

Commercial Mortgage Application

This is an application to take out a mortgage with Yorkshire Building Society (trading as Norwich & Peterborough Building Society, Norwich & Peterborough and N&P). Norwich & Peterborough Building Society is operated under its own brand and with its own products.

How to fill in this form

Please complete, in block capitals, all sections of this form and tick boxes where applicable.

SECTION 1:

Is this application made by an individual, a partnership, limited liability partnership, limited company, trustees or through a pension company?

<input type="checkbox"/>	Individual	<input type="checkbox"/>	Partnership, no. of partners	<input type="checkbox"/>	<input type="checkbox"/>	Limited liability partnership, no. of partners	<input type="checkbox"/>
<input type="checkbox"/>	Ltd. company, no. of directors	<input type="checkbox"/>	Pension	<input type="checkbox"/>	Trust	Other, please specify	<input type="checkbox"/>
Proposed borrower (trading name)							
<input type="checkbox"/>	Purchase	<input type="checkbox"/>	Remortgage	<input type="checkbox"/>	Capital raising		
Are you an existing customer of N&P?			Please provide the account number(s):				

SECTION 2: PARTNERSHIPS/SOLE TRADERS/TRUST/LLPS

Business trading name:		Business address:	
Telephone with STD code:			
Fax with STD code:			

SECTION 3: COMPANIES

All Directors and Shareholders with a 25% or more shareholding to complete personal details on page 3.

Company name:		Business address:	
Private/public:			
Company number:			
Date of incorporation:		Telephone with STD code:	
Website address:		Fax with STD code:	

Names, addresses, shareholdings and ages of directors and partners/shareholders. (All Directors and Shareholders with a 25% or more shareholding should complete section 8 or use Section 15 - Further information if necessary).

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SECTION 9: PERSONAL DETAILS

This section must be completed for all applicants to the mortgage.

Individual 1										Individual 2											
	Mr		Mrs		Miss	Other						Mr		Mrs		Miss	Other				
Surname:										Surname:											
All forenames in full:										All forenames in full:											
Maiden/former name if applicable:										Maiden/former name if applicable:											
Date of birth:										Date of birth:											
Home telephone with STD code:										Home telephone with STD code:											
Work telephone with STD code:										Work telephone with STD code:											
Mobile telephone:										Mobile telephone:											
E-mail address:										E-mail address:											
Nationality:										Nationality:											
National insurance number:										National insurance number:											
Current address:										Current address:											
Postcode:										Postcode:											
Length of time at current address: years months										Length of time at current address: years months											
Please provide details of all the addresses you have lived at during the last three years. Continue in "Section 15 - Further information" section if necessary																					
Previous address:										Previous address:											
Postcode:										Postcode:											
Length of time at previous address: years months										Length of time at previous address: years months											
Status: Single Married/registered civil partnership										Status: Single Married/registered civil partnership											
Divorced Separated Widowed										Divorced Separated Widowed											
No. of dependants if applicable:										No. of dependants if applicable:											
Ages of dependants if applicable:										Ages of dependants if applicable:											
Individual 3										Individual 4											
	Mr		Mrs		Miss	Other						Mr		Mrs		Miss	Other				
Surname:										Surname:											
All forenames in full:										All forenames in full:											
Maiden/former name if applicable:										Maiden/former name if applicable:											
Date of birth:										Date of birth:											
Home telephone with STD code:										Home telephone with STD code:											
Work telephone with STD code:										Work telephone with STD code:											
Mobile telephone:										Mobile telephone:											
E-mail address:										E-mail address:											
Nationality:										Nationality:											
National insurance number:										National insurance number:											
Current address:										Current address:											
Postcode:										Postcode:											
Length of time at current address: years months										Length of time at current address: years months											
Please provide details of all the addresses you have lived at during the last three years. Continue in "Section 15 - Further information" section if necessary																					
Previous address:										Previous address:											
Postcode:										Postcode:											
Length of time at previous address: years months										Length of time at previous address: years months											
Status: Single Married/registered civil partnership										Status: Single Married/registered civil partnership											
Divorced Separated Widowed										Divorced Separated Widowed											
No. of dependants if applicable:										No. of dependants if applicable:											
Ages of dependants if applicable:										Ages of dependants if applicable:											

