



The intermediary lender of **Britannia**

# application form





## ADDITIONAL INFORMATION

Is this Sale? Advised  Non-Advised

Arrangement fee paid to Introducer by applicant(s) £

Has this fee been included in the loan? Yes  No

Valuation fee paid £

Has this fee been included in the loan? Yes  No

Is any commission you receive being passed back to the applicant(s)? Yes  No

If Yes, please state how much £

Repayment Method

Repayment  Interest Only

If interest only, state how the loan will be repaid.

Endowment  Pension  ISA

Please state if Other

Provider

Monthly Premium £

Will the term of this mortgage take the applicant(s) beyond their intended retirement date? Yes  No

If so, please state how the payments will be maintained into retirement.

Projected Retirement Age Applicant 1  Applicant 2

Arrangement fee paid to packager (if appropriate) (Excluding valuation fee) £

Has this fee been included in the loan? Yes  No

Estimated legal fees to be paid by applicant(s) £

Has this fee been included in the loan? Yes  No

## IMPORTANT NOTES FOR INTERMEDIARIES - PLEASE READ THE NOTES BELOW CAREFULLY

I confirm that I am acting on behalf of the above applicant(s) in connection with their mortgage requirements, and a KFI for the product specified has been provided to all applicant(s). I have informed the applicant(s) at the time that the information contained in this form will be used and disclosed in the following ways and they consent to this:

1. This application will be assessed by the Lender using a credit assessment process and by searching files of Credit Reference and Fraud Prevention Agencies who will record the search;
2. To meet money laundering obligations the Lender may use third party verification services;
3. Any details provided by the applicant(s) or relating to this application will be held in the Lender's records;
4. The lender will disclose details about the applicant(s) and this application to Credit Reference and Fraud Prevention Agencies who may make them available to subscribing lenders. The applicant(s) is/are aware of the importance of providing accurate information and that any false or inaccurate information will be made available to Credit Reference and Fraud Prevention Agencies;
5. The Lender may use these details and may disclose them within the Britannia Group and others for marketing and other purposes, subject to the provisions of the Data Protection Act. If the applicant(s) does not want these details to be used for marketing and other purposes they must write to the Lender;
6. Under the terms of the Data Protection Act applicants have the right to obtain a copy of the information held about them upon payment of the appropriate fee.

I am authorised and registered by the Financial Services Authority (FSA) to carry out the regulated activities covered by this application form and I declare that everything is true to the best of my knowledge.

Signature

Date  /  /

Print Name:

Company Name:

Company Address:



**SELF CERTIFICATION - EMPLOYED**

**1st APPLICANT**

**2nd APPLICANT**

Please state reason for Self-Certifying:  
Existing Platform borrower

Commission / bonus based income

Second income source is non-PAYE

Contract deadline /auction sale

Other (please state)

I confirm that my personal income and the reason for self-certifying as stated above, is correct and my income is sufficient to meet the repayments on the amount of loan requested. (This section must also be signed and dated for Buy to Let applications as confirmation of your declared earned income.)

Yes  No

Yes  No

Yes  No

Yes  No

Signature

Date / /

Yes  No

Yes  No

Yes  No

Yes  No

Signature

Date / /

**C - INCOME DETAILS - SELF EMPLOYED**

**1st APPLICANT**

**2nd APPLICANT**

To be completed if you have 25% or more shareholding in your company

1 Name and address of company

Please provide details of any other business on the additional information sheet.

2 Nature of business

3 Company registration number (if applicable)

4 VAT number (if applicable)

5 Date started self employment? (if under 2 years please provide details of previous employment/self employment on the additional information sheet)

6 What is your shareholding? (if less than 25% please complete section B)

7 Name, address and telephone number of your accountants.

8 What qualifications does your accountant hold? (Chartered / Certified etc)

9 Your share of the last 2 years net profit figures (or P60 amounts if on PAYE) (Year 1 being most recent)

10 Total annual income

11 Any other guaranteed income

12 Source of other income

Postcode

Postcode

Postcode

Year 1 £ Year 2 £

£

£

Postcode

Postcode

Postcode

Year 1 £ Year 2 £

£

£

**SELF CERTIFICATION - SELF EMPLOYED**

**1st APPLICANT**

**2nd APPLICANT**

I confirm that my personal income is as stated above and is sufficient to meet the repayments on the amount of loan requested. (This section must also be signed and dated for Buy to Let applications as confirmation of your declared earned income.)

