

Mortgage Application

Please use black or blue ink and write clearly in the spaces provided in BLOCK CAPITAL letters. Mark relevant boxes with a clear cross.

1. YOUR PERSONAL DETAILS

First Applicant

Title First Name(s)

Surname

If you have had any other names (*Title, First Name, middle name, surname*) in the last three years please provide details below

Previous name

Date of Birth Sex ☐ Male ☐ Female

National Insurance Number

Country of birth

Permanent right to reside in UK ☐ Yes ☐ No Nationality

Since (date) or ☐ Since birth

Address

Postcode

Date Occupied To

Residential Status

Are you an existing Metro Bank customer? ☐ Yes ☐ No

Actual/ Anticipated Retirement Age

Your Marital Status (eg. Married, Single, Divorced, Separated, Widow/er, Living Together)

Number of Dependents Are You a First Time Buyer? ☐ Yes ☐ No

If you have lived at your current address for less than 3 years, please provide an address history to cover the last 3 years.
If necessary, use Additional Information section (Section 12).

Previous Address 1

Postcode

Date Occupied To

Residential Status

Home Telephone Number

Second Applicant

Title First Name(s)

Surname

If you have had any other names (*Title, First Name, middle name, surname*) in the last three years please provide details below

Previous name

Date of Birth Sex ☐ Male ☐ Female

National Insurance Number

Country of birth

Permanent right to reside in UK ☐ Yes ☐ No Nationality

Since (date) or ☐ Since birth

Address

Postcode

Date Occupied To

Residential Status

Are you an existing Metro Bank customer? ☐ Yes ☐ No

Actual/ Anticipated Retirement Age

Your Marital Status (eg. Married, Single, Divorced, Separated, Widow/er, Living Together)

Number of Dependents Are You a First Time Buyer? ☐ Yes ☐ No

Previous Address 1

Postcode

Date Occupied To

Residential Status

Home Telephone Number

1. YOUR PERSONAL DETAILS *(continued)*

First Applicant

Work Telephone Number	<input type="text"/>
Mobile Number (mandatory)	<input type="text"/>
Preferred contact method	<input type="text"/>
Email Address	<input type="text"/>

Second Applicant

Work Telephone Number	<input type="text"/>
Mobile Number (mandatory)	<input type="text"/>
Preferred contact method	<input type="text"/>
Email Address	<input type="text"/>

2. CURRENT HOUSING DETAILS

First Applicant

Residential Status *(Owner occupier, tenant, living with parents, etc.)*

If you are an owner occupier please state your current Lender details

Name of lender	<input type="text"/>
----------------	----------------------

Account number	<input type="text"/>
----------------	----------------------

Mortgage holders name	<input type="text"/>
-----------------------	----------------------

Will you be redeeming your current mortgage on completion? ☐ Yes ☐ No

If no, please give details	<input type="text"/>
----------------------------	----------------------

Monthly Mortgage Payment /Rent	<input type="text" value="£"/>
--------------------------------	--------------------------------

Mortgage Balance Outstanding	<input type="text" value="£"/>
------------------------------	--------------------------------

Existing Mortgage Account Number	<input type="text"/>
----------------------------------	----------------------

Date Current Mortgage Taken Out	<input type="text"/>
---------------------------------	----------------------

Estimated value of current residential property	<input type="text" value="£"/>
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If renting ☐ Local Authority ☐ Private

Name of Landlord/ Letting Agent	<input type="text"/>
---------------------------------	----------------------

Contact number	<input type="text"/>
----------------	----------------------

Second Applicant

Residential Status *(Owner occupier, tenant, living with parents, etc.)*

If you are an owner occupier please state your current Lender details

Name of lender	<input type="text"/>
----------------	----------------------

Account number	<input type="text"/>
----------------	----------------------

Mortgage holders name	<input type="text"/>
-----------------------	----------------------

Will you be redeeming your current mortgage on completion? ☐ Yes ☐ No

If no, please give details	<input type="text"/>
----------------------------	----------------------

Monthly Mortgage Payment /Rent	<input type="text" value="£"/>
--------------------------------	--------------------------------

Mortgage Balance Outstanding	<input type="text" value="£"/>
------------------------------	--------------------------------

Existing Mortgage Account Number	<input type="text"/>
----------------------------------	----------------------

Date Current Mortgage Taken Out	<input type="text"/>
---------------------------------	----------------------

Estimated value of current residential property	<input type="text" value="£"/>
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If renting ☐ Local Authority ☐ Private

