

# Buy to Let mortgage **application**

Thank you for choosing a Buy to Let mortgage with Virgin Money.

In this application form, references to 'we', 'us' and 'our' are references to Clydesdale Bank PLC (trading as Virgin Money) and include our successors and assigns.

**We aim to make it as easy as possible for you to apply for your mortgage, so please read the following notes before you start.**

**Important customer information:**

- **If you provide all the information we ask for it will speed up the application process** – only when this form and your valuation/administration fees have been received by us, can we process your application.
- **You may not have to answer all the sections in this form** depending on your requirements or circumstances – we will be happy to advise you about this.
- **Please use block capitals and black ink** and initial any alterations you need to make.
- **For joint mortgage applications** you will need to complete both columns where necessary.
- **If there are more than two applicants**, they will need to complete an extra Buy to Let mortgage application form.
- **If this application is for a portfolio landlord**, you are required to provide additional documentation. Please refer to the checklist for details. You are defined as a portfolio landlord if on completion of this loan the customers named on this application will own 4 or more mortgaged BTL properties, either together or separately.
- **If you need extra space** you may use Part 7: Additional Information.
- **If you require a Buy to Let mortgage for more than one property**, you can use Part 6 of this form to apply for up to four mortgages/properties. You will need to complete a separate section for each Buy to Let property you are applying for.
- **Please confirm how many Buy to Let mortgages/properties you are applying for on this form:**
- **Intermediaries Advisers**, please make sure that you complete the Intermediary/Adviser section at the beginning of this form.
- **Buy-To-Let is not permitted for First-Time-Buyers.** At least one applicant must currently have 6 months owner occupation status.

**Please note that it is an offence to knowingly give false, inaccurate or misleading information when applying for a mortgage. If you give such information, you may face criminal prosecution and/or civil action for the recovery of any losses we incur.**

**Can I get this in a different format?**

Of course. If you need this in another format (e.g. braille, large print or audio) please just let us know:

- By email: [disability.awareness@virginmoney.com](mailto:disability.awareness@virginmoney.com)
- By phone: **0191 279 5300\***

**Finding things tough to get your head around?**

Don't worry, we know it isn't easy. We're happy to take a bit more time to explain things if that would help. Just contact us on **0345 602 8301\*** and chat to one of our team.

**Account numbers** (for existing customers only)

	First applicant			Second applicant								
a Which accounts do you already have with Virgin Money?	Current Account	<input type="text"/>	Savings	<input type="text"/>	Residential mortgage	<input type="text"/>	Current Account	<input type="text"/>	Savings	<input type="text"/>	Residential mortgage	<input type="text"/>
b Please give the account numbers	<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"/>	<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"/>
	<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"/>

## For Intermediary/Adviser use only

### Confirmation of identity

Please note, where requested one piece of name ID and one piece of address ID will be required from List A and List B.

**Money laundering:** please confirm how you verified the applicant(s) identity

**Details of verification:** please confirm what documentation you have seen to confirm the identification of the applicant(s)

First applicant		Second applicant	
Face-to-face	Non face-to-face	Face-to-face	Non face-to-face
<b>List A – Government-issued documents</b>		<b>Applicant one</b>	<b>Applicant two</b>
Valid passport.			
Valid driving licence (full or provisional photocard as long as the photo and licence are valid).			
National Identity card (if customer is a non-UK national).			
Valid firearms certificate or shotgun licence.			
HM Revenue & Customs letter (coding confirmation/assessment letter/tax credit) quoting the customer's National Insurance number.			
Local Authority Housing Benefit letter addressed to the customer confirming the benefits at time of issue.			
State or Local Authority Educational grant letter addressed to the customer.			
Department for Work and Pensions letter confirming the customer's benefits or pension entitlement at time of issue.			
Customer's full old-style driving licence issued before 1998.			
Customer's current Northern Ireland Electoral card.			
Customer's Immigration Status Document (ISD)/Biometric Residence Permit (BRP).			
<b>List A – Other documents</b>		<b>Applicant one</b>	<b>Applicant two</b>
Current utility bills (excluding those printed from the internet) eg gas, water, electric, home phone bill but not a mobile phone bill).			
Current bank/building society statement issued to the customers home address and not via the internet (not from Virgin Money).			
Local Authority Council Tax demand letter or statement.			
Credit Card statement or mortgage statement issued to the customer's home address and not via the internet (not from Virgin Money).			

## For Intermediary/Adviser use only

Before signing this Declaration, please check that a separate section of Part 6 has been fully completed for each Buy to Let mortgage/property:

### Intermediary/Adviser Declaration

I confirm that in submitting this application, I have read and agree to the terms and conditions of Virgin Money Intermediary Agreement (a copy of this has either been sent to you, can be provided on appointment or can be accessed in the 'Intermediary Useful Downloads' area of our website: [www.virginmoney.com](http://www.virginmoney.com)).

**Confirmation of identity:** I confirm that I have verified the identity of the applicant(s) named in Part 1 of this form. I have included documents suggested by the anti-Money Laundering Guidelines as acceptable to verify identity and address. This is shown in question b.

I confirm that I have discussed the plan for the repayment of any interest only element of the loan with the applicant(s).

I understand that an Offer (and, where appropriate, a Credit Agreement) cannot be issued without this completed section.

Signature	Date	Name
		Position

Firm name and address																
								Post code								
Telephone				Fax				Email								
Your Panel 'P' number																
Mortgage Club Reference							Financial Services Register number									
Principal's/Network's Financial Services Register number (for standard mortgages if you are an Appointed Representative)																
Is this application a Consumer Buy to Let?										Yes	<input type="checkbox"/>	No	<input type="checkbox"/>			
Please ensure you have the appropriate FCA permissions to submit Consumer Buy to Let business																

#### Please note:

We reserve the right to seek additional information where we believe the lending risk needs further investigation and to carry out occupation and income reasonability checks on any case at application stage. We will, from time to time, seek retrospective confirmation of income for loan performance monitoring purposes. This is in accordance with regulatory Best Practice guidelines. These checks will involve contacting employers, accountants or HM Revenue & Customs in some instances.