Signature

Date / /

Signature

Date / /

**D - FINANCIAL DETAILS - Current / Latest Residential Mortgage / Tenancy Details**

All mortgages / tenancies in the last 12 months. Please state your residential mortgage first.

Applicant 1,2,3,4 or joint	Lender / Landlord Name & Address	Account Number	Date Mortgage / Tenancy started	If Tenancy is it private? Y/N	Amount of loan outstanding?	Monthly payment	No. of missed payments			Non Conforming Y/N	Is this mortgage to be retained? Y/N
							months 1-3	months 4-6	months 7-12		
			/		£	£					
			/		£	£					
			/		£	£					

1 If Yes to residential mortgage retained, reason for retention?

2 What will be your monthly payment on the mortgage you are retaining on completion of this loan?

3 If your residential mortgage is to be retained and rented, what will the monthly rental income be?

4 Have you had 3 or more months arrears (cleared or not) on any secured or unsecured loan in the last 2 years? If so how many?

5 Have you received housing benefit totaling >50% of the monthly payment due in the last 12 months?  
If Yes, number of payments

6 Have you ever been bankrupt?  
If yes bankruptcy registration / discharge date

7 Have you ever entered into an IVA?  
IVA arrangement / completion date

8 Do you have a conviction for any offence or have a prosecution pending other than for a driving related offence or a spent conviction? If yes please provide details on the additional information sheet

9 Have you ever had a property repossessed? If yes, please confirm date of repossession and lenders name

Please give monthly amounts of any of the following payment obligations:-

10 Maintenance/alimony

11 IVAs & Outstanding Balance £

12 How many Credit / Debit Cards do you hold & balance outstanding?  
How much will be repaid on completion?

13 Have you any other non credit monthly commitments?

Ex- Marital  Renting

£

£

Yes  No   Months

Yes  No   Months

Last 1-3 months  Last 4-12 months

Yes  No

Reg  /  /  Dis  /  /

Yes  No

Arr  /  /  Com  /  /

Yes  No

Yes  No   /  /

£

£  £

£  £

£

£

Ex- Marital  Renting

£

£

Yes  No   Months

Yes  No   Months

Last 1-3 months  Last 4-12 months

Yes  No

Reg  /  /  Dis  /  /

Yes  No

Arr  /  /  Com  /  /

Yes  No

Yes  No   /  /

£

£  £

£  £

£

£

Other credit commitments – (including student loans excluding business loans)

Applicant 1,2,3,4 or joint	Lender	Balance O/S	Monthly Payment	Loan End date	Will be paid before completion Y/N	Secured Y/N
		£	£	/		
		£	£	/		
		£	£	/		
		£	£	/		
		£	£	/		

E - DETAILS OF PROPERTY TO BE MORTGAGED

1 Address of property

2 Tenure of property

3 Type of property

4 Description: Flat/Studio/Maisonette

Please state number of each:

Postcode

Freehold  Leasehold  If lease unexpired, lease term  yrs

House  Detached  Semi-det  Mid Terrace  End Terrace

Bungalow  Studio  Flat  Maisonette

No. of floors in block  No. of units  Which floor is property located  Access via Balcony? Yes  No