Name of Landlord/ Letting Agent	<input type="text"/>
---------------------------------	----------------------

Contact number	<input type="text"/>
----------------	----------------------

3a. YOUR EMPLOYMENT DETAILS - *IF SELF EMPLOYED GO TO SECTION 3b*

First Applicant

Your Job Title	<input type="text"/>
Date Started Current Job	<input type="text"/>

Second Applicant

Your Job Title	<input type="text"/>
Date Started Current Job	<input type="text"/>

3a. YOUR EMPLOYMENT DETAILS - IF SELF EMPLOYED GO TO SECTION 3b (continued)
First Applicant
Current Employer Information

Name

Address

Postcode

Telephone Number

Is this the address for an employer's reference? ☐ Yes ☐ No

Employment status

Full Time (permanent) ☐

Part Time (permanent) ☐

Fixed Term Contract ☐

Retired ☐

Unemployed ☐

Homemaker ☐

If employed - nature of business

If contracted - date of contract

If Fixed Term contract: Start date End date

Has the contract previously been renewed? ☐ Yes ☐ No

Secondary employment?

☐ Yes ☐ No

Employment status

Full Time (permanent) ☐

Part Time (permanent) ☐

Fixed Term Contract ☐

Retired ☐

Unemployed ☐

Homemaker ☐

If employed - nature of business

If contracted - date of contract

If Fixed Term contract: Start date End date

Has the contract previously been renewed? ☐ Yes ☐ No

Allowance

Do you foresee a reduction in the level of your income within the next three months? ☐ Yes ☐ No

If yes, please give details

Previous Employment Details (1 year history): Please provide full details of your employment if you have been less than 1 year with your current employer

Title

Nature of business

Employed from to

Second Applicant
Current Employer Information

Name

Address

Postcode

Telephone Number

Is this the address for an employer's reference? ☐ Yes ☐ No

Employment status

Full Time (permanent) ☐

Part Time (permanent) ☐

Fixed Term Contract ☐

Retired ☐

Unemployed ☐

Homemaker ☐

If employed - nature of business

If contracted - date of contract

If Fixed Term contract: Start date End date

Has the contract previously been renewed? ☐ Yes ☐ No

Secondary employment?

☐ Yes ☐ No

Employment status

Full Time (permanent) ☐

Part Time (permanent) ☐

Fixed Term Contract ☐

Retired ☐

Unemployed ☐

Homemaker ☐

If employed - nature of business

If contracted - date of contract

If Fixed Term contract: Start date End date

Has the contract previously been renewed? ☐ Yes ☐ No

Do you foresee a reduction in the level of your income within the next three months? ☐ Yes ☐ No

If yes, please give details

Title

Nature of business

Employed from to

3b. YOUR EMPLOYMENT DETAILS (FOR SELF EMPLOYED)

If you are Self Employed or are a director of a limited company with a share holding of more than 25% please complete this section

First Applicant

Business Name

Percentage Shareholding

%

Job title

Address

Postcode

Telephone Number

Nature of Business

Company type

☐ Sole Trader ☐ Partner ☐ Limited Company

Registration Number (if Ltd)

Date commenced trading

Second Applicant

Business Name

Percentage Shareholding

%

Job title

Address

Postcode

Telephone Number

Nature of Business

Business Status

☐ Sole Trader ☐ Partner ☐ Limited Company

Registration Number (if Ltd)

Date commenced trading

If less than 3 years, please provide details of previous Business/employment in “Additional Information” section *(see pg.11)*

Is an accountant used to prepare your accounts? ☐ Yes ☐ No

If yes, please provide details below:

Accountant Name

Company Name

Address

Postcode

Telephone No.

Fax No.

Email Address

Number of years Accountant has been acting for you

Qualifications

If less than 3 years, please provide details of previous Business/employment in “Additional Information” section *(see pg.11)*

Is an accountant used to prepare your accounts? ☐ Yes ☐ No

If yes, please provide details below:

Accountant Name

Company Name

Address

Postcode

Telephone No.

Fax No.

Email Address

Number of years Accountant has been acting for you

Qualifications

Your Self employed income: State your earnings derived from the business for the last 3 years

Earnings	Year Ending	Actual	Projected
£		<input type="checkbox"/>	<input type="checkbox"/>
£		<input type="checkbox"/>	
£		<input type="checkbox"/>	

Earnings	Year Ending	Actual	Projected
£		<input type="checkbox"/>	<input type="checkbox"/>
£		<input type="checkbox"/>	
£		<input type="checkbox"/>	

4. CREDIT INFORMATION

Please use the additional information section on page 11 if necessary.