**It is an offence to knowingly give false, inaccurate or misleading information when applying for a mortgage. If you give such information you may face criminal prosecution and/or civil action for recovery of any losses we incur.**

# 1 Your details

## About you (all applicants)

- 1 Title | Surname  
e.g. Mr, Mrs, Miss, Ms, Dr, Rev, other
- 2 Forename(s)
- 3 Date of Birth in six digits e.g. 06/09/75
- 4 Marital status
- 5 Nationality
- 6 Country of residence
- 7 Country of birth
- 8 Dual nationality
- 9 Citizenship
- 10 Sex
- 11 Previous name(s), maiden name or any other name(s) by which you are known, or have been known within the last six years
- 12 Do you have any dependants?  
A dependant is a person who is not named on the mortgage but is financially supported by a party to that mortgage  
If Yes: please give their name(s), date(s) of birth and relationship to you
- 13 Permanent address including postcode

### First applicant

### Second applicant

/ /	/ /																
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%;">Single</td><td style="width: 25%;">Married</td><td style="width: 25%;">Divorced</td><td style="width: 25%;"></td> </tr> <tr> <td>Widowed</td><td>Separated</td><td>Co-habiting</td><td></td> </tr> </table>	Single	Married	Divorced		Widowed	Separated	Co-habiting		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%;">Single</td><td style="width: 25%;">Married</td><td style="width: 25%;">Divorced</td><td style="width: 25%;"></td> </tr> <tr> <td>Widowed</td><td>Separated</td><td>Co-habiting</td><td></td> </tr> </table>	Single	Married	Divorced		Widowed	Separated	Co-habiting	
Single	Married	Divorced															
Widowed	Separated	Co-habiting															
Single	Married	Divorced															
Widowed	Separated	Co-habiting															
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Male	Female																
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<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Yes</td><td style="width: 50%;">No</td> </tr> </table>	Yes	No	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Yes</td><td style="width: 50%;">No</td> </tr> </table>	Yes	No												
Yes	No																
Yes	No																
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;">As First applicant</td><td style="width: 85%;"></td> </tr> </table>	As First applicant															
As First applicant																	
Postcode	Postcode																

14 Telephone numbers including STD codes

First applicant	Second applicant
Home	Home
Mobile	Mobile
Work	Work
Preferred contact time: AM <input type="checkbox"/> PM <input type="checkbox"/> Evening <input type="checkbox"/>	Preferred contact time: AM <input type="checkbox"/> PM <input type="checkbox"/> Evening <input type="checkbox"/>

15 Email address

<input type="text"/>	<input type="text"/>
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16 When did you move to your permanent address?

If less than 3 years ago: please tell us your previous address(es) over the last 3 years, how long you lived there and your nature of occupancy

Give your most recent address first; if you need space for more than one previous address, please use Part 7: Additional Information

<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
<input type="text"/>	As First applicant <input type="checkbox"/>
Postcode	Postcode
From: <input type="text"/> / <input type="text"/> / <input type="text"/> To: <input type="text"/> / <input type="text"/> / <input type="text"/>	From: <input type="text"/> / <input type="text"/> / <input type="text"/> To: <input type="text"/> / <input type="text"/> / <input type="text"/>

17 At your permanent address, are you: If 'other', please specify

Home owner <input type="checkbox"/>	Tenant – furnished <input type="checkbox"/>	Home owner <input type="checkbox"/>	Tenant – furnished <input type="checkbox"/>
Tenant – unfurnished <input type="checkbox"/>	Relatives/Family <input type="checkbox"/>	Tenant – unfurnished <input type="checkbox"/>	Relatives/Family <input type="checkbox"/>
Other <input type="text"/>		Other <input type="text"/>	

At your previous address, were you: If 'other', please specify

Home owner <input type="checkbox"/>	Tenant – furnished <input type="checkbox"/>	Home owner <input type="checkbox"/>	Tenant – furnished <input type="checkbox"/>
Tenant – unfurnished <input type="checkbox"/>	Relatives/Family <input type="checkbox"/>	Tenant – unfurnished <input type="checkbox"/>	Relatives/Family <input type="checkbox"/>
Other <input type="text"/>		Other <input type="text"/>	

18 Do you have a mortgage on this property?

Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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19 How much rent do you pay per month?

£ <input type="text"/> pm	£ <input type="text"/> pm
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**Questions 20 to 27 are only applicable if you already have any residential (not including Buy to Let) mortgage(s)**

If you have more than one residential mortgage, please give the same details in Part 7: Additional Information

20 Name and address of mortgage lender

First applicant	Second applicant
<input type="text"/>	As First applicant <input type="checkbox"/>
<input type="text"/>	<input type="text"/>
Postcode	Postcode

21 Mortgage account/reference number

<input type="text"/>	<input type="text"/>
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22 Outstanding balance on mortgage

£ <input type="text"/>	£ <input type="text"/>
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23 What is the current value of the property?

£ <input type="text"/>	£ <input type="text"/>
------------------------	------------------------

24 How much are the existing monthly payments?

£ <input type="text"/> pm	£ <input type="text"/> pm
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25 Do you intend to repay all of this mortgage before completing on the new Buy to Let property(ies)?

Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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26 Do you intend to sell the property on which this mortgage is secured before completing on the new Buy to Let property(ies)?

Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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If Yes: what is the proposed selling price?

£ <input type="text"/>	£ <input type="text"/>
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If No: how will the property be used?

<input type="text"/>	<input type="text"/>
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**1** (continued)

27 How will the mortgage payments be funded?

Salary/Pension		Transfers from other accounts in your name		Family/Gift		Inheritance	
Current savings		Sale of property		Investment income		Gambling/Lottery win	
Benefits		Student Loan/Grant		Rental income			
Other							

**2** Your credit history and existing Virgin Money Buy to Let mortgage(s)

Please note that it is an offence to knowingly give false, inaccurate or misleading information when applying for a mortgage. If you give such information, you may face criminal prosecution and/or civil action for the recovery of any losses we incur.

1 Have you ever had a County Court Judgment or any other Court Order for non-payment of a debt made against you?  
If Yes: please give the date(s), the amount(s) involved and tell us whether the Judgment/order was satisfied

First applicant	Second applicant
Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

2 Have you or your spouse ever incurred mortgage, rent or loan (including credit card) arrears, been refused a mortgage or credit, been declared bankrupt, entered into any arrangements with creditors, or been party to a mortgage where the property has been taken into possession on either a voluntary or enforced basis?  
If Yes: please give details including dates, lender(s) and the circumstances of the default or loan refusal

First applicant	Second applicant
Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

3 Will this be your first Buy to Let mortgage with Virgin Money?  
For either applicant, where applicable: please give details of all existing Buy to Let mortgages that you have with us and indicate whether each mortgage will be repaid at the time of, or before this new Buy to Let mortgage(s) starts  
If the mortgage is also in the name of a borrower who is not an applicant, please give their full name. If you need space for more Buy to Let mortgages with us please use Part 7: Additional Information

First applicant	Yes	No	Second applicant	Yes	No			
Account No.			-			Repaid before new mortgage(s) starts?	Yes	No
Borrower(s)	First applicant		Second applicant		Other			
Account No.			-			Repaid before new mortgage(s) starts?	Yes	No
Borrower(s)	First applicant		Second applicant		Other			
Account No.			-			Repaid before new mortgage(s) starts?	Yes	No
Borrower(s)	First applicant		Second applicant		Other			
Account No.			-			Repaid before new mortgage(s) starts?	Yes	No
Borrower(s)	First applicant		Second applicant		Other			

### 3 Your financial outgoings, credit history and other properties

Please note that it is an offence to knowingly give false, inaccurate or misleading information when applying for a mortgage. If you give such information, you may face criminal prosecution and/or civil action for the recovery of any losses we incur.

