Welcome to Virgin Money.

Thank you for choosing a 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.

The first thing we would like to know is your intended completion date (date of entry if in Scotland) if this is a house purchase loan:

/ / /

Thank you
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 you need extra space you may use Part 13: Additional Information.
- If you are a Guarantor and not a borrower, you will need to complete Parts 1-5, and sign Part 14.
- If there are more than two applicants and/or Guarantors, you will need to complete an extra mortgage application form.
- If you are applying for a Buy to Let mortgage, you will need to complete a different application form – please refer to us or your Adviser.
- Intermediaries Advisers, please make sure that you complete the Intermediary/Adviser section at the beginning of this form.

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 incurred by us.

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
- 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.

Want to raise a complaint?
If you have a complaint, please let us know as soon as possible so that we can look into it for you. You can write to the Customer Relations Team, Virgin Money, Gosforth, Newcastle upon Tyne NE3 4PL or email customerrelations@virginmoney.com. If we aren’t able to put things right to your satisfaction, you have the right to refer your complaint to the Financial Ombudsman Service for independent adjudication. If you’d like a copy of our Internal Complaint Procedures leaflet, this is available on request.

Mortgage application summary (to give us a quick overview of your requirements)

<p>| | | | | | | | | | | | | |</p>
<table>
<thead>
<tr>
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</tr>
</thead>
<tbody>
<tr>
<td>a</td>
<td>Please give your Illustration number if you have one that relates to this application</td>
<td></td>
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</tr>
<tr>
<td>b</td>
<td>Have you already been given a Decision In Principle? If Yes, please also give the reference number</td>
<td>Yes</td>
<td>No</td>
<td>Ref No.</td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>c</td>
<td>Is this a new purchase or a remortgage?</td>
<td>New purchase</td>
<td>Remortgage</td>
<td></td>
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<td></td>
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<td></td>
</tr>
<tr>
<td>d</td>
<td>Where is the property you are buying/remortgaging located?</td>
<td>England</td>
<td>Wales</td>
<td>Scotland</td>
<td></td>
<td></td>
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<tr>
<td>e</td>
<td>Please give full details of the product you are applying for</td>
<td></td>
<td></td>
<td></td>
<td>Full name (e.g. 2 year Fixed Rate)</td>
<td></td>
<td></td>
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<td></td>
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<td></td>
<td>Initial interest rate</td>
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<td></td>
<td>Product code (if known)</td>
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</tr>
</tbody>
</table>
For Intermediary/Adviser use only

You should be aware that we are unable to process applications from Intermediaries who are not authorised by the Financial Conduct Authority to carry out mortgage business.

The following must be fully completed to help us to comply with our obligations under the Financial Conduct Authority's Mortgage Conduct of Business (MCOB) rules.

### Level of service

What level of service was provided to the applicant(s) in relation to the mortgage?

<table>
<thead>
<tr>
<th>Level of service</th>
<th>First applicant</th>
<th>Second applicant</th>
</tr>
</thead>
<tbody>
<tr>
<td>Advice was given and a recommendation made that the applicant(s) apply for the mortgage product indicated (Advised Sale)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>No advice was given and no recommendation made that the applicant(s) apply for the mortgage product indicated (Execution Only)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

If you have chosen Execution Only please state which category/categories

- High Net Worth
- Mortgage Professional

### 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)

<table>
<thead>
<tr>
<th>List A – Government-issued documents</th>
<th>Applicant one</th>
<th>Applicant two</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valid passport.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Valid driving licence (Full or provisional photocard as long as the photo and licence are valid).</td>
<td></td>
<td></td>
</tr>
<tr>
<td>National Identity card (if customer is a non-UK national).</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Valid firearms certificate or shotgun licence.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>HM Revenue &amp; Customs letter (coding confirmation/assessment letter/tax credit) quoting the customer's National Insurance number.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Local Authority Housing Benefit letter addressed to the customer confirming the benefits at time of issue.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>State or Local Authority Educational grant letter addressed to the customer.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Department for Work and Pensions letter confirming the customer’s benefits or pension entitlement at time of issue.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Customer's full old-style driving licence issued before 1998.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Customer’s current Northern Ireland Electoral card.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Customer’s Immigration Status Document (ISD)/Biometric Residence Permit (BRP).</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>List A – Other documents</th>
<th>Applicant one</th>
<th>Applicant two</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current utility bills (excluding those printed from the internet) eg gas, water, electric, home phone bill but not a mobile phone bill.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Current bank/building society statement issued to the customer’s home address and not via the internet (not from Virgin Money).</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Local Authority Council Tax demand letter or statement.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Credit Card statement or mortgage statement issued to the customer’s home address and not via the internet (not from Virgin Money).</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Before signing this Declaration, please check the following parts have been fully completed:
– Part 8 (if the Property to be mortgaged is a new purchase) OR Part 9 (if your property is being remortgaged)
– Part 12 (Solicitor’s details [where applicable])

Intermediary/Adviser Declaration
I confirm that in submitting this application, I have read and agree to the terms & conditions of your 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: virginmoney.com).

