If **Yes** to any of the above, please give details in **Comments Section 6**.

1.18a How long have you held your current account with your bank/building society?  Years  Months

Bank account number

Sort code  -  -

1.19a For each of your outstanding financial commitments, fill in the total amount outstanding and indicate any that will be repaid in part or full on or before the issue of your mortgage. Insert **'NIL'** for those that do not apply. Joint mortgage applicants sharing commitments should note these under the applicant whose name appears first on the relevant credit agreement.

	Current balance	To be repaid(in part or full)	*Revised balance outstanding
Existing mortgage(s)	<input type="text"/> £	<input type="text"/>	<input type="text"/> £
Other secured lending	<input type="text"/> £	<input type="text"/>	<input type="text"/> £
Credit/store cards	<input type="text"/> £	<input type="text"/>	<input type="text"/> £
Mail order/catalogue accounts	<input type="text"/> £	<input type="text"/>	<input type="text"/> £
Bank overdrafts	<input type="text"/> £	<input type="text"/>	<input type="text"/> £
	Current monthly payment	To be repaid(in part or full)	*Revised monthly payment
Bank loans (not secured)	<input type="text"/> £	<input type="text"/>	<input type="text"/> £
Hire purchase/other loans	<input type="text"/> £	<input type="text"/>	<input type="text"/> £
Child maintenance payments/rent	<input type="text"/> £	<b>*If to be repaid in part</b>	
Continuing rental payments	<input type="text"/> £		

1.13b If you are self-employed or own 30% or more of the company you work for (or you are joint applicants who own more than 30% between you), please tick the box and go to question 1.14b.

Otherwise please go to question 1.15b.

1.14b Name of business

Date applicant took charge of business  /  /  Twelve months projected income  £

Last year's taxable income  £ Taxable income for the year before last  £

1.15b Have you ever had a mortgage or secured loan?  Yes  No

If **Yes**, time with lender  Years  Months

Who is your current lender?

Are you a first time buyer?  Yes  No

1.16b If the term of your mortgage takes you past the expected retirement age of 65 (or your planned retirement age if lower), please explain how you plan to repay the loan from your income in retirement?

If you are within five years of retirement and will still be repaying your mortgage when you retire, please state your anticipated retirement income.  £

If this property will be let, please state the expected rental income.  £

State any other income currently received, eg rental income from other properties.  £

State source of any other income received. Please use **Comments Section 6**.

1.17b Do you have any active applications for a mortgage on a property other than the one detailed in this application?  Yes  No

Have you ever been in arrears with any borrowing, including your mortgage or rent, or voluntarily given up possession of your home to a lender?  Yes  No

Have you ever defaulted on a loan or had a judgment or court order made against you or, if **self-employed**, your business?  Yes  No

Have you ever been declared bankrupt or made any arrangements with creditors?  Yes  No

If **Yes** to any of the above, please give details in **Comments Section 6**.

1.18b How long have you held your current account with your bank/building society?  Years  Months

Bank account number

Sort code  -  -

1.19b For each of your outstanding financial commitments, fill in the total amount outstanding and indicate any that will be repaid in part or full on or before the issue of your mortgage. Insert **'NIL'** for those that do not apply. Joint mortgage applicants sharing commitments should note these under the applicant whose name appears first on the relevant credit agreement.

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Existing mortgage(s)	<input type="text"/> £	<input type="text"/>	<input type="text"/> £
Other secured lending	<input type="text"/> £	<input type="text"/>	<input type="text"/> £
Credit/store cards	<input type="text"/> £	<input type="text"/>	<input type="text"/> £
Mail order/catalogue accounts	<input type="text"/> £	<input type="text"/>	<input type="text"/> £
Bank overdrafts	<input type="text"/> £	<input type="text"/>	<input type="text"/> £
	Current monthly payment	To be repaid(in part or full)	*Revised monthly payment
Bank loans (not secured)	<input type="text"/> £	<input type="text"/>	<input type="text"/> £
Hire purchase/other loans	<input type="text"/> £	<input type="text"/>	<input type="text"/> £
Child maintenance payments/rent	<input type="text"/> £	<b>*If to be repaid in part</b>	
Continuing rental payments	<input type="text"/> £		

## 2. LOAN DETAILS

2.1 Total loan required £       2.2 Purchase price £       2.3 Approximate value of the property £

Purpose of loan  Amount

2.4  £

£

£

£

2.5 Source of deposit eg savings, existing equity

2.6 Is there any intention to pay off the mortgage completely or make lump sum overpayments to reduce it within the next two years?  Yes  No

If **Yes**, please give details

## 3. PROPERTY DETAILS

3.1 Will the property be used as your main residence?  Yes  No  
If **No**, please give details in **Comments Section 6**.

3.2 Will the property be let?  Yes  No

3.3 Will any part of the property be used in connection with business/employment activities?  Yes  No  
If **Yes**, please give details in **Comments Section 6**.

3.4 Description of property

a)  House  Bungalow  Flat  Maisonette  
and/or

b)  Semi-detached  Detached  Terraced  
 Other (please specify)

c) Number of bedrooms

d) If a flat/maisonette, is it  Purpose built?  Converted?  Studio flat?  
Number of storeys  Is it above a shop/commercial property?  Yes  No  
If **Yes**, please give details of the commercial activities undertaken in **Comments Section 6**.

