

**TANDEM**

# Mortgage Application Form

## Broker details (For Broker use only)

Please answer all questions as fully as possible, use ALL CAPS and tick appropriate boxes. Use the note page for any additional information you'd like to add. Give us a call if you have any difficulties in completing this form.

Advisor name

Advisor phone number

Advisor email address

Broker company name

FCA Number

Broker fee to be charged to customer

ON OFFER £

ON COMPLETION £

Did you provide an advised service?

Yes

No

## Mortgage Details

Type of mortgage required

Mortgage product required

Purpose of mortgage

Repayment method

Interest-only

Repayment

If interest-only, please confirm how the capital will be repaid

Interest type

Fixed

Variable

Period of mortgage required

Purchase price or estimated value

Loan amount

Do you wish to add the arrangement fee to the loan?

Yes

No

Source of deposit

e.g. £45,000 cash savings

Details

e.g. Cash savings, equity in property

## Section A: Personal Information

For details on how we will use and propose to use your personal information, please refer to page 14 of this Mortgage Application form.  
For applications with more than 2 applicants, please complete and additional form.

Total number of applicants

One

Two

Three

Four

### Applicant 1 Details

Title + Surname

Forename(s)

Date of Birth

DD

MM

YYYY

Gender

Male

Female

Other

Nationality

Marital Status

PLEASE SELECT

VISA Status

Do you have permanent rights to reside?

Yes

No

Length of residency in the UK

 IN YEARS

Current Address

POSTCODE

Moved in

DD

MM

YYYY

Residential Status

PLEASE SELECT

Telephone No.

Email address

National Insurance Number (If applicable)

Do you have any dependents?

(A dependent is a person who is not named on the mortgage but is supported financially by a party to that mortgage)

Yes

No

If yes: Please give their name(s), date(s) of birth and relationship

<input type="text"/>	DD	MM	YY	<input type="text"/>
<input type="text"/>	DD	MM	YY	<input type="text"/>
<input type="text"/>	DD	MM	YY	<input type="text"/>

### Applicant 2 Details

Title + Surname

Forename(s)

Date of Birth

DD

MM

YYYY

Gender

Male

Female

Other

Nationality

Marital Status

PLEASE SELECT

VISA Status

Do you have permanent rights to reside?

Yes

No

Length of residency in the UK

 IN YEARS

Current Address

Same as first applicant

POSTCODE

Moved in

DD

MM

YYYY

Residential Status

PLEASE SELECT

Telephone No.

Email address

National Insurance Number (If applicable)

Do you have any dependents?

(A dependent is a person who is not named on the mortgage but is supported financially by a party to that mortgage)

Yes

No

If yes: Please give their name(s), date(s) of birth and relationship

<input type="text"/>	DD	MM	YY	<input type="text"/>
<input type="text"/>	DD	MM	YY	<input type="text"/>
<input type="text"/>	DD	MM	YY	<input type="text"/>

## Section A Continued: Personal Information

### Applicant 1 Details

#### Previous Address

(If at current address fewer than 3 years)

Additional previous address to be detailed in the notes section.

POSTCODE

### Applicant 2 Details

#### Previous Address

(If at current address fewer than 3 years)

Additional previous address to be detailed in the notes section.

POSTCODE

## Section B: Employment and Income

#### Expected retirement age

If there is an employer enforced retirement age please advise

#### Expected retirement age

If there is an employer enforced retirement age please advise

Do you pay Income TAX? Yes No

Do you pay Income TAX? Yes No

If yes, percentage TAX paid

If yes, percentage TAX paid

Employment Status

PLEASE SELECT

Employment Status

PLEASE SELECT

### If employed

Occupation / Job Title

Occupation / Job Title

Nature of business

Nature of business

Employment start date

DD

MM

YYYY

Employment start date

DD

MM

YYYY

Is this employment permanent? Yes No

Is this employment permanent? Yes No

If no: Date when employment will end

DD

MM

YYYY

If no: Date when employment will end

DD

MM

YYYY

Name and address of employer

POSTCODE

Name and address of employer

POSTCODE

Primary Income

£

Bonus

£

Primary Income

£

Bonus

£

Overtime

£

Allowances

£

Overtime

£

Allowances

£

Secondary income (Provide details in note section)

£

Secondary income (Provide details in note section)

£

Name and address of previous employer  
(If with current employer fewer than 3 years)

POSTCODE

Name and address of previous employer  
(If with current employer fewer than 3 years)

POSTCODE

## Section B Continued: Employment and Income

### Applicant 1 Details

### Applicant 2 Details

#### If self-employed

Name and address of business

POSTCODE

Telephone No.