Purpose built  Converted

Receptions  Bedrooms  Kitchens  Bathrooms

WCs  Garages  Outbuildings  Other

## E - DETAILS OF PROPERTY TO BE MORTGAGED Continued...

5 Is the property of standard construction? <i>(if no please provide details on the additional information sheet)</i>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Year of construction <i>if under 10 years is NHBC available?</i> <input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>												
6 Does the property have more than 3 acres?	Yes <input type="checkbox"/> No <input type="checkbox"/>	If yes, how many? <input type="text"/>													
8 Is the property: Please circle if applicable	Ex Local Auth / MOD/RAF / Housing Ass. / Ex Police														
9 If you have previously purchased from the local authority, was this within the last 3 years?	Yes <input type="checkbox"/> No <input type="checkbox"/>	If yes, date purchased <input type="text"/> / <input type="text"/> / <input type="text"/>													
10 Is the property above a shop or near commercial premises? <i>(if yes please confirm type, proximity etc.)</i>	Yes <input type="checkbox"/> No <input type="checkbox"/>	<input type="text"/>													
11 Do you intend to let the property or use it for any purpose other than your main residence? <i>(if yes provide details)</i>	Yes <input type="checkbox"/> No <input type="checkbox"/>	<input type="text"/>													
12 Please give the names of all persons over the age of 17 who will occupy the property	<table border="1"> <thead> <tr> <th>First Name</th> <th>Surname</th> <th>Age</th> <th>Relationship to applicant</th> </tr> </thead> <tbody> <tr> <td><input type="text"/></td> <td><input type="text"/></td> <td><input type="text"/></td> <td><input type="text"/></td> </tr> <tr> <td><input type="text"/></td> <td><input type="text"/></td> <td><input type="text"/></td> <td><input type="text"/></td> </tr> </tbody> </table>			First Name	Surname	Age	Relationship to applicant	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
First Name	Surname	Age	Relationship to applicant												
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>												
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>												
13 Buy to Let / Let to Buy only: Anticipated rental income	per month	£ <input type="text"/>													
14 Buy to Let only: Is the property to be occupied by an immediate family member?	Yes <input type="checkbox"/> No <input type="checkbox"/>														
15 Is the property less than 12 months old?	Yes <input type="checkbox"/> No <input type="checkbox"/>														

## F - DETAILS OF LOAN REQUESTED

1 Amount of loan requested	£ <input type="text"/>	2 Term of loan required	<input type="text"/> years
<b>Flexible product only</b>			
1 Initial loan amount	£ <input type="text"/>	2 Reserve fund credit limit	£ <input type="text"/>
<b>REMORTGAGE</b>			
1 Estimated value of property	£ <input type="text"/>		
2 Date originally Purchased	<input type="text"/> / <input type="text"/> / <input type="text"/>	Original Purchase Price	£ <input type="text"/>
		Amount originally borrowed to purchase property	£ <input type="text"/>
3 Purpose of remortgage	Home Improvements <input type="checkbox"/>	£ for £ <input type="checkbox"/>	Debt Consolidation <input type="checkbox"/>
Please tick all boxes that apply (If £ for £, tick this box only)		Capital Raising <input type="checkbox"/>	Business Purposes <input type="checkbox"/>
4 Any second charges	Yes <input type="checkbox"/> No <input type="checkbox"/>	If yes, is this to be paid before completion (please provide details on Section J Additional Information Sheet)	
<b>PURCHASE</b>			
1 Purchase price (discounted price if under council Right to Buy scheme)	£ <input type="text"/>	2 Estimated Value of Property	£ <input type="text"/>
3 Is the property being purchased from a member of your family?	Yes <input type="checkbox"/> No <input type="checkbox"/>	4 Is this a private sale?	Yes <input type="checkbox"/> No <input type="checkbox"/>
5 Will the property be subject to a Deed of Gift?	Yes <input type="checkbox"/> No <input type="checkbox"/>	6 Are you a First Time Buyer?	Yes <input type="checkbox"/> No <input type="checkbox"/>
8 Are you selling your existing property?	Yes <input type="checkbox"/> No <input type="checkbox"/>	If yes, what is the sale price?	£ <input type="text"/>
If no, what are your intentions? <input type="text"/>			
9 Please provide full details of the source of your deposit (please tick all boxes that apply)			
Savings <input type="checkbox"/> Inheritance <input type="checkbox"/> Cashing in investment Policy <input type="checkbox"/> Gift <input type="checkbox"/>		Property Sale <input type="checkbox"/> Loan(s) <input type="checkbox"/> Other <input type="text"/>	
10 Name, address & tel. no. of selling agents <input type="text"/>			
11 Name, address & tel. no. of vendor <input type="text"/>			





