

INTERMEDIARY/STAND ALONE FURTHER ADVANCE APPLICATION FORM

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| Area Office | Aberdeen Edinburgh Galashiels Glasgow Inverness Troon | Head Office SBS House 193 Dalry Road Edinburgh EH11 2EF Telephone 0131 313 7700 Fax 0131 313 7711 Website: www.scotbs.co.uk |
| Account number | | |

THIS FORM SHOULD BE COMPLETED EITHER BY YOU AS THE APPLICANT(S) IN YOUR OWN HANDWRITING OR BY YOUR PERSONAL ADVISER

| | | | |
|---|---|---|--|
| TO BE COMPLETED BY THE INTERMEDIARY (IF APPROPRIATE). READ AND SIGN THE FOLLOWING DECLARATION: | | | |
| 1. I confirm that the application form submitted to the Society was: | | | |
| a) completed and signed by the applicant(s). | | | <input type="checkbox"/> |
| OR | | | |
| b) completed by me according to answers received from the applicant(s) and signed by the applicant(s). | | | <input type="checkbox"/> |
| 2. I agree that no advice from the Society has been received or influenced decisions taken by the applicant(s). | | | <input type="checkbox"/> |
| 3. I have provided the applicant(s) with appropriate disclosure information and Key Facts Illustration (KFI). | | | <input type="checkbox"/> |
| 4. I confirm that I advised and made a recommendation to the applicant on the suitability of this application. | | | <input type="checkbox"/> |
| 5. I am | | | |
| a) charging the applicants a fee of £ _____. | | | <input type="checkbox"/> |
| OR | | | |
| b) not charging the applicants a fee. | | | <input type="checkbox"/> |
| 6. I have discussed the fees and charges with the applicants and where they have elected to add fees/charges to the loan I have made them aware of the financial impact of this decision. | | | |
| Administration fee | Bank Transfer Fee | Re-valuation fee | Higher Lending Charge |
| <input type="checkbox"/> at completion | <input type="checkbox"/> at completion | <input type="checkbox"/> at completion | <input type="checkbox"/> at completion |
| <input type="checkbox"/> add to loan | <input type="checkbox"/> add to loan | <input type="checkbox"/> add to loan | <input type="checkbox"/> add to loan |
| Name of Introducer/Firm | | FRN | |
| Name of Principal (if Appointed Representative) | | AR CODE | |
| EMAIL | | CONTACT NUMBER | |
| SIGNED | | DATE | |
| PURPOSE OF FURTHER ADVANCE (tick all that apply) | <input type="checkbox"/> HOME IMPROVEMENTS/ MAINTENANCE | <input type="checkbox"/> DEBT CONSOLIDATION | <input type="checkbox"/> CAPITAL RAISING |
| <input type="checkbox"/> CBTL Decision tree and declaration | <input type="checkbox"/> Foreign currency | | |

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| SECTION 1 - PERSONAL DETAILS | | |
|---|---|---|
| APPLICANT DETAILS | FIRST APPLICANT | SECOND APPLICANT |
| Title | Mr/Mrs/Miss/Ms/Dr/Rev Other please specify: | Mr/Mrs/Miss/Ms/Dr/Rev Other please specify: |
| Surname | | |
| First Name (s) | | |
| Previous surnames | | |
| Sex | Male/Female | Male/Female |
| Date of birth and age next birthday | | |
| Anticipated retirement age (if none stated we will use applicants State Retirement Age) | | |
| Nationality | | |
| How long have you been resident in the UK | | |
| Tax Office/Tax reference number | | |
| Relationship to other applicant and marital status | <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Co-Habiting <input type="checkbox"/> Separated <input type="checkbox"/> Widow(er) <input type="checkbox"/> Civil partnership <input type="checkbox"/> Other please specify | <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Co-Habiting <input type="checkbox"/> Separated <input type="checkbox"/> Widow(er) <input type="checkbox"/> Civil partnership <input type="checkbox"/> Other please specify |
| Number of Dependants and age(s) | | |
| Telephone numbers | Home | |
| | Work | |
| | Mobile | |
| Email | | |
| Preferred contact method | | |