#### Your current monthly outgoings and other property details (all applicants)

Please tell us about all your main monthly outgoings including residential mortgages, Buy to Let mortgages, bank loans, current credit/store cards and hire purchase agreements that need regular payments. Please also provide us with any rental income that you receive, including from mortgage-free properties. We'll use this information to assess whether you can reasonably afford the mortgage payment.

On completion of this loan, how many mortgaged buy to let properties will the customers named on this application own, either together or separately?

If you need space for more Financial Commitments/Properties, please use Part 7: Additional Information

	Financial Commitment/ Property 1	Financial Commitment/ Property 2	Financial Commitment/ Property 3	Financial Commitment/ Property 4	Financial Commitment/ Property 5
1 Lender's name	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2 Type of commitment	Credit card <input type="checkbox"/>	Credit card <input type="checkbox"/>	Credit card <input type="checkbox"/>	Credit card <input type="checkbox"/>	Credit card <input type="checkbox"/>
	Unsecured <input type="checkbox"/>	Unsecured <input type="checkbox"/>	Unsecured <input type="checkbox"/>	Unsecured <input type="checkbox"/>	Unsecured <input type="checkbox"/>
	Secured <input type="checkbox"/>	Secured <input type="checkbox"/>	Secured <input type="checkbox"/>	Secured <input type="checkbox"/>	Secured <input type="checkbox"/>
	Mortgage <input type="checkbox"/>	Mortgage <input type="checkbox"/>	Mortgage <input type="checkbox"/>	Mortgage <input type="checkbox"/>	Mortgage <input type="checkbox"/>
	Mortgage-free <input type="checkbox"/>	Mortgage-free <input type="checkbox"/>	Mortgage-free <input type="checkbox"/>	Mortgage-free <input type="checkbox"/>	Mortgage-free <input type="checkbox"/>
	Please tick if this is a Buy to Let <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Please tick if this is a self supporting Buy to Let Mortgage <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
When was the property first let?	<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"/>
Property postcode	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3 Borrower(s)	First applicant <input type="checkbox"/>	First applicant <input type="checkbox"/>	First applicant <input type="checkbox"/>	First applicant <input type="checkbox"/>	First applicant <input type="checkbox"/>
	Second applicant <input type="checkbox"/>	Second applicant <input type="checkbox"/>	Second applicant <input type="checkbox"/>	Second applicant <input type="checkbox"/>	Second applicant <input type="checkbox"/>
	Other <input type="checkbox"/>	Other <input type="checkbox"/>	Other <input type="checkbox"/>	Other <input type="checkbox"/>	Other <input type="checkbox"/>
4 Reference/account number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
5 Outstanding balance	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
6 Annual ground rent costs (if applicable)	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
7 Annual service charge costs (if applicable)	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
8 Regular monthly payment	£ <input type="text"/> pm	£ <input type="text"/> pm	£ <input type="text"/> pm	£ <input type="text"/> pm	£ <input type="text"/> pm
9 Gross monthly rental income	£ <input type="text"/> pm	£ <input type="text"/> pm	£ <input type="text"/> pm	£ <input type="text"/> pm	£ <input type="text"/> pm
10 Repayment type	Interest Only <input type="checkbox"/>	Interest Only <input type="checkbox"/>	Interest Only <input type="checkbox"/>	Interest Only <input type="checkbox"/>	Interest Only <input type="checkbox"/>
	Capital Repayment & Interest Only <input type="checkbox"/>	Capital Repayment & Interest Only <input type="checkbox"/>	Capital Repayment & Interest Only <input type="checkbox"/>	Capital Repayment & Interest Only <input type="checkbox"/>	Capital Repayment & Interest Only <input type="checkbox"/>
11 Date balance(s) due to be repaid (if applicable)	<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"/>
12 Is the loan secured against your current home? (if applicable)	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
13 Assuming that this mortgage is approved, will the balance of the loan/credit have been repaid by then, or be repaid by this mortgage?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>



	Financial Commitment/ Property 6	Financial Commitment/ Property 7	Financial Commitment/ Property 8	Financial Commitment/ Property 9	Financial Commitment/ Property 10
Lender's name	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Type of commitment	Credit card <input type="checkbox"/>	Credit card <input type="checkbox"/>	Credit card <input type="checkbox"/>	Credit card <input type="checkbox"/>	Credit card <input type="checkbox"/>
	Unsecured <input type="checkbox"/>	Unsecured <input type="checkbox"/>	Unsecured <input type="checkbox"/>	Unsecured <input type="checkbox"/>	Unsecured <input type="checkbox"/>
	Secured <input type="checkbox"/>	Secured <input type="checkbox"/>	Secured <input type="checkbox"/>	Secured <input type="checkbox"/>	Secured <input type="checkbox"/>
	Mortgage <input type="checkbox"/>	Mortgage <input type="checkbox"/>	Mortgage <input type="checkbox"/>	Mortgage <input type="checkbox"/>	Mortgage <input type="checkbox"/>
	Mortgage-free <input type="checkbox"/>	Mortgage-free <input type="checkbox"/>	Mortgage-free <input type="checkbox"/>	Mortgage-free <input type="checkbox"/>	Mortgage-free <input type="checkbox"/>
Please tick if this is a Buy to Let	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Please tick if this is a self supporting Buy to Let Mortgage	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
When was the property first let?	<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"/>
Property postcode	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Borrower(s)	First applicant <input type="checkbox"/>	First applicant <input type="checkbox"/>	First applicant <input type="checkbox"/>	First applicant <input type="checkbox"/>	First applicant <input type="checkbox"/>
	Second applicant <input type="checkbox"/>	Second applicant <input type="checkbox"/>	Second applicant <input type="checkbox"/>	Second applicant <input type="checkbox"/>	Second applicant <input type="checkbox"/>
	Other <input type="checkbox"/>	Other <input type="checkbox"/>	Other <input type="checkbox"/>	Other <input type="checkbox"/>	Other <input type="checkbox"/>
Reference/account number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Outstanding balance	€ <input type="text"/>	€ <input type="text"/>	€ <input type="text"/>	€ <input type="text"/>	€ <input type="text"/>
Annual ground rent costs (if applicable)	€ <input type="text"/>	€ <input type="text"/>	€ <input type="text"/>	€ <input type="text"/>	€ <input type="text"/>
Annual service charge costs (if applicable)	€ <input type="text"/>	€ <input type="text"/>	€ <input type="text"/>	€ <input type="text"/>	€ <input type="text"/>
Regular monthly payment	€ <input type="text"/> pm	€ <input type="text"/> pm	€ <input type="text"/> pm	€ <input type="text"/> pm	€ <input type="text"/> pm
Gross monthly rental income	€ <input type="text"/> pm	€ <input type="text"/> pm	€ <input type="text"/> pm	€ <input type="text"/> pm	€ <input type="text"/> pm
Repayment type	Interest Only <input type="checkbox"/>	Interest Only <input type="checkbox"/>	Interest Only <input type="checkbox"/>	Interest Only <input type="checkbox"/>	Interest Only <input type="checkbox"/>
	Capital Repayment & Interest Only <input type="checkbox"/>	Capital Repayment & Interest Only <input type="checkbox"/>	Capital Repayment & Interest Only <input type="checkbox"/>	Capital Repayment & Interest Only <input type="checkbox"/>	Capital Repayment & Interest Only <input type="checkbox"/>
Date balance(s) due to be repaid (if applicable)	<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"/>
Is the loan secured against your current home? (if applicable)	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Assuming that this mortgage is approved, will the balance of the loan/ credit have been repaid by then, or be repaid by this mortgage?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
14 Have you made an application for any credit commitments other than those that have been declared, where you are still waiting for a response? If Yes: please give details	Yes <input type="checkbox"/> No <input type="checkbox"/>	<input type="text"/>			
15 Monthly maintenance and/or CSA payments	€ <input type="text"/>				