First Applicant

Have you ever been in arrears? ☐ Yes ☐ No

Type of commitment

Highest number of missed payments in last 12 months

Highest number of missed payments in last 2 years

Have you ever had a default registered? ☐ Yes ☐ No

Date registered

Amount

Satisfied ☐ Yes ☐ No

Date satisfied

Have you ever had a CCJ (County Court Judgement)? ☐ Yes ☐ No

Date registered

Amount

Satisfied ☐ Yes ☐ No

Date satisfied

Have you ever been subject to an IVA (Individual Voluntary Arrangement)? ☐ Yes ☐ No

Date of IVA

Date satisfied

Have you ever been bankrupt? ☐ Yes ☐ No

Date of bankruptcy order

Date bankruptcy discharged

Have you ever had a property repossessed? ☐ Yes ☐ No

Date of repossession?

Have you ever been declined for a mortgage? ☐ Yes ☐ No

If yes, please provide details

Second Applicant

Have you ever been in arrears? ☐ Yes ☐ No

Type of commitment

Highest number of missed payments in last 12 months

Highest number of missed payments in last 2 years

Have you ever had a default registered? ☐ Yes ☐ No

Date registered

Amount

Satisfied ☐ Yes ☐ No

Date satisfied

Have you ever had a CCJ (County Court Judgement)? ☐ Yes ☐ No

Date registered

Amount

Satisfied ☐ Yes ☐ No

Date satisfied

Have you ever been subject to an IVA (Individual Voluntary Arrangement)? ☐ Yes ☐ No

Date of IVA

Date satisfied

Have you ever been bankrupt? ☐ Yes ☐ No

Date of bankruptcy order

Date bankruptcy discharged

Have you ever had a property repossessed? ☐ Yes ☐ No

Date of repossession?

Have you ever been declined for a mortgage? ☐ Yes ☐ No

If yes, please provide details

5. BUDGET PLANNER FOR NEW PROPERTY

Please use the additional information section on page 11 if necessary.

First applicant

Second applicant

Income - employed:

Gross basic annual salary

Overtime

Commission

Bonus

Allowance

Income - self-employed:

Most recent year's earnings

Most recent year's salary

Most recent year's dividend

Pension income

Net rental income (after all costs)

Other

Total

Credit Cards:

Do you have any credit cards with outstanding balances?

To be repaid?

Issuer

Balance

To be repaid?

Issuer

Balance

Unsecured Loans and Hire Purchase:

Do you have any loans/hire purchases?

To be repaid?

Lender

End date

Balance

Monthly payment

Secured Loans:

Do you have any other secured loans (excluding Buy-to-Let)?

To be repaid?

Lender

Balance

Other Committed Expenditure:

Do you have any other committed expenditure?

To be repaid?

Expense (eg child maintenance)

Details

Monthly payment

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1233 AF S2428 (05/15)

5. BUDGET PLANNER FOR NEW PROPERTY *(continued)*

First applicant

Second applicant

Buy-to-Let portfolio:

Do you have any investment/buy-to-let properties?

☐ Yes

☐ No

Total number of properties

Total current outstanding balance

£

Total monthly rent received

£

Basic essential expenditure:

Household (food and drink)

£

Housekeeping (gas, electricity, other heating)

£

Water and sewage

£

Building and contents insurance

£

Ground rent - leasehold property

£

Service charge - leasehold property

£

Medical expenses/insurance

£

Essential travel costs

£

Car insurance

£

Telephone - land line

£

Telephone - mobile

£

Broadband

£

Laundry/dry cleaning

£

Council tax

£

Other

£

Total

£

Basic quality of living costs:

Eating out, restaurants and hotels

£

Alcohol and cigarettes

£

Recreation (eg TV subscriptions, gym membership, non-essential travel, socialising)

£

Clothing and footwear

£

Household goods and repairs

£

Childcare and education

£

Personal goods (eg toiletries)

£

Total

£

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6. PROPERTY TO BE MORTGAGED

Address

Postcode

Is this to be used as your main residence?

☐ Yes

☐ No

Is there a mortgage on this property?
(for remortgage only)

☐ Yes

☐ No

Will any part of the property be used for business purposes?

☐ Yes

☐ No

If yes, provide details

Property description (House, Flat, Maisonette)

Property type (Detached, Semi-detached)

Tenure

☐ Freehold

☐ Feuhold

☐ Leasehold

If the tenure is Leasehold, please
state the unexpired term of the lease

YEARS

Annual Service or
Management Charge

£

Annual Ground
Rent or Feu Duty

£

Is the property a new build?

