

Intermediary Mortgage Application Form – Buy To Let For Application Types: Porting (with or without additional), Additional Borrowing/ Further Advance or Product Transfer with Additional Borrowing



IMPORTANT: To avoid delays in the application all applicable fields of the application form must be completed
Completed Application Forms to be emailed to Existing.customer.support@cybg.com
Contact Tel No 0800 678 3066

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

Application Checklist

- Please indicate if the application is for: Porting (with or without additional borrowing) Stand Alone Additional Borrowing
 Product Transfer with Additional Borrowing
- Application fully completed (on-screen), including declaration & DDM signed by the customer(s).
 Evidence of Personal Identity – using a single document from list A or one each from list B and list C.
 Income proof and any additional documents – see the 'Packaging requirements' website section for what we need.
 Please provide the property post code(s) for previous applications

Intermediary Details

To be completed by Intermediary

Company/Broker firm	<input type="text"/>	Broker Office/Address	<input type="text"/>
Advisor name	<input type="text"/>		<input type="text"/>
Phone number	<input type="text"/>		<input type="text"/> post code
Mobile number	<input type="text"/>	Network/Club name	<input type="text"/>
Your Clydesdale BDM	<input type="text"/>	FCA reference No.	<input type="text"/>
		Network/Club FCA ref No.	<input type="text"/>
		Email address	<input type="text"/>

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

Type of Mortgage Sale Advised Execution Only Customer Rejected Advice

Please provide the reason for the Execution Only sale in the additional information section.

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

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

Please detail underwriter reference number for the case

Please provide a brief summary of any points discussed with your Relationship Manager/ Underwriter in the additional information section.

Fee Payments

Product fee (if applicable) £

Add Product fee to loan? Yes No

Valuation fee (if applicable) £

Amount of fee paid to Broker £

(This is the fee you have charged your client(s) for your services.
Please input 'nil' if appropriate.)

Evidence of Personal Identity

Types of evidence:

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

List A – Single Document Identification

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

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

List B – Dual Document Identification

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

- Current full UK Driving Licence (old version)
- Recent evidence of entitlement to a state or local authority funded benefit e.g. Pension Book/DSS/Benefits Agency notification letter
- HM Revenue and Customs Tax Notification/Notice of Tax Coding/Self Assessment Return
- National Insurance Card (accompanied by most recent P60 or payslip detailing same NI number and name)
- Armed Forces ID Card
- Police Warrant Card
- HM Revenue and Customs Card (this does not include cards such as a CIS4 card, as this is not a Govt. employee ID card)
- Blue Parking Card for People with disabilities.

List C

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

- Credit reference agency search via Autoscored Products or Voters Roll Search
- Record of a Home Visit
- Recent Utility Bill (3)
- Local Authority Tax Bill or Statement - Documents must be for the current payment year. Documents with hand-written amended addresses are not acceptable. Reminder letters or Sheriff Officer letters regarding council tax are not acceptable
- Recent system generated or signed correspondence from a UK regulated financial sector firm (3) e.g. your Bank or Building Society statement
- Motor/House Insurance Certificate. The document must be for the current year and in force
- Original systems-generated TV Licence. The document must be the current year's licence and system generated with a pre-printed address.

Intermediary Introduction Certificate for UK Resident Private Individuals

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

Notes:

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

Explanatory Notes

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

I/we confirm that:

(a) the information in the customer verification section above was obtained by me/us in relation to the customer(s)

Please select one of the options below:

- (b) i. the evidence I/we have obtained to verify the identity of the customer(s) meets the standard evidence set out within the guidance for the UK Financial Sector issued by JMLSG.
- ii. exceeds the standard evidence (written details of the further verification evidence taken are attached to this confirmation).