## 4 Your occupation and income details

Please note that it is an offence to knowingly give false, inaccurate or misleading information when applying for a mortgage. If you give such information, you may face criminal prosecution and/or civil action for the recovery of any losses we incur.

If you hold 20% or more of the shares in the company that you work for, you must also complete Part 5.

### Your employment details (all applicants)

- 1 What is your employment status?  
If you are a Director or Partner, please tell us what percentage shareholding you have  
If Retired, please now go straight to Part 4: Question 21

First applicant		Second applicant	
Employed full-time <input type="checkbox"/>	Employed part-time <input type="checkbox"/>	Employed full-time <input type="checkbox"/>	Employed part-time <input type="checkbox"/>
Self-employed <input type="checkbox"/>	Contract <input type="checkbox"/>	Self-employed <input type="checkbox"/>	Contract <input type="checkbox"/>
Homemaker <input type="checkbox"/>	Benefits <input type="checkbox"/>	Homemaker <input type="checkbox"/>	Benefits <input type="checkbox"/>
Unemployed <input type="checkbox"/>	Student <input type="checkbox"/>	Unemployed <input type="checkbox"/>	Student <input type="checkbox"/>
Retired <input type="checkbox"/>		Retired <input type="checkbox"/>	
Other <input type="text"/>		Other <input type="text"/>	

- 2 What is your occupation?

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

- 3 Main source of income

Salary <input type="checkbox"/>	Pension <input type="checkbox"/>	Salary <input type="checkbox"/>	Pension <input type="checkbox"/>
Investment income <input type="checkbox"/>	Gambling/Lottery win <input type="checkbox"/>	Investment income <input type="checkbox"/>	Gambling/Lottery win <input type="checkbox"/>
Benefits <input type="checkbox"/>	Student Loan/Grant <input type="checkbox"/>	Benefits <input type="checkbox"/>	Student Loan/Grant <input type="checkbox"/>
Other <input type="text"/>		Other <input type="text"/>	

- 4 Employer's name and address

<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
Postcode <input type="text"/>	Postcode <input type="text"/>

- 5 Nature of employer's business

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

- 6 Employer's telephone number including STD code

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

- 7 Employer's email address

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

- 8 Is this employment permanent?  
If No, please tell us the date that the employment period will end

Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
<input type="text"/>		<input type="text"/>	

- 9 If your employment is on a contract basis, will your contract be renewed?  
If No, please give details

Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
<input type="text"/>		<input type="text"/>	

- 10 If your employment is not permanent, is it on a probationary basis?  
If Yes, please give details

Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
<input type="text"/>		<input type="text"/>	

- 11 Have you been employed for less than six months?  
If Yes, please give previous job title, employer's name and address

Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Postcode <input type="text"/>		Postcode <input type="text"/>	

**4** (continued)

	First applicant	Second applicant
12 Is the work:	Full-time <input type="checkbox"/> Part-time <input type="checkbox"/>	Full-time <input type="checkbox"/> Part-time <input type="checkbox"/>
13 When did you start working at this company?	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
14 What is your works/payroll/employee staff number?	<input type="text"/>	<input type="text"/>
15 National Insurance number	<input type="text"/>	<input type="text"/>
16 Your Tax details which can be found on any of your correspondence from HM Revenue & Customs	Tax office name	Tax office name
	Tax reference number	Tax reference number
17 UK tax payer	Yes <input type="checkbox"/> No <input type="checkbox"/>	
18 Country of tax residence	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
19 What is your <b>gross annual</b> salary? (before tax)	£ <input type="text"/> pa	£ <input type="text"/> pa
20 How much guaranteed <b>gross</b> overtime do you get <b>per year</b> ? (before tax)	£ <input type="text"/> pa	£ <input type="text"/> pa
21 How much regular <b>gross</b> overtime do you get <b>per year</b> ? (before tax)	£ <input type="text"/> pa	£ <input type="text"/> pa
22 How much guaranteed <b>gross</b> bonus and commission do you get <b>per year</b> ? (before tax)	£ <input type="text"/> pa	£ <input type="text"/> pa
23 What is your <b>net average total monthly</b> income? (after tax)	£ <input type="text"/> pm	£ <input type="text"/> pm
24 If you receive any other regular income, please give the <b>gross</b> amount you receive <b>per year</b> and the source of the income e.g. from a second job, pension, property, investment income	£ <input type="text"/> pa	£ <input type="text"/> pa
	<input type="text"/>	<input type="text"/>
	£ <input type="text"/> pa	£ <input type="text"/> pa
	<input type="text"/>	<input type="text"/>
25 What is your anticipated retirement age (if applicable)? If this will be before the end of the mortgage term please provide evidence of pension arrangements which must be registered with HM Revenue & Customs	<input type="text"/> years	<input type="text"/> years

**5 Your self-employed income details** (only applicable to self-employed and Directors with a shareholding of 20% or more)

Please note that it is an offence to knowingly give false, inaccurate or misleading information when applying for a mortgage. If you give such information, you may face criminal prosecution and/or civil action for the recovery of any losses we incur.