☐ Yes

☐ No

Are building certificates available?

☐ Yes

☐ No

If property is a flat:

On what floor is the flat?

Total number of storeys and housing units in the building?

Is there balcony access to the flat?

☐ Yes

☐ No

Is the flat above commercial premises?

☐ Yes

☐ No

If yes, please give details of the commercial use of the premises

Other Property Details

Construction type - walls

Construction type - roof

Year of Construction

Number of bedrooms:

Number of kitchens:

Number of bathrooms:

Full names of anybody 17 years or older, excluding the Customers, who will reside in the property.

Full Name(s)

Date of Birth

Relationship

Purchase Price

£

Estimated Value

£

From whom are you
buying the property?

Are you buying under any purchase scheme?

☐ Yes

☐ No

If Right To Buy:

When did you buy it?

Are you still in the pre-emption period?

☐ Yes

☐ No

If yes, provide details

Is the property a Buy to Let?

☐ Yes

☐ No

If Yes, will the property be let to a close family member?

☐ Yes

☐ No

If yes, provide details

If Yes, what is the estimated monthly rental?

£

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7. DETAILS OF THE MORTGAGE YOU REQUIRE

Mortgage Term	<input type="text"/>	Is the booking fee to be added to the loan?	<input type="checkbox"/> Yes <input type="checkbox"/> No				
	YEARS MONTHS						
Total Mortgage Amount	<input type="text"/>	<table border="1"> <thead> <tr> <th>Fee Description</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td>Booking Fee</td> <td><input type="text"/></td> </tr> </tbody> </table>		Fee Description	Amount	Booking Fee	<input type="text"/>
Fee Description	Amount						
Booking Fee	<input type="text"/>						
Loan purpose?	<input type="checkbox"/> Purchase <input type="checkbox"/> Re-mortgage						
Loan type?	<input type="checkbox"/> Residential <input type="checkbox"/> Buy-to-let						
Mortgage Amount on a Repayment Basis	<input type="text"/>						
Mortgage Amount on an Interest Only Basis	<input type="text"/>						
Which day of the month would you like repayments to be made?	<input type="text"/>	Please state the source of the deposit you are going to use to purchase the property:					
		Source	Amount <input type="text"/>				
		Source	Amount <input type="text"/>				
Will both applicants be named on the deed?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you included any additional borrowing over and above the mortgage amount? <input type="checkbox"/> Yes <input type="checkbox"/> No					
If no, give details	<input type="text"/>	If yes, how much? <input type="text"/>					
		If yes, for what purpose? (e.g. home improvements, debt repayment etc.) <input type="text"/>					
If part or all of your mortgage is on an interest only basis, how do you intend to repay the mortgage at the end of the mortgage term?							
Strategy	<input type="text"/>						
Amount	<input type="text"/>						
Name of the product you have chosen	<input type="text"/>						

8. REMORTGAGE DETAILS

Date current mortgage commenced	<input type="text"/>	Original Purchase Price	<input type="text"/>
When did ownership of the property commence?	<input type="text"/>	Estimated Current Value	<input type="text"/>
		Current Balance Outstanding	<input type="text"/>

9. ARRANGEMENTS FOR INSPECTION OF THE PROPERTY

Inspection

Valuation Type (basic/ home buyer/ full buildings)

Name of landlord/ letting agent Telephone Number

Provide details for the valuer to gain access to inspect the property if different to the current landlord/letting agent

Contact Name Contact telephone Number

Additional information

10. SOLICITOR DETAILS

Solicitor

Please note that Solicitors need to meet the Bank's panel requirements in order to act under dual instruction. Where your Solicitors firm does not meet the Bank's requirements, a Panel Solicitor will be instructed to act for the Bank at your expense.

Do you want to use a Metro Bank approved solicitor? ☐ Yes ☐ No

If no, please provide details:

Name of Conveyancing Firm	<input type="text"/>	Address	<input type="text"/>
Telephone Number	<input type="text"/>		
Fax Number	<input type="text"/>	Postcode	<input type="text"/>
Name of Person Acting for You	<input type="text"/>		

11. YOUR BANK ACCOUNT

Account holders name	<input type="text"/>		
Account Number	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Sort Code	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

12. ADDITIONAL INFORMATION

Please use this page to detail any additional information that you want to provide or have been unable to detail fully in the boxes provided.