Nature of business

Percentage Shareholding

Name and address of business

POSTCODE

Telephone No.

Nature of business

Percentage Shareholding

How long have you been trading?

IN YEARS

How long have you been trading?

IN YEARS

What was the net annual income for the past three years?

SALARY

DRAWINGS

NET PROFIT

Y1 £

£

£

Y2 £

£

£

Y3 £

£

£

What was the net annual income for the past three years?

SALARY

DRAWINGS

NET PROFIT

Y1 £

£

£

Y2 £

£

£

Y3 £

£

£

Accountant name and address

POSTCODE

Telephone No.

Email address

Accountant name and address

POSTCODE

Telephone No.

Email address

Number of years accountant has acted for you

IN YEARS

Number of years accountant has acted for you

IN YEARS

Accountant's qualifications

Accountant's qualifications

Financial year end date

DD

MM

YYYY

Financial year end date

DD

MM

YYYY

## Section C: Details of the property to be mortgaged

Address of property

POSTCODE

Estimated completion date

DD

MM

YYYY

Tenure of property

Freehold

Leasehold

If leasehold, please state the unexpired term of lease

IN YEARS

Type of property

PLEASE SELECT

Number of floors

Floor of apartment

Description of property

Living room

Bedrooms

Bathrooms

Kitchen

Number of rooms

Garage / Parking space included

Yes

No

Year property was built

If under 10 years old, is there a valid NHBC certificate?

Yes

No

Is the property, or will the property be, your primary residence?

Yes

No

If no, please give details

Do you intend to let the property?

Yes

No

If yes, please provide full details of the tenancy and rental income

## Section C Continued: Details of the property to be mortgaged

Do you intend to use the property for any purpose other than your own personal use?

Yes

No

If yes, provide further details

Details of anybody aged 17 years or older who will reside in the property, excluding applicant(s)

(1) Full names (2) Date of Birth (3) Relationship

<input type="text"/>	<input type="text" value="DD"/>	<input type="text" value="MM"/>	<input type="text" value="YY"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="DD"/>	<input type="text" value="MM"/>	<input type="text" value="YY"/>	<input type="text"/>
<input type="text"/>	<input type="text" value="DD"/>	<input type="text" value="MM"/>	<input type="text" value="YY"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="DD"/>	<input type="text" value="MM"/>	<input type="text" value="YY"/>	<input type="text"/>
<input type="text"/>	<input type="text" value="DD"/>	<input type="text" value="MM"/>	<input type="text" value="YY"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="DD"/>	<input type="text" value="MM"/>	<input type="text" value="YY"/>	<input type="text"/>

### Property access details

Name of selling agent / access details

Address of selling agent

Telephone No.

Property valuation required

☐ Mortgage valuation

☐ Homebuyers report

☐ Full building survey

Name of solicitor

Address of solicitor

Telephone number

Fax number

Email address

Number of partners

## Section D: Additional information about you and your existing mortgage

Current method of repayment

PLEASE SELECT

Date of purchase

DD

MM

YYYY

Purpose of additional amount required

Name of existing lender

Address of property

POSTCODE

Source of deposit (e.g. £45k cash savings)

AMOUNT

DETAIL

£

£

£



## Section E: Existing financial details

This includes bank accounts, mortgages, loans, overdrafts, credit card borrowing, hire purchase agreements/repayable cash gifts etc.

