

# Intermediary Mortgage Application Form – Residential

## For Application Types: Porting (with or without additional), Additional Borrowing/ Further Advance or Product Transfer with Additional Borrowing



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

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

## Application Checklist

Please indicate if the application is for: ☐ Porting (with or without additional borrowing) ☐ Stand Alone Additional Borrowing  
☐ Product Transfer with Additional Borrowing

☐ Application fully completed (on-screen), including declaration & DDM signed by the customer(s).  
☐ Evidence of Personal Identity - using a single document from list A or one each from list B and list C.  
☐ Income proof and any additional documents - see the 'Packaging requirements' website section for what we need.  
☐ Please provide the property post code(s) for previous applications

## Intermediary Details

### To be completed by Intermediary

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

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

Type of Mortgage Sale Advised ☐ Execution Only ☐ Customer Rejected Advice ☐

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

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

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

Please detail underwriter reference number for the case

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

## Fee Payments

|                               |                                                          |
|-------------------------------|----------------------------------------------------------|
| Product fee (if applicable)   | <input type="text"/>                                     |
| Add Product fee to loan?      | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Valuation fee (if applicable) | <input type="text"/>                                     |
| Amount of fee paid to Broker  | <input type="text"/>                                     |

(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/<br>Serial Number | Issuing Authority (2)/Country of origin | Date of Expiry       |
|------------|----------------------|-------------------------------------|-----------------------------------------|----------------------|
| Identity 1 | <input type="text"/> | <input type="text"/>                | <input type="text"/>                    | <input type="text"/> |
|            | <input type="text"/> | <input type="text"/>                | <input type="text"/>                    | <input type="text"/> |
| Identity 2 | <input type="text"/> | <input type="text"/>                | <input type="text"/>                    | <input type="text"/> |
|            | <input type="text"/> | <input type="text"/>                | <input type="text"/>                    | <input type="text"/> |

### Notes:

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

### Explanatory Notes

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

I/we confirm that:

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

Please select one of the options below:

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

|          |                      |
|----------|----------------------|
| Signed   | <input type="text"/> |
| Name     | <input type="text"/> |
| Position | <input type="text"/> |
| Date     | <input type="text"/> |

**Note: This certificate must be signed (wet signature) by the person who has seen the original documentation.**

|                             |                      |
|-----------------------------|----------------------|
| Full name of regulated firm | <input type="text"/> |
| Name of regulator           | <input type="text"/> |
| Regulator reference number  | <input type="text"/> |

Customer Details

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

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

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

Contact Details

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

Residential Status

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

Occupation/Income Details

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

Occupation/Job Title

Expiry date of contract (DD/MM/YY)

At what age do you intend to retire?\*

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

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

Current employer’s nature of business

Time in current occupation\*\*

Time in previous occupation

Current employer’s name

Current employer’s address

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

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

How do you get paid?

Are you paid

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

Net monthly income (after deduction of tax)

Gross annual overtime

Gross annual bonus

Self-employed

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

Self-employed entity

Time self-employed

What % share of the business do you own?

Are the following up to date?

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

Nature of Business

Name of Business

Address of Business

Year ending (DD/MM/YY)

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

Share of Director’s Remuneration

Employed (PAYE), Self-employed and Retired

Amount of any other regular income (per month)

Please specify source

Second applicant

full-time

part-time

retired

self-employed

unemployed

fixed term contract

agency contract

year(s)

month(s)

year(s)

month(s)

post code

Cash

Cheque

Direct to Clydesdale Bank

Direct to other

Monthly

Fortnightly

Weekly

Four weekly

£

£

£

£

Sole Trader

Limited Company

Partnership

Limited Liability Partnership

year(s)

month(s)

TAX

Yes

No

PAYE

Yes

No

NI

Yes

No

post code

Year 1 (Most recent year)

£

£

Year 2

£

£

£

Current Mortgage Details (Residential)

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

If you have any other residential mortgages please specify in the Other Property Assets section

Monthly Expenditure Details – Main Residence (if a joint application, the following section must be completed on a joint basis. All figures should reflect the post completion position)