[illegible]

13. IMPORTANT INFORMATION

1. The information we may collect about you

- 1.1 We may collect personal information about you in a number of ways in the course of your relationship with us. Your private information includes all of your personal data which we obtain when dealing with you or your application, operating and reviewing your mortgage account and liaising with other organisations in connection with your mortgage account, such as credit reference agencies and fraud prevention agencies.
- 1.2 You must not give us private information about someone else (such as a joint applicant) without first getting their consent for it to be used and disclosed in the ways described in this Section 13. We will assume that he or she has consented, although we may still ask for confirmation.
- 1.3 More information is available about how Metro Bank will use your information. You can find this at the beginning of the document “**Our Service Relationship with Personal Customers**” included in your Welcome Pack. More detailed information is also available in our “**Guide to the use of your information**” which can be provided on request.
- 1.4 **By signing this form you agree to Metro Bank using your information as set out above and in the ways described in those leaflets.**

2. Our obligation to keep your information confidential

- 2.1 We are obliged by law to keep your private information secure. We will not use or disclose your private information to anyone else, unless:
- we are allowed to do so under paragraphs 3 to 8 below;
 - you consent to such use or disclosure;
 - we need to do so in order to collect money that you owe us or to perform services under this agreement;
 - HM Revenue & Customs, the Financial Conduct Authority, Prudential Regulation Authority, voluntary organisations to whose codes or standards we adhere or other authorities (whether in the UK or abroad) require it;
 - we are required or permitted by law or the public interest;
 - we are required to disclose it to third parties that help us to provide our services to you (in which case, we will ensure that they are subject to appropriate obligations of confidentiality and data security in relation to your private information);
 - it is required by a mortgage guarantor or a joint applicant or their legal advisor in connection with this application or mortgage;
 - we are to be sold to or integrated with another business, in which case we may disclose your information to prospective purchasers and their advisers, on the understanding they keep it confidential; or
 - it is required by others to investigate or prevent crime or terrorism.

We will take appropriate measures to ensure that your private information is processed securely and confidentially.

13. IMPORTANT INFORMATION *(continued)*

3. When we may use your information

3.1 We may use your private information for any of the following purposes:

- processing your mortgage application and completing your mortgage;
- identity verification purposes;
- tracing your whereabouts;
- collecting money that you owe us;
- updating, consolidating and improving records;
- crime or terrorism detection, prevention and prosecution;
- responding to your enquiries and complaints;
- administering offers, competitions and promotions;
- evaluating the effectiveness of marketing and for research, training and statistical analysis with the aim of improving services;
- assessing lending and insurance risks;
- identifying products, services and facilities that may be of interest to you;
- checking details of job applicants and employees; and
- where we have your consent to do so, telling carefully selected third parties about you if we think that you may be interested in hearing from them about their products and services.

We may, from time to time, tell you of other ways in which your private information may be used by us.

3.2 We may apply to your current and previous employers, your accountant, landlord, lenders, insurance and/or pension providers to obtain references, details of your income, your existing financial commitments and any other information required to assess or review lending risks, recover debts or prevent fraud. We may disclose your personal information to your conveyancer (and if different our legal advisor) in connection with the work they do on your or our behalf in relation to the mortgage or the property. If you remortgage the property with another lender, we may disclose to them the amount you must pay to us to repay your mortgage loan. Where you are applying for a remortgage, we may obtain a repayment figure from your current lender(s). You authorise the people referred to in this paragraph to release that information to us.

3.3 We may disclose details of the property and the purchase price (but not your name) to other organisations so that it may be held on a residential property database which we and other organisations may use to value properties as well as for administration, research and statistical purposes.

3.4 We may disclose your private information to insurers, reinsurers and their respective advisors and agents for any purpose relating to insurance which we arrange in connection with the property.

3.5 We may contact you about our other services that we believe might be of interest to you where you have agreed we may do this. We may do this by post, by phone, by email, text or other electronic means where we have your consent to do so. The carefully selected third parties referred to in clause 3.1 above may contact you about services they offer which they believe might be of interest to you where you have given your consent for this. You may notify us if you would prefer us or third parties not to contact you with marketing materials or if you would prefer that we did not contact you by certain means (for example, if you change your mind about receiving marketing materials by post, phone, email or text message).

4. Credit reference agencies and the Council of Mortgage Lenders

4.1 We will search your record at credit reference agencies ('CRAs') and the Council of Mortgage Lenders' Possessions

Register when considering your application. We may share your private information with CRAs to verify your identity and suitability for a mortgage or as part of our fraud prevention measures. CRAs use information from a number of different public sources (for example, the Electoral Roll, County Court judgments and bankruptcies), as well as information from other banks or lenders on how you manage your other banking or credit arrangements. We may use details of your credit history to assess your ability to meet your payment obligations under the mortgage for which you have applied.