**If you hold 20% or more of the shares in the company that you work for, you must also have completed Part 4.**

	First applicant	Second applicant
1 Company name, address and contact details	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	Postcode	Postcode
	Telephone	Telephone
	Email address	Email address



## 6 About the new Buy to Let mortgage loan(s) and the property(ies) to be mortgaged

Individual details are required for each Buy to Let mortgage/property that you are applying for. Part 6 allows you to apply for up to four mortgages – please complete a separate section of Part 6 for each mortgage you require.

### Your Buy to Let mortgage loan requirements and repayment details

- 1 Have you already been given a Decision in Principle?  
If Yes, please also give the reference number
- 2 Is this a new purchase or a remortgage (where you are switching from another lender on an existing Buy to Let property)?
- 3 Is this a Let to Buy (where you are remortgaging your main residence to a Buy to Let in order to purchase a new property)?
- 4 Please give the full name of the product you require e.g. 3 Year, Flexi Fixed
- 5 Initial interest rate
- 6 Fees that don't have to be paid at the outset of this application can be added to the mortgage. Do you want to do this?
- 7 Total amount of mortgage loan required on this property
- 8 Mortgage term/repayment period in years
- 9 If this is a new purchase, what is your intended completion date (date of entry if in Scotland)? We will make every effort to allow you to meet this date, but can't guarantee it
- 10 Have you applied in the last six months to any other lender for a mortgage on this or any other property?  
If Yes: please give details
- 11 Which repayment method have you chosen? Tick one only  
  
If part repayment/part interest only: please tell us how this is to be apportioned

<input type="checkbox"/> Yes	<input type="checkbox"/> No	RefNo. <input style="width: 95%;" type="text"/>
New purchase <input type="checkbox"/>		Remortgage <input type="checkbox"/>
<input type="checkbox"/> Yes	<input type="checkbox"/> No	
<input style="width: 95%;" type="text"/>		
<input style="width: 95%;" type="text"/>		
<input type="checkbox"/> Yes	<input type="checkbox"/> No	
€ <input style="width: 95%;" type="text"/>		
<input style="width: 95%;" type="text"/> years		
<input style="width: 95%;" type="text"/> / <input style="width: 5%;" type="text"/> / <input style="width: 5%;" type="text"/>		
<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Lender <input style="width: 95%;" type="text"/>		
Outcome <input style="width: 95%;" type="text"/>		
All repayment (capital & interest) <input type="checkbox"/>	All interest only <input type="checkbox"/>	Part repayment/part interest only <input type="checkbox"/>
Repayment	€ <input style="width: 95%;" type="text"/>	Interest only
		€ <input style="width: 95%;" type="text"/>

### Questions 12 and 13 are only applicable if your mortgage is to be arranged on an interest only or part interest only basis

Please note, if your new mortgage is arranged on an interest only or part interest only basis, the monthly payments during the mortgage term due to us on the interest only portion of the mortgage, will generally cover interest only and will not repay any part of the loan amount. It is your responsibility to make sure that you put in place, maintain and regularly monitor the repayment vehicle(s) (e.g. a savings plan or endowment policy) which is expected to provide a lump sum sufficient to repay the loan amount (including all the capital still owing on the interest only portion) at the end of the mortgage term.

Where you do not intend to use a repayment vehicle to repay the loan amount (including all the capital still owing on the interest only portion), it must be repaid at or before the end of the term, either from proceeds arising from the sale of the property, or from any other resources available to you.

At the end of the term the loan amount (including all the capital still owing on the interest only portion) will remain owing to us, and should any product/property sale intended to repay the loan amount not perform as you currently expect it to, you will then have to find an alternative means of repaying the shortfall. We suggest that you take advice from a Financial Adviser regarding this important aspect of your commitment to the new mortgage application.

- 12 Do you intend to repay the element of this mortgage which is interest only or part interest only, at the end of the term with the proceeds from the sale of the property?  
If Yes, please now go straight to question 14 or question 17  
If No, please complete question 13

<input type="checkbox"/> Yes	<input type="checkbox"/> No
------------------------------	-----------------------------

- 13 Please give details of the repayment vehicle(s) you are using to repay the interest only or part interest only element of your new mortgage.
- For investment plans, ISA, occupational pension plan, personal pension plan, share portfolio or endowment policies: please give details of each plan in the boxes opposite. If you need space for more plans, please use Part 7: Additional Information.
- For sale of the Virgin Money property, or sale of another property, please give full details in the box below.
- Other properties must be owned wholly by the applicant(s) and the following information supplied for each property: current value, total value of loans secured against it and equity remaining.

	Vehicle 1	Vehicle 2 (if applicable)	Vehicle 3 (if applicable)
	First applicant	First applicant	First applicant
	Second applicant	Second applicant	Second applicant
Type of repayment vehicle			
Name of provider/address of the other property			
Policy number/reference			
Current value of vehicle			
Declared maturity amount			
Monthly contribution			
Start date			
Maturity date – this will be the maturity date of the vehicle or end of the Mortgage term if vehicle is an ISA or the date is unknown			

Please note, if details are not complete, we will ask you again for the information, which may lead to a delay in the production of the Offer.

**Questions 14 to 17 are only applicable if the property is a new purchase**

- 14 Property purchase price
- 15 Deposit amount
- 16 What is the source of the deposit? e.g. own personal savings, inheritance, sale of present home, gift
- 17 Is it a former or current Local Authority, Northern Ireland Housing Executive, Ministry of Defence or Housing Association property?  
If Yes and it is 'current': what is the Right to Buy valuation?

€			
€			
No	Yes (former)	Yes (current)	
€			

**Questions 18 to 27 are only applicable if you already own the property and it is being remortgaged**

- 18 Original purchase price
- 19 Date of purchase
- 20 Date property first let
- 21 Date existing mortgage loan started
- 22 Estimated current property value
- 23 Outstanding balance on the existing mortgage
- 24 Please give details about the existing mortgage
- 25 If there are any other loans secured on this property, please tell us how much the loan(s) is/are and give details. If you have more than one loan, please give the same details in Part 7: Additional Information

€			
/	/		
/	/		
/	/		
€			
€			
Date started	/	/	
Repayment type			
Purpose of loan			
€	Date started	/	/
Repayment type			
Purpose of loan			

26 If you're intending to borrow more than the amount required to repay the existing mortgage, please tell us the amount of additional funds and the purpose for which you need them. For e.g. Home improvements, Purchase/ Redeem other Buy to Let. Please note, if these additional funds are being used for home improvement, please specify what work is to be done and provide plans, estimates and planning consent (where appropriate)