3.5 Approximate year built

3.6 Does the property have a working intruder alarm?  Yes  No

3.7 Is the property  Freehold?  Leasehold?  Commonhold?  
 Flying Freehold?  Absolute Ownership (Scotland)?  
 Other Please give details in **Comments section 6**  
If leasehold, how many years are left on the lease?  Years

3.8 Is the property constructed using non traditional building methods?  Yes  No

3.9 Is this a discounted or subsidised purchase (including a purchase from a family member)?  Yes  No

3.10 Was the property built by a local authority?  Yes  No  
If **Yes**, are you purchasing the property under a 'right to buy' scheme, or have you done so in the last five years?  Yes  No

3.11 If this property is a new build, is the developer offering any incentives?  Yes  No  
If **Yes**, to any of the above, please give full details in **Comments Section 6**.

3.12 If the property has more than ten acres of land, please state the approximate acreage

**If you are aware of any structural problems or anything that could affect the future sale of the property, please give details in Comments Section 6.**

## 4. MORTGAGE CHOICE

4.1 Please specify the date of the month that you want to make your mortgage payment (eg 1st, 2nd etc). Please note that if you leave this question blank, your mortgage payment date will be set as the 1st of every month.

4.2 I wish to apply for the following type(s) of mortgage. (If your existing mortgage is a C&G mortgage and you would like to transfer the remaining loan to your new property, please also provide your existing loan details below and tick the **Ported** box.)

Amount	Product eg Fixed/Capped/Discount	Fixed/Capped/Tracker Interest rate or discount rate	Fixed/Capped/Tracker end date/ discount period	Interest Only (IO)/ Repayment (Rep)	Term (in years)	Ported
£ <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
£ <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
£ <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
£ <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>

4.3 The loan is always assessed on whether you can afford it on a capital and interest basis (a repayment loan). A repayment loan offers certainty that the loan will be repaid by the end of the mortgage term. If you have chosen an interest only mortgage, you understand and acknowledge that:

- You will still owe the full amount of your mortgage at the end of the mortgage term and it is your responsibility to make separate arrangements to repay this amount.
- It is your responsibility to check regularly the performance of any repayment plan, to see whether it is on track to repay the capital at the end of the mortgage term.
- If your repayment plan fails to provide as much as you anticipate at the end of the term, you may have to sell your property to repay the mortgage.

Please detail how you intend to repay all your interest only loans, including any existing mortgage loan(s) you may have with Lloyds Banking Group.

## 5. INSURANCE

5.1 To arrange home insurance, simply indicate the cover you require by ticking the appropriate **box(es)** below.

Buildings insurance with accidental damage     Buildings insurance without accidental damage     Contents insurance with accidental damage     Contents insurance without accidental damage

**Leasehold Property, Important Note:** If the property is leasehold, and you already know that buildings insurance is in place and tied to a certain insurer, please tick this box. You may wish to confirm this with your solicitor.

5.2 If the property is Leasehold and you still require contents insurance, please tick here

**Please complete the Direct Debit Instruction 2 on Page 11.**

5.3 Postcode of property to be mortgaged

5.4 If you currently have home insurance, indicate how many years you have been insured without making a claim

Buildings insurance  Years    Contents insurance  Years

### Home Insurance

**Questions 5.5 - 5.8 must be answered if you would like us to arrange buildings and/or contents insurance for your property. Please answer each question to the best of your knowledge and belief and consider each question carefully as incorrect answers could invalidate your policy or result in it not operating fully.**

5.5 Have you ever held a home insurance policy before?  Yes  No

5.6 What is the age of the oldest person living in the property  Years

5.7 Have you or any person who normally lives with you:

a) Had any home insurance declined/cancelled by the insurer or had any special terms imposed within the last five years?  Yes  No

b) During the past three years had more than three losses, whether insured or not, which can be insured under a home buildings or contents insurance policy?  Yes  No

If you have answered **Yes** to any part of question 5.7, please give full details in **Comments Section 6** detailing everything that you feel may be relevant to the insurance.

5.8 Following completion of the mortgage will this property be occupied immediately?  Yes  No

If **No**, please give details in **Comments Section 6**.

### Payment Protection Insurance

5.9 I wish to apply for Payment Protection Plus for C&G mortgages and will complete the relevant proposal form further on in this application.

I do not wish to apply for Payment Protection Plus for C&G mortgages. The consequences of not having protection to cover my mortgage commitments should I become unemployed or unable to work because of sickness or an accident have been explained to me.

To assist in validating insurance claims records, insurers may contribute information to and carry out searches with licensed insurance reference agencies. Your claims details may therefore be used by other agency users to help them confirm and validate insurance and claims history.

Home Insurance and Payment Protection Plus are underwritten by Lloyds TSB General Insurance Limited. Registered in England No. 204373. Registered Office: 25 Gresham Street, London EC2V 7HN. Authorised and regulated by the Financial Services Authority.

## 6. COMMENTS SECTION

Use this space to give the additional information requested in any of the questions, and for any other information which you feel will help in assessing your application. Please indicate the question number where applicable. Continue on a separate sheet if necessary.

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### Decision in principle – consent to use of data

C&G mortgages are provided by Lloyds TSB Bank plc ("the Bank") and are administered by Cheltenham & Gloucester plc ("C&G") on behalf of the Bank. References to "we", "us" and "our" in this Consents and Declarations section may be references to either C&G and/or the Bank.