4.2 CRAs will record details of your application and our search which will form part of your credit history. They will do this whether or not you proceed with your application. These details will be seen by other organisations that examine your record. Records relating to one or more of your partners may already be linked to your record and we may consider such 'associated' records when considering your application.

4.3 If you get into financial difficulties, we have procedures to deal with you sympathetically and positively. You are encouraged to contact us. If we think that you may be heading for financial difficulties, we may contact you. We will give you at least 28 calendar days' notice before we disclose information about any default (which is not being disputed) by you to the CRAs. We may give you this notice at the time we take formal action against you. This will give you at least 28 calendar days to try to repay or come to some other satisfactory arrangement with us before we pass your default information to the CRAs. If we do disclose your default information to the CRAs, this may affect your ability to obtain further credit.

4.4 If this is a joint application, an 'association' linking your financial records with those of your fellow applicant(s) will be created by the CRAs. This will be entered into each of your financial records until one of you successfully applies to the CRAs for a disassociation.

Records relating to one or more of your partners may already be linked to your record and we may consider such 'associated' records when considering your application. You must not give us private information about someone else (such as a joint applicant) without first getting their consent for it to be used and disclosed.

4.5 All details of this agreement may be added to your record, as well as any other private information you provide and information relating to payments you make under this agreement (including any breach of this agreement).

4.6 If you ask, we will tell you which CRAs we have used so you can get a copy of your details from them. The CRA will charge a fee for this information.

5. Crime prevention, debt recovery and repossession

Crime prevention

5.1 We may exchange your private information (including copies of your identification, photographs, signature and any other personal data that we hold about you) with fraud prevention or law enforcement agencies and other organisations (including CRAs, other lenders and operators of card schemes) both within the UK and abroad. We may do this to assist with the investigation or prevention of crime or terrorism, to verify your identity or to meet our legal obligations.

5.2 If you give us false or inaccurate information and fraud is identified or suspected, details may be passed to fraud prevention agencies and/or CRAs. Law enforcement agencies may access and use this information.

13. IMPORTANT INFORMATION *(continued)*

- 5.3 We and other organisations may access and use your private information to prevent fraud and money laundering, for example, when:
- checking details on applications for credit and credit related or other facilities;
 - managing credit and credit related accounts or facilities;
 - recovering debts;
 - checking details on proposals and claims for all types of insurance;
 - checking details of job applicants and employees.

Please contact us at **One Southampton Row, London WC1B 5HA** if you wish to receive details of the relevant fraud prevention agencies.

- 5.4 We and other organisations may access and use from other countries the information recorded by fraud prevention agencies and/or CRAs.

Debt recovery

- 5.5 We may exchange your private information (both within the UK and abroad) with debt recovery agencies and other organisations (including CRAs and other lenders). We may do this if we think this would help to recover money you owe us.

Repossession

- 5.6 We may disclose information about you and your mortgage account to the Council of Mortgage Lenders' Possessions Register if we repossess your property. This may adversely affect lending or other credit decisions made about you.

6. Transferring your information abroad

- 6.1 The UK and other countries in the EEA have similar standards of data protection laws for your private information. A third party that helps us to provide our services to you may, in connection with the provision of our services to you, send your private information for processing to a country outside the EEA (for example, India) which does not have a similar standard of data protection laws to the UK. If this is to be the case, we will require such third parties to ensure that your private information is protected in accordance with the requirements of data protection laws in the UK.

7. Accessing and updating your information

- 7.1 Under data protection laws, you can make a written request for a copy of certain private information that we hold about you. We may charge a small administrative fee for this. We may require proof of your identity before doing so. You can ask us to change your private information in order to keep it accurate and current (and please remember that it is your responsibility to advise us of any updates to your details, although we may check with you that everything is up to date from time to time).
- 7.2 We may make and retain copies of passports, driving licences or other identification evidence that you provide for our own internal security and business needs.
- 7.3 If we receive a request from another bank or financial institution to verify your identity for money laundering prevention purposes, we may provide this information without seeking your consent.

