

## Submission Guide

### What to do next

- Applicant to sign declaration
- Applicant to complete and sign Direct Debit Mandate - **original copy only, we cannot accept a fax**
- Financial Adviser to sign declaration and provide any additional information to support the application

### If this application requires a booking fee

- **Please send the booking fee by cheque, made payable to Nottingham Building Society and write the mortgage account number on the back**
- **Please note we cannot offer payment by debit/credit card or other methods**
- **We cannot proceed until we receive this fee**

### Please note

The above documents must be returned within 5 working days and we cannot process the application until supporting documents have been received by the underwriter.

We also request the following supporting documents:

Documents	Type of Lending
Booking fee cheque (if applicable), payable to Nottingham Building Society. This is non-refundable.	Residential and BTL applications
Proof of ID	Residential and BTL applications
Payslips for the last month	Residential and BTL applications
Bank statement for the last month	Residential and BTL applications
If self employed – last 3 years accounts (we will write directly to your accountant for a reference if not provided)	Residential and BTL applications

Additional information may be required in some cases; we will contact you if this is necessary.

If posting your application please do not send the original documents as we can't guarantee their safe return.

### Postal address to send information to:

The Nottingham  
Nottingham House  
5-13 Upper Parliament Street  
Nottingham  
NG1 2BX

**Fax** – 0115 956 4567

If you have any questions please contact the intermediary support team on  
**0115 956 4714**

**Declaration – to be signed by all applicants**

- a** I apply for an advance on a mortgage and believe the statements in this application are true. Any agreement for a loan which may be made by Nottingham Building Society (later called The Nottingham) will be based on those statements.
- b** I understand any fee payable on application is non refundable and we cannot proceed until the fee is received by The Nottingham.
- c** I understand that any report or valuation on the property (whether carried out by a valuer or any other method) is only meant to help The Nottingham decide what advance (if any) may be made on the security. I also understand that neither The Nottingham nor its valuer accepts any responsibility for the value or condition of the property because of this report and valuation. (This applies even if the valuer makes a mistake in the report and valuation, or forgets to put something important in the report.)
- d** I understand that if my application does not proceed to completion, my customer data may be held by The Nottingham and be used for statistical analysis.
- e** My solicitor or conveyancer may give The Nottingham all the information they need to help The Nottingham decide whether to lend. I also give up any right to claim confidentiality between solicitor and client or legal privilege over this information.
- f** I understand The Nottingham may give information to a third party so they can give me help and advice if I fall behind with my mortgage payments.
- g** I authorise The Nottingham or any solicitor or conveyancer acting on behalf of The Nottingham in connection with the proposed remortgage of my property to obtain the title deeds to the property and obtain a repayment figure from my current lender(s).
- h** I understand The Nottingham may give information about this loan to insurance companies if the property is repossessed. I also understand that the information I supply may be shared with insurance companies for the purpose of insurance administration by the Society, or its agents.
- i** The Nottingham has the right to show this form and any of the references to any insurance company for the higher lending charge if this is needed for the loan for which I am applying.
- j** I authorise The Nottingham to pass information relating to my mortgage application to any solicitor or conveyancer acting on its behalf.
- k** I confirm I have received a Key Facts Illustration (KFI) for the mortgage I am applying for. I understand that it is important that I have read and understood this KFI.

**l** My personal information, I understand you may:

- o check your records for information on any:
  - accounts I already have with you;
  - accounts my spouse or other personal partner\* has with you;
  - business accounts I have if I am a director or partner in a small business.
- o pass my information to:
  - any employer, accountant, bank, landlord, mortgagee or other relevant person you want to get a reference from;
  - the police or other law enforcement agency if you suspect me of fraud or money laundering;
  - external regulatory bodies.