## G - SOLICITORS DETAILS

1 We will instruct your solicitor to act on our behalf provided they have 2 or more partners. If they do not we will instruct a panel solicitor to act on our behalf at your expense. If this application includes Title Insurance, solicitors details are not required as a solicitor will be assigned by Platform.

Firm name	<input type="text"/>	Solicitor's name	<input type="text"/>
Address	<input type="text"/>		Postcode
Telephone number	<input type="text"/>		
2 Do you wish to use one of Platform's panel solicitors?	Yes <input type="checkbox"/>	No	<input type="checkbox"/>

## H - INSURANCE REQUIREMENTS

Please answer all of the following questions.  
Your mortgage application may be delayed if these sections are not completed.

We have made arrangements with Legal & General Insurance Limited to provide insurance services. Please note that contents insurance is not available for Buy to Let products.

### Buildings / Buildings & Contents

Adequate Buildings Insurance for the mortgaged property is a condition of the loan. You should also insure the contents. Flats – under the terms of the lease the buildings insurance is usually the responsibility of the freeholder. We can help with your insurance requirements through our arrangement with Legal & General Insurance.

Please tick the box if you DO require Legal & General to contact you with regards to a Home Insurance quotation.

If you arrange Buildings Insurance cover through an alternative insurer, an administration fee will be payable.

Please note that full cover details will need to be supplied to us and failure to do this may result in a delay in processing your mortgage.

### Mortgage Payment Protection Insurance

Platform strongly recommends that you take out accident, sickness and involuntary unemployment insurance known as mortgage payment protection insurance, in connection with your mortgage application. Following the Government's changes to income support, it is clear that protecting you and your family has never been more important.

We can help you with your insurance requirements through our arrangement with Legal & General Insurance.

Please tick the box if you DO require Legal & General to contact you with regards to a Mortgage Payment protection Insurance quotation.

I / We confirm that I / we have read and understood the insurance requirement recommendations.

Applicant 1  Tick box

Applicant 2  Tick box

Signed  Date  Signed  Date

Platform and your Introducer may receive commission from Legal & General in respect of your insurance requirements. Legal & General Insurance Limited, Temple Court, 11 Queen Victoria Street London EC4N 4TP, is authorised and regulated by the Financial Services Authority for insurance business. Legal & General is not part of the Platform group. Platform do not charge any fees for introduction to Legal & General Insurance Company.

## I - DETAILS OF OTHER PROPERTIES OWNED

ADDRESS (including Postcode)	Date of purchase	Tenancy type (eg AST)	Monthly rental £	Estimated value £	Amount of loan outstanding £	Name & full address of the lender	lender	Start date of current mortgage	Monthly payment to lender
1. Owner(s) Full names									
2. Owner(s) Full names									
3. Owner(s) Full names									

You can either pay your application fee by enclosing a cheque, made payable to Platform Home Loans Ltd, or by a Credit / Debit Card.

If you wish to pay by Credit/Debit card, please complete the authority below:

I authorise Platform Home Loans Ltd to charge the sum of £ \_\_\_\_\_ to my Visa  Mastercard  Switch/Maestro