SECTION 10: ABOUT YOUR EMPLOYMENT

To be answered by all applicants, where applicable. Complete only if you are an employee

Individual 1				Individual 2			
Occupation:				Occupation:			
Employer's name and address:				Employer's name and address:			
		Postcode:				Postcode:	
Length of time with this employer:		years months		Length of time with this employer:		years months	
Your income:				Your income:			
Gross basic wage/salary:		£ pa		Gross basic wage/salary:		£ pa	
Guaranteed overtime/bonus:		£ pa		Guaranteed overtime/bonus:		£ pa	
Regular overtime/bonus/commission:		£ pa		Regular overtime/bonus/commission:		£ pa	
Your total income is:		£ pa		Your total income is:		£ pa	

Your income - if self employed (first applicant)				Your income - if self employed (second applicant)			
Income for last 3 years:				Income for last 3 years:			
Year 1		£ year		Year 1		£ year	
Year 2		£ year		Year 2		£ year	
Year 3		£ year		Year 3		£ year	

Individual 3				Individual 4			
Occupation:				Occupation:			
Employer's name and address:				Employer's name and address:			
		Postcode:				Postcode:	
Length of time with this employer:		years months		Length of time with this employer:		years months	
Your income:				Your income:			
Gross basic wage/salary:		£ pa		Gross basic wage/salary:		£ pa	
Guaranteed overtime/bonus:		£ pa		Guaranteed overtime/bonus:		£ pa	
Regular overtime/bonus/commission:		£ pa		Regular overtime/bonus/commission:		£ pa	
Your total income is:		£ pa		Your total income is:		£ pa	

Your income - if self employed (third applicant)				Your income - if self employed (fourth applicant)			
Income for last 3 years:				Income for last 3 years:			
Year 1		£ year		Year 1		£ year	
Year 2		£ year		Year 2		£ year	
Year 3		£ year		Year 3		£ year	

INDIVIDUAL 1:

Personal assets and liabilities

Name:

Asset description:	(£) Assets value	(£) Liability amount	(£) Net assets
		Total:	

MONTHLY EXPENDITURE:

	Monthly expenditure:		Monthly expenditure:
Rent/mortgage payment	£	Food/toiletries	£
Gas	£	School meals	£
Electricity	£	Clothing	£
Other fuel costs	£	Childminder/childcare	£
Council tax	£	Maintenance	£
Water rates	£	Pet food, veterinary bills/pet insurance	£
Telephone	£	Bus/train fares	£
Mobile	£	Petrol expenses	£
Ground rent	£	Car insurance	£
Service charge	£	Road tax	£
Dental/optical care/medical prescriptions	£	Other car expenses	£
Entertainment/hobbies	£	Satellite/cable	£
	£	Tv/video rental	£
Endowment premiums	£	Tv licence	£
Pension premiums	£	Internet	£
Other life insurance	£	Cigarettes/tobacco	£
Building/contents insurance if not included in mortgage payment	£	Other, please specify	£
		Subtotal:	£
		Total of loan repayments:	£
		Total of credit/store card repayments:	£
		Total monthly expenditure:	£

INDIVIDUAL 2:

Personal assets and liabilities

Name:			
Asset description:	(£) Assets value	(£) Liability amount	(£) Net assets
		Total:	

MONTHLY EXPENDITURE:

	Monthly expenditure:		Monthly expenditure:
Rent/mortgage payment	£	Food/toiletries	£
Gas	£	School meals	£
Electricity	£	Clothing	£
Other fuel costs	£	Childminder/childcare	£
Council tax	£	Maintenance	£
Water rates	£	Pet food, veterinary bills/pet insurance	£
Telephone	£	Bus/train fares	£
Mobile	£	Petrol expenses	£
Ground rent	£	Car insurance	£
Service charge	£	Road tax	£
Dental/optical care/medical prescriptions	£	Other car expenses	£
Entertainment/hobbies	£	Satellite/cable	£
	£	Tv/video rental	£
Endowment premiums	£	Tv licence	£
Pension premiums	£	Internet	£
Other life insurance	£	Cigarettes/tobacco	£
Building/contents insurance if not included in mortgage payment	£	Other, please specify	£
		Subtotal:	£
		Total of loan repayments:	£
		Total of credit/store card repayments:	£
		Total monthly expenditure:	£

INDIVIDUAL 3:

Personal assets and liabilities

Name:			
Asset description:	(£) Assets value	(£) Liability amount	(£) Net assets
		Total:	

MONTHLY EXPENDITURE:

	Monthly expenditure:		Monthly expenditure:
Rent/mortgage payment	£	Food/toiletries	£
Gas	£	School meals	£
Electricity	£	Clothing	£
Other fuel costs	£	Childminder/childcare	£
Council tax	£	Maintenance	£
Water rates	£	Pet food, veterinary bills/pet insurance	£
Telephone	£	Bus/train fares	£
Mobile	£	Petrol expenses	£
Ground rent	£	Car insurance	£
Service charge	£	Road tax	£
Dental/optical care/medical prescriptions	£	Other car expenses	£
Entertainment/hobbies	£	Satellite/cable	£
	£	Tv/video rental	£
Endowment premiums	£	Tv licence	£
Pension premiums	£	Internet	£
Other life insurance	£	Cigarettes/tobacco	£
Building/contents insurance if not included in mortgage payment	£	Other, please specify	£
		Subtotal:	£
		Total of loan repayments:	£
		Total of credit/store card repayments:	£
		Total monthly expenditure:	£

INDIVIDUAL 4:

Personal assets and liabilities

Name:			
Asset description:	(£) Assets value	(£) Liability amount	(£) Net assets
		Total:	

MONTHLY EXPENDITURE:

	Monthly expenditure:		Monthly expenditure:
Rent/mortgage payment	£	Food/toiletries	£
Gas	£	School meals	£
Electricity	£	Clothing	£
Other fuel costs	£	Childminder/childcare	£
Council tax	£	Maintenance	£
Water rates	£	Pet food, veterinary bills/pet insurance	£
Telephone	£	Bus/train fares	£
Mobile	£	Petrol expenses	£
Ground rent	£	Car insurance	£
Service charge	£	Road tax	£
Dental/optical care/medical prescriptions	£	Other car expenses	£
Entertainment/hobbies	£	Satellite/cable	£
	£	Tv/video rental	£
Endowment premiums	£	Tv licence	£
Pension premiums	£	Internet	£
Other life insurance	£	Cigarettes/tobacco	£
Building/contents insurance if not included in mortgage payment	£	Other, please specify	£
		Subtotal:	£
		Total of loan repayments:	£
		Total of credit/store card repayments:	£
		Total monthly expenditure:	£

SECTION 11: PROPERTY TO BE MORTGAGED

Address:				Name and address of vendor:			
Postcode:				Postcode:			
Purchase price/business valuation:						Telephone with STD code:	
Date of purchase:						Name and address of selling agent:	
Estimated value of bricks and mortar (ie excluding goodwill, trade fixtures and fittings and stock, etc):			£				
Freehold/leasehold						Postcode:	
If leasehold, years unexpired:		years		Telephone with STD:			
Ground rent payable:		£		Who should valuer contact for access?			
Type of property:							
Date property built:							
Is property to be let?		No		Yes		Postcode:	
If yes, please complete attached schedule				Telephone with STD code:			
Please give the full names of anyone over the age of 17 who will be living with you in the property:							
1.				3.			
2.				4.			