Signed

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

Name

Full name of regulated firm

Position

Name of regulator

Date

Regulator reference number

Customer Details

First applicant

Second applicant

Mr/Mrs/Miss/Ms	<input type="text"/>	<input type="text"/>
First name in full	<input type="text"/>	<input type="text"/>
Middle name(s) in full	<input type="text"/>	<input type="text"/>
Surname	<input type="text"/>	<input type="text"/>
Date of birth	<input type="text"/>	<input type="text"/>
Time at present address	year(s) <input type="text"/> month(s) <input type="text"/>	year(s) <input type="text"/> month(s) <input type="text"/>
Current address	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
post code	<input type="text"/>	<input type="text"/>
Country of birth/Nationality	<input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/>
Is indefinite leave to remain in the UK held?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Time continuously living in the UK	year(s) <input type="text"/> month(s) <input type="text"/>	year(s) <input type="text"/> month(s) <input type="text"/>

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

First applicant

Second applicant

1. Address	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
post code	<input type="text"/>	<input type="text"/>
Time at previous address	year(s) <input type="text"/> month(s) <input type="text"/>	year(s) <input type="text"/> month(s) <input type="text"/>
Please advise any additional address at which you may have applied for credit during the last 3 years e.g. Parental home/University Hall of Residence/Work address		
Address	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
post code	<input type="text"/>	<input type="text"/>
Time at additional address	year(s) <input type="text"/> month(s) <input type="text"/>	year(s) <input type="text"/> month(s) <input type="text"/>
Are you	single <input type="checkbox"/> married/civil partnership <input type="checkbox"/> separated <input type="checkbox"/> widowed <input type="checkbox"/> divorced/dissolved <input type="checkbox"/> with partner <input type="checkbox"/>	single <input type="checkbox"/> married/civil partnership <input type="checkbox"/> separated <input type="checkbox"/> widowed <input type="checkbox"/> divorced/dissolved <input type="checkbox"/> with partner <input type="checkbox"/>
Number of dependant children (mandatory)	<input type="text"/>	<input type="text"/>
Number of dependant adults (mandatory)	<input type="text"/>	<input type="text"/>
Gender of applicant	Male <input type="checkbox"/> Female <input type="checkbox"/>	Male <input type="checkbox"/> Female <input type="checkbox"/>

Contact Details

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

Residential Status

home owner <input type="checkbox"/>	tenant (unfurnished) <input type="checkbox"/>	home owner <input type="checkbox"/>	tenant (unfurnished) <input type="checkbox"/>
tenant (furnished) <input type="checkbox"/>	living with parents <input type="checkbox"/>	tenant (furnished) <input type="checkbox"/>	living with parents <input type="checkbox"/>
living with other relatives <input type="checkbox"/>	lodger <input type="checkbox"/>	living with other relatives <input type="checkbox"/>	lodger <input type="checkbox"/>
provided by employer <input type="checkbox"/>		provided by employer <input type="checkbox"/>	
Other (please specify)	<input type="text"/>	<input type="text"/>	
Are you an existing Clydesdale customer?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Existing Clydesdale Account Number and Sort Code	<input type="text"/>	<input type="text"/>	
	<input type="text"/>	<input type="text"/>	

Occupation/Income Details

Is the applicant's income to be included in the mortgage application?

First applicant

Second applicant

Occupation/Job Title

full-time part-time retired

full-time part-time retired

self-employed unemployed

self-employed unemployed

fixed term contract agency contract

fixed term contract agency contract

Expiry date of contract (DD/MM/YY)

At what age do you intend to retire?*

***If the mortgage term extends beyond your customers expected retirement date please provide details of their retirement income in the additional information section**

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

Current employer's nature of business

Time in current occupation**

year(s)	month(s)
---------	----------

year(s)	month(s)
---------	----------

Time in previous occupation

year(s)	month(s)
---------	----------

year(s)	month(s)
---------	----------

Current employer's name

Current employer's address

post code

post code

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

Employed (PAYE) Please provide 2 most recent payslips plus documentary evidence of bonus/overtime

How do you get paid?