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

Monthly Expenditure – All BTLs & Other Properties (excluding main residence)

|             |                                |                                                               |                                |
|-------------|--------------------------------|---------------------------------------------------------------|--------------------------------|
| Mortgages   | <input type="text" value="£"/> | Ground rent/Service charge                                    | <input type="text" value="£"/> |
| Water rates | <input type="text" value="£"/> | Insurances (incl. car insurance)                              | <input type="text" value="£"/> |
| Council Tax | <input type="text" value="£"/> | <b>Total new monthly BTL &amp; Other Property expenditure</b> | <b>£ (B)</b>                   |
|             |                                | <b>Total expenditure</b>                                      | <b>£ (A) + (B)</b>             |

Rental Income – Other Properties

Rental Income

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

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

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

Other Property Assets (Please ensure all mortgage payments are included in the monthly expenditure section)

| 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 | <div>year(s)</div> <div>month(s)</div> | <div>year(s)</div> <div>month(s)</div> |
|------------------------|----------------------------------------|----------------------------------------|

|                                                                                                                                          |              |
|------------------------------------------------------------------------------------------------------------------------------------------|--------------|
| 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? | <div>£</div> |
|------------------------------------------------------------------------------------------------------------------------------------------|--------------|

|                                          |                              |                             |                              |                             |
|------------------------------------------|------------------------------|-----------------------------|------------------------------|-----------------------------|
| Do you have a Maestro and/or Debit Card? | Yes <input type="checkbox"/> | No <input type="checkbox"/> | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
|------------------------------------------|------------------------------|-----------------------------|------------------------------|-----------------------------|

### Credit cards (eg. Visa, MasterCard, Storecard)

| Name of company | Card limit   | Outstanding balance |
|-----------------|--------------|---------------------|
| <div></div>     | <div>£</div> | <div>£</div>        |
| <div></div>     | <div>£</div> | <div>£</div>        |
| <div></div>     | <div>£</div> | <div>£</div>        |
| <div></div>     | <div>£</div> | <div>£</div>        |

### Loans

| Name of company | Original amount of loan | Outstanding balance | End date    |
|-----------------|-------------------------|---------------------|-------------|
| <div></div>     | <div>£</div>            | <div>£</div>        | <div></div> |
| <div></div>     | <div>£</div>            | <div>£</div>        | <div></div> |
| <div></div>     | <div>£</div>            | <div>£</div>        | <div></div> |
| <div></div>     | <div>£</div>            | <div>£</div>        | <div></div> |

### Hire Purchase

| Name of company | Original amount of loan | Outstanding balance | End date    |
|-----------------|-------------------------|---------------------|-------------|
| <div></div>     | <div>£</div>            | <div>£</div>        | <div></div> |
| <div></div>     | <div>£</div>            | <div>£</div>        | <div></div> |
| <div></div>     | <div>£</div>            | <div>£</div>        | <div></div> |
| <div></div>     | <div>£</div>            | <div>£</div>        | <div></div> |

### Bank overdraft

| Name of company | Current overdraft limit | Outstanding balance | Review date |
|-----------------|-------------------------|---------------------|-------------|
| <div></div>     | <div>£</div>            | <div>£</div>        | <div></div> |
| <div></div>     | <div>£</div>            | <div>£</div>        | <div></div> |
| <div></div>     | <div>£</div>            | <div>£</div>        | <div></div> |
| <div></div>     | <div>£</div>            | <div>£</div>        | <div></div> |

| Detail any other outstanding debts, eg. taxation | Outstanding balance |
|--------------------------------------------------|---------------------|
| <div></div>                                      | <div>£</div>        |
| <div></div>                                      | <div>£</div>        |
| Amount of guarantees over any other loans        | <div>£</div>        |
| Full total of liabilities                        | <div>£</div>        |

|                                                                                                                                                                                                                                                        |                              |                             |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|-----------------------------|
| 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? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| If yes, please give details in Additional Information section                                                                                                                                                                                          |                              |                             |

|                                                                                                                                                                                                                                                                        |              |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|
| 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. | <div>£</div> |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|