8. Credit scoring

- 8.1 We are responsible lenders. We take into account your personal circumstances to establish whether to lend to you. To help us to do this, we may have regard to a process called 'credit scoring' used by us or CRAs. We or the relevant CRA take into account available information about you - such as your ability to repay, your credit history and stability factors such as how long you have lived at your present address. Points are allocated for each piece of relevant information. These points are then added up to produce a score. When your score reaches a certain level, we may use this together with other relevant factors to help determine whether we will agree to your application. If your score does not reach this level, then we may not do so or we may only agree to make limited facilities available to you. Additionally, we have policy rules to determine whether we will lend. These reflect our commercial experience and requirements. We make the decision whether or not to lend to you.
- 8.2 In addition to using the credit score information for your mortgage application, we may also make various checks to verify your identity and to prevent and detect crime and money laundering.
- 8.3 The points allocated under credit scoring are based on a thorough analysis of large numbers of repayment histories over many years of providing credit. This statistical analysis enables us or CRAs to identify characteristics that predict a likelihood of future performance. We believe it is fair and impartial, and helps to produce consistent decisions. It also helps us to determine the affordability of our facilities for you. We try to assess the impact that any borrowing you request may have on your overall financial well-being.
- 8.4 Every credit or loan application involves a certain level of repayment risk for a lender, no matter how reliable or responsible an applicant is. Credit scoring helps us to calculate the level of repayment risk for each applicant based on available information. If that level of risk is unacceptable for us, having regard to your credit score and other matters, we will decline the application. This simply means that based on the available information, we are not prepared to take the risk of granting the loan. We, like other lenders, are not obliged to accept an application. Different lenders have different lending policies and systems. This means that another lender may accept your application, even if we do not. If you are making a joint application, an "association" linking your financial records with those of your fellow applicants will be created by the CRAs. This will be entered into your financial records until one of you successfully applies to the CRA for a disassociation.
- 8.5 If we are unable to accept your application, we will tell you. If we can, we will also tell you the principal reason why we did not accept your application. If your application is declined, we will not pass this information on to a CRA. You may contact us and ask us to reconsider our decision. If you do, we will generally ask you to provide us with additional information that we need.
- 8.6 CRAs will record details of your application and our search which will form part of your credit history whether or not you proceed with this application. We will also share details with CRAs of how you manage any overdraft. If you do not make repayments in full and on time, a record of this outstanding debt will be made by the CRAs. These details will be seen by other organisations which examine your record and may affect your ability to obtain further credit.

Fraud prevention agencies

If you give false or inaccurate information and fraud is identified or suspected, details may be passed to fraud prevention agencies and/or CRAs to prevent fraud and money laundering. Law enforcement agencies may access and use this information.

9. Miscellaneous

- 9.1 We may monitor and record any phone calls with you to check we have carried out your instructions correctly, to resolve complaints, to help improve our services and to help investigate or prevent fraud or other crimes. Any recordings we make will belong to us.
- 9.2 You can contact us in writing about our use of your data at:
- Data Protection Officer, Metro Bank PLC, One Southampton Row, London, WC1B 5HA; and
 - enquiries@metrobank.plc.uk

14. DECLARATION

1. Your information

Metro Bank's decision on whether to lend to you, is based on the information you have provided in this application. You declare that the information given in this application is, to the best of your knowledge and belief, correct and not misleading. If it alters, you must promptly tell Metro Bank in writing. We may demand repayment of your mortgage loan if your application is inaccurate or misleading. Deliberately or recklessly making false, misleading or inaccurate declarations is fraud, which is a criminal offence, for which you may be prosecuted. If you commit mortgage fraud then you also risk being sued for recovery of the sums loaned under the mortgage, which means your home could be at risk.

Before signing this form you should carefully read “**Our Service Relationship with Customers**” and the “**Important Information Summary**”. If there is any term that you do not understand then please discuss it with a Metro Bank Customer Service Representative before signing.

2. Your financial commitment

You declare that you are aware of the approximate monthly payments under the mortgage. If you have chosen a variable interest rate and the interest rate increases, your monthly payments would increase. Taking on new or additional financial commitments at any time during the period of the mortgage, where you have not received any corresponding increase in income, could affect your ability to meet the mortgage payments as they fall due. Your home will be at risk if you fail to maintain the mortgage payments.

3. Non-refundable costs and fees

- (a) You agree to pay a valuation fee of £ _____ when you submit this application form. This fee is not refundable once the valuation has taken place, even if Metro Bank does not offer you a mortgage.
- (b) If you have decided to add the booking fee to the mortgage (see section 7) Metro Bank will deduct this upon completion of your mortgage. If you **do not** want to add the fee to your mortgage, you must agree to pay a booking fee of £ _____ when you submit this application form. Metro Bank will not refund the booking fee if Metro Bank offers you a mortgage, even if the mortgage does not complete.
- (c) You agree to pay a funds transfer fee of £35 when you submit this form. Metro Bank will refund this fee to you if you do not take out a mortgage with Metro Bank.
- (d) You are responsible for the costs and fees of your conveyancer, including fees and costs they charge you when acting for Metro Bank, whether or not Metro Bank offers you a mortgage.