### Applicant 1 Details

Bank name

Bank address

POSTCODE

Name of  
account holder

Account number

Sort code

Time with bank

IN YEARS

### Applicant 2 Details

Bank name

Bank address

POSTCODE

Name of  
account holder

Account number

Sort code

Time with bank

IN YEARS

Name of lender	Type of facility	Property value if applicable (£)	Balance outstanding (£)	Monthly repayment (£)	To continue during the mortgage?	
					Yes	No
					Yes	No
					Yes	No
					Yes	No
					Yes	No
					Yes	No

TOTAL (£)

## Section F: Existing assets

Total property*	£
Total savings + ISAs	£
Total investments/ stock + shares	£
Total pensions	£
Total life policies (surrender value)	£
Other	£
TOTAL £	

\*Please provide a breakdown of properties owned within the notes section

## Section G: Existing regular costs, payments and expenses

Expense type	Monthly amount (£)
Monthly repayment on existing debt	£
Food and drink	£
Gas / electricity	£
Water	£
Council tax	£
Media package (including TV and internet)	£
Building and contents insurance	£
Phone	£
Travel (car, train, bus, etc.)	£
Child care / school / nursery fees	£
Eating out, restaurants and hotels	£
Gym membership	£
Clothing and footwear	£
Household goods and repairs	£
Pension	£
Healthcare / dental health	£
Holidays	£
Other	£
TOTAL £	

## Section H: Other committed expenditure

E.g. Child maintenance, and/or for interest only mortgage, regular payments to a repayment vehicle

Commitments

Value

	£
	£
	£
	£
TOTAL £	

## Section I: Your credit history

Applicant 1 Details

Has a judgment or court order for debt been recorded against you, or is any such action pending?

Yes No

If you have answered YES, please provide full details

Have you ever been bankrupt or entered into an arrangement with your creditors, or is there any such action or arrangement pending?

Yes No

If you have answered YES, please provide full details

Have you failed to maintain full payments or been in default under any previous mortgage, tenancy or loan agreement in the last 12 months?

Yes No

If you have answered YES, please provide full details

Have you ever voluntarily surrendered a property or had one repossessed?

Yes No

If you have answered YES, please provide full details

Applicant 2 Details

Has a judgment or court order for debt been recorded against you, or is any such action pending?

Yes No

If you have answered YES, please provide full details

Have you ever been bankrupt or entered into an arrangement with your creditors, or is there any such action or arrangement pending?

Yes No

If you have answered YES, please provide full details

Have you failed to maintain full payments or been in default under any previous mortgage, tenancy or loan agreement in the last 12 months?

Yes No

If you have answered YES, please provide full details

Have you ever voluntarily surrendered a property or had one repossessed?

Yes No

If you have answered YES, please provide full details

## Section I Continued: Your credit history

### Applicant 1 Details

Have you ever had a mortgage application denied?

Yes

No

If you have answered YES, please provide full details

Have you submitted any other application for a mortgage in the last six months?

Yes

No

If you have answered YES, please provide full details

Have any legal or regulatory proceedings ever been started against you or any business in which you are, or have been, involved e.g criminal convictions, disqualifications, fines, settlements?

Yes

No

If YES, what were the outcomes

### Applicant 2 Details

Have you ever had a mortgage application denied?

Yes

No

If you have answered YES, please provide full details

Have you submitted any other application for a mortgage in the last six months?

Yes

No

If you have answered YES, please provide full details

Have any legal or regulatory proceedings ever been started against you or any business in which you are, or have been, involved e.g criminal convictions, disqualifications, fines, settlements?

Yes

No

If YES, what were the outcomes

## Section J: Future plans

Let us know of any significant plans that could impact the information provided in this form e.g. Early retirement plan



# Consents & Declarations

The consents and declarations are given by each applicant, so please ensure that everyone applying for this mortgage reads this section, completes the statements and signs below. 'I' should be construed as the plural 'we' throughout these consents and declarations where there is more than one party to the agreement.

## ABOUT ME/MY ANSWERS:

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

## OBTAINING REFERENCES:

- I agree that Tandem Bank Limited may apply to my current and previous employers, accountant, landlord, lender, bank or insurance, pension company and/or other relevant person who may hold relevant financial information about me to obtain references or other information about me. I also agree that Tandem Bank Limited may apply to my solicitor for information in relation to the work they do on my behalf in respect of the mortgage.
- This is my authority to those people set out in the paragraph above to release such information about me and this transaction to Tandem Bank Limited.