## Existing Customer Account Details

Please provide details of your customer's current Clydesdale Mortgage

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

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

## Complete this section for Porting Applications

|                                                                                                             |                                                                               |                                                            |                                                                                                                     |
|-------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------|------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------|
| Please confirm the application type: Porting – no additional lending <input type="checkbox"/>               |                                                                               | Porting – with additional lending <input type="checkbox"/> |                                                                                                                     |
| Total Mortgage Amount Required <input type="text"/>                                                         |                                                                               | Purchase Price of Property <input type="text"/>            |                                                                                                                     |
| Are any changes required to the existing mortgage? Yes <input type="checkbox"/> No <input type="checkbox"/> |                                                                               | If 'Yes' please confirm below:                             |                                                                                                                     |
| Reduced balance                                                                                             | Yes <input type="checkbox"/> No <input type="checkbox"/> <input type="text"/> | Change of term                                             | Yes <input type="checkbox"/> No <input type="checkbox"/> <input type="text"/> year(s) <input type="text"/> month(s) |
| Change of repayment type                                                                                    | Yes <input type="checkbox"/> No <input type="checkbox"/> <input type="text"/> | Capital & Interest                                         | <input type="text"/> Interest Only <input type="checkbox"/>                                                         |

**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) <input type="text"/> |                                                                                    |
| Full Product Description (including end date) <input type="text"/>                                                |                                                                                    |
| Product Fee <input type="text"/>                                                                                  | To be added to loan? Yes <input type="checkbox"/> No <input type="checkbox"/>      |
| Product 1                                                                                                         | Product 2 (if required)                                                            |
| Amount <input type="text"/>                                                                                       | <input type="text"/>                                                               |
| Interest rate <input type="text"/> %                                                                              | <input type="text"/> %                                                             |
| Term <input type="text"/> year(s) <input type="text"/> month(s)                                                   | <input type="text"/> year(s) <input type="text"/> month(s)                         |
| Repayment Type                                                                                                    | Capital & interest <input type="checkbox"/> Interest Only <input type="checkbox"/> |

## Complete this section for Additional Borrowing Applications

|                                                                                    |  |                                                                    |  |
|------------------------------------------------------------------------------------|--|--------------------------------------------------------------------|--|
| Please confirm the application type: Additional borrowing <input type="checkbox"/> |  | Product transfer and additional borrowing <input type="checkbox"/> |  |
| Total Mortgage Amount Required <input type="text"/>                                |  | Additional Borrowing Amount Required <input type="text"/>          |  |
| Estimated Valuation of Property <input type="text"/>                               |  |                                                                    |  |

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

|                                                                                                             |                                                                               |                                |                                                                                                                     |
|-------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------|--------------------------------|---------------------------------------------------------------------------------------------------------------------|
| Are any changes required to the existing mortgage? Yes <input type="checkbox"/> No <input type="checkbox"/> |                                                                               | If 'Yes' please confirm below: |                                                                                                                     |
| Reduced balance                                                                                             | Yes <input type="checkbox"/> No <input type="checkbox"/> <input type="text"/> | Change of term                 | Yes <input type="checkbox"/> No <input type="checkbox"/> <input type="text"/> year(s) <input type="text"/> month(s) |
| Change of repayment type                                                                                    | Yes <input type="checkbox"/> No <input type="checkbox"/> <input type="text"/> | Capital & Interest             | <input type="text"/> Interest Only <input type="checkbox"/>                                                         |

**Complete this section for all additional borrowing applications:**

|                                                                                                                   |                                                                                    |
|-------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------|
| New product required: (Product selected should be based on overall LTV for the new purchase) <input type="text"/> |                                                                                    |
| Full Product Description (including end date) <input type="text"/>                                                |                                                                                    |
| Product Fee <input type="text"/>                                                                                  | To be added to loan? Yes <input type="checkbox"/> No <input type="checkbox"/>      |
| Product 1                                                                                                         | Product 2 (if required)                                                            |
| Amount <input type="text"/>                                                                                       | <input type="text"/>                                                               |
| Interest rate <input type="text"/> %                                                                              | <input type="text"/> %                                                             |
| Term <input type="text"/> year(s) <input type="text"/> month(s)                                                   | <input type="text"/> year(s) <input type="text"/> month(s)                         |
| Repayment Type                                                                                                    | Capital & interest <input type="checkbox"/> Interest Only <input type="checkbox"/> |

|                                                  |                      |
|--------------------------------------------------|----------------------|
| What is the additional borrowing to be used for? |                      |
| Home Improvements (Rental Property)              | <input type="text"/> |
| Re-leverage or expand BTL portfolio              | <input type="text"/> |
| Onward Purchase                                  | <input type="text"/> |
| Home Improvements (other Property)               | <input type="text"/> |
| Debt Consolidation                               | <input type="text"/> |
| Other (please state)                             | <input type="text"/> |