4. Conveyancer

You must appoint a solicitor to act both for you and us. The solicitor must be regulated by the Solicitors Regulation Authority, must practice in a firm with at least two partners and their firm must have professional indemnity insurance cover of not less than £2,000,000.

5. Withdrawing from the application process. You agree that:

- Metro Bank may reject or refuse your application; and
- Before offering you a mortgage, Metro Bank may withdraw or revise any indication Metro Bank has made about the availability of a particular mortgage.

6. Personalised Illustration

You acknowledge that you have been provided with an Initial Disclosure Document and a Key Facts Illustration for the mortgage loan you are now applying for.

7. Insurance

You acknowledge that if you are buying a freehold property, you must purchase buildings insurance for the property. If you are not sure whether the property is freehold, you should ask your conveyancer. You also acknowledge that Metro Bank recommends that you have contents insurance in place. You acknowledge that if you are taking out the mortgage jointly with another person, it is your responsibility to ensure that you have suitable life cover or other means of repayment in place to repay the mortgage in the event of your death.

8. Valuation report is for Metro Bank's use

You acknowledge that the valuation report Metro Bank obtains is solely for Metro Bank's benefit to determine whether and how much Metro Bank will lend you. The report will not be detailed and will be based on a limited inspection. If Metro Bank provides you or your conveyancer with a copy, you must not rely on the report and should obtain your own detailed report or structural survey.

9. Use of the property

For Residential applications: You confirm that you are at least 18 years old, that you or a member of your immediate family will live in at least 40% of the property as a dwelling and the property will not be used for business purposes. "Immediate family" means your parent, brother, sister, child, grandparent, grandchild, spouse, civil partner or any person whose relationship with you has the characteristics of the relationship between husband and wife.

For Buy to Let applications: You confirm that you are at least 21 years old, that the property will be used for rental purposes contracted by means of an assured shorthold tenancy and that you or a member of your immediate family (as explained above) will not reside in more than 40% of the property as a dwelling.

10. Remortgage applications

Where you are applying for a remortgage, you authorise us to obtain a repayment figure from your existing lender(s). You must pay any fees charged by your existing lender(s) relating to the remortgage, such as fees for providing a repayment figure to us and any repayment fees in connection with your existing mortgage.

14. DECLARATION *(continued)*

11. Data protection

You consent to Metro Bank using your personal information in the ways described in section 13 of this form.

Please tick all relevant boxes in this section.

12. Contacting you about other products and services

Metro Bank would like to contact you to tell you about other products and services that we think you might be interested in. If you would like to be contacted by any of the following means, please let us know by ticking the relevant box(es) below.

First Applicant

☐ Post ☐ SMS ☐ Phone ☐ Email

Second Applicant

☐ Post ☐ SMS ☐ Phone ☐ Email

13. Is the mortgage loan for the benefit of all applicants?

Please tick this box to confirm if ALL of the following are true:

a: when the mortgage completes, no person other than the applicants will own a share of the property used as security for the mortgage loan; AND

b: each applicant:

- will use the mortgage loan only to buy their share of that property; AND
- is buying their share of that property from someone who is not related to or in a business or personal relationship with any applicant.

☐ First Applicant ☐ Second Applicant

14. If you are applying for an interest only mortgage

Each person applying for an interest only mortgage acknowledges that it is their responsibility to ensure that they have a repayment plan to repay the mortgage at the end of the term. Each person applying for this mortgage acknowledges that if they cannot repay the mortgage at the end of the term then their home could be at risk.

☐ First Applicant ☐ Second Applicant

15. This is Metro Bank's standard application form for a mortgage upon which Metro Bank intends to rely.

For your own benefit and protection, each applicant should:

- carefully read this declaration, the Key Facts Illustration and the other mortgage literature we have given you;
- ask us to explain anything about which you are unsure;
- not sign unless you believe you can afford the payments under the mortgage; and
- ensure you have understood this declaration and the mortgage literature BEFORE signing.

All applicants must sign, having first read the above acknowledgements, declarations and consents which are given by signing this Application Form.

First Applicant Signature

Date

Second Applicant Signature

Date

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

For Office Use Only

Case Reference

Date Processed

Branch Code

Date Funds Received

Mortgage Advisor Number