These consents and declarations are given by, or on behalf of, each applicant. If you are applying in joint names and are providing personal details on behalf of the joint applicant, then you confirm that you have their consent for this agreement and that you will share with them the details of what you have agreed to on their behalf.

### About you and your answers

If any information that you have given is inaccurate or if you have not fully answered any question then we may refuse to proceed; or, where the loan has already been made, we may demand repayment. If there is a significant change in your circumstances before the loan is made, then you should disclose it and we may refuse to proceed.

### Your personal data

\* The Lloyds Banking Group includes us and a number of other Companies using brands including Lloyds TSB, Halifax and Bank of Scotland and their associated companies.

You agree that we may keep your personal details, given to us by you or other people during your relationship with us and other companies in the Lloyds Banking group\*, in a Lloyds Banking Group database. This includes details you give on application forms and during interviews, our analysis of your account transactions, and what we know from operating your accounts. Companies in the group may use and update this centrally held information to provide you with services, to identify products and services which might be suitable for you, to assess lending and insurance risks, to recover debts, to prevent and detect fraud, and to update their own records about you. They may also use your information for research and statistical analysis with the aim of improving their services.

You agree that we may administer your account and provide other services from centres in countries outside Europe (such as India and the USA) that do not always have the same standard of data protection laws as the UK. However, we will have a contract in place to ensure that your information is adequately protected, and will remain bound by our obligations under the Data Protection Act even when your personal information is processed outside Europe. This consent extends to any home or payment protection insurance policy arranged through us when we will ensure that the insurance provider has in place identical obligations to safeguard your data.

When assessing your application and managing your borrowing, automated credit assessment systems may be used. You agree that when making credit decisions we may make searches at credit reference agencies, including electoral register information. These searches will be recorded by the credit reference agencies.

You agree that if you are applying in joint names, this will create a financial link between you in the records at the credit reference agencies, meaning that your financial affairs and those of your joint applicant may be treated as affecting each other.

You understand that if false or inaccurate information is provided or fraud is suspected, details may be passed to fraud prevention agencies and other relevant organisations. Law enforcement agencies may access and use this information.

We and other organisations may use credit reference agency records about you and people financially linked to you, and may also use records about you and others held with fraud prevention agencies to help make decisions:

- for credit and credit-related services, and to manage accounts,
- for checking details on proposals and claims for all types of insurance,
- for fraud prevention, debtor tracing, debt recovery, and to prevent money laundering, and
- for 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.

If you ask, we will tell you which credit reference and fraud prevention agencies we have used so you can get a copy of your details from them.

You should understand that a decision in principle is not binding on either you or us.

If we agree the loan in principle and you wish to proceed with your application, then further checks will be needed. You will need to complete a full application and sign a declaration giving consent to the additional checks and further uses of your personal information.

**All applicants must now sign below. If one applicant has completed the form on behalf of the joint applicant then one signature is acceptable. Alternatively, the applicant(s) should confirm their agreement to the financial adviser who should sign below.**

Signature of  
First Applicant

Signature of  
Second Applicant

Date

 /  / 

Date

 /  / 

### Financial Adviser declaration

I confirm that I have read the notice above to the applicant(s), who have given their consent.

Signature of  
Financial Adviser

Date

 /  / 

Please specify which applicants have given consent

Single applicant

Joint applicants where second applicant has given consent for both

Joint applicants where first applicant has given consent for both

Joint applicants where both applicants have given consent

7.1a Name and address of your employer

Name

Address   
  
 Postcode

Your payroll reference

Employer's telephone number

Employer's fax number

7.2a **You need to complete this question only if you are self-employed. Otherwise, please go to Section 8.**

Name and address of your accountant

Name

Address   
  
 Postcode

Accountant's qualifications

Telephone no. (incl code)

Fax no. (incl code)

7.1b Name and address of your employer

Name

Address   
  
 Postcode

Your payroll reference

Employer's telephone number

Employer's fax number

7.2b **You need to complete this question only if you are self-employed. Otherwise, please go to Section 8.**

Name and address of your accountant

Name

Address   
  
 Postcode

Accountant's qualifications

Telephone no. (incl code)

Fax no. (incl code)

**8.FURTHER DETAILS OF PROPERTY TO BE MORTGAGED**

**Any valuation undertaken, whether disclosed to you or not, is solely for Lloyds TSB Bank plc's purposes as the lender, to help assess whether the property is suitable security for the loan. If Lloyds TSB Bank plc agrees a mortgage, you should not assume that the property has been inspected, that the purchase price is reasonable, that the property is worth the amount of the mortgage, or that there is nothing wrong with the property. As a potential owner it is strongly recommended that you obtain your own survey before buying the property.**

8.1 Address of property you want to buy/mortgage if not your current address.

Postcode

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

Contact name

Daytime telephone no. (incl code)

Evening telephone no. (incl code)

Mobile telephone number

Name and address of selling agent (if applicable)   
  
 Postcode

8.3 Is the property in Scotland?  Yes  No

8.4 If the property is in Scotland have you arranged your own valuation?  Yes  No

8.5 Is the intention to sub-let or take in lodgers?  Yes  No

8.6 Is the property individually designed/singly developed?  Yes  No

8.7 Are there any known structural defects?  Yes  No

8.8 If the property is leasehold who owns the freehold to the property?

Contact name

Daytime telephone no. (incl code)

