



For existing customers

# Further Advance Application *Form.*

Please read the enclosed information with care



Exclusive providers of the Royal London Equity Release products

### Section One - Submission Route Details

Is this application being submitted via a Mortgage Club? Yes  No

If yes, please state the name of the Mortgage Club:

### Section Two - Applicant Details

Number of applicants 1  2

First applicant details \_\_\_\_\_

Title  Surname

First name  Middle name(s)

Marital status  Previous names (optional)

Gender  Date of birth

Phone number (daytime)  Mobile number

Email address

Preferred method of contact

Telephone  Email

Second applicant details \_\_\_\_\_

Title  Surname

First name  Middle name(s)

Marital status  Previous names (optional)

Section continued on next page



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### Section Two - Applicant Details

Gender  Date of birth

Phone number (daytime)  Mobile number

Email address

Preferred method of contact

Telephone  Email

If this is a Power of Attorney application, please also complete our separate Power of Attorney forms.

### Section Three - Plan Details

Are you purchasing a new property? Yes  No

Estimated value of the property to be mortgaged

### Section Four - Fees

Fee	Amount	Add to loan
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>



### Section Five - Intermediary Fees

Are you charging the applicant a fee for this application?

Fee description

When payable

Amount

Refundable amount

### Section Six - Loan Purpose

Loan amount required

Consolidation of outstanding unsecured loan(s) if applicable

Yes

No

Name of lender

Settlement figure

Home improvements

Yes

No

Description

Amount

Will this improve the value of the property?

Yes

No

*Section continued on next page*

### Section Six - Loan Purpose

Cash in the bank    Yes     No     Amount

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Investment    Yes     No   
Investment type     Amount

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Other purpose    Yes     No   
Purpose     Amount

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Has anybody moved into the property that we are not already aware of, that will require a Deed of Consent? (Please specify name, date of birth and relationship to applicant)

Have there been any major/structural changes to the property?  
(Please specify extension, build type, annexe etc.)

Does the property now have any Solar Panels leased or owned?    Yes     No

*Section continued on next page*



**Section Six - Loan Purpose**

Since the initial application, does the applicant(s) have any adverse credit? Please tick as appropriate

Type	Yes	No	Attorney name	Amount
CCJs in the last 6 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
Any unsatisfied defaults?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
Arrears in the last 2 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
Any repossession/surrender?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
Bankruptcy in the last 6 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
Debt relief order in the last 6 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
Individual Voluntary Arrangement in the last 6 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>

**Section Seven - Declaration**

**How Responsible Lending will use your personal data:**

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We are the data controller and need to collect information about you so that we can understand your circumstances, requirements and for certain other specified purposes. This section tells you why we ask for information, who we provide it to, the purposes that it may be used for and explains how we will protect your privacy. If you wish to contact us to discuss any of the following details please call us on (0330) 1243914, or write to us at Responsible Lending, PO BOX 277, Sheffield, S98 1RP.

*Section continued on next page*



## Section Seven - Declaration

We may obtain a variety of information about you that may include (but is not limited to) information relating to your financial circumstances (for example, your income, outgoings and existing investments), gender, dependents and marital status. We may also ask you about sensitive data such as your physical and mental health. Collecting this information not only enables us to offer you a Responsible Lending Lifetime Mortgage but also to service the loan once it has completed.

Data Protection Laws gives you the right to see any personal data that we hold about you. You have the right to request that the data controller provide the data subject with his/her personal data and where possible, to transmit that data directly to another data controller. You have the right to require any inaccuracies in personal data relating to you to be corrected and to request a restriction is placed on further processing where there is a dispute to that accuracy. You have the right to prevent processing of sensitive and personal data for the purposes of direct marketing. You have the right to lodge a complaint with the Information Commissioners Office.

In order to offer you a Responsible Lending Mortgage we will need to share your data with other third parties including: our property valuers, our conveyancing partners, our insurers, our funders, our credit referencing partners, your adviser, your conveyancing firm. Please note there may be other parties we need to share your data with, but this will only be in connection with your Lifetime Mortgage.

The personal information we have collected from you will be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment. Further details of how your information will be used by us and these fraud prevention agencies, and your data protection rights, can be found by contacting us on the afore-mentioned contact details.

In order to lend on a property, Responsible Lending ('we', 'us') only require a Mortgage Valuation to be carried out. We do not instruct a Survey of any kind. We will instruct a third party Valuer of our choosing. It's important to remember that the Mortgage Valuation is a report which is purely for our purposes in accordance with the Mortgage Valuation Guidelines issued by the Royal Institution of Chartered Surveyors and the guidelines we issue to our Valuers. This does not meet RICS guidelines for any of the Survey products they offer, such as their Homebuyer and Building Survey reports and is unsuitable for use by you.

*Section continued on next page*



## Section Seven - Declaration

Any information received about you (either directly or from a third party) as a consequence of providing you with your Lifetime Mortgage may be used by us for purposes set out below:

1. To provide you with information about the products you have taken out
2. To perform initial and any future credit checks and to verify your identity
3. To comply with legal and regulatory obligations
4. For the administration and continuing review of your plan
5. For analysis and research, to improve the way we do business
6. To provide you with information about products and services that may be of interest
7. For general administrative purposes, including the storage and backup of data

Any credit reference check may affect your credit rating.

We will hold your personal data for no longer than is reasonably necessary to continue servicing your Lifetime Mortgage. Your personal data will be deleted within 7 years of your Lifetime Mortgage contract ceasing.

Responsible Lending may use your information to contact you about its other products and services and third party providers that it believes may be of interest to you. If you are happy to receive marketing promotions, please tick the appropriate box(s) below:

Please provide me with marketing promotions:

By mail  By telephone

Are you happy to receive joint communication on this account?

Applicant 1  Applicant 2

Customer Declaration see point A

Intermediary Declaration see point B

*Section continued on next page*





## Section Seven - Declaration

### Point A - Customer Declaration

To my knowledge the information submitted on this mortgage application is accurate and correct.

All parties confirm my adviser has explained to me the risks and benefits in relation to taking out a Lifetime Mortgage.

All parties confirm my adviser has provided to me Responsible Lending's Key Facts Illustration and explained to me the features and benefits of Responsible Lending's Lifetime Mortgage.

All parties confirm Responsible Lending has authority to undertake fraud and credit checks in order to assess my suitability to offer me their Lifetime Mortgage.

All parties confirm Responsible Lending can use my personal data in accordance with the principles set out above.

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Please **tick the box** to confirm the above statements.

All parties on this application agree to credit searches

### Point B - Adviser Declaration

To my knowledge the information submitted on this mortgage application is accurate and correct.

I confirm I am currently authorised by The Financial Conduct Authority and I have the relevant additional Lifetime Mortgage qualifications to meet the Regulator's standards as set out in the Mortgaged and Home Finance, Conduct of Business Sourcebook, Chapter 8.

Please **tick the box** next to your name to confirm the above statements.

Adviser's Firm

Adviser's Firm Number

Adviser's Name



### Section Eight - Valuation Details

#### Arrangements to access property

Provide details for the valuer to gain access to inspect the property

Contact Name

Contact Telephone Number

Please provide any additional information which will help the valuer to gain access.

Best time to conduct survey