Name \_\_\_\_\_

Card Number

Valid from \_\_ / \_\_ / \_\_

Expiry date \_\_ / \_\_ / \_\_

Issue No. (Switch only) \_\_ / \_\_ / \_\_

Cardholders' signature \_\_\_\_\_ Date \_\_ / \_\_ / \_\_

## K - DECLARATIONS, CONSENTS AND AUTHORITIES

### YOUR DECLARATION

This section is to be signed by ALL customers applying for the mortgage

**I (if there is more than one of us applying, each of us) understand, declare and agree that:**

- (1) I am/we are over 18 years of age.
- (2) this form has been completed by myself or at my dictation and that the information given is true to the best of my knowledge and belief and all material information as explained above has been disclosed and is full and correct in every detail. I authorise the Company to make enquiries to confirm this information and to update my Group records where appropriate.
- (3) if the Mortgage Application is made by me jointly with other applicants I shall be fully responsible for all obligations undertaken by me or any other applicant ("jointly and individually liable").
- (4) if any answer has been written by any other person, that person shall for that purpose be regarded as my agent acting on my behalf and not the agent of the Company/insurers.
- (5) the introducer is not an agent of the Company.
- (6) my Solicitor shall disclose to the Company all information relevant to the Company's (on behalf of Platform Funding Limited) decision to lend and that I waive any right to claim solicitor/client confidentiality or legal privilege in respect of such information.
- (7) the Company and/or any Introducer may obtain such references as you may deem necessary for purposes of confirmation, credit assessment and account management from my employer(s), bankers(s), accountant(s), previous mortgage lender(s), landlord(s), credit reference agencies, government bodies or any parties as you may consider appropriate.
- (8) this application may also include an application for insurance in the normal terms and conditions of the Insurer's Policy and shall be incorporated in and form part of the insurance contract.
- (9) the Company and/or Introducer may disclose/obtain any information pursuant to the arrangement and ongoing administration of property insurance, mortgage payment protection insurance and/or mortgage indemnity insurance.
- (10) insurance cover will not begin until the insurance proposal has been accepted.
- (11) there is a choice of law for this insurance cover, but unless the insurer agrees otherwise, English Law applies.
- (12) the Company's Complaints Procedure has been or will be advised to me.
- (13) the Company is authorised to instruct a valuer, and I understand that the valuation report is being obtained solely for the benefit of the Company (and Platform Funding Limited) to enable it to assess the value of the Property and such valuation report confers no rights on me whether against the Company or any other person. I must, for my own protection, obtain independent advice from a surveyor or other suitably qualified professional person as to the condition and value of the Property.
- (14) I will pay the costs incurred by the Company in dealing with this application whether or not the loan is completed, some of these costs may not be refundable.
- (15) any commission or other allowances received by the Company from any insurances arranged by it in respect of this advance shall belong wholly to the Company.
- (16) I undertake not to let the property without the Company's consent.
- (17) I have not arranged any other loan, second mortgage or improvement grant in connection with the property.
- (18) if approved the Company (on behalf of Platform Funding Limited) may make the payment for the advance (less any deductions) to the Company's Solicitors.
- (19) I will notify the Company should there be any change in the proposed occupants of the property.
- (20) my income is (this includes rental income if Buy to Let) and shall be sufficient to meet the payments upon the mortgage that I am applying for.
- (21) where an interest only or part interest product is chosen, it is my responsibility to arrange a suitable way of repaying the advance at the end of the term of the mortgage.
- (22) I will be given full vacant possession of the property upon completion, unless the property is purchased with a buy to let product in which case certain exceptions may apply.
- (23) I have no other applications pending with either the Company and/or any other lender on any other property, and I will keep the Company informed of any applications on any other properties up to the point of completion.
- (24) I will notify the Company immediately if any information given by me on this form, or if any circumstances surrounding my application, change between the furnishing of the information and the Company proceeding to make the Offer of Advance or thereafter in my dealings with the Company.
- (25) I understand that by entering into this mortgage I shall not become a member of Britannia Building Society.
- (26) the Company acts as administrator for and on behalf of Platform Funding Limited.
- (27) the Company may decline the Mortgage Application without stating a reason.

By ticking the following box, I confirm that I do not want to receive information about products, special offers or services of the Company or Britannia group (respectively the "Company", and the "Group" as defined overleaf).

By ticking the following box, I confirm that I do not want to receive information about products, special offers or services of companies or organisations outside the Group.