27 If you are intending to borrow any additional funds, please indicate whether they are to be used for any of the following purposes: business purposes, share purchase, currency speculation, time share purchase, ASU premiums or tax bills  
Tick one box only

If additional funds **are** intended to be used for one of these purposes, please refer to us or your Adviser

**About the tenancy**

28 What is the tenancy type? If 'other' please specify (e.g. let to company or Housing Association)

If 'other', we may not be able to proceed with your application – please refer to us or your Adviser

29 How many people are expected to occupy the property?

30 What will be the total rental income for the property? Please indicate how often you will receive this income by deleting as applicable. If 'other', please specify

31 Is this total rental income amount confirmed or just estimated?

**Property details (all property types)**

32 Full address of the property

33 If this is a new purchase, what is your intended date for exchange of contracts?

34 Where is the property you are buying/remortgaging located?

35 Type of property. If 'other', please specify

36 Description of the property

37 Number of garages (if any)

38 If the property has allocated parking, is it off-site or on-site?

39 Is the property next to or above retail/business premises?

If Yes, we may not be able to proceed with your application – please give details and refer to us or your Adviser

£	Reason
£	Reason
£	Reason
£	Reason

Additional funds are <b>not</b> intended to be used for any of these purposes	<input type="checkbox"/>
---	--------------------------

Additional funds <b>are</b> intended to be used for one of these purposes	<input type="checkbox"/>
---	--------------------------

Assured Shorthold (Uncontrolled – Northern Ireland only, Short Assured Tenancy/Private Residential Tenancy - Scotland only)	<input type="checkbox"/>
---	--------------------------

Other	<input type="checkbox"/>
-------	--------------------------

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

£	per week/4 weeks/month/other:
---	-------------------------------

Confirmed	<input type="checkbox"/>
-----------	--------------------------

Estimated	<input type="checkbox"/>
-----------	--------------------------

<input type="text"/>
<input type="text"/>
Postcode

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

England	<input type="checkbox"/>
---------	--------------------------

Northern Ireland	<input type="checkbox"/>
------------------	--------------------------

Scotland	<input type="checkbox"/>
----------	--------------------------

Wales	<input type="checkbox"/>
-------	--------------------------

House	<input type="checkbox"/>
-------	--------------------------

Flat/maisonette	<input type="checkbox"/>
-----------------	--------------------------

Bungalow	<input type="checkbox"/>
----------	--------------------------

Other	<input type="checkbox"/>
-------	--------------------------

Detached	<input type="checkbox"/>
----------	--------------------------

Semi-detached	<input type="checkbox"/>
---------------	--------------------------

Terraced	<input type="checkbox"/>
----------	--------------------------

Part of block	<input type="checkbox"/>
---------------	--------------------------

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

Off-site	<input type="checkbox"/>
----------	--------------------------

On-site	<input type="checkbox"/>
---------	--------------------------

Yes	<input type="checkbox"/>
-----	--------------------------

No	<input type="checkbox"/>
----	--------------------------

Position of premises in relation to your property
---

Type/use of premises
----------------------

40 What is the tenure of the property?

If leasehold, please give details

Leasehold	<input type="checkbox"/>	Freehold	<input type="checkbox"/>	Absolute Ownership	<input type="checkbox"/>
Remaining term			Ground rent per year	£	

41 Please give details of the accommodation

Please note that en suites without a bath, and shower rooms, don't count as bathrooms. Outbuildings are buildings like detached workshops, stables and barns

Number of living rooms	Number of bedrooms	Number of kitchens
Number of bathrooms	Number of separate toilets	Number of outbuildings
Other		

42 Construction type of the walls?

If 'other', we may not be able to proceed with your application – please give details and refer to us or your Adviser

Stone	<input type="checkbox"/>	Brick	<input type="checkbox"/>	Timberframe	<input type="checkbox"/>
Other					

43 What is the roof made of? If 'other' please specify

Slate or tile	<input type="checkbox"/>	Other	<input type="text"/>
---------------	--------------------------	-------	----------------------

44 What type of roof does the property have? If 'other' please specify

Flat	<input type="checkbox"/>	Pitched	<input type="checkbox"/>
Other			

45 When was the property built? If you don't know the exact year, please give the approximate year that it was built

**Questions 46 to 50 are only applicable to flats and maisonettes**

46 If the flat/maisonette is in a block, please give details

Number of flats in block	Number of storeys in block	On what floor is the flat
--------------------------	----------------------------	---------------------------

47 Is the property?

If the property is a studio, we may not be able to proceed with your application – please refer to us or your Adviser

Converted	<input type="checkbox"/>	Purpose-built	<input type="checkbox"/>	Studio	<input type="checkbox"/>
Maisonette	<input type="checkbox"/>				

48 Does the property have a lift?

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
-----	--------------------------	----	--------------------------

49 Is this a former or current Local Housing Authority, Housing Association or Northern Ireland Housing Executive property?

If Yes and the flat is in a block: what approximate percentage of the block is owner-occupied?

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
<input type="text"/>			

50 Does the property have deck access (if applicable)? Deck access is common access to properties on storeys above ground level

If Yes, we may not be able to proceed with your application – please refer to us or your Adviser

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
-----	--------------------------	----	--------------------------

**About the occupancy**

51 Is the applicant or a related person to reside in this property during the mortgage term?

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
-----	--------------------------	----	--------------------------

**BTL mortgages are not available when the property is to be occupied by the applicant or a related person. If appropriate please complete a Residential mortgage application.**

52 Will at least 40% of the property be used as, or in connection with, a residential dwelling?

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
-----	--------------------------	----	--------------------------

**Questions 53 to 55 are only applicable if the property is a new build or under 10 years old**

53 Please give the name of the builders who built, or are building, the property

54 Are these builders registered with the NHBC, Zurich Newbuild, Premier Guarantee, LABC New Home Warranty, Building LifePlans, Build-zone and Castle 10?

If No: please give details of the chartered architects or chartered surveyor who supervised, or are supervising, the build

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
-----	--------------------------	----	--------------------------

Architect/surveyor
Address
<input type="text"/>
Postcode



55 If this is a new build property, are you getting any discounts or incentives as part of the package?

If Yes: please give details

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>

**About the property valuation**

We will need to obtain a valuation of the property to be mortgaged, which will be carried out by a valuer instructed by us. Our Mortgage Valuation Report is a limited report intended for our valuation purposes only. We recommend that you arrange and pay for a more detailed 'HomeBuyer Report' or 'Building Survey' report undertaken for your own purposes. For full details of the different types of valuation and survey, please refer to the Royal Institution of Chartered Surveyors (RICS) [www.rics.org](http://www.rics.org).