Cash Cheque

Cash Cheque

Direct to Clydesdale Direct to other

Direct to Clydesdale Direct to other

Are you paid

Monthly Fortnightly

Monthly Fortnightly

Weekly Four weekly

Weekly Four weekly

Basic gross income per annum (excluding bonuses, overtime and shift allowance)

£

£

Net monthly income (after deduction of tax)

£

£

Gross annual overtime

£

£

Gross annual bonus

£

£

Self-employed Please complete the following section if you are self-employed and provide the last 2 years' accounts

Self-employed entity

Sole Trader Limited Company

Sole Trader Limited Company

Partnership Limited Liability Partnership

Partnership Limited Liability Partnership

Time self-employed

year(s)	month(s)
---------	----------

year(s)	month(s)
---------	----------

What % share of the business do you own?

Are the following up to date?

TAX Yes No

TAX Yes No

PAYE Yes No

PAYE Yes No

NI Yes No

NI Yes No

Date of most recent accounts (DD/MM/YY)

Nature of Business

Name of Business

Address of Business

post code

post code

Year 1 (Most recent year)

Year 2

Year 1 (Most recent year)

Year 2

Year ending (DD/MM/YY)

Share of Net Profit (for limited companies enter post-Corporation Tax)

£

£

£

£

Share of Director's Remuneration

£

£

£

£

Employed (PAYE), Self-employed and Retired

Amount of any other regular income (per month)

£

£

Please specify source

Current Mortgage Details (remortgage of existing buy to let)

Lender (e.g. who is your mortgage with?)	<input type="text"/>
Market Value	£ <input type="text"/>
Total mortgage outstanding	£ <input type="text"/>
Joint/Sole name	<input type="text"/>

Monthly Expenditure – BTL Being Placed With Clydesdale

(if a joint application, the following section must be completed on a joint basis. All figures should reflect the post completion position)

Mortgages	£ <input type="text"/>	Ground rent/Service charge	£ <input type="text"/>
Water rates	£ <input type="text"/>	Insurances (incl. car insurance)	£ <input type="text"/>
Council Tax	£ <input type="text"/>	Total new Buy to Let monthly expenditure	£ <input type="text"/> (A)

Monthly Expenditure – All Other BTLs

Mortgages	£ <input type="text"/>	Ground rent/Service charge	£ <input type="text"/>
Water rates	£ <input type="text"/>	Insurances (incl. car insurance)	£ <input type="text"/>
Council Tax	£ <input type="text"/>	Total new other Buy to Let monthly expenditure	£ <input type="text"/> (B)

Rental Income

Rental Income – BTL being placed with Clydesdale	£ <input type="text"/>	Rental Income – All other BTLs	£ <input type="text"/>
Total Rental Income		£ <input type="text"/>	

Monthly Expenditure Details – Main Residence

Mortgage(s)/Rent	£ <input type="text"/>	Credit cards	£ <input type="text"/>
Water rates	£ <input type="text"/>	Other loans	£ <input type="text"/>
Council Tax	£ <input type="text"/>	Child maintenance/School fees/Child care	£ <input type="text"/>
Ground rent/Service charge	£ <input type="text"/>	Alimony	£ <input type="text"/>
HP/Rental	£ <input type="text"/>	Other	£ <input type="text"/>
Insurances (incl. car insurance)	£ <input type="text"/>	Total new monthly residential expenditure	£ <input type="text"/> (C)
Total expenditure		£ <input type="text"/> (A) + (B) + (C)	

Current Residential Property

Market Value	£ <input type="text"/>	Existing Lender	<input type="text"/>
Mortgage Outstanding	£ <input type="text"/>	Joint/Sole Name	<input type="text"/>
Equity	£ <input type="text"/>		

Assets (if a joint application, the following section must be completed on a joint basis)

Bank/Building Society balances	£ <input type="text"/>	Investments	£ <input type="text"/>
Life policies (surrender value)	£ <input type="text"/>	Equity in property	£ <input type="text"/>
Other	£ <input type="text"/>	Total	£ <input type="text"/>

Are all the assets available for Clydesdale to take into account in the assessment of your ability to pay the mortgage? Yes No

If No, please provide details

Summary of Investment Properties owned by Applicant

In all cases complete where the customer has (or will have) more than one Buy to Let/IHL style property(s).