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| SECTION TWO – EMPLOYMENT DETAILS | | |
|---|---|---|
| | FIRST APPLICANT | SECOND APPLICANT |
| Name of Employer or if self-employed name of accountant | | |
| Address of Employer or if self-employed address of accountant | | |
| Occupation/Job title | | |
| If employed Length of service | | |
| If self-employed length of time business has been established and name and nature of business | _____ YEARS AND MONTHS | _____ YEARS AND MONTHS |
| Employee Number | | |
| Name of person who can verify income | | |
| Telephone number of person who can verify income in including STD code | | |
| If employed, on what basis | <input type="checkbox"/> Full time <input type="checkbox"/> Part-time <input type="checkbox"/> Temporary <input type="checkbox"/> Contract | <input type="checkbox"/> Full time <input type="checkbox"/> Part-time <input type="checkbox"/> Temporary <input type="checkbox"/> Contract |
| If employed for less than 1 year, name and address of all employers in the previous 12 months | | |
| SECTION THREE - INCOME DETAILS FOR EMPLOYED APPLICANTS | | |
| | FIRST APPLICANT | SECOND APPLICANT |
| Gross basic salary per annum | £ _____ | £ _____ |
| Guaranteed additional per annum (overtime/shift allowance etc) | £ _____ £ _____ | £ _____ £ _____ |
| Regular additional per annum (overtime, bonus etc) | £ _____ | £ _____ |
| Other earned income: Source details | £ _____ | £ _____ |
| Net income and frequency (monthly four weekly etc) | £ _____ | £ _____ |
| Currency in which income is paid | _____ | _____ |

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| SECTION THREE (B)- INCOME DETAILS FOR SELF-EMPLOYED APPLICANTS | | |
|--|---|---|
| | FIRST APPLICANT | SECOND APPLICANT |
| If Self-employed number of years accounts available | | |
| If self-employed area you | <input type="checkbox"/> Sole Trader <input type="checkbox"/> Director <input type="checkbox"/> Partner | <input type="checkbox"/> Sole Trader <input type="checkbox"/> Director <input type="checkbox"/> Partner |
| If Director what is your percentage shareholding | % | % |
| VAT number if registered | | |
| Net profit | Last Year £ | £ |
| | Previous Year £ | £ |
| | Year prior to that £ | £ |
| SECTION FOUR – OTHER INCOME DETAILS | | |
| | FIRST APPLICANT | SECOND APPLICANT |
| Details of any other income - amount and source i.e. rental, investment, pension, state benefits, allowances | £ | £ |
| | £ | £ |
| Customer willing and able to prove the income? | <input type="checkbox"/> YES <input type="checkbox"/> NO | <input type="checkbox"/> YES <input type="checkbox"/> NO |
| Currency in which income is paid | _____ | _____ |
| SECTION FIVE – LOAN REQUIREMENTS | | |
| Purpose of the loan if Capital Raising | | |
| Cost of proposed: Improvements (estimates to be supplied) | £ | |
| Capital Raising | £ | |
| Debt Consolidations | £ | |
| Total of the further advance loan | £ | |
| Repayment Term of the further advance loan | YEARS OR <input type="checkbox"/> REMAINING TERM OF MAIN MORTGAGE | |
| Type of Loan | <input type="checkbox"/> Capital Repayment <input type="checkbox"/> Interest Only <input type="checkbox"/> Part Repayment £ _____ Part Interest Only £ _____ | |
| If full or part Interest Only how do you plan to repay the capital borrowed Currency in which income/asset is paid/held | SAVINGS/INVESTMENTS/PROPERTY/NOT MAIN RESIDENCE (indicate all that apply) _____ | |
| Evidence attached | <input type="checkbox"/> YES <input type="checkbox"/> NO | |

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| SECTION SIX – FINANCIAL COMMITMENTS* | | |
|--|--|--|
| | FIRST APPLICANT | SECOND APPLICANT |
| Do you have any loans, other existing mortgages, hire purchase agreements, credit cards, maintenance payments etc. | <input type="checkbox"/> YES <input type="checkbox"/> NO | <input type="checkbox"/> YES <input type="checkbox"/> NO |
| If yes details | | |
| Lender | | |
| Type of Loan | | |
| Amount outstanding | | |
| Monthly payment | | |
| Being repaid prior to/upon further advance loan? | <input type="checkbox"/> YES <input type="checkbox"/> NO | <input type="checkbox"/> YES <input type="checkbox"/> NO |

| | | |
|--|--|--|
| Lender | | |
| Type of Loan | | |
| Amount outstanding | | |
| Monthly payment | | |
| Being repaid prior to/upon further advance loan? | <input type="checkbox"/> YES <input type="checkbox"/> NO | <input type="checkbox"/> YES <input type="checkbox"/> NO |

| | | |
|--|--|--|
| Lender | | |
| Type of Loan | | |
| Amount outstanding | | |
| Monthly payment | | |
| Being repaid prior to/upon further advance loan? | <input type="checkbox"/> YES <input type="checkbox"/> NO | <input type="checkbox"/> YES <input type="checkbox"/> NO |

| | | |
|--|--|--|
| Lender | | |
| Type of Loan | | |
| Amount outstanding | | |
| Monthly payment | | |
| Being repaid prior to/upon further advance loan? | <input type="checkbox"/> YES <input type="checkbox"/> NO | <input type="checkbox"/> YES <input type="checkbox"/> NO |