- **Mortgage Valuation report**

This is a limited report and is not a survey of the property.

It is prepared solely for our purposes and as such should not be relied on by you as a report on the property's condition.

56 If this is a Scottish purchase and a valuation has already been carried out on the property, what was the cost of the valuation and what type of valuation report did you have?

57 Please tell us the name, address and telephone number of either:

- a) the person who the valuer can contact to arrange a viewing of the property if a valuation hasn't been carried out yet. Please also indicate who the contact is (e.g. estate agent, vendor); or
- b) for Scottish purchases, the person who carried out the valuation, if it has already been done

Valuation cost £			
Mortgage Valuation report	<input type="checkbox"/>	HomeBuyer Report	<input type="checkbox"/>
		Building Survey	<input type="checkbox"/>
			Postcode
Telephone			
Who is the contact?			

**Your solicitor's details (all applicants)**

58 If you haven't already done so, do you want us to appoint a solicitor on your behalf?

If No: please give the name and address of the firm and contact details for your solicitor/licensed conveyancer.

You hereby authorise your conveyancer and your broker to send their entire file relating to this transaction (not just the loan) to us at our request.

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
			Postcode
Name of solicitor dealing with your case			
Telephone			
Fax			

## 7 Additional Information

Use this section if you need more space to answer any questions

### First applicant

Part no.	Question no.	Further details
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### Second applicant

Part no.	Question no.	Further details
----------	--------------	-----------------

## 7 (continued)

Use this section if you need more space to answer any questions

First applicant			Second applicant		
Part no.	Question no.	Further details	Part no.	Question no.	Further details

If there is insufficient space to provide all your additional information, please continue on a separate sheet of paper and attach it to this form.

## 8 Declaration

### Before signing the applicant(s) Declaration on the next page:

- Please ensure that you have read the important customer information at the beginning of this form
- Please check your answers in each section to ensure you have given us all the information we need to process your application. The checklist at the end of this form will help you with this
- The information you give will form the basis of your contract with us. If there are any other material facts that could reasonably be construed as likely to influence our decision about this loan application, but which have not been revealed as a result of answering specific questions within this application form, you must tick this box and provide details in Part 7: Additional Information:
- We give no assurance that by the making of an advance, the price agreed to be paid for the property is reasonable

**You agree and declare that:**

- 1 Your application for a Buy To Let mortgage is made upon the express understanding that the Property is only intended to be occupied by your tenants to whom you will let the Property in accordance with our requirements for letting. Neither you nor any related person (which expression includes your spouse, civil partner, parent, grandparents, brother, sister, children, grandchildren, or any person (whether or not of the opposite sex to you) whose relationship to you has the characteristics of the relationship between husband and wife) may occupy the Property at any time. We are not obliged to consider a request by you to permit occupation of the Property by you or any related person.
- 2 You understand that, where you have told us that the loan is wholly or predominantly for the purposes of a business carried on or intended to be carried on by you, you will not have the benefit of the protections and remedies that would apply to a Consumer Buy To Let Mortgage Contract under the Mortgage Credit Directive Order 2018. If you are in any doubt as to the consequences of this you should seek independent legal advice before submitting this application.
- 3 A Mortgage Valuation Report will be arranged by us. You understand that this report is intended solely for the purpose of us in considering this application for a loan, and is not intended to be a detailed inspection of the property.

**How we use your personal information**

Here's a summary of how your information may be used and shared by Clydesdale Bank PLC (trading as Virgin Money).

For further details, including how your information may also be used by fraud prevention agencies and credit reference agencies together with your data protection rights, please see our website at [virginmoney.com/privacy](http://virginmoney.com/privacy)

**Using your information**

The personal information you give us, or that we collect or create, will be used in a number of ways throughout the time you're a Virgin Money customer. We'll use it to:

- Check your identity and eligibility for this account.
- Manage your account and your relationship with us.
- Prevent financial crime and the funding of terrorism.
- Assess risk and carry out credit scoring.
- Help recover any money that might be owed to us.
- Improve our services and computer systems.
- Identify other products and services that you may find useful. (But we'll only contact you if you're happy to hear from us.)
- Manage and organise our business.

The information we ask for when you apply for this account is used to:

- Check your identity and eligibility for this account.
- Manage your account and relationship with us.
- Prevent financial crime and the funding of terrorism.
- Assess risk and carry out credit scoring.

You don't have to give us any of this information but if you don't provide all of it, we won't be able to deal with your application.

**Sharing your information**

We'll regularly share your information with credit reference agencies. We do this to check your identity, creditworthiness and eligibility for this account.

We'll also share your information with fraud prevention agencies who will use it to prevent and detect fraud and money-laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance, or employment. We and FPAs may also allow law enforcement agencies to access and use your information to detect, investigate and prevent crime.

Both credit reference and fraud prevention agencies may link your information to the information of a joint applicant, spouse or other financial associates.

Where we need to, we'll share information with UK or overseas tax authorities. We may also share information within our group of companies or with our commercial partners. Some information will be held and used outside the European Economic Area (EEA).

- 4 Neither we nor our valuer warrants that the condition of the property or the price paid is reasonable, and that it is for you to satisfy yourself as to the value and condition of the property.
- 5 You certify that where the loan is paid by one applicant, then that payment should be treated as made for, and on behalf of, all applicants.
- 6 You agree to keep the property fully insured until the loan is fully repaid.
- 7 You are over 18 years of age (or over 21 years of age if you are the main applicant on this application).
- 8 You apply for a loan to be made on the security of the property. The applicable application and valuation fees are set out in your illustration and you have either enclosed a cheque for this amount or agree that we may debit your debit/credit card with this amount.
- 9 You accept that one of the terms of applying for a loan is that we need not give any reason for declining the application.
- 10 You are required to have buildings insurance for your Buy To Let property in line with the terms and conditions of your mortgage and this must be in place upon completion.
- 11 You authorise Clydesdale Bank PLC (trading as Virgin Money) or any solicitor/ licensed conveyancer appointed by us to obtain account information (including repayment figures) from your lender.

For details of the credit reference and fraud prevention agencies we use and the companies within our group, please see our website at [virginmoney.com/privacy](http://virginmoney.com/privacy)

**Holding your information and your rights**

We'll hold your information for as long as necessary to manage your relationship with us and to meet our legal and regulatory obligations.