8.9 Does the property adjoin a property you currently own or are purchasing?  Yes  No

8.10 Are there any planning/occupancy restrictions over the property or its land?  Yes  No

8.11 Is any part of the property subject to current agricultural use?  Yes  No

8.12 Are there any agricultural ties or restrictions over the property or its land?  Yes  No

8.13 Is the property built on or close to a contaminated land site e.g landfill?  Yes  No

8.14 Is the property being purchased at auction or by sealed bid?  Yes  No

8.15 To your knowledge has the property ever been extended?  Yes  No

8.16 To your knowledge has the property ever been converted?  Yes  No

8.17 Number of kitchens

8.18 Number of reception rooms

8.19 Does the property have an annexe?  Yes  No

If **yes**, please confirm who will occupy the annexe in **Comments Section 13**

8.20 If the property has an annexe is it bigger than the property?  Yes  No

8.21 Is the property a listed building?  Yes  No

**If you have answered Yes, to any question on this page or you are aware of any structural problems or anything that could affect the future sale of the property, please give details in Comments Section 13.**

## 9. YOUR SOLICITOR/LICENSED CONVEYANCER

If you are moving your mortgage without moving home, you may qualify for one of the following services. If you would like to take advantage of one of them, please tick. (For details of the qualifying criteria, please check with your intermediary):

Free legal work  + Non-Standard legal work

If you have ticked one of these boxes, please proceed to Fees Payable section 10.

Name and address of firm

Postcode

Name of person acting

Telephone number (incl code)

Fax number (incl code)

## 10. FEES PAYABLE

To be paid with the application

Fee type	Amount
Application fee	£ <input style="width: 80%;" type="text"/>
Valuation fee	£ <input style="width: 80%;" type="text"/>
Total fees to be paid with application	£ <input style="width: 80%;" type="text"/>
<b>Total fees payable</b>	£ <input style="width: 80%;" type="text"/>

To be added to the mortgage

Fee type	Amount
Product fee	£ <input style="width: 80%;" type="text"/>
Transfer of funds fee	£ <input style="width: 80%;" type="text"/>
Total fees to be added to the mortgage	£ <input style="width: 80%;" type="text"/>

All cheques must be payable to "Cheltenham & Gloucester re (your name)". Making your cheques payable simply to Cheltenham & Gloucester does not provide the maximum level of security.

The product fee (if any) and the transfer of funds fee are due when your mortgage starts and must be added to your mortgage. You will have a period of 30 days from the start of your mortgage in which to pay each fee before you start paying interest on them.

Where applicable, you must pay the application fee and valuation fee when you submit your application. The application fee and, once the valuation has been carried out, the valuation fee are **not refundable** if you do not proceed with your application for any reason, or Lloyds TSB Bank plc rejects your application for a valid reason. Examples of valid reasons why it might refuse an application include, but are not limited to:

- where it has not been possible to verify your stated income;
- where it is discovered that you have provided false or incomplete information;
- where it is discovered that a problem with the property makes it unsuitable as security;
- where a valuation report reveals that the property is worth less than originally indicated;
- where there is a reasonable suspicion of fraud and/or other forms of financial crime.

Lloyds TSB Bank plc may also reject your application at any time at its absolute discretion. If it chooses to rely on this right then any application fee and valuation fee you have paid will be refunded.

## 11. CONFIRMATION OF IDENTITY

To help protect against fraud and money laundering, we are required by law to check your identity before opening an account.

### Existing customers

If you already have a C&G mortgage or C&G savings account additional identification is not usually required, but please record below one of your existing account numbers.

First applicant's account number       Second applicant's account number

### New customers

There are certain documents that we can accept on their own, for identification, and these are listed below.

- UK/EU/EEA (except Bulgaria and Romania ) passport
- UK/EU/EEA (except Bulgaria and Romania) driving licence
- Passport from Australia, New Zealand, Japan, USA, Canada, South Africa, Singapore or Hong Kong
- EU/EEA (except Bulgaria and Romania) national identity card
- UK firearms/shotgun certificate
- Northern Ireland voters card

If you can provide one of these documents, there is no need for you to give a secondary form of ID. If you cannot provide one of these documents, please give us one document from the name list and one from the address list below.

#### Acceptable forms of identification – the same document cannot be used to prove both name and address.

**Proof of name document** - Current signed passport or travel document issued to foreign nationals, granted permission to remain in the UK, current EU/EEA or UK photocard driving licence (the counterpart driving licence is not acceptable on its own), current full UK driving licence (old version), benefits/state pension notification letter, blue disabled drivers pass, current firearms certificate, EU/EEA identity card, Inland Revenue tax notifications ie PAYE coding, statement of account, Northern Ireland voter's card, residence permit issued by the Home Office to EU nationals or current shotgun certificate.

**Proof of address document** - Current EU/EEA driving licence, recent utility bill or statement for gas, electricity, water or a landline telephone, bank, building society or credit union statement (excluding statements downloaded from the internet), current benefits/state pension notification letter confirming the rights to benefits for the current period, current UK driving licence (old full paper licence or new photocard licence, the counterpart driving licence is not acceptable on its own), EU/EEA member state identity card, recent Inland Revenue correspondence, showing name and current address (if Inland Revenue notification has not been used for name identification), local authority tax bill valid for the current year, current local council rent card or local council tenancy agreement, Northern Ireland Voter's card showing current address, recent original mortgage statement from a recognised lender or solicitor's correspondence confirming recent house purchase or land registry confirmation (confirmation of previous address will be required).