*Note: Please complete any additional financial commitments on a separate sheet of paper and submit with this form

SECTION SEVEN – AFFORDABILITY

MONTHLY INCOME AND EXPENDITURE AFTER THE NEW MORTGAGE COMPLETES

| | REGULAR MONTHLY EXPENDITURE (post mortgage completion) | £ | MONTHLY NET INCOME (after tax and nat ins) | £ |
|-----------------------------|---|---|---|---|
| COMMITTED EXPENDITURE | Endowment, Savings, Investments | | First Applicant: | |
| | Pension Policy | | Basic Income | |
| | Life (Term/Critical Illness) Cover | | Overtime Bonus | |
| | Unemployment/Accident/Sickness | | Other income | |
| | Maintenance, nursery, child-minding | | Pension/investment | |
| | Loans, credit cards, store cards, HP arrangements | | Maintenance by court order | |
| | Existing mortgage repayments at stressed rate | | TOTAL | £ |
| | | | State benefits for information only | |
| BASIC ESSENTIAL EXPENDITURE | Council Tax | | Second Applicant: | |
| | Water, Electricity and Gas | | Basic Income | |
| | Buildings and Contents | | Overtime Bonus | |
| | Home phone/Broadband/Mobile phone | | Other income | |
| | Digital TV and TV licence | | Pension/investment | |
| | Grocery | | Maintenance by court order | |
| | Car, Petrol, Road Tax, Insurance (excl loan repayments) | | TOTAL | £ |
| | Bus or Rail ticket | | State benefits for information only | |
| BASIC QUALITY OF LIVING | Household goods/Hardware/White goods/Furnishings etc | | | |
| | Domestic help, cleaner, gardener, care assistants etc. | | | |
| | Clothes | | | |
| | Dining out, takeaways /entertainment, nights out, beauty treatments etc. | | | |
| | Holidays, Special events, birthdays, festivals etc. | | | |
| | Gym, Leisure club memberships, children's clubs/lessons recreation and education etc | | | |
| | Projected monthly expenditure – post mortgage completion (excluding further advance loan) | £ | Total monthly net income | £ |
| | Sum remaining to meet further advance loan | £ | | |

| SECTION EIGHT – PROPERTY DETAILS | | |
|---|--|---|
| | FIRST APPLICANT | SECOND APPLICANT (only complete if details different to first applicant) |
| Address, if different to the correspondence. | | |
| Postcode | | |
| Is the property your main residence and only used for residential purposes? | <input type="checkbox"/> YES <input type="checkbox"/> NO | <input type="checkbox"/> YES <input type="checkbox"/> NO |
| If no, please give details | | |
| Arrangements for valuer to visit the property if necessary including name and contact number. | | |
| SECTION NINE – CREDIT INFORMATION | | |
| | FIRST APPLICANT | SECOND APPLICANT |
| Have you ever personally or as a company director been bankrupt or insolvent? | <input type="checkbox"/> YES <input type="checkbox"/> NO | <input type="checkbox"/> YES <input type="checkbox"/> NO |
| Have you ever failed to keep up payments under a mortgage or other loan? | <input type="checkbox"/> YES <input type="checkbox"/> NO | <input type="checkbox"/> YES <input type="checkbox"/> NO |
| Have you ever had a county court judgement or court decree registered against you? | <input type="checkbox"/> YES <input type="checkbox"/> NO | <input type="checkbox"/> YES <input type="checkbox"/> NO |
| Have you ever made arrangements with creditors? | <input type="checkbox"/> YES <input type="checkbox"/> NO | <input type="checkbox"/> YES <input type="checkbox"/> NO |
| Have you ever been refused a loan? | <input type="checkbox"/> YES <input type="checkbox"/> NO | <input type="checkbox"/> YES <input type="checkbox"/> NO |
| Have you ever defaulted on credit accounts? | <input type="checkbox"/> YES <input type="checkbox"/> NO | <input type="checkbox"/> YES <input type="checkbox"/> NO |
| If you have answered yes to any of the above please provide full details. | | |

SECTION TEN – SOLICITORS DETAILS

N.B- If you have another loan which is secured on the property a solicitor will need to be used to ensure that your further advance loan from the Society will have legal priority over this other loan. In this case please supply the details of the solicitor you wish to deal with this matter.

| | |
|------------------|--|
| Name of Firm | |
| Address of firm | |
| Solicitor Acting | |

SECTION ELEVEN – ADDITIONAL NOTES

Please use this section to provide any additional relevant information in support of your application.