Existing Properties owned (excluding main residence and the property the application is for)

Property Address	Date of Purchase	Purchase Price £	Is the property presently tenanted? Y/N	Current Market Value £	Sum of Outstanding Mortgage/ Buy to Let if applicable £	Mortgage Provider	LTV %	(A) Monthly Repayment £	(B) Gross Monthly Rent/ Income £	(B) - (A) Monthly gross sum available to cover expenses** £
Total										

Liability Details

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

First applicant

Second applicant

Time with current bank

year(s) month(s)

year(s) month(s)

What is the total value of outstanding and/or agreed Buy to Let facilities you have in place with Clydesdale?

£

Do you have a Maestro and/or Debit Card?

Yes No

Yes No

Credit cards (eg. Visa, MasterCard, Storecard)

Name of company

Card limit

Outstanding balance

£

£

£

£

£

£

£

£

Loans

Name of company

Original amount of loan

Outstanding balance

End date

£

£

£

£

£

£

£

£

Hire Purchase

Name of company

Original amount of loan

Outstanding balance

End date

£

£

£

£

£

£

£

£

Liability Details cont.

Bank overdraft

Name of company	Current overdraft limit	Outstanding balance	Review date
<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"/>

Detail any other outstanding debts, eg. taxation

Detail any other outstanding debts, eg. taxation	Outstanding balance
<input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>

Amount of guarantees over any other loans

<input type="text"/>	£ <input type="text"/>
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Full total of liabilities

<input type="text"/>	£ <input type="text"/>
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Have you ever been refused a mortgage; had a judgement or default for bad debt against you; been declared bankrupt; failed to maintain rent/mortgage/HP payments or any other credit facility; had a conviction, or do you have a pending prosecution?
If yes, please give details in Additional Information section

Yes No

Is any part of the Home Loan you are applying for to repay any of your outstanding debts?
If so please provide the details of the amount outstanding and names of the company who provided the facility. Details to be recorded on the Additional Information section.

£

Existing Customer Account Details

Please provide details of your customer's current Clydesdale Mortgage

	Account 1	Account 2 (where applicable)
Sort Code	<input type="text"/>	<input type="text"/>
Account Number	<input type="text"/>	<input type="text"/>
Current Product Details:		
	Account 1	Account 2 (where applicable)
Product Type	Fixed <input type="checkbox"/> Discounted <input type="checkbox"/> Tracker <input type="checkbox"/> Variable <input type="checkbox"/>	Fixed <input type="checkbox"/> Discounted <input type="checkbox"/> Tracker <input type="checkbox"/> Variable <input type="checkbox"/>
Product end date	<input type="text"/>	<input type="text"/>
Balance Outstanding	<input type="text"/>	<input type="text"/>
Term Remaining	<input type="text"/>	<input type="text"/>
Repayment Type	<input type="text"/>	<input type="text"/>
Current interest rate	<input type="text"/> %	<input type="text"/> %

If your customer has any more than two products these can be detailed in the Additional Information section.

Complete this section for Porting Applications

Please confirm the application type: Porting – no additional lending Porting – with additional lending

Total Mortgage Amount Required £ Purchase Price of Property £

Are any changes required to the existing mortgage? Yes No

If 'Yes' please confirm below:

Reduced balance Yes No £

Change of term Yes No year(s) month(s)

Change of repayment type Yes No £ Capital & Interest Interest Only

Complete the section below only where additional lending is required with the porting application:

New product required: (Product selected should be based on overall LTV for the new purchase)

Full Product Description (including end date)