Confirmation of identity: I confirm that I have verified the identity of the applicant(s) named in Part 1 of this form.

Confirmation of affordability: I have also discussed the mortgage payments with the applicant(s) and confirm that the applicant(s) can afford these payments.
I understand that an Offer 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)

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 incurred by us.
Account numbers (for existing customers only)

a Which accounts do you already have with Virgin Money?

<table>
<thead>
<tr>
<th>First applicant/Guarantor (delete as applicable)</th>
<th>Second applicant/Guarantor (delete as applicable)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Residential Mortgage</td>
<td>Residential Mortgage</td>
</tr>
<tr>
<td>Buy to Let Mortgage</td>
<td>Buy to Let Mortgage</td>
</tr>
<tr>
<td>Current Account</td>
<td>Current Account</td>
</tr>
<tr>
<td>Savings</td>
<td>Savings</td>
</tr>
</tbody>
</table>

b Please give the account numbers

<table>
<thead>
<tr>
<th>First applicant/Guarantor (delete as applicable)</th>
<th>Second applicant/Guarantor (delete as applicable)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
</tbody>
</table>
### First applicant/Guarantor (delete as applicable)

<table>
<thead>
<tr>
<th>Question</th>
<th>First applicant/Guarantor</th>
<th>Second applicant/Guarantor</th>
</tr>
</thead>
<tbody>
<tr>
<td>12 Do you have any dependants?</td>
<td>Yes</td>
<td>No</td>
</tr>
</tbody>
</table>
| 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 | | |
| | | |
| 14 Telephone numbers including STD codes | Home | Home |
| Mobile | Mobile |
| Work | Work |
| 15 Email address | | |
| 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, and how long you lived there  
Give your most recent address first; if you need space for more than one previous address, please use Part 13: Additional Information | | |

### Your present residence

<table>
<thead>
<tr>
<th>Question</th>
<th>First applicant/Guarantor (delete as applicable)</th>
<th>Second applicant/Guarantor (delete as applicable)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 At your permanent address, are you:</td>
<td>Home owner</td>
<td>Home owner</td>
</tr>
<tr>
<td>If 'other', please specify</td>
<td>Tenant – furnished</td>
<td>Tenant – furnished</td>
</tr>
<tr>
<td></td>
<td>Tenant – unfurnished</td>
<td>Tenant – unfurnished</td>
</tr>
<tr>
<td></td>
<td>Relatives/family</td>
<td>Relatives/family</td>
</tr>
<tr>
<td></td>
<td>Other</td>
<td>Other</td>
</tr>
<tr>
<td>2 Do you have a mortgage on this property?</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Questions 3 to 7 are only applicable if you have ticked ‘Home owner’ in question 1 above and you have a mortgage on that property</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3 Outstanding balance on mortgage</td>
<td>£</td>
<td>£</td>
</tr>
<tr>
<td>4 What is the current value of the property?</td>
<td>£</td>
<td>£</td>
</tr>
</tbody>
</table>
| 5 Do you intend to sell the property on which this mortgage is secured and repay all of this mortgage before, or at the time of, completing on the new property?  
If No: how will the property be used? | Yes | No |
| | | |
| 6 Mortgage account number | | |
| 7 Name of mortgage lender | | As first applicant |
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.

If you need space for more Financial Commitments/Properties, please use Part 13: Additional Information

<table>
<thead>
<tr>
<th>Financial Commitment 1</th>
<th>Financial Commitment 2</th>
<th>Financial Commitment 3</th>
<th>Financial Commitment 4</th>
<th>Financial Commitment 5</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lender’s name</td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Type of commitment</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Credit card</td>
<td>Credit card</td>
<td>Credit card</td>
<td>Credit card</td>
<td>Credit card</td>
</tr>
<tr>
<td>Unsecured</td>
<td>Unsecured</td>
<td>Unsecured</td>
<td>Unsecured</td>
<td>Unsecured</td>
</tr>
<tr>
<td>Secured</td>
<td>Secured</td>
<td>Secured</td>
<td>Secured</td>
<td>Secured</td>
</tr>
<tr>
<td>Mortgage</td>
<td>Mortgage</td>
<td>Mortgage</td>
<td>Mortgage</td>
<td>Mortgage</td>
</tr>
<tr>
<td>Mortgage-free</td>
<td>Mortgage-free</td>
<td>Mortgage-free</td>
<td>Mortgage-free</td>
<td>Mortgage-free</td>
</tr>
<tr>
<td>Buy to Let</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Self supporting</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>First applicant/Guarantor</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Second applicant/Guarantor</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Reference/account number</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Outstanding balance</td>
<td>£</td>
<td>£</td>
<td>£</td>
<td>£</td>
</tr>
<tr>
<td>Regular monthly payment</td>
<td>£ pm</td>
<td>£ pm</td>
<td>£ pm</td>
<td>£ pm</td>
</tr>
<tr>
<td>Gross monthly rental income</td>
<td>£ pm</td>
<td>£ pm</td>
<td>£ pm</td>
<td>£ pm</td>
</tr>
<tr>
<td>Date balance(s) due to be repaid (if applicable)</td>
<td>/ /</td>
<td>/ /</td>
<td>/ /</td>
<td>/ /</td>
</tr>
<tr>
<td>Is the loan secured against your current home?</td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Assuming that this mortgage is approved, will the balance of the loan/credit have been repaid by then, or be repaid by this mortgage?</td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Have you made an application for any credit commitments other than those that have been declared, where you are still waiting for a response?</td>
<td>Yes</td>
<td>No</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Your other main monthly outgoings (all applicants)