I have the right, subject to applicable law, to request a copy of the personal data that you hold about me (for which you may charge a small fee) and to correct any inaccuracies. I will ensure that any co-applicant or guarantor whose details I supply is aware that he or she also has this right in respect of personal information you hold about them. Any such request or complaint should be addressed to the Compliance Officer, Platform Home Loans Limited, Exchange Tower, 2 Harbour Exchange Square, London E14 9FR.

**I/we confirm that, where I/we have self certified my/our income on the mortgage application, the reason given for self-certifying is correct and I/we have considered the financial implication to me/us, and can afford the repayments on the amount of loan applied for. I/we am/are aware that the company have not obtained independent confirmation of the amount declared.**

By returning this completed form I confirm that I have read and agreed to the above statements, as well as the section entitled "Data Protection Notice" overleaf and I agree to the Company and other members of the Group processing (including transferring) my personal data (including any information about any third party whose details I supply) as detailed above and in the Data Protection Notice. I confirm that I am entitled to disclose information about any co-applicant, guarantor and anyone else to whom I refer or whose details I supply, that I have informed those individuals how their information will be used and am entitled to agree to use of their personal data as detailed.

Signatures of all applicants in full:

1	Date	2	Date
3	Date	4	Date

**Security is required for all Secured Loans.**

**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE**

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



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

**Platform Funding Limited, Exchange Tower  
2 Harbour Exchange Square, London E14 9FR**

Name(s) of Account Holder(s)


Bank / Building Society  
account number

--	--	--	--	--	--	--	--	--	--	--	--

Branch Sort Code

--	--	--	--	--	--	--

Name and full postal address of your Bank or Building Society

To: The Manager	Bank or Building Society
Address	
Postcode	

Originator's Identification No.

7	2	8	4	1	4
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Reference No.

--	--	--	--	--	--	--	--	--	--	--	--

**Instruction to your Bank or Building Society**

Please pay Platform Funding Limited 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 Platform Funding Limited 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 on 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 Platform Funding Limited will notify you 10 working days in advance of your account being debited or as otherwise agreed.
- If an error is made by Platform Funding Limited 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.







## DATA PROTECTION NOTICE

Platform Home Loans Limited whose principal office is Exchange Tower, 2 Harbour Exchange Square, London, E14 9FR, Platform Funding Limited (or any or all of their respective successors in title, assignees and transferees (whether legal or equitable or whether by absolute assignment, transfer, assumption or by way of novation or security only)), other companies within the Platform Home Loans group or their agents, service suppliers or representatives and any introducer involved in respect of this application (each hereafter individually and jointly referred to as the "Company") may use the information provided to it or which it obtains, in a number of ways. Details of companies within the Platform Home Loans group are available at the above address on request. The following paragraphs detail the ways in which the Company and others can use relevant information.

Each Company entity may exchange with and disclose information relating to me to other Company entities, to any parent company of any Company entity (including Britannia Building Society), to any subsidiary or affiliate companies, authorised agents or representatives of any such parent, including Western Mortgage Services Limited (each hereafter individually and jointly referred to as the "Group"). A list of Britannia group companies is available upon request from Britannia Building Society, Britannia House, Cheadle Road, Leek, Staffordshire ST13 5RG. Information will be used and disclosed for the purposes identified below. In this document, references to "information", "my information" or "information relating to me" etc. will include information relating to any third party whose details I supply.