Product Fee £ To be added to loan? Yes No

Valuation Fee £ To be added to loan? Yes No

	Product 1	Product 2 (if required)
Amount	<input type="text"/> £ <input type="text"/>	<input type="text"/> £ <input type="text"/>
Interest rate	<input type="text"/> %	<input type="text"/> %
Term	year(s) <input type="text"/> month(s) <input type="text"/>	year(s) <input type="text"/> month(s) <input type="text"/>
Repayment Type	Capital & interest <input type="checkbox"/> Interest Only <input type="checkbox"/>	Capital & interest <input type="checkbox"/> Interest Only <input type="checkbox"/>

Complete this section for Additional Borrowing Applications

Please confirm the application type: Additional borrowing Product transfer and additional borrowing

Total Mortgage Amount Required Additional Borrowing Amount Required

Estimated Valuation of Property

Only complete the section below for product transfer and additional borrowing applications:

Are any changes required to the existing mortgage? Yes No If 'Yes' please confirm below:

Reduced balance Yes No Change of term Yes No year(s) month(s)

Change of repayment type Yes No Capital & Interest Interest Only

Complete this section for all additional borrowing applications:

New product required: (Product selected should be based on overall LTV for the new purchase)

Full Product Description (including end date)

Product Fee To be added to loan? Yes No Valuation Fee To be added to loan? Yes No

Product 1	Product 2 (if required)
Amount <input type="text" value="£"/>	<input type="text" value="£"/>
Interest rate <input type="text"/> %	<input type="text"/> %
Term <input type="text" value="year(s) month(s)"/>	<input type="text" value="year(s) month(s)"/>
Repayment Type Capital & interest <input type="checkbox"/> Interest Only <input type="checkbox"/>	Capital & interest <input type="checkbox"/> Interest Only <input type="checkbox"/>

What is the additional borrowing to be used for?

Home Improvements (Rental Property) <input type="text" value="£"/>	Home Improvements (other Property) <input type="text" value="£"/>
Re-leverage or expand BTL portfolio <input type="text" value="£"/>	Debt Consolidation <input type="text" value="£"/>
Onward Purchase <input type="text" value="£"/>	Other (please state) <input type="text" value="£"/> <input type="text"/>

Where your customer has selected an offset product please ask them to visit www.clydesdaleonline.co.uk to apply to open their linked current or savings account.

Legal Provider's Details

Purchase Cases: Are you using a solicitor or licensed conveyancer from the Clydesdale Legal Panel? Yes Please provide details below.

No Please provide the details of the firm or licensed conveyancer acting on your behalf. Clydesdale will instruct a firm to act on its behalf (you will be charged a fee by the firm for this service). To find out more information on Clydesdale's Legal Panel, please visit www.clydesdaleforintermediaries.co.uk

Solicitor details

Name of legal firm or licensed conveyancer

Address of solicitor/licensed conveyancer

post code

Contact name at solicitor/licensed conveyancer

Telephone number

DX number

Fax number

Remortgage Cases: Please note that only Clydesdale's nominated legal provider or a member of the Clydesdale Legal Panel may be instructed. To find out more information on Clydesdale's Legal Panel, please visit www.clydesdaleforintermediaries.co.uk

Are you using Clydesdale's Fees Free Legal Service? Yes No

If no, please provide details of the firm or licensed conveyancer to be used above. Please note that Clydesdale does not cover any fees if our nominated firm is not used.

Present Bank Details

Please provide the bank details your main source of income is credited to.