We will use this information to assess whether you can reasonably afford the new loan payment.

12 Monthly regular household and communications expenditure
£ pcm

13 Monthly regular housekeeping expenditure
£ pcm

14 Monthly regular childcare/education expenditure
£ pcm

15 Monthly regular car and travel expenditure
£ pcm

16 Monthly regular insurance and investments expenditure
£ pcm

17 Total regular monthly household expenditure (totals of questions 12-16)
£ pcm

18 Monthly maintenance/CSA payments
£ pcm

19 Are you aware of any future changes to your expenditure which may impact on your ability to repay the mortgage?
If Yes: please give details

20 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

Your credit history (all applicants)

21 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

22 Have you or your spouse (or Guarantor if applicable) 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/Guarantor (delete as applicable)
Second applicant/Guarantor (delete as applicable)
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 occupation and income details

<table>
<thead>
<tr>
<th>Question</th>
<th>First applicant/Guarantor (delete as applicable)</th>
<th>Second applicant/Guarantor (delete as applicable)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 What is your employment status?</td>
<td>Employed full-time</td>
<td>Employed full-time</td>
</tr>
<tr>
<td></td>
<td>Employed part-time</td>
<td>Employed part-time</td>
</tr>
<tr>
<td></td>
<td>Self-employed</td>
<td>Self-employed</td>
</tr>
<tr>
<td></td>
<td>Contract</td>
<td>Contract</td>
</tr>
<tr>
<td></td>
<td>Homemaker</td>
<td>Homemaker</td>
</tr>
<tr>
<td></td>
<td>Benefits</td>
<td>Benefits</td>
</tr>
<tr>
<td></td>
<td>Unemployed</td>
<td>Unemployed</td>
</tr>
<tr>
<td></td>
<td>Student</td>
<td>Student</td>
</tr>
<tr>
<td></td>
<td>Retired</td>
<td>Retired</td>
</tr>
<tr>
<td></td>
<td>Other</td>
<td>Other</td>
</tr>
<tr>
<td>2 What is your occupation?</td>
<td>Salary</td>
<td>Salary</td>
</tr>
<tr>
<td></td>
<td>Pension</td>
<td>Pension</td>
</tr>
<tr>
<td></td>
<td>Investment income</td>
<td>Investment income</td>
</tr>
<tr>
<td></td>
<td>Gambling/Lottery win</td>
<td>Gambling/Lottery win</td>
</tr>
<tr>
<td></td>
<td>Benefits</td>
<td>Benefits</td>
</tr>
<tr>
<td></td>
<td>Student Loan/Grant</td>
<td>Student Loan/Grant</td>
</tr>
<tr>
<td></td>
<td>Other</td>
<td>Other</td>
</tr>
<tr>
<td>3 Main source of income</td>
<td>Salary</td>
<td>Salary</td>
</tr>
<tr>
<td></td>
<td>Pension</td>
<td>Pension</td>
</tr>
<tr>
<td></td>
<td>Investment income</td>
<td>Investment income</td>
</tr>
<tr>
<td></td>
<td>Gambling/Lottery win</td>
<td>Gambling/Lottery win</td>
</tr>
<tr>
<td></td>
<td>Benefits</td>
<td>Benefits</td>
</tr>
<tr>
<td></td>
<td>Student Loan/Grant</td>
<td>Student Loan/Grant</td>
</tr>
<tr>
<td></td>
<td>Other</td>
<td>Other</td>
</tr>
<tr>
<td>4 Employer’s name and address</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Postcode</td>
<td>Postcode</td>
</tr>
<tr>
<td>5 Nature of employer’s business</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6 Employer’s telephone number including STD code</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7 Employer’s email address</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8 Is this employment permanent?</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td></td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
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<td>/</td>
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<tr>
<td></td>
<td>/</td>
<td>/</td>
</tr>
<tr>
<td>9 If your employment is on a contract basis, will your contract be renewed?</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td></td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10 If your employment is not permanent, is it on a probationary basis?</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td></td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11 Have you been employed for less than six months?</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td></td>
<td>No</td>
<td>Yes</td>
</tr>
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<td></td>
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<td></td>
<td>Postcode</td>
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<tr>
<td></td>
<td>First applicant/Guarantor (delete as applicable)</td>
<td>Second applicant/Guarantor (delete as applicable)</td>
</tr>
<tr>
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<td>-------------------------------------------------</td>
<td>--------------------------------------------------</td>
</tr>
<tr>
<td>12</td>
<td>Is the work:</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Full-time</td>