Please give us original documents, not photocopies. We will return the original documents to you. **Please do not send valuable original documents through the post.**

If you are applying for a mortgage through an intermediary or Mortgage Direct, they will confirm what identification documents will be required.

## 12. CONSENTS AND DECLARATIONS

C&G mortgages are provided by Lloyds TSB Bank plc ("the Bank") and are administered by Cheltenham & Gloucester plc ("C&G") on behalf of the Bank. References to "you" and "your" in this Consents and Declarations section may be references to either C&G and/or the Bank.

The consents and declarations are given by each applicant, so please ensure that everyone applying for this mortgage reads this section, completes the statements and signs below.

### About me/my answers:

- I have personally provided the details for this application or, if provided by another (for example my financial adviser), I have read and checked every answer.
- I am at least 18 years old and the answers given are true and complete.
- I understand that if there is a significant change in my circumstances before the loan is made, I must disclose it and you may refuse to proceed.
- I understand that if any information is inaccurate or if I have not fully answered any question, you may refuse to proceed; or, where the loan has already been made, you may demand repayment.

### Consent to obtain references and other personal details:

*My consent for these references continues to apply after you open my account.*

- I agree that you may apply at any time to my current and previous employers, my accountant, landlord, lender, bank or insurance and/or pension company to obtain references, details of my existing financial commitments and any other information you require to assess or review lending risks to recover debts and to prevent fraud. I also agree that you may apply to my solicitor for information relating to the work they do on my behalf in respect of the mortgage or purchase transaction.
- This is my authority to those people set out in the paragraph above to release such information about me and this transaction to you.

### About other occupiers

- Anyone aged 17 or older, living in the property and who is not an applicant signing below must, before the loan is made, complete the C&G Occupiers Waiver and Postponement form. This form will be sent to my solicitor or licensed conveyancer with their instructions.

### My personal data:

\* The Lloyds Banking Group includes us and a number of other Companies using brands including Lloyds TSB, Halifax and Bank of Scotland and their associated companies.

- I agree that you may keep my personal details, given to you by me or other people during my relationship with you and other companies in your group\*, in a Lloyds Banking Group database. This includes details I give you on application forms and during interviews, your analysis of my account transactions, and what you know from operating my accounts. Companies in your group may use and update this centrally held information to provide me with services, to identify products and services which might be suitable for me, to assess lending and insurance risks, to recover debts, to prevent and detect fraud and to update their own records about me. You may also use my information for research and statistical analysis with the aim of improving your services.
- If I request it, you will provide me with a copy of the information you hold, in line with the Data Protection Act. (A fee is payable.)
- The information you hold about me is confidential. You will only disclose it outside the Lloyds Banking Group\* when:
  - I give you my consent
  - it is needed by your agents and others involved in running accounts and services for me
  - you or others need to investigate or prevent crime
  - the law permits or requires it, even without my consent
  - there is a duty to the public to reveal the information
  - it is needed for any joint applicant to obtain independent legal advice regarding this application
  - a mortgage applicant or guarantor asks for a copy of the mortgage application
  - you are to be sold or integrated with another business, to prospective purchasers and their advisors on the understanding they keep it confidential.
- If your business or my account is sold or integrated, my personal information will be used by the new owners in the same way as in this notice. Should any aspect of my relationship with C&G transfer to the Bank, any marketing consent I give to

C&G will also transfer to the Bank.

- You may administer my account and provide other services from centres in countries outside Europe (such as India and the USA) that do not always have the same standard of data protection laws as the UK. However, you will have a contract in place to ensure that my information is adequately protected, and you will remain bound by your obligations under the Data Protection Act even when my personal information is processed outside Europe. This consent extends to any home or payment protection insurance policy arranged through you when you will ensure that the insurance provider has in place identical obligations to safeguard my data.
- When assessing my application and managing my borrowing, automated decision making systems may be used. I agree that when making credit decisions you may make searches at credit reference agencies, including electoral register information. These searches will be recorded by the credit reference agencies.
- I agree that if I am applying in joint names, this will create a financial link between us in the records at the credit reference agencies, meaning that my financial affairs and those of my joint applicant may be treated as affecting each other.
- You may disclose how I have run my accounts to the credit reference agencies. In the event that you make formal demand for repayment of my borrowing and I do not make full repayment or satisfactory proposals to you within 28 days, you may disclose this to the agencies, who will record the outstanding debt.
- I agree that credit reference agencies may form a link in the records they hold about me, between any previous or subsequent names that I use.
- In understanding that if false or inaccurate information is provided or fraud is suspected, details may be passed to fraud prevention agencies and other relevant organisations. Law enforcement agencies may access and use this information. You and other organisations may use credit reference agency records about me and people financially linked to me and may also use records about me and others held with fraud prevention agencies to help make decisions:
  - for credit and credit related services, and to manage accounts
  - for checking details on proposals and claims for all types of insurance
  - for fraud prevention, debtor tracing, debt recovery, and to prevent money laundering, and
  - for checking details of job applicants and employees
- You and other organisations may access and use the information recorded by fraud prevention agencies from other countries.
- If I ask, you will tell me which credit reference and fraud prevention agencies you have used so I can get a copy of my details from them.
- I understand that you may disclose information about the property [but not my name, or details of how I have run my account(s)], so that it may be held on a residential property valuation database. This database may be used to value properties on behalf of the Bank and other businesses. The operator of the database will not use the information to contact me for marketing purposes. I may contact you if I wish to know the name of the company that operates this database.
- When I speak to you on the phone, some calls may be monitored or recorded in case you need to check you have carried out my instructions correctly and to help improve your quality of service.
- C&G may contact me by letter or telephone about products and services available from the Lloyds Banking Group\*, and from selected companies outside your group which it believes may interest me or benefit me financially, unless I have told C&G that I do not want to receive this information. Other companies, including those in the Lloyds Banking Group\*, will not make marketing approaches to me without my consent.
- I would prefer not to receive marketing information from C&G.