You can always ask for a copy of any information we hold about you. And if you spot any errors, we'll correct them. You may also be able to ask us for some or all of your information to be deleted, or to limit the way we use it. Full details of all of your rights can be found on our website at [virginmoney.com/privacy](http://virginmoney.com/privacy)

If you're unhappy with the way we're using your information, please talk to us so we can try to sort it out. If this doesn't fix it, you can write to our Data Protection Officer at Virgin Money, Jubilee House, Gosforth, Newcastle upon Tyne, NE3 4PL or contact the Information Commissioners Office (ICO). The ICO is the UK's independent body set up to make sure organisations handle your information correctly. You'll find further details, including how to contact the ICO at [ico.org.uk](http://ico.org.uk)

**Keeping you up-to-date**

We'll keep in touch regularly, sending you communications on our products and services (including our Lounges), tips on managing your money, and exciting offers, competitions and prize draws. We'll do that by email, text (SMS), telephone and post, as well as through targeted online advertising.

To help tailor our communications to the things you'll be most interested in, we'll use the details you give us as well as information from third parties. We will always treat your data with respect.

I don't want to receive these communications.

**Remember, you can stop receiving communications at any time. Find out more at [virginmoney.com/privacy](http://virginmoney.com/privacy)**

You declare that you are entitled to disclose information about all applicants and/or anyone else referred to by you and authorise us to search, link and/or record information at credit reference agencies about you and anyone else referred to by you.

If false or inaccurate information is provided and fraud is identified, details will be shared with fraud prevention agencies and this information may be accessed and used by law enforcement to prevent fraud and money laundering.

**Signature(s) and applicant(s) Declaration**

Before you sign, please check your answers throughout this form to ensure that you have provided all the information we need. If any of the information is inaccurate, please amend and initial before signing the form.

You declare that the statements and particulars given in this application are, to the best of your knowledge and belief, true and complete.

By signing this application form you will be agreeing that any person interested now, or in the future, in the loan, the mortgage and other security, may rely upon the truth and accuracy of the information contained in this application and any supporting documentation, information or security. It is an offence to knowingly give false, inaccurate or misleading information when applying for a mortgage. If you give such information you may face criminal prosecution and/or civil action for recovery of any losses we incur.

**DO NOT SIGN THIS DECLARATION IF YOU INTEND TO LIVE IN THE PROPERTY. PLEASE CALL US IMMEDIATELY ON 0345 604 4865\***

**First applicant**

Signature	Date

**Second applicant**

Signature	Date

## 9 Payment details

### Valuation/application fees (all applicants)

Your valuation/application fees (which are set out in your illustration) can be paid by cheque, debit or credit card (we don't accept cash payments). Please note that we cannot process your application until the cheque or debit/credit card details are received by us. If you're paying by cheque, please make it payable to 'Virgin Money' and enclose it with your application.

If you're paying by debit/credit card, please do not supply your card details on this mortgage application form. A member of our Mortgage Processing Team will contact you upon receipt of your application form.

We are unable to instruct the valuer to carry out a valuation of the property until we have taken your applicable valuation/application fee. Please ensure you have supplied a telephone number where we can contact you between the hours of 9am and 5pm, Monday to Friday.

Please note, we do not accept American Express or Diners Cards.

### Direct Debit for your monthly mortgage payments (all applicants)

This Direct Debit instruction must be fully completed, signed and dated before your application can be processed.

If you complete this form, your mortgage payments will be collected from your bank account by Direct Debit and you will not need to set up a Standing Order. Direct Debit payments are collected on the 1st day of each calendar month, except for the first payment which will be collected on the 7th day of the first month after completion of the mortgage.

Please note: if your Solicitor requests your loan money towards the end of the month, your Completion Advice may not reach you prior to collection of your first payment. In this instance please refer to your Offer documentation, which will contain your payment details.

### Instruction to your Bank or Building Society to pay Direct Debits:



Clydesdale Bank PLC (trading as Virgin Money). Registered Office: 30 St Vincent Place, Glasgow, G1 2HL.  
Registered in Scotland: Company No. SC001111.

Service User Number 

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#### 1 Name and full postal address of your Bank or Building Society branch

To: The Manager	Bank or Building Society	
		Postcode

#### 2 Name(s) of account holder(s)

#### 3 Reference No. (VM use only)

#### 4 Branch sort code

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#### 5 Bank/Building Society Account No.

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#### 6 Your Mortgage Account No.

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#### 7 Instruction to your Bank or Building Society

Please pay Virgin Money (a trading name of Clydesdale Bank PLC) 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 Virgin Money and, if so, details will be passed electronically to my Bank/Building Society.

Signature	Date	Signature	Date
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Banks and Building Societies may not accept Direct Debit instructions for some types of account.



Cut off here and keep the Direct Debit Guarantee somewhere safe

### The Direct Debit Guarantee – this guarantee should be detached and retained by the Payer

- 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 Virgin Money will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Virgin Money 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 Virgin Money 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 Virgin Money 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.



## Checklist

To help us process your application more quickly, please check the following as an incomplete form can cause delays. Photocopies can be sent if original documents are unavailable, however, these must be certified.

**All applicants** please check that you have:

- signed and dated the **Declaration** in Part 8
- signed and dated the **Direct Debit instruction(s)** in Part 9
- included your **Valuation/administration fee cheque** (if applicable)

**If you are an employee** please check that you have included:

- 2** out of the last **4 monthly payslips**, and **latest P60** or if paid weekly **4** out of the last **6 weekly payslips**, and **latest P60**

**If you are self-employed** please check that you have included:

- for limited companies: **last 2 years' accounts**
- for a sole trader: **last 2 years' HM Revenue & Customs SA302 forms and corresponding Tax Year Overviews**

**If you are retired or are lending into retirement** please check that you have included:

- Latest payslip, or latest bank statement showing pension credits, or latest statement dated within last 12 months or P60

**If you are a portfolio landlord (see definition on page 2)** and this application is for a purchase or a remortgage with capital raising, please check that you have included:

- a completed cashflow
- a completed business plan
- a completed property schedule, which must be uploaded by your advisor to BTL Hub ([www.BTLHub.net](http://www.BTLHub.net))

Templates for all 3 documents can be found in the useful downloads section at [www.intermediaries.virginmoney.com/pbtl](http://www.intermediaries.virginmoney.com/pbtl) (advisers only), or at [virginmoney.com/portfolio](http://virginmoney.com/portfolio) (customers)

## Thank you for completing this application for a Buy to Let mortgage with us.

If you have an Adviser, please give your completed application to them. Otherwise, send it to us at:  
Virgin Money, Jubilee House, Gosforth, Newcastle upon Tyne NE3 4PL

Assuming your application includes all the information we have asked for and is approved, we will contact you to confirm this.

\*Calls to 03 numbers cost the same as calls to 01 or 02 numbers and they are included in inclusive minutes and discount schemes in the same way. Calls may be monitored and recorded.

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[virginmoney.com](http://virginmoney.com)

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**DON'T WRITE BELOW THIS LINE**