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		Broker Office/Address	
Advisor name			
Phone number			post code
Mobile number		Network/Club name	
Your Clydesdale BDM		FCA reference No.	
		Network/Club FCA ref No.	
		Email address	

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				
Identity 2				

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		
First name in full		
Middle name(s) in full		
Surname		
Date of birth		
Time at present address	year(s) month(s)	year(s) month(s)
Current address		
	post code	post code
Country of birth/Nationality	/	/
Is indefinite leave to remain in the UK held?	Yes ☐ No ☐	Yes ☐ No ☐
Time continuously living in the UK	year(s) month(s)	year(s) month(s)

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		
	post code	post code
Time at previous address	year(s) month(s)	year(s) month(s)

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

	First applicant	Second applicant
Address		
	post code	post code
Time at additional address	year(s) month(s)	year(s) month(s)
Are you	single ☐ married/civil partnership ☐ separated ☐	single ☐ married/civil partnership ☐ separated ☐
	widowed ☐ divorced/ dissolved ☐ with partner ☐	widowed ☐ divorced/ dissolved ☐ with partner ☐
Number of dependant children (mandatory)		
Number of dependant adults (mandatory)		
Gender of applicant	Male ☐ Female ☐	Male ☐ Female ☐

Contact Details

	First applicant	Second applicant
Home Telephone		
Work Telephone		
Mobile		
Email address		

Residential Status

	First applicant	Second applicant
	home owner ☐ tenant (unfurnished) ☐	home owner ☐ tenant (unfurnished) ☐
	tenant (furnished) ☐ living with parents ☐	tenant (furnished) ☐ living with parents ☐
	living with other relatives ☐ lodger ☐	living with other relatives ☐ lodger ☐
	provided by employer ☐	provided by employer ☐
Other (please specify)		
Are you an existing Clydesdale Bank customer?	Yes ☐ No ☐	Yes ☐ No ☐
Existing CB Account Number and Sort Code		

Occupation/Income Details

	First applicant	Second applicant
Is the applicant's income to be included in the mortgage application?	☐	☐
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)

	First applicant	Second applicant
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**

	First applicant	Second applicant
How do you get paid?	Cash ☐ Cheque ☐	Cash ☐ Cheque ☐
	Direct to Clydesdale Bank ☐ Direct to other ☐	Direct to Clydesdale Bank ☐ 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**

	First applicant	Second applicant
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

	First applicant Year 1 (Most recent year)	First applicant Year 2	Second applicant Year 1 (Most recent year)	Second applicant 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

	First applicant	Second applicant
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?)	
Market Value	£
Total mortgage outstanding	£
Joint/Sole name	

Monthly Expenditure – BTL Being Placed With Clydesdale Bank

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

Mortgages	£	Ground rent/Service charge	£
Water rates	£	Insurances (incl. car insurance)	£
Council Tax	£	**Total new Buy to Let monthly expenditure**	**£ (A)**

Monthly Expenditure – All Other BTLs

Mortgages	£	Ground rent/Service charge	£
Water rates	£	Insurances (incl. car insurance)	£
Council Tax	£	**Total new other Buy to Let monthly expenditure**	**£ (B)**

Rental Income

Rental Income – BTL being placed with Clydesdale Bank	£	Rental Income – All other BTLs	£
		Total Rental Income	**£**

Monthly Expenditure Details – Main Residence

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

Current Residential Property

Market Value	£	Existing Lender	
Mortgage Outstanding	£	Joint/Sole Name	
Equity	£		

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

Bank/Building Society balances	£	Investments	£
Life policies (surrender value)	£	Equity in property	£
Other	£	Total	£

Are all the assets available for the Bank 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 Bank and/or Yorkshire Bank? £

	First applicant	Second applicant
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
	£	£	
	£	£	
	£	£	
	£	£	

Detail any other outstanding debts, eg. taxation	Outstanding balance
	£
	£
Amount of guarantees over any other loans	£
Full total of liabilities	£

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		
Account Number		

Current Product Details:

	Account 1	Account 2 (where applicable)
Product Type	Fixed ☐ Discounted ☐ Tracker ☐ Variable ☐	Fixed ☐ Discounted ☐ Tracker ☐ Variable ☐
Product end date		
Balance Outstanding		
Term Remaining		
Repayment Type		
Current interest rate	%	%

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	£	£
Interest rate	%	%
Term	year(s) month(s)	year(s) month(s)
Repayment Type	Capital & interest ☐ Interest Only ☐	Capital & interest ☐ Interest Only ☐

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	£	£
Interest rate	%	%
Term	year(s) month(s)	year(s) month(s)
Repayment Type	Capital & interest ☐ Interest Only ☐	Capital & interest ☐ Interest Only ☐

What is the additional borrowing to be used for?

Home Improvements (Rental Property) £ Home Improvements (other Property) £

Re-leverage or expand BTL portfolio £ Debt Consolidation £

Onward Purchase £ Other (please state) £

Where your customer has selected an offset product please ask them to visit cbonline.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 Bank Legal Panel? Yes ☐ Please provide details below.

No ☐ Please provide the details of the firm or licensed conveyancer acting on your behalf. Clydesdale Bank 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 Bank's Legal Panel, please visit www.clydesdalebankintermediaries.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 the Bank's nominated legal provider or a member of the Clydesdale Bank Legal Panel may be instructed. To find out more information on Clydesdale Bank's Legal Panel, please visit clydesdalebankintermediaries.co.uk

Are you using the Clydesdale Bank'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 the Bank 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 Bungalow – Semi Detached Bungalow – Terraced

Flat – Converted Flat – Purpose built House – Detached

House – Semi Detached House – Terraced Maisonette – Converted

Maisonette – Purpose built Multi-unit freehold blocks (MUFBs) Other

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 stone concrete timber-framed

timber pre-fabricated other

Accommodation

Give number of Reception rooms Bedrooms Inside W.C.s Basement rooms

Kitchens Bathrooms Attic rooms Outbuildings

Garages single double detached integral

space none

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 cbonline.co.uk/privacy

Who we are

Clydesdale Bank PLC trades using the brands Clydesdale Bank, Yorkshire Bank and 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 cbonline.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.cbonline.co.uk/privacy.

Legal Declaration

IMPORTANT NOTICE TO THE APPLICANT(S) This is the Bank'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 the Bank is for Bank 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 the Bank 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 the Bank in respect of this application and I/we authorise you to debit my/our account with these items.

I/We understand that the Bank does not require me/us to take the Bank's buildings insurance as a condition of my/our home loan application. I/We confirm that I/we have been advised by the Bank 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 the Bank's Higher Lending Policy or Mortgage Guarantee Policy is required, I/we authorise the Bank 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 the Bank 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 the Bank 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 the Bank, or any member of the Bank'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 the Bank may pay a fee to the introducer. The introducer will provide me/us with information regarding the fee they may receive and on request the Bank 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.

First Applicant

Signature

Date

Second Applicant

Signature

Date

www.clydesdalebankintermediaries.co.uk

The team at Clydesdale Bank
Sunderland
SR43 4JE

Contact Tel No 0800 678 3066

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

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 Bank 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 Bank PLC 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 Bank PLC 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 Bank PLC will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Clydesdale Bank PLC 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 Bank PLC 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 Bank PLC 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.