### About insurance:

- I agree that details about my application may be disclosed to insurance companies in connection with any insurances arranged by you.
- I agree that information about this application may be given to Insurance Database Services Ltd (IDS Ltd) so that it can be made available to other insurers. I also agree that, in response to any search made in connection with this application or any insurance claim, IDS Ltd may pass to you and/or my insurer information which it has received from other insurers about any claims I have previously made.

I wish to apply for the mortgage as indicated in Section 4 of this application. I enclose, if applicable, either a cheque for £  in respect of the fees due with this application, or authority to collect the charge by debit/credit card. To help protect you from fraud, we request that cheques are made payable to Cheltenham & Gloucester re: [your name]. Having your cheque made payable simply to Cheltenham & Gloucester does not provide the maximum level of security. The administration charge is **not refundable** even if this application does not proceed for any reason.

### Advice on life assurance and investment plans

I understand that if my loan is arranged on an interest only basis the monthly payments I will make will only cover interest and will not repay any of the original amount borrowed. I confirm that I understand it is my responsibility to ensure that the loan amount can be repaid by the end of the mortgage term. On whatever basis my loan is arranged, I understand that it is always advisable to consider my life assurance needs and that you strongly recommend that I take advice from a financial adviser. I understand, however, that taking out life assurance or an investment plan is **not** a condition of your C&G mortgage.

### All applicants must now sign below

Signature of  
First Applicant

Date

Signature of  
Second Applicant

Date

## 13.COMMENTS SECTION

Use this space to give the additional information requested in any of the questions, and for any other information which you feel will help in assessing your application. Please indicate the question number where applicable. Continue on a separate sheet if necessary.

# DIRECT DEBIT INSTRUCTIONS

- Please complete **Direct Debit Instruction 1** IN ALL INSTANCES
- Please complete **Direct Debit Instruction 2** only if you are taking out Home Insurance

If you do not complete the insurance Direct Debit Instruction now, but later decide to take out Home insurance, the payment will be collected from the same bank account as your mortgage payment.

## 1 INSTRUCTION TO YOUR BANK OR BUILDING SOCIETY TO PAY DIRECT DEBITS



Originator's identification number

8 3 6 3 4 0



### Please complete all sections of the form.

Details of the bank account from which you will make your monthly mortgage payments:

Name(s) of account holder(s)

Bank account number

Sort code  -  -

Name and full address of your bank branch

To	Bank
Address	
Postcode	

**Office use only** - Reference number (this does not form part of your instruction to your bank/building society)

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Banks and building societies may not accept Direct Debit instructions for some types of account

### Instruction to your bank/building society

Please pay Lloyds TSB 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 Lloyds TSB Bank plc and if so, details will be passed electronically to my bank/building society.

Signature

<input type="text"/>
Date

Signature

<input type="text"/>
Date

## 2 INSTRUCTION TO YOUR BANK OR BUILDING SOCIETY TO PAY DIRECT DEBITS



# Lloyds TSB

Originator's identification number

9 7 0 0 2 5



### Please complete all sections of the form.

Details of the bank account from which you will make your monthly home insurance payments:

Name(s) of account holder(s)

Bank account number

Sort code  -  -

Name and full address of your bank branch

To	Bank
Address	
Postcode	

**Office use only** - Reference number

MHA 

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Banks and building societies may not accept Direct Debit instructions for some types of account

### Instruction to your bank/building society

Please pay Lloyds TSB General Insurance Limited 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 Lloyds TSB General Insurance Limited and if so, details will be passed electronically to my bank/building society.

Signature

<input type="text"/>
Date

Signature

<input type="text"/>
Date

# Payment Protection Plus for C&G mortgages

## Section 1 YOUR PERSONAL DETAILS

To be completed for ALL applications

First applicant	Second applicant
Title (Mr/Mrs/Miss/Ms/other) <input type="text"/>	Title (Mr/Mrs/Miss/Ms/other) <input type="text"/>
Surname <input type="text"/>	Surname <input type="text"/>
Forename(s) <input type="text"/>	Forename(s) <input type="text"/>
Date of birth <input type="text"/>	Date of birth <input type="text"/>
Occupation <input type="text"/>	Occupation <input type="text"/>
Employed <input type="checkbox"/> Self-employed <input type="checkbox"/>	Employed <input type="checkbox"/> Self-employed <input type="checkbox"/>
Property address <input type="text"/>	
Postcode <input type="text"/>	
Daytime telephone number <input type="text"/>	

## Section 2 YOUR ELIGIBILITY

Please tick the appropriate box in answer to the following questions. If you have ticked a shaded box you will not be eligible for the policy.