SECTION 12: INSURANCE

Property Insurances

Property insurance, liability insurance and any other relevant commercial insurances must be arranged by you to support this mortgage application. You must ensure that the property is insured as long as the mortgage exists and for its full value. Please ensure the interest of Norwich & Peterborough Building Society is noted on the buildings insurance policy.

SECTION 13: INSOLVENCY DECLARATION - INDIVIDUAL 1

This section **MUST** be completed

If the answer to any of these questions is "Yes", please give full details in Section 15 - Further Information.

Insolvency Declaration

This declaration must be completed by all individual applicants (sole traders and partners) AND by those completing the application on behalf of companies and other corporate bodies and by beneficiaries and trustees of pension schemes.

Have you ever been made bankrupt or made any voluntary arrangements with creditors or been involved in any court proceedings for debt?

No Yes

Have you ever been a director or other officer of a company or other corporate body which has been insolvent or entered into liquidation whether compulsory or voluntary (save for the purposes of amalgamation or reconstruction of a solvent company) or had a receiver appointed of its undertakings or been involved in any court proceedings for debt?

No Yes

These declarations must be completed by those completing the application on behalf of companies and other corporate bodies.

Has the company or other corporate body applicant ever been insolvent, had a receiver appointed of its undertakings or been involved in any court proceedings for debt?

No Yes

Has any other person who is a director or other officer of the company or other corporate body applicant ever been made bankrupt or made any voluntary arrangements with creditors or been involved in any court proceedings for debt?

No Yes

This declaration must be completed by those completing the application as beneficiary of pension schemes.

Has any other person who is a beneficiary of the pension scheme ever been made any voluntary arrangements with creditors or been involved in any court proceedings for debt?

No Yes

SECTION 13: INSOLVENCY DECLARATION - INDIVIDUAL 2

This section **MUST** be completed

If the answer to any of these questions is "Yes", please give full details in Section 15 - Further Information.

Insolvency Declaration

This declaration must be completed by all individual applicants (sole traders and partners) AND by those completing the application on behalf of companies and other corporate bodies and by beneficiaries and trustees of pension schemes.

Have you ever been made bankrupt or made any voluntary arrangements with creditors or been involved in any court proceedings for debt?

No Yes

Have you ever been a director or other officer of a company or other corporate body which has been insolvent or entered into liquidation whether compulsory or voluntary (save for the purposes of amalgamation or reconstruction of a solvent company) or had a receiver appointed of its undertakings or been involved in any court proceedings for debt?

No Yes

These declarations must be completed by those completing the application on behalf of companies and other corporate bodies.

Has the company or other corporate body applicant ever been insolvent, had a receiver appointed of its undertakings or been involved in any court proceedings for debt?

No Yes

Has any other person who is a director or other officer of the company or other corporate body applicant ever been made bankrupt or made any voluntary arrangements with creditors or been involved in any court proceedings for debt?

No Yes

This declaration must be completed by those completing the application as beneficiary of pension schemes.

Has any other person who is a beneficiary of the pension scheme ever been made any voluntary arrangements with creditors or been involved in any court proceedings for debt?

No Yes

SECTION 13: INSOLVENCY DECLARATION - INDIVIDUAL 3

This section MUST be completed

If the answer to any of these questions is "Yes", please give full details in Section 15 - Further Information.