First Applicant

Name of bank

Name of branch

Branch address

Name of account

Sorting code

Account number

Second Applicant

Name of bank

Name of branch

Branch address

Name of account

Sorting code

Account number

Property and Valuation Details

Full registered address of property to be mortgaged including post code. Must be completed in all cases

post code

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

Name Telephone (daytime) Mobile

Is the property located in Scotland? Yes No

Is this a new build property? Yes No

Approx. year the property was built (YYYY)

Is the property being occupied for the first time? Yes No

Is there a NHBC/builder's guarantee? Yes No

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

If leasehold, state the number of years remaining on lease

Property type

Bungalow – Detached	<input type="checkbox"/>	Bungalow – Semi Detached	<input type="checkbox"/>	Bungalow – Terraced	<input type="checkbox"/>
Flat – Converted	<input type="checkbox"/>	Flat – Purpose built	<input type="checkbox"/>	House – Detached	<input type="checkbox"/>
House – Semi Detached	<input type="checkbox"/>	House – Terraced	<input type="checkbox"/>	Maisonette – Converted	<input type="checkbox"/>
Maisonette – Purpose built	<input type="checkbox"/>	Multi-unit freehold blocks (MUFBs)	<input type="checkbox"/>	Other	<input type="checkbox"/>

Will any part of the property being mortgaged be used for commercial purposes e.g. shop/offices etc? Yes No

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

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

Construction

Walls

brick	<input type="checkbox"/>	stone	<input type="checkbox"/>	concrete	<input type="checkbox"/>	timber-framed	<input type="checkbox"/>
timber	<input type="checkbox"/>	pre-fabricated	<input type="checkbox"/>	other	<input type="checkbox"/>		

Accommodation

Give number of

Reception rooms	<input type="text"/>	Bedrooms	<input type="text"/>	Inside W.C.s	<input type="text"/>	Basement rooms	<input type="text"/>
Kitchens	<input type="text"/>	Bathrooms	<input type="text"/>	Attic rooms	<input type="text"/>	Outbuildings	<input type="text"/>
Garages	single <input type="checkbox"/>	double <input type="checkbox"/>	detached <input type="checkbox"/>	integral	<input type="checkbox"/>		
	space <input type="checkbox"/>	none <input type="checkbox"/>					

Please indicate if you have a family or financial connection with the property owner and please provide details in the Additional Information section. Yes

Additional Information

Please tell us about anything you haven't been able to record in the application that you think would support this case and help our Underwriting team progress to offer.

How we use Personal Information

Our Privacy Notice explains how we use your personal info and describes the categories of personal info we process and why. We are committed to collecting and using such data fairly and in line with the requirements of the General Data Protection Regulations (GDPR).

This is just a summary. You can read the full version online at www.clydesdaleonline.co.uk/privacy-notice

Who we are

Clydesdale also trades using the brand Virgin Money. Our Privacy Notice explains your privacy rights and how we gather, use and share info about you. Our Data Protection Officer (DPO) provides help and guidance to make sure we apply the best standards to protecting your personal info and comply with our responsibilities for data protection. Our DPO can be reached by post at: Virgin Money, Data Protection Office, Sunderland SR43 4JB.

See sections 1 and 2 of the Privacy Notice for more details.

Your rights

You have the right to object to how we process your personal info. You also have the right to access, correct, sometimes delete and restrict the personal info we use. In addition, you have a right to complain to us and to the data protection regulator. Find out the best way to be in touch with us at www.clydesdaleonline.co.uk/contact-us or visit us in branch.

Section 12 of the Privacy Notice gives you more info about your privacy rights.

How we gather personal information

In addition to the info you provide to us directly, we collect personal info in a number of ways for example from third party credit reference agencies and from looking at how you have used other products and services we offer. Sometimes for your safety and for legal reasons we collect personal info by recording and monitoring calls and from CCTV. We also record calls for training and quality control.

See section 4 of the Privacy Notice for more details about how we gather personal info.

How we use your personal information

We use your personal info to provide you with products and services (including credit checks), to comply with the law and enforce our legal rights (including debt recovery), and to improve and market our products and services. Sometimes we use automated processes to make decisions about you and to profile you. Sometimes we need to use sensitive personal info such as medical details to make available products you have requested and to give you the best service.

Find out more about how we use your personal info in sections 5 and 6 of the Privacy Notice.

Our products and services

We need some personal info before we can provide our products and services to you, for example to allow us to check your identity. In some cases we won't be able to provide products and services to you if we don't have all the personal info we need.

