

Homeowner Loan 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



Homeowner Loan Application Form

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

Please read these notes before completing this application form

Completing this application

If you are a guarantor completing this application you DO NOT need to complete the Property Details and Other Occupiers sections.

(Office use)
Application number

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

1st Applicant PERSONAL DETAILS 2nd Applicant

Mr/Mrs/Miss/ Ms/Other Surname

Previous name (if changed in last six years)

First name

Second/ middle name

Male Female Marital/Civil Partnership status

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

Date of birth Actual/anticipated retirement age

Country of nationality

Country of dual nationality (if applicable)

Country of residence

Current address

 Postcode

Home telephone no. (incl code)

Work telephone no. (incl code)

Mobile telephone no.

Date moved to current address Month Year

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 Braille Large print Audio cassette

2nd applicant Braille Large print Audio cassette

Preferred option* Braille Large print 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.

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Mobile telephone no.

Date moved to current address Month Year

Total number of financial dependants for this application

1st Applicant INCOME DETAILS 2nd Applicant

What is your job title/nature of business?

Full time Part time

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

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

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

Employed applicants

Name of employer

Employer's address

 Postcode

Employer's telephone number

Date present employment commenced / /

Total gross annual income £

Any regular additional income eg weekly/monthly guaranteed bonus £

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Any regular additional income eg weekly/monthly guaranteed bonus £

Self-employed applicants

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 complete the following.

Name of business

Date established / /

Last years taxable income £ Taxable income for the year before £

Name of accountant

Accountant's address

 Postcode

Accountant's telephone number

All applicants

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 is let, please state the rental income received £

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

State source of any other income received

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Your existing C&G mortgage account number

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 judgement 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 the **Comments Section**.

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

Bank account number

Sort code - -

For each of your outstanding financial commitments, fill in the current balance or monthly payment and indicate any that will be repaid in part or full on or before the issue of your loan. 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	£ <input type="text"/>	*If to be repaid in part	

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LOAN CHOICE

I wish to apply for the following types of loan:

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

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:

LOAN DETAILS

Credit consolidation

If you will be using your mortgage loan to pay off other debts, you should bear the following factors in mind. Even if the interest rate on your mortgage is lower than the interest rate on the loans you are paying off, you may pay substantially more interest if you are borrowing over a longer term. You may incur early repayment charges on any loans you are repaying early. Securing debts on your property means if you do not maintain your mortgage payments, you may lose your home. Before taking out a mortgage to pay off unsecured debts you should consider alternative options such as rescheduling your existing payments. Our assessment of whether you can afford the loan is based on the assumption that you will be repaying any unsecured debts from your mortgage. You are responsible for repaying those unsecured debts.

Total new loan required	£ <input type="text"/>	Approximate value of property	£ <input type="text"/>
How much of the loan is for:		Repayment of existing loans for home improvements/repairs?	£ <input type="text"/>
New home improvements?	£ <input type="text"/>		<input type="text"/>
Other purposes? (please detail how the funds will be used)	£ <input type="text"/>		

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

If **Yes**, please confirm, if you can, how much you plan to pay off and when, and also where the money will be coming from (eg endowment policy).

Please confirm the bank/building society account details you wish this loan to be paid into:

Name(s) of account holder(s)	<input type="text"/>	Bank account number	<input type="text"/>	Sort code	<input type="text"/> - <input type="text"/> - <input type="text"/>
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As soon as you return your signed loan agreement the loan will be paid into this account, unless it is repaying an existing loan (and any associated Early Repayment Charges if applicable) when a cheque will be issued to you for the remaining balance. If you would like your funds to be issued on a specific date please confirm these details in the

Comments Section which should be signed by all applicants.

FEES PAYABLE

To be paid with the application

Fee type	Amount
Application fee	£ <input type="text"/>
Valuation fee	£ <input type="text"/>
Total fees to be paid with application	£ <input type="text"/>
Total fees payable	£ <input type="text"/>

To be added to the mortgage

Fee type	Amount
Product fee	£ <input type="text"/>
Transfer of funds fee	£ <input type="text"/>
Total fees to be added to the mortgage	£ <input 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.

OTHER OCCUPIERS

This section is to be signed by each person (other than the borrower) aged 17 or over who live in the property.

I/We agree to Lloyds TSB Bank plc making a loan secured on the applicant's property and that any interest, share or right of occupation I/we may have or acquire in that property will be postponed and be subject to Lloyds TSB Bank plc's lending. I/We confirm that I/we have taken independent legal advice before signing below or, having been given the opportunity to do so, have chosen not to.

Signature(s) of
other occupant(s)

Date

 / /

PROPERTY DETAILS

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 further borrowing, you should not assume that the property has been re-inspected.

Is the property being used as your main residence?

Yes No

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

Is any part of the property being used in connection with business/employment activities?

Yes No

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

Is the property being let?

Yes No

If **Yes**, please specify who it will be let to, eg tenant, family member in the **Comments Section**.

Was the property originally purchased under a discounted or subsidised scheme, eg right to buy or purchased from a family member?

Yes No

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

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 loan 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 then 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 or detect 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.

Second chargeholders:

- I agree that you may disclose details of my agreements with you and your valuation of the property to anyone who has notified you that they have a charge over the property, to obtain a postponement of their charge in your favour.

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 being processed outside Europe. This consent extends to any home 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.
- I 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.
- 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.

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 that taking out life assurance or an investment plan **is not** a condition of my C&G mortgage.

All applicants must now sign below

First applicant's
signature

Second applicant's
signature

Date

Date