<p>Insolvency Declaration</p> <p>This declaration must be completed by all individual applicants (sole traders and partners) AND by those completing the application on behalf of companies and other corporate bodies and by beneficiaries and trustees of pension schemes.</p> <p>Have you ever been made bankrupt or made any voluntary arrangements with creditors or been involved in any court proceedings for debt?</p> <p>Have you ever been a director or other officer of a company or other corporate body which has been insolvent or entered into liquidation whether compulsory or voluntary (save for the purposes of amalgamation or reconstruction of a solvent company) or had a receiver appointed of its undertakings or been involved in any court proceedings for debt?</p> <p>These declarations must be completed by those completing the application on behalf of companies and other corporate bodies.</p> <p>Has the company or other corporate body applicant ever been insolvent, had a receiver appointed of its undertakings or been involved in any court proceedings for debt?</p> <p>Has any other person who is a director or other officer of the company or other corporate body applicant ever been made bankrupt or made any voluntary arrangements with creditors or been involved in any court proceedings for debt?</p> <p>This declaration must be completed by those completing the application as beneficiary of pension schemes.</p> <p>Has any other person who is a beneficiary of the pension scheme ever been made any voluntary arrangements with creditors or been involved in any court proceedings for debt?</p>	<p><input type="checkbox"/> No <input type="checkbox"/> Yes</p>
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SECTION 13: INSOLVENCY DECLARATION - INDIVIDUAL 4

This section MUST be completed

If the answer to any of these questions is "Yes", please give full details in Section 15 - Further Information.

<p>Insolvency Declaration</p> <p>This declaration must be completed by all individual applicants (sole traders and partners) AND by those completing the application on behalf of companies and other corporate bodies and by beneficiaries and trustees of pension schemes.</p> <p>Have you ever been made bankrupt or made any voluntary arrangements with creditors or been involved in any court proceedings for debt?</p> <p>Have you ever been a director or other officer of a company or other corporate body which has been insolvent or entered into liquidation whether compulsory or voluntary (save for the purposes of amalgamation or reconstruction of a solvent company) or had a receiver appointed of its undertakings or been involved in any court proceedings for debt?</p> <p>These declarations must be completed by those completing the application on behalf of companies and other corporate bodies.</p> <p>Has the company or other corporate body applicant ever been insolvent, had a receiver appointed of its undertakings or been involved in any court proceedings for debt?</p> <p>Has any other person who is a director or other officer of the company or other corporate body applicant ever been made bankrupt or made any voluntary arrangements with creditors or been involved in any court proceedings for debt?</p> <p>This declaration must be completed by those completing the application as beneficiary of pension schemes.</p> <p>Has any other person who is a beneficiary of the pension scheme ever been made any voluntary arrangements with creditors or been involved in any court proceedings for debt?</p>	<p><input type="checkbox"/> No <input type="checkbox"/> Yes</p>
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SECTION 14: DECLARATIONS AND AGREEMENTS

References to "we", "our", "us" and "the Society" in this section are references to Yorkshire Building Society trading as Norwich & Peterborough Building Society.

This section must be read by:

- All individual applicants including sole traders and partners and those who are beneficiaries under their pension scheme;
- All trustees under a pension scheme;
- Those completing the application form on behalf of companies and other corporate bodies including companies who are a trustee under a pension scheme;
- Any persons aged 17 or over who will reside in the property to be mortgaged;

All the above listed must sign (as appropriate) where indicated at the bottom of this Section 14.

Please read the whole of this section before signing this mortgage application. If anything in this application is not clear please ask us for clarification or further information.

About the mortgage valuation report

Why we carry out the report

The Society is required to obtain a mortgage valuation report to help it decide what loan, if any, to make secured on the property the subject of this mortgage application.

Who will carry it out

The Society will instruct one of its approved panel valuers to carry out the valuation.

What it will show

The mortgage valuer will only make a limited visual inspection of the property and will not carry out a detailed investigation. As such the valuation report is not a structural survey or a building survey. There may be defects, including serious structural defects that are either not noticed or not mentioned in the report.

Arranging your own comprehensive survey

We strongly recommend that, to protect your own interests, you arrange an independent comprehensive survey of the property. If you do not arrange a comprehensive survey, you purchase the property at your own risk. If in doubt, you should seek professional advice.