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SECTION TWELVE - PERSONAL DATA

Your personal data is unique to you. Alongside this application form you will be provided with our Customer Privacy Notice, which sets out what personal information we gather and hold about you and what we do with that personal information.

We (the Society) will not share your personal information with any other organisation for marketing purposes, but occasionally we would like to contact you by post or email to tell you about our own products and services or special offers introduced by us. If you would prefer not to receive such information in this way please tick this box.

First Applicant:

I do not wish to hear from you about this

Second Applicant:

I do not wish to hear from you about this

If you do not opt-out now, you can contact us to tell us not to send further marketing at any time. Further details about how to do this, what our lawful reason is for this processing of your personal information and about your rights under data protection law including in relation to marketing are set out in our privacy notice, which will be provided to you alongside the mortgage application form. If you mislay that paper copy you can read another copy on line at any time at www.scottishbs.co.uk. You can also ask us for another copy when you visit any branch.

| | | | |
|-------------------------|--|-------------------------|--|
| FIRST APPLICANT | | SECOND APPLICANT | |
| Mortgage Adviser | | Date | |

SECTION THIRTEEN - DECLARATION

-The applicant(s) is/are aware that this fact find and application is, together with any additional pages noted, to the best of their knowledge, a true record of the discussions with the mortgage adviser.

-The applicant(s) is/are aware that non-disclosure or giving incorrect information may mean that advice provided by the Society is no longer appropriate.

Declaration

- a) I/We hereby apply for an advance to be made in accordance with the Rules of the Society and the provisions of the Standard Security.
- b) I/We confirm that the statements made in this fact find and application (completed by me/us or by another on my/our behalf) are correct and that any changes that occur before completion of the advance will be advised to the Society.
- c) I/We understand that it may be a criminal offence to make a false statement.
- d) I/We understand that failure to provide correct information and or evidence may prevent the Society from considering this application.
- e) I am/We are over the age of 18 years.
- f) I/We authorise the Society to take up such references as it considers necessary and relevant to this application.
- g) I/We confirm that the difference between the mortgage obtained and the purchase price of the property will be found from my/our resources and that no additional borrowing will be required except as declared herein.
- h) I/We have never been party to a mortgage where the property has been taken into possession or given up by way of voluntary possession.
- i) I/We acknowledge and understand that a copy of this form will be passed to anyone acting for the Society including for example its legal and other professional advisors (as described in more detail in the Customer Privacy Notice).
- j) I/We acknowledge and understand that the Society's legal advisors will use our personal information which the Society will share with them (as described in more detail in the Customer Privacy Notice).
- k) I/We acknowledge and understand that the Society will divulge the confidential information contained in this application (which is personal information as described in more detail in the Customer Privacy Notice) to any person giving a personal guarantee or other security for this loan and/or to their legal advisor(s).
- l) I am/We are fully aware of the financial commitment being undertaken as a result of this mortgage.
- m) I/We fully understand that the making of the advance will not imply any warranty by the Society as to the reasonableness of the purchase price or as to the soundness of construction or state of repair of the property.
- n) I/We fully understand that the payment of the valuation fee does not bind the Society to grant an advance and I/we fully understand that I am/we are liable for any valuation fee incurred by the Society irrespective of whether the mortgage application proceeds or not.
- o) I/We fully understand that a copy of the valuation report will be made available to me/us for my/our information and I/we accept the limitations of this report.
- p) I/We fully understand that any advice given by any other person in connection with any regulated investment product is completely independent and separate from the Society, and where an intermediary has introduced the mortgage to the Society, no advice or information of the type of mortgage required has been provided by the Society.
- q) I/We understand that by signing this application form I am/ we are confirming that I/we have read in full the privacy notice of the Society included alongside this application form.

| | | | |
|-------------------------|--|-------------------------|--|
| FIRST APPLICANT | | SECOND APPLICANT | |
| Mortgage Adviser | | Date | |