Find out more in sections 5 and 6 of the Privacy Notice.

Sharing and transferring personal info

We share personal info with our suppliers and other third parties where needed to provide you with the best service. We also share personal info with regulators, other banks and law enforcement. Sometimes we transfer personal info to other countries outside the UK for these purposes, where suitable protection is in place.

Section 7 of the Privacy Notice will give you further details about this.

Keeping personal info

We keep your personal info securely for as long as we need to for the purposes described in sections 5 and 6 of the Privacy Notice.

Section 9 will give you further details about how long we keep info for.

Your consent

Sometimes we need your consent to use your personal info (for example for marketing). We won't always need consent to use personal info – for example if we need it to meet regulatory requirements or to perform a contract with you. Where you have given us consent, you have the right to withdraw it at any time.

See sections 10 and 12 of the Privacy Notice for more details.

Our partners

We want the best for our customers and sometimes we work with other companies to offer you the best products and services.

See section 5 and appendix 3 of the Privacy Notice for more info about our partners.

Marketing Preferences

From time to time, we think of new offers and products that could save you money or make your life easier. These will be from us and may include details from our selected partners. Can we let you know about them? If so, please tell us the best way to get in touch.

- Email
- Internet and mobile banking
- Messaging (inc SMS)
- Phone
- Post

Your preferences can be changed or you can choose to stop receiving marketing communications at any time online, via branch or by calling us. Find out more about our partners and the type of information that we use to help us tell you about these offers and products by visiting our Fair Processing Notice at www.clydesdaleonline.co.uk/privacy-notice

Legal Declaration

IMPORTANT NOTICE TO THE APPLICANT(S) This is Clydesdale's declaration you will be asked to sign and upon which we intend to rely. For your own benefit and protection you should read this declaration together with the documents to which it refers and if you do not understand any point please ask for further information before signing.

I/We hereby apply for a home loan which will be secured on the above property and I/we confirm the details in this application form are true and accurate to the best of my/our knowledge and belief.

I/We understand that the offer or making of any loan for the above purpose does not imply any warranty as to the purchase price, value or condition of the property. I/We understand that any valuation obtained by Clydesdale is for Clydesdale's purposes only and I/we agree that even though a copy may be disclosed to me/us, I/we will not rely on such valuation.

I/We confirm that it has been suggested by Clydesdale that a full professional survey report is obtained by me/us and that a copy of this report should be provided directly to me/us. (Not applicable to a remortgage or further advance).

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

I/We understand that Clydesdale does not require me/us to take Clydesdale's buildings insurance as a condition of my/our home loan application. I/We confirm that I/we have been advised by Clydesdale that I/we must take out appropriate insurance cover for my/our property. I/We understand that I/we will still be liable for any amount outstanding on my/our home loan in the event of loss or damage occurring on my/our property.

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

I/We authorise Clydesdale to make such reasonable enquiries as it considers necessary for verification of the information I/we have provided on this home loan application form and for the purpose of credit assessment. I/We understand this may include contacting my/our employer(s) and any bank or building society with which I/we have (or had) a relationship with, and for such organisations to divulge any such information as may be requested.

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

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

I/We consent to Clydesdale, or any member of Clydesdale's group of companies, providing details of this home loan application and the home loan, in cases where I/we have been introduced to you by a third party, to that introducer to enable them to monitor the progress of my/our application and my financial dealings with the Group. I/We understand that on the drawdown of my/our home loan Clydesdale may pay a fee to the introducer. The introducer will provide me/us with information regarding the fee they may receive and on request Clydesdale will also provide me/us with the details of the introducer fee.

I/We confirm I/we have been given the opportunity to read the relevant mortgage illustration document.

Charitable Assignment

In this charitable assignment section "Society" means Nationwide Building Society and, if it merges with any other building society, includes such other society and "conversion benefits" means any benefits under the terms of any future transfer of the Society's business to a company (i.e. on conversion or takeover) except the statutory right to have shares in the Society (including any balances on share accounts) converted into deposits with the company.