Limitations of liability

The valuation report is not a structural survey and must not be treated or relied upon as such. The valuation obtained is for mortgage purposes only and may not represent either the open market value of the property or its particular value to you. As the valuer is not one of our employees, we do not accept any responsibility for the valuation or report or make any representation that it is correct in any respect. In particular no responsibility is implied or accepted by us to you or anyone for:

- Any loss, however great, suffered as a result of relying on our willingness to lend;
- Any defects or condition, any diminution of value or any loss, however great, which a limited visual inspection of the type mentioned above could not reasonably be expected to have disclosed or anticipated if it had been carried out by a person exercising the degree of skill and competence normally employed in such a limited, non-structural, visual inspection;
- Any other loss, however great and for whatever reason, suffered as a result of relying upon the valuation report; but
- Liability is not excluded or limited in respect of personal injury or death resulting from any act or omission on our part or on the part of our employees. This notice is given by us, both on our own behalf and on behalf of our employees.

Any retention figure set out in the mortgage offer is for our purposes only. It does not indicate the actual cost of remedying any items of disrepair referred to.

Keeping in contact with you

We (being Yorkshire Building Society) and any trading name operated by Yorkshire Building Society or any of its subsidiary companies would occasionally like to keep you up to date with details of products and services supplied by us and carefully selected organisations.

Please tick the box if you DO NOT wish to receive this by post.

If you would like to receive details of these by email or telephone, please tick the boxes below:

By E-mail By Telephone

If you are an existing customer with any trading name operated by us or any subsidiary company, your marketing permissions already held will not change at this time by them, unless you notify each trading name or subsidiary company separately. We will not sell your details to other companies but we may use marketing agents to act on our behalf.

SECTION 14: DECLARATIONS AND AGREEMENTS (continued)

Transfers of Mortgage

Although you may not transfer your interest in the mortgage without consent, there is no restriction in the mortgage against a transfer of the Society's interest. The Society may transfer its interest in your mortgage, to another party which may not necessarily be a building society or an associated body of a building society. If the Society transfers its interest in your mortgage, your borrowing membership of the Society may cease.

Declaration

1. I apply for a loan on the property mentioned in Section 11 of this application form and, if applicable, to become a borrowing member of Yorkshire Building Society (the "Society").
2. I agree;
 - to comply with the rules of Yorkshire Building Society and understand that these may change in the future,
 - that the information in this application form will form the basis of the mortgage contract between me and the Society. If I enter into an associated insurance contract it will also be the basis of a contract between me and the insurer,
 - to tell the Society about any information which may affect the insurance cover provided. I understand that the policy may be invalid, or the cover affected, if I do not disclose this information,
 - to pay the Society's conveyancing costs and valuation fees even if the mortgage does not complete,
 - to a 7-day notice period for Direct Debit changes,
 - to the processing of my personal information as explained later in this Section 14 of this form,
 - to tell the Society of any changes to the information in this form which arise between now and completion of the loan,
 - If the applicant is a company, I agree on behalf of the company to obtain the Society's prior written approval whenever it is proposed to appoint one or more new Directors of the company after the date of this application.
3. I confirm that;
 - the information in this form is true and complete, including any answers which have been completed by someone else,
 - neither I nor any member of my family is a Director of the Society.
4. I have read the explanation on Transfers of Mortgage (above) and had the opportunity to have anything I do not understand explained to me. I acknowledge that you are entitled to transfer the Society's interest in the mortgage which I am applying for and any related security, assignment or other related deeds and documents to another body. I consent to the transfer of the Society's interest.
5. I understand that;
 - the Society does not have to make an offer of loan or refund any fees paid,
 - if the Society offers me a loan, this does not imply that the Society agrees that the price paid for the property is reasonable.

I declare that, I have read, and agree to be bound by the Declarations and Agreements set out in this Section 14 of this form. I acknowledge that, if any person in respect of whom information is given is under 17 years of age, the Society will require a separate form of consent to be signed by such person before it can proceed with my application.