## ABOUT OTHER OCCUPIERS:

Anyone aged 17 or older living at the property and who is not an applicant signing below must, before the mortgage is drawn down, complete a 'Postponement' form. This must be signed and then witnessed by an independent solicitor.

## MY PERSONAL DATA AND Tandem BANK LTD:

I agree that the terms of your privacy policy apply to this statement. This privacy policy can be found at <http://www.Tandembank.co.uk>. I understand that you strongly recommend that I check the terms of this privacy policy before signing this statement.

I agree that you may keep the personal details I or others give you, and the information you hold about me as set out below, on a Tandem Bank database. I agree that you may transfer this information between databases used by Tandem Bank Limited, and that such transfer may include a transfer of my personal information outside of the European Economic Area. These personal details will be held and dealt with in accordance with the provisions of the Data Protection Act 1998 and other applicable laws.

I agree that the information that you collect from me may be transferred to, and stored at, a destination outside the European Economic Area. It may also be processed by staff operating outside the European Economic Area who work for Tandem Bank Limited or for one of Tandem Bank Limited's suppliers. I understand and agree that such staff may be engaged in, among other things, the fulfilment of my application, the processing of my payment details and the provision of support services. By submitting my personal details, I agree to this transfer, storing or processing.

I understand that, as is the case with many large and high profile organisations, Tandem Bank Limited may record communications by telephone for the purposes of monitoring its customer service standards, training and for security purposes.

I agree that you may hold and use the following information about me:

- my name, address, phone numbers, email address, date of birth, employment and banking and financial details
- demographic and lifestyle information
- information you receive when making a decision about me, my mortgage or application
- information that I provide by filling in forms that you provide to me
- information you obtain from running my accounts
- details of the mortgage(s) I have and have had with Tandem Bank Limited and all transactions
- details of when I contact you and when you contact me (e.g. copies of any correspondence and recordings of telephone calls)
- details of how I applied for my mortgage, together with any other information which you reasonably need to operate my account, make decisions about me or fulfil your regulatory obligations.

I agree that you may use the information you collect about me to:

- process and complete my requests and/or applications for products and/or services
- process payments and prevent fraudulent transactions (I understand that you may retain my details (including my credit/debit card information) for these purposes for a reasonable period of time and that you may pass my details to a third party to carry out these functions)
- update your records and maintain my account with you
- communicate with me about the Tandem Group's (as defined below) and third parties' products and/or services and recommend offers for products and/or services that may be of interest to me, unless I have declined to consent to being contacted for such purposes in the relevant boxes below.

The information you hold about me is confidential. I agree that you may disclose my information to any member of your group, which means Tandem Bank Limited's subsidiaries, ultimate holding company and its subsidiaries ("Tandem Group"). I understand and agree that you will only disclose my information outside the Tandem Group:

- at my request or with my consent
- to your suppliers, contractors, agents, and business partners who help you administer the service it provides to me
- to organisations or agencies which provide services to you, such as promotion and advertising agencies and consumer research agencies
- to anyone who hosts or maintains data centres, service platforms and other infrastructure and systems on behalf of us or the Tandem Group, where my personal information is processed and/or stored;
- to the Tandem Group's professional advisers
- when you have to do so to follow an order of court or other such authority
- when there is a public duty to disclose information, such as in time of war
- to follow legislation aimed at preventing money laundering
- when it is needed in order to prevent fraud or recover any money I owe to you

I agree that you may also disclose my personal information to third parties:

- in the event that Tandem Bank Limited sells or buys any business or assets, in which case Tandem Bank Limited may disclose my personal details to the prospective seller or buyer of such business or assets
- if Tandem Bank Limited or substantially all of Tandem Bank Limited's assets are acquired by a third party, in which case personal details held by Tandem Bank Limited about its customers will be one of the transferred assets
- if you are under a duty to disclose or share my personal details in order to comply with any legal obligation, or in order to enforce or apply your terms of use or terms and conditions of supply and other agreements; or to protect the rights, property, or safety of the Tandem Group, your customers or others
- for the purposes of fraud protection and credit risk reduction

I understand you may make searches about me at credit reference agencies who will supply you with credit information, as well as information about the Electoral Register. I agree that you may supply credit reference agencies with any information about me that such credit reference agencies may request in order to carry out their credit reference services (including, without limitation, customer performance data). 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. The agencies will record details of the search whether or not my application for a mortgage proceeds.