### Purposes

- I agree that the Company and the Group may use information as follows:
  - To administer any product it provides me with (including debt tracing and recovery) or otherwise perform its obligations or exercise its rights under this Agreement or any other applicable agreement with me;
  - Platform is continually looking to improve its systems to provide a more efficient service. As part of this process, it may be necessary to use information provided by our customers for the purpose of system testing. Platform will ensure that any testing is carried out in a secure and controlled environment.
  - For the purposes of market research, developing goods and services, statistical and business analysis and creating and maintaining a customer profile;
  - To assess my purchasing preferences and profile so that the Company or Group may review, develop and improve the services it offers and to enable it to provide me with further marketing offers;
  - To introduce me to, or pass my information (including details of my purchasing preferences) to other entities within the Group or to third parties for marketing purposes. The Company may wish to contact me by mail, telephone, e-mail, fax, short message system or other electronic means, in person or otherwise about special offers, products and services. These third parties may advise the Company or Group whether I have expressed an interest in their offers, products and services. I can tick the box in the declaration section ("Your Declaration") if I do not wish to receive these offers. Where the Company or Group gives me discounts, offers, vouchers etc. which are provided by a third party, I agree that the Company or Group can pass on my relevant contact details so they can be sent to me;
  - I understand if my application does not proceed to completion, information relating to me or any third party whose details I supply may be held on the Company's and the Group's customer system/s and may still be used for direct marketing and statistical analysis unless I request otherwise at any time;
  - To disclose information to appropriate regulatory authorities (including regulators of voluntary codes of practice) as reasonably necessary or desirable to comply with legal requirements;
  - To assess further applications for additional loans and to review my total relationship with the Company or the Group; and
  - To help confirm my identity to ensure the Company or Group meets its money laundering obligations. The Company or Group may make searches using third party verification services and fraud prevention agencies. These third party services may involve investigating individuals and/or entities to determine whether they are mentioned in restricted lists or are considered politically exposed persons.
- In order to consider my application, I authorise the Company or Group to check my record at a credit reference agency/ies who will supply information relating to me including information from the Electoral Register. Even if my application goes no further, the agency/ies will add details of this search and my application to their records which are made available to third parties. Information held about me by the agency/ies may already be linked to records relating to one or more of my partners about applicants or guarantors. For the purposes of this application I may be treated as financially linked and my application will be assessed with reference to any "associated" records.
- I confirm that I am entitled to disclose information about my joint applicant and/or anyone else referred to by me and I authorise the Company or Group to search, link, record or otherwise use information at credit reference agencies about me and/or anyone else referred to by me. I and anyone else with whom I have a financial link understand that each other's information will be taken into account in all future applications by either or both of us. This linking will continue until one of us successfully files a 'disassociation' at the credit reference agency/ies. Credit searches and other information which is provided to the Company or Group and/or the credit reference agency/ies about me and those with whom I am linked financially, may be used by the Company or Group and other companies if credit decisions are made about me, or other members of my household.
- I understand that if I borrow and do not repay in full and on time or deliberately fail to pay following a change of address without notice, the Company or Group may tell credit reference agency/ies who will record the outstanding debt. If there are arrears on the account the Company is under a legal duty to notify any person who is guaranteeing my obligations that the arrears have arisen and the amount of them. Such information will also be disclosed in documents which may be sent to a court. Details of the arrears are also filed with a credit reference agency/ies. If the Company or Group obtains possession of my home, details will also be passed to the Council of Mortgage Lenders for entry onto their Register of Possessions.
- I acknowledge that the information does or may include information about my physical or mental health or criminal records and similar information relating to third parties. Such information may be processed only as necessary for the Purposes described herein.
- I authorise the Company or Group to make such enquiries, including searches with fraud prevention agency/ies, to confirm the accuracy of the information I provide relating to me or a third party where this is done in the interests of fraud prevention and detection, as considered necessary in relation to my application, account, or other requirements. They may also pass information to financial and other organisations involved in fraud prevention to protect them and their customers from theft and fraud.

In particular, I understand the Company or Group may share information with insurers and third parties to prevent fraudulent claims including amongst other organisations, participants of the Creditor Insurance Anti-Fraud Register (CIAFR) operated by Equifax Europe (UK) Limited. A list of participants is available on request. The information supplied on this application form and any claim form, together with other information relating to the claim, will be provided to CIAFR participants or the Company may seek information from other insurers and CIAFR participants to check the answers I have provided and I authorise the giving and such use of information for such purposes.