If I am an applicant, I authorise the Society, for credit assessment purposes, to make enquiries of my current and any previous employer, banker, accountant, financial adviser, HM Revenue and Customs, the DWP or any other Government body or any other person or entity in order to check the information that I have given or which has been given on my behalf or to obtain further information about me which is relevant to this application.

If this application is in my sole name, I agree that information held about me by the credit reference or fraud prevention agencies may be linked to records relating to my partner or partners. For the purpose of this application, I agree that I may be treated as financially linked and that my application will be assessed with reference to any "associated" records. If this is a joint application, I agree that an "association" will be created at the agencies which will link my financial records. This linking will continue until one of us successfully files a "disassociation" at the agencies. I agree that my associate's information will be taken into account. If either of us applies for access to information held at the agencies, the applicant will only receive information relating to himself/herself and the name(s) of any associate(s).

(If the applicant is a company) In order that the Society can consider granting its approval to the appointment of one or more new Directors of the company I agree that:

- The Society may search the record of any person who it is proposed to become a Director of the company at any time after the date of this application form at a credit reference agency/agencies. I understand that such agency will add to such agency will add to such person's record details of the Society's search where or not it grants approval. This will be seen by other organisations
- I will inform any proposed Director of the consequences of a credit reference search being carried out.

I will supply appropriate documents of identity as the Society shall reasonably require in relation to any proposed Director in order to satisfy legal and regulatory requirements, including but not limited to, Money Laundering Regulations which apply from time to time.

SECTION 14: DECLARATIONS AND AGREEMENTS (continued)

I consent to the Society using, recording and disclosing the information in this application form and which it obtains from its enquiries for the purposes set out in this Section 14 of this a form.

I understand and agree that the Society may continue to process the information in this application form and obtained from its enquiries for the purposes set out in this Section 14 of this form after redemption of any mortgage for general business purposes, research and statistical analysis.

I consent to the information given in this application form and which the Society obtains from its enquiries being disclosed to insurers, underwriters, loss adjusters, and any insurance claims assistance or processing service used from time to time and to the Claims and Underwriting Exchange register, run by insurance Database Services Ltd.

If I have disclosed that I have ever been convicted of, or cautioned for (or charged but not yet tried with) fraud, theft, arson, robbery or any other criminal offence (other than a motoring offence), I give my explicit consent to the Society using the information that I have provided in this respect (the "sensitive personal information") for the purposes of deciding whether or not to offer a mortgage. I understand that the Society will keep a record of this information in its filing systems. I also give my explicit consent to the Society disclosing the sensitive personal information to insurers in order that they might consider whether to offer insurance and, if so, upon what terms.

Where information will be sent

On completion of the mortgage, we will update our records with your new address, if applicable. Information concerning the loan and conduct of the mortgage account will be sent only to the address of the first named account holder.

About the mortgage payments

I confirm that all payments made in respect of any loan granted will be made for and on behalf of all applicants detailed in this application form, whoever makes them.

How we use the information you provide:

For the purpose of the Data Protection Act 1998 Yorkshire Building Society is the data controller.

We will use and record the information you provide and which we obtain from our enquiries to consider your application.

In considering your application we will search your record at a credit reference agency/agencies. They will supply us with credit information as well as information from the Electoral Register. They will add to your record details of our search and your application whether or not it proceeds. This will be seen by other organisations carrying out later searches.

We will also add to your record with the credit reference agency/agencies details of your loan with us (including the payments you make under it and/or failure to keep to its terms).

We, the credit reference agencies and others may also use the information for statistical analysis about credit, insurance and fraud and for tracing debtors.

You may obtain the names and addresses of the credit reference agencies we use from time to time by telephoning 0345 300 2511 or by clicking on www.nandp.co.uk/personaldataclause. You have right of access to your personal records held by these agencies.