	First applicant	Second applicant
1 Are you in employment/self-employment and employed for 16 hours or more per week?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
2 Are you aged 18 or over but under 65?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
3 Are you resident in the UK?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
4 Have you signed/will you be signing the loan agreement as a private individual and not as a business?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
5 Are you resident or do you intend to reside in the property to which the loan agreement relates?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
6 Are you currently absent from work due to an accident or sickness?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
7 Are you letting or do you intend to let the property to which the loan agreement relates?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
8 Are you using or intending to use the property to which the loan agreement relates as a second home or holiday home?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No

Please note: if your circumstances change at any time it is important that you contact whomever arranged your insurance so that your insurance needs can be assessed.

## Section 3 DETAILS OF MORTGAGE OR LOAN

To be completed for ALL applications

The total amount of my/our C&G mortgage including any further advances to be covered by PPP is £

Cover is available for separate agreements not exceeding £350,000. Cover is not available for loans greater than £350,000 or for additional borrowing where the total C&G mortgage borrowing exceeds £350,000.

## Section 4 DETAILS OF COVER REQUIRED

To be completed by JOINT borrowers only

First applicant I wish to be insured for  % (A) of our mortgage costs

Second applicant I wish to be insured for  % (B) of our mortgage costs

**A + B** must equal 100% of your monthly mortgage payment

Full details of the terms and conditions of this insurance are contained in the policy document which will be sent to you once your proposal for insurance has been accepted.

Please provide any further information which you may think relevant in Section 7 overleaf.

**Section 5 DETAILS OF ANY EXISTING MORTGAGE PAYMENT PROTECTION INSURANCE POLICY**

**Only complete this section if you are moving your mortgage from another lender.**

If you currently have a mortgage payment protection insurance policy with another insurer you may be eligible for cover with Payment Protection Plus for C&G mortgages (PPP), without the usual qualification period for new policies.

Cover under the terms and conditions of PPP for C&G mortgages, on a continuous cover basis, is available provided you:

- have held your existing policy for more than 12 months
- haven't claimed within the last 12 months
- meet the eligibility criteria in Section 2 of this application form
- take out PPP without a break in cover.

**The following details will only be used in the event of a future claim where the continuous cover benefit is applicable**

Name of previous insurer

Previous policy number

**Please note. It is your responsibility to ensure that any existing mortgage payment protection policies are cancelled from the date your PPP for C&G mortgages policy starts.**

**Section 6 FURTHER DETAILS**

**If you have taken out a C&G mortgage/loan within the last six months, you do not need to complete this section.**

**First applicant**

What is the nature of your/your employer's business?

What are your duties?

**Second applicant**

What is the nature of your/your employer's business?

What are your duties?

Please tick the appropriate box in answer to the following questions. If the answer is **Yes**, please give details in the space provided below.

	<b>First applicant</b>	<b>Second applicant</b>
1 Is your occupation seasonal or under a fixed-term contract ending before retirement?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
2 How long have you worked for your present employer? If less than five years please give details below of other employment during this period.	<input type="text"/> Yrs	<input type="text"/> Yrs
3 Are you aware of any impending redundancy or unemployment?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
4 Do you or have you suffered from any problems with your health whether diagnosed or not?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
5 Do you hold any other insurance policies covering accident, sickness or unemployment?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
6 Are there any other material facts of which the insurers should be aware?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

If you have answered **Yes** to any of these questions or have worked for your present employer for less than five years, please give details below.

**First applicant**

  
  


**Second applicant**

  
  


- (i) If a material fact is not declared in this proposal any insurance issued may be of no effect. A material fact is one which is likely to influence the insurer's assessment and acceptance of the proposal.
- (ii) The insurer reserves the right to decline any proposal for insurance, and seek further information where appropriate before deciding on your proposal. The liability of the insurer does not begin until the proposal has been accepted.
- (iii) You should keep a record (including copies of letters) of all information provided to the insurer relating to this proposal. Should you require it, a copy of this proposal will be provided on request at any time up to three months after completion of this form.

**Section 7 FURTHER INFORMATION**

## Section 7 FURTHER INFORMATION CONT

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## Section 8 DECLARATION

Please now sign this declaration:

This proposal is to, and underwritten by, Lloyds TSB General Insurance Limited (the insurer).

I/We declare that the information given in this proposal is to the best of my/our knowledge and belief, correct and complete in every detail and will form part of the contract between the insurers and me/us.

### Data Protection Act:

\* The Lloyds Banking Group includes us and a number of other Companies using brands including Lloyds TSB, Halifax and Bank of Scotland and their associated companies.

I/We agree that the insurer, Lloyds TSB General Insurance Limited ("Lloyds TSB Insurance"), may keep my/our personal details contained in this form or subsequently given to Lloyds TSB Insurance by me/us on a Lloyds Banking Group database and may pass them to other companies within the Lloyds TSB Group\* and where necessary to their agents and others involved in running services for me/us.

Lloyds TSB Insurance and companies in your group may use and update this centrally held information to:

- provide me/us with services
- identify products and services which might be suitable for me/us
- assess insurance risks
- recover debts
- prevent and detect fraud and
- update their own records about me/us.