- If the Company reasonably believe that I have given them false or inaccurate information and they suspect fraud, I understand they will record this with fraud prevention agency/ies. The Company or Group and other companies may use this information to make decisions about me or others at my address on credit or credit-related services, or motor, household, life or any insurance facilities, for identity verification, debt recovery and tracing, and claims assessment.
- I am aware that I can telephone the Company on 020 7512 4006 if I want to have details of those credit reference and fraud prevention agencies from which the Company obtains and with whom the Company records information about me.
- I understand the Company will use a credit scoring or other automated decision making system when assessing my application and will make periodic searches of Group records, credit reference and fraud prevention agency/ies to manage my account, to take decisions regarding credit, including whether to make credit available or to continue or extend existing credit. The searches will not be seen or used by lenders to assess my ability to obtain credit.
- I understand that information for related insurances which is provided on this form or on any claim I may make, will be used to consider my proposal, administer my policy and deal with any claims. I agree to it being supplied to Insurance Database Services Ltd (IDS Ltd), so that it can be made available to other insurers and financial institutions. These records are to help them assess the insurance risk in relation to myself and members of my household and preventing fraud. In response to any searches the Company may make in connection with this application or any claim, IDS Ltd and fraud prevention agencies may supply information they have received from other insurers about claims I have made and the Company or Group will record the appropriate information supplied.

### Recipients

- I understand that the Company or Group may pass any information or documents held by it or provided to it to:
  - any actual or proposed transferee or assignee of or party taking security over this Agreement or any other agreement with me or the loan or any insurance;
  - the provider of funds for the loan;
  - any other party with whom the Company or Group is considering entering into a contractual arrangement in relation to the loan or this Agreement or any other agreement with me. In the event of any potential or actual assignment, transfer, assumption or securitisation of the Company's or Group's rights and/or obligations under any loan that may be made to me, or any other transfer, assumption or disposal of such rights and/or obligations, the Company or Group may pass any information in its possession to any interested or potentially interested person, who shall also benefit from any consent granted to the Company or the Group hereunder;
  - legal and regulatory authorities and any other body having a legal right to or reasonably requests access to the information and anyone I appoint to administer or operate my account;
  - credit reference, fraud prevention and other third parties as identified above.
  - third parties who offer associated insurances. Relevant data will be passed to third parties (including Legal & General and other insurers) to enable them to offer insurance and other services directly to me.
- I agree that the information that the Company or Group holds/shares about me may be disclosed to any other party:
  - as detailed in this notice or associated application forms or documentation or at my request or with my consent;
  - to agents and others in connection with running accounts and services for me;
  - to investigate or prevent fraud; and
  - if the law permits it or it is in the public interest.

### International Transfers

- I understand that the above activities may be undertaken in and transfers of information may be made to countries worldwide in which the Company or Group is established, including those without data protection laws or which may not afford me the same level of protection regarding my personal information as in the United Kingdom.

### Monitoring

- The Company or Group may record and/or monitor telephone conversations or intercept electronic or other communications including email for the purposes of security, internal training, accurate account operation, internal customer monitoring and to improve the quality of services to me and otherwise for purposes identified above in this document.

Platform Home Loans and / or any Introducer may obtain such references as you may deem necessary for purposes of confirmation, credit assessment and account management from my employer(s), banker(s), accountant(s), previous mortgage lender(s), landlord(s), credit reference agencies, government bodies or any parties as you may consider appropriate.

Signed (applicant 1)  date:

Signed (applicant 2)  date:

Platform Home Loans and / or any Introducer may obtain such references as you may deem necessary for purposes of confirmation, credit assessment and account management from my employer(s), banker(s), accountant(s), previous mortgage lender(s), landlord(s), credit reference agencies, government bodies or any parties as you may consider appropriate.

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Signed (applicant 1)  date:

Signed (applicant 2)  date:

Platform Home Loans Limited Registered in England & Wales Number 2334606  
Registered Address: Exchange Tower 2 Harbour Exchange Square London E14 9FR  
Platform is the trading name of Platform Home Loans Limited (FSA No. 303337) and of Platform Funding Limited (FSA No. 303387),  
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