We will also use, record and disclose the information which you provide and which we obtain from our enquiries in the following ways:

- to instruct the valuer who will prepare the mortgage valuation report and the conveyancer(s) who will act on our behalf in relation to the mortgage,
- to obtain an acknowledgement from each occupier of the property who is aged 17 or over of our interest in it,
- to assist in tracing and pursuing debtors and in pursuing any claims under mortgage indemnity insurance (if obtained),
- to comply with any requests for information received from the Financial Conduct Authority, Prudential Regulation Authority or any appropriate regulatory body,
- to allow us to provide you, by post or telephone, with details of any products or services that we provide or which companies within the Yorkshire Building Society and its group of companies provide which we think may be of interest to you,
- for commission calculation by us and by others,
- to administer your account with us and for research.

In order to prevent crime we may exchange information (both within the UK and, where appropriate, overseas) and where necessary with fraud prevention and law enforcement agencies and other organisations. Yorkshire Building Society and its group of companies share information for fraud prevention purposes. We will disclose your information to any suppliers we engage to process personal data on our behalf.

We may search your record at a credit reference agency/agencies from time to time before giving you details of any products or services that we provide or which companies within the Yorkshire Building Society group of companies provide which we think may be of interest to you.

From time to time, we may search our records, those of the Yorkshire Building Society group of companies and those of a credit reference agency/agencies to help manage your account and to take decisions regarding credit facilities.

We may continue to process the information in this application form and which we obtain from our enquiries after redemption of any mortgage for marketing research and statistical analysis.

Signatures of occupiers aged 17 or over

Individual 1		Date		Print Name:	
Individual 2		Date		Print Name:	
Individual 3		Date		Print Name:	
Individual 4		Date		Print Name:	

Norwich & Peterborough Building Society and N&P are trading names of Yorkshire Building Society. Principal Office: Yorkshire House, Yorkshire Drive, Bradford, BD5 8LJ.

Yorkshire Building Society is a member of the Building Societies Association and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. We are entered in the Financial Services Register under registration number 106085.

References to 'YBS Group' or 'Yorkshire Group' refer to Yorkshire Building Society, the trading names under which it operates (Chelsea Building Society, Chelsea, Norwich & Peterborough Building Society, N&P and Egg) and its subsidiary companies.

All communications with us may be monitored/recorded to improve the quality of our service and for your protection and security. Calls to 0345 numbers are charged at the same standard network rate as 01 or 02 landline numbers, even when calling from a mobile. Calls to 0800 numbers are free of charge from a landline or mobile.

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Section 15 - Further Information

INSTRUCTION TO YOUR BANK OR BUILDING SOCIETY TO PAY BY DIRECT DEBIT

Please fill in the form and return to your Norwich & Peterborough branch.

Service user number 9 7 1 9 0 4

Name and full postal address of your Bank or Building Society

To: The Manager	Bank/Building Society
Address	
Postcode	

For Norwich & Peterborough CUSTOMER'S USE ONLY

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

Please debit my account 11th 18th 25th
on or just after Last working day

If you want to pay more than the contractual monthly payment, enter amount

Mortgage Account No.

Name(s) of Account Holder(s)

Instructions to your Bank or Building Society

Please pay Yorkshire Building Society trading as Norwich & Peterborough Building Society 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 Norwich & Peterborough Building Society and, if so, details will be passed electronically to my Bank/Building Society.

Bank/Building Society's account number

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Signature(s)

Date

Bank/Building Society's account number

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

FOR OFFICE USE ONLY

Reference Number

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

IMN04 Tick box (for Current Accounts only)

Banks and Building Societies may not accept Direct Debit Instructions for 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 Norwich & Peterborough Building Society will notify you seven working days in advance of your account being debited or as otherwise agreed. If you request Norwich and Peterborough Building Society 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 Norwich and Peterborough Building Society 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 Norwich & Peterborough Building Society 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.