Lloyds TSB Insurance may also use my/our information for research and statistical analysis with the aim of improving its services.

Lloyds TSB Insurance may administer my/our policy and provide other services from centres in countries outside Europe (such as India and the USA) that do not always have the same standard of data protection laws as the UK. However, Lloyds TSB Insurance will have a contract in place to ensure that my/our information is adequately protected, and will remain bound by their obligations under the Data Protection Act even when my/our personal information is processed outside Europe.

If I/we request it, on payment of a fee, which is currently £10, Lloyds TSB Insurance will provide me with a copy of the information it holds, in line with the Data Protection Act.

Lloyds TSB Insurance may check what I/we have told them and share information with fraud prevention agencies and other insurers. I/We understand that it is important that I/we give you accurate information as if I/we give false or inaccurate data and Lloyds TSB Insurance suspect fraud, it will record this at the fraud prevention agencies.

Lloyds TSB Insurance and other organisations may use insurance reference agency and fraud prevention agency records about me/us and people financially linked to me/us and others in my/our household to help make decisions about me/us and them:

- for credit and other insurance proposals or for validating claims and
- for fraud prevention, debtor tracing, debt recovery and to check my/our identity to prevent money laundering.

If I/we ask, Lloyds TSB Insurance will tell me/us which fraud prevention agencies it has used so I/we can get a copy of my/our details from them.

Lloyds TSB Insurance may monitor or record phone calls with me/us in case it needs to check it has carried out my/our instructions correctly and to help improve its quality of service.

### Permission to process Sensitive Information:

I/We understand that sensitive information is required by Lloyds TSB Insurance to enable my/our insurance risk to be assessed and any claims arising from this insurance to be processed. I understand that my/our signature(s) will constitute my/our express consent for this to happen.

"Sensitive information" includes any medical information referred to in this application form or provided subsequently by me/us, my spouse/partner, my/our dependants over the age of 18 or obtained separately from any doctor, dentist or specialist who has treated me/us for anything affecting my/our physical or mental health.

Lloyds TSB Insurance and its associated company, Lloyds TSB Insurance Services Limited, may contact me/us about products and services available from the Lloyds Banking Group, and from selected companies outside its group which it believes may interest me/us or benefit me/us financially, unless I/we have told you that I/we do not want to receive this information. Other companies, including those in its group, will not make marketing approaches to me/us without my/our consent.

I/We would prefer not to receive marketing information from Lloyds TSB Insurance/Lloyds TSB Insurance Services Limited about products and services which it believes may be of interest to me/us or benefit me/us financially. (Tick if appropriate.)

Please note that if you tick this box, we will be unable to notify you about any new products and services that may be of benefit to you.

Payment Protection Plus for C&G Mortgages is underwritten by Lloyds TSB General Insurance Limited.  
Registered in England No. 204373. Registered Office, 25 Gresham Street, London EC2V 7HN.

Authorised and regulated by the Financial Services Authority.

### First applicant's signature

--

Date

### Second applicant's signature

--

Date

Please now complete, but do not detach, the Direct Debit instruction overleaf.

To avoid delay, please ensure that all questions have been answered, all information given and this form has been signed and dated.

# INSTRUCTION TO YOUR BANK/BUILDING SOCIETY TO PAY DIRECT DEBITS

Please complete parts 1 to 5 below which instruct your bank/building society to make payments direct from your account.

Lloyds TSB General Insurance Limited, 21 Perrymount Road, Haywards Heath, West Sussex RH16 3TP.

Originator's identification number

7 7 0 0 7 0



1 Name and address of your bank/building society branch

The Manager \_\_\_\_\_

\_\_\_\_\_

Postcode \_\_\_\_\_

2 Name of account holder(s)

\_\_\_\_\_

\_\_\_\_\_

3 Account number

4 Sort code   -   -

CDISL OFFICE USE ONLY  
policy number \_\_\_\_\_

- 5 Your instructions to your bank/building society and signature(s)
- I/We instruct you to pay direct debits from my/our account at the request of Lloyds TSB General Insurance Limited, subject to the safeguards assured by the Direct Debit Guarantee.
  - I/We understand that this instruction may remain with Lloyds TSB General Insurance Limited and, if so, details will be passed electronically to my bank/building society.

Signature(s)

Date \_\_\_\_\_

Date \_\_\_\_\_

**Banks/Building societies may not accept direct debit instructions for some types of accounts**

## OFFICE USE ONLY

### APPLICATION SECTION

IFA sold  Yes Total monthly premium £

List any insured accounts now being redeemed

Is the cover required for new further advance?  Yes  No Start date of main loan  /  /

Does the customer have existing cover for the original loan?  Yes  No Staff application  Yes  No

### CUSTOMER DETAILS SECTION

List all accounts to be insured	Loan completion date	Amount of advance
A/C No <input style="width: 90%;" type="text"/>	/ /	£
A/C No <input style="width: 90%;" type="text"/>	/ /	£
A/C No <input style="width: 90%;" type="text"/>	/ /	£
A/C No <input style="width: 90%;" type="text"/>	/ /	£

**Final check** Please initial  Date of dispatch  /  /

Once fully completed please send this form to:  
**C&G Payment Protection, 21 Perrymount Road, Haywards Heath, West Sussex RH16 3TP**