- o search at credit reference agencies for information about:
  - my personal accounts;
  - any personal accounts I am applying for, have applied for or have held jointly with someone else;
  - the personal accounts of anyone else I am financially-linked to;
  - my business accounts if I am a director or partner in a small business.
- o search at fraud prevention agencies for information about me, other members of my household and my business (if I have one).
- o send the information I give you as part of this application to credit reference agencies.
- o if I tell you I have a spouse or other personal partner\*:
  - search, link and record information about us both at credit reference agencies;
  - link joint applicants and my spouse or partner, in your records;
  - take my and their information into account in future applications that either, or both, of us make;
  - carry this linking on until the mortgage is paid off, or it is changed to be in one or other of our names only and one of us tells you that we are no longer linked.

I must have got my spouse's or other personal partner's agreement to give you information about them.

- o record if I give inaccurate or untrue information and you suspect fraud. You may also pass this information to financial and other organisations involved in stopping fraud to protect you, them and your customers from theft and fraud.
- o use this information to make either manual or automated:
  - assessments of this mortgage application, which might include 'credit scoring';
  - checks about my identity and the identity of any spouse, personal partner, director or business partner;
  - checks to stop and detect fraud and money laundering;
  - statistical analyses or tests to help you improve your products and services.
- o tell credit reference agencies:
  - about this mortgage account and how I run it;
  - if I do not fully repay this mortgage on time.
- o trace where I am to recover any payments that I owe you.
- o if I do not pay what I owe and you take possession of the property, pass information to a court and the Council of Mortgage Lenders so they can enter it in their Register of Possessions.
- o from time to time, search your records, credit reference agencies and fraud prevention agencies to:
  - manage my mortgage with you;
  - make decisions about my identity;
  - decide whether to lend, or continue to lend, to me;
  - grade my overall credit quality, and assess availability of future credit and price, along with determining arrears, retention and marketing strategies.

I am aware that if I want details of the credit reference and fraud prevention agencies you use and what they do, I can call you on 0115 956 4704.

\*A personal partner is someone you have a joint financial relationship with like a married couple. You will usually, but not necessarily, be living at the same address.

**Signatures**

First person applying:


Date


Second person applying:

Date

**Declaration for financial advisers**

I confirm that all relevant statutory provisions including requirements under Financial Services & Markets Act have been satisfied.

I am fully aware that quality checks will be carried out on the validity of the information contained in the online application submitted.

I confirm that all the documents attached are genuine copies of the originals.

**Important Notes:**

- Interest Only:** IF PART OR ALL OF THE MORTGAGE IS GOING TO BE ON AN INTEREST ONLY BASIS, PLEASE EXPLAIN HOW THE MORTGAGE WILL BE REPAYED AT THE END OF ITS TERM IN THE NOTES SECTION BELOW.
- Free Legal Fees:** This only applies if you are moving your existing mortgage to us, without moving home, and provided you are not removing a person currently name on the mortgage. There may be additional costs that the customer will have to pay that fall outside of our standard free legal package
- General Insurance:** Would you like us to provide the customer(s) with a quotation for Buildings and Contents Insurance  
Yes / No

**Extra information to support this application:**

Name:

Company:

Signature:

Date:

Please fill in the whole form including the official use box using a ball point pen and send it to

## Instructions to your bank or building society to pay by Direct Debit

Nottingham Building Society,  
Nottingham House,  
5/13 Upper Parliament Street,  
Nottingham  
NG1 2BX

Service user number

760265

Reference (your mortgage account number)

Name(s) of account holder(s) (at bank / building society)

Bank or building society account number

Branch sort code

### Instruction to your bank or building society

Please pay Nottingham Building Society Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Nottingham Building Society and, if so, details will be passed electronically to my bank or building society.

Full postal address of your bank or building society

To: The Manager,	Bank or building society
Address	
Postcode	

Signatures
Date

Banks or building societies may refuse to accept Direct Debits from some type of accounts

SUN174/0599

**You should detach and keep this guarantee**

### 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 Nottingham Building Society will notify you 5 working days in advance of your account being debited or as otherwise agreed. If you request Nottingham Building Society to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Nottingham Building Society or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society.
  - If you receive a refund you are not entitled to, you must pay it back when Nottingham Building Society asks you to.
- You can cancel a Direct Debit at any time, by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.