Where your customer has selected an offset product please ask them to visit [cbonline.co.uk](http://cbonline.co.uk) to apply to open their linked current or savings account.

## Repayment Strategies for Interest Only Mortgages

Please complete this form with the details of the repayment strategy(s) you have in place to repay the capital outstanding at the end of the mortgage term. We will also need evidence to support your stated strategy(s). A combination of repayment strategies will be considered.

### Cash Savings & Investments

| Provider | Reference Number | Start Date | Monthly Payment | Current Value |
|----------|------------------|------------|-----------------|---------------|
|          |                  |            |                 |               |
|          |                  |            |                 |               |
|          |                  |            |                 |               |
|          |                  |            |                 |               |
|          |                  |            |                 |               |
|          |                  |            |                 |               |

Please provide a copy of your last statement plus evidence of regular and on-going contributions which have been in place for at least 12 months.

### Endowment Policies

| Provider | Reference Number | Start Date | Maturity Date | Monthly Payment | Current Value |
|----------|------------------|------------|---------------|-----------------|---------------|
|          |                  |            |               |                 |               |
|          |                  |            |               |                 |               |
|          |                  |            |               |                 |               |
|          |                  |            |               |                 |               |

Please provide a copy of your last statement showing projected maturity value plus evidence of at least the last 12 months regular contributions.

### Pension Commencement Lump Sum

| Provider | Reference Number | Date of Retirement | Monthly Payment | Projected Lump Sum |
|----------|------------------|--------------------|-----------------|--------------------|
|          |                  |                    |                 |                    |
|          |                  |                    |                 |                    |
|          |                  |                    |                 |                    |

Please provide a copy of your last statement showing projected maturity and the retirement date.

### Sale of Share Portfolio

| Company | Number of Shares | Value |
|---------|------------------|-------|
|         |                  |       |
|         |                  |       |
|         |                  |       |

Please provide a copy of the share certificate or share account statement, a statement showing the current value and a print of the current share price from a recognised source. Only shares held in FTSE 100 listed Companies can be accepted.

### Other Repayment Strategies

Depending on your response, we may need to contact you for further information.

Do you intend to downsize from the property you wish to purchase with this mortgage?

Yes ☐

No ☐

If yes, please provide more information on your strategy in the section below (for example: 'Client will downsize to 3 bed semi in XX area for £300k').

### The sale of another property owned by you

Yes ☐

No ☐

If yes, please use the additional information section or complete a separate piece of paper with the details.

**(The address of the property must also be included)**

The value of the property £

Amount of equity in the property £

Amount outstanding on the loan £

Is the property in your name only

Yes ☐

No ☐

If this mortgage is with another lender, please provide a copy of your last mortgage statement. If the property is unencumbered, we require the results from a Land Registry search within the last 90 days showing ownership.

Additional information/property address (where the strategy is the sale of another property owned by you).

## 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](http://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

**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](http://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 |

Scottish properties only. Please provide the name of the valuer and date of inspection (this must be within the last 3 months) for the Mortgage Valuation, Homebuyers' Survey or Transcription.

Name of valuer  Date of inspection

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 ☐

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](http://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](http://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](http://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 which is/will be my/our main place of residence (unless agreed otherwise) 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](http://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 [Existing.Customer.Support@cybg.com](mailto:Existing.Customer.Support@cybg.com)**

Clydesdale Bank PLC (which also trades as Yorkshire Bank and Virgin Money) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No. 121873. Credit facilities other than regulated mortgages and regulated credit agreements are not regulated by the Financial Conduct Authority. Clydesdale Bank PLC is registered in Scotland (No. SC001111). Registered Office: 177 Bothwell Street, Glasgow G2 7ER.



# 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.