THE FOLLOWING WORDING APPLIES TO YOU UNLESS:

- 1. YOU WERE A MEMBER OF THE SOCIETY ON 2 NOVEMBER 1997 AND HAVE CONTINUED TO BE A MEMBER EVER SINCE THAT DATE; OR**
- 2. YOU FALL WITHIN A SPECIAL CATEGORY OF PERSONS TO WHOM OUR CHARITABLE ASSIGNMENT SCHEME DOES NOT APPLY.**

By applying to open an account after 2nd November 1997, you also apply to be a charity member of The Nationwide Foundation ("the Foundation") unless you are already a charity member.

You agree that, if:

- the account is opened by the Society and you are or become a charity member of the Foundation; and
- the Society subsequently enters into an agreement to transfer the whole of its business to a company, you will assign to the Foundation (or any charity(ies) nominated by it, but to no other person) all rights to or in connection with any conversion benefits to which you would otherwise become entitled as a member or depositor at any time before, or within two years, after your membership of the Society comes to an end.

You make this agreement:

- A. with the Society (acting for itself and for the benefit of the Foundation), in return for the Society opening the account you are applying for, and you acknowledge that the Foundation may enforce the benefit of your agreement with the Society under the Contracts (Rights of Third Parties) Act 1999; and
- B. with the Foundation directly, in return for the Foundation granting you charity membership (if you are not already a member).

This agreement means that, without any further notice to you:

- the Society may make over to the Foundation (or to any charity(ies) nominated by it) any such conversion benefits; and
- the Foundation may exercise all your rights in relation to any such benefits.

You understand that this agreement is irrevocable and cannot be amended or varied without the consent of both the Society and the Foundation and that neither the Society nor the Foundation will release you from this agreement. You understand that (except in the case of any class of person where the Society considers this to be inappropriate) the Society will require on behalf of itself and the Foundation that all applicants for share and mortgage accounts agree to the above condition (or a condition having substantially the same effect), unless the Society decides and announces by press release that it is no longer in the best interests of the Society to do so generally on a continuing basis. Any such decision by the Society would not have retrospective effect and you would continue to be bound by the above condition.

Our Rules

You will become a member of Nationwide (if not already a member) and be bound by Nationwides's Rules; you can get a copy of our Memorandum & Rules on our website or request a printed copy from any of our branches

First Applicant

Signature

Date

Second Applicant

Signature

Date

www.clydesdaleforintermediaries.co.uk

**The team at Clydesdale
Sunderland
SR43 4JE**

Contact Tel No 0800 678 3066

Note: completed application forms must be submitted to The team at Clydesdale, Sunderland SR43 4JE

Nationwide Building Society (trading as Clydesdale). Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 106078 Head Office: Nationwide House, Pipers Way, Swindon, Wiltshire, SN38 1NW
Credit facilities other than regulated mortgages and regulated credit agreements are not regulated by the Financial Conduct Authority.

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



Please fill in the form and send it to:

Existing.Customer.Support@cybg.com

Service User Number

7 0 6 0 7 6

For Clydesdale Official Use Only

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

Mortgage Account Number

Sort Code

Name(s) of Account Holder(s)

Bank/Building Society Account Number

Branch Sort Code

Preferred monthly payment date (1st-28th)

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

Name and full postal address of your Bank or Building Society

To: The Manager

Bank/Building Society

Address

post code

Reference

Instruction to your Bank or Building Society

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

Signature(s)

Date

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

This Guarantee should be detached and retained by the Payer.

The Direct Debit Guarantee



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of your Direct Debit Clydesdale will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Clydesdale to collect a payment, confirmation of the amount and date will be given to you at the time of the request
- If an error is made in the payment of your Direct Debit by Clydesdale or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society
 - If you receive a refund you are not entitled to, you must pay it back when Clydesdale asks you to
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.