I understand that, in addition to the information you may supply to credit reference agencies in accordance with the above, you may also supply information to credit reference agencies about the personal debts I owe you if:

- I have fallen behind with payments
- the amount owed is not in dispute
- I have not made proposals you are satisfied with for repaying the debt following your formal demand

You will give me at least 28 days' notice of your intentions to supply the information set out at the paragraph above to a credit reference agency and I understand this may affect my ability to obtain credit. This information could affect credit decisions other organisations make about me.

You will not give any other information (other than that which is set out above) about me to credit reference agencies unless I have given you my permission. I understand I can contact you to find out which agencies you have used so that I can get a copy of my details from them.

When I speak to you on the telephone, I understand that you will ask questions in order to verify my identity.

I agree that you may disclose any confidential information as is necessary to the guarantor at his request (only applicable where a guarantee is being given).

I understand that you will not keep my personal information for any purpose or purposes for longer than is necessary for that purpose or for those purposes. If I ask, you will tell me what information about me you hold both on computer and in manual records and will provide me with a copy in line with the Data Protection Act 1998 (a fee is payable). I should let you know if I think any information you hold about me is inaccurate, so that you can correct it.

I understand that I may submit questions and comments regarding this statement. I will send such questions and comments by post to Customer Relationship Team, Tandem Bank Limited, 87-135 Brompton Road, Knightsbridge, London, SW1X 7XL.

I agree that you may amend this statement from time to time to reflect changes made to your privacy policy. I understand that any changes made to your privacy policy will apply directly to this statement. I understand that you strongly recommend that I check the terms of your privacy policy regularly, which can be found at <http://www.Tandembank.co.uk>.

By submitting this Mortgage Application Form you consent to receive communications from Tandem Bank and the Tandem Group via post and electronic forms (including email, sms, phone) regarding products and services which may be of interest to you. If you do not want to receive such communications please tick here ☐

We would like to share your information with carefully selected third parties so they may provide information via post which may be of interest to you about their products and services. If you consent to us sharing your information with such third parties please tick here ☐

## ABOUT INSURANCE:

I understand that I must make my own arrangements to provide insurance cover.

## MORTGAGE CHOICE:

I wish to apply for the mortgage as described in the Key Facts Illustration provided to me dated:

DD

MM

YYYY

## ADVICE ON LIFE ASSURANCE AND INVESTMENT PLANS

If the loan is arranged on an interest-only basis, the monthly repayments to HBL during the mortgage term exclude any payments you may need to make into a separate savings plan to build up a lump sum to repay the amount borrowed on an interest-only basis. This assumes that you pay off the amount borrowed on an interest-only basis as a lump sum at the end of the mortgage term. On whatever basis your loan is arranged, it is always advisable to consider life assurance needs, and we strongly recommend that you take advice from a financial adviser.

## ALL APPLICANTS MUST SIGN BELOW

SIGNATURE  
OF FIRST  
APPLICANT

DATE

DD

MM

YYYY

SIGNATURE  
OF SECOND  
APPLICANT

DATE

DD

MM

YYYY



Instruction to your bank  
or building society  
to pay by Direct Debit

Tandem Bank LTD  
Hogarth House  
136 High Holborn  
London  
WC1V 6PX

185672


[illegible]

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Please pay Tandem Bank 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 Tandem Bank Limited and, if so, details will be passed electronically to my bank/building society.

NAME AND FULL POSTAL ADDRESS OF YOUR BANK OR BUILDING SOCIETY	
To: The Manager	Bank/building society
Address	
Postcode	


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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 Tandem Bank Limited will notify you 5 working days in advance of your account being debited or as otherwise agreed. If you request Tandem Bank Limited 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 Tandem Bank Limited 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 Tandem Bank Limited 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.