<td>Full-time</td>
</tr>
<tr>
<td></td>
<td>Part-time</td>
<td>Part-time</td>
</tr>
<tr>
<td>13</td>
<td>When did you start working at this company?</td>
<td></td>
</tr>
<tr>
<td></td>
<td>/</td>
<td>/</td>
</tr>
<tr>
<td>14</td>
<td>What is your works/payroll/employee staff number?</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>15</td>
<td>National Insurance number</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>16</td>
<td>UK tax payer</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>17</td>
<td>Other country of tax residence</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>18</td>
<td>Tax identification</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>19</td>
<td>What is your gross annual salary? (before tax)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>£ pa</td>
<td>£ pa</td>
</tr>
<tr>
<td>20</td>
<td>How much guaranteed gross overtime do you get per year? (before tax)</td>
<td>£ pa</td>
</tr>
<tr>
<td>21</td>
<td>How much regular gross overtime do you get per year? (before tax)</td>
<td>£ pa</td>
</tr>
<tr>
<td>22</td>
<td>How much guaranteed gross bonus and commission do you get per year? (before tax)</td>
<td>£ pa</td>
</tr>
<tr>
<td>23</td>
<td>What is your net average total monthly income?</td>
<td></td>
</tr>
<tr>
<td></td>
<td>(after tax)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>£ pm</td>
<td>£ pm</td>
</tr>
<tr>
<td>24</td>
<td>If you receive any other regular income, please give the gross amount you receive per year and the source of the income e.g. from a second job, pension, property, investment income.</td>
<td>£ pa</td>
</tr>
<tr>
<td>25</td>
<td>What is your anticipated retirement age (if applicable)?</td>
<td></td>
</tr>
<tr>
<td></td>
<td>If this will be before the end of the mortgage term please provide evidence of pension arrangements which must be registered with HM Revenue &amp; Customs</td>
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<tr>
<td>26</td>
<td>Are you aware of any future changes to your income which may impact on your ability to repay the mortgage? If Yes, please give details</td>
<td>Yes</td>
</tr>
</tbody>
</table>

Mortgage application 10/22
### Your self-employed income details (only applicable to self-employed and Directors with a shareholding of 20% or more)

Please note that the business must:
- Have been in operation for at least 2 years with 2 years’ accounts available
- Have been profitable in each of the last 2 years
- Be solvent – the capital account must not be in deficit/the assets must outweigh the liabilities in each of the last 2 years.

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.

<table>
<thead>
<tr>
<th>First applicant/Guarantor (delete as applicable)</th>
<th>Second applicant/Guarantor (delete as applicable)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Company name, address and contact details</td>
<td></td>
</tr>
<tr>
<td>Name</td>
<td>Name</td>
</tr>
<tr>
<td>Postcode</td>
<td>Postcode</td>
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<tr>
<td>Telephone</td>
<td>Telephone</td>
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<tr>
<td>Email address</td>
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</table>

<table>
<thead>
<tr>
<th>Nature of business</th>
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<tr>
<th>On what basis do you trade?</th>
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<tbody>
<tr>
<td>Sub-contracted</td>
<td>Sole trading</td>
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<tr>
<td>Partnership</td>
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</tbody>
</table>

<table>
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<tr>
<th>If Limited company, please give details</th>
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<tbody>
<tr>
<td>Limited company registration number</td>
<td>Limited company registration number</td>
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<tr>
<td>VAT registration number</td>
<td>VAT registration number</td>
</tr>
<tr>
<td>Financial year end date</td>
<td>Financial year end date</td>
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</tbody>
</table>

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<tr>
<th>Date business started</th>
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<tr>
<th>National Insurance number</th>
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<table>
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<tr>
<th>Your Tax details which can be found</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>on any of your correspondence from</td>
<td></td>
</tr>
<tr>
<td>HM Revenue &amp; Customs</td>
<td></td>
</tr>
<tr>
<td>Tax office name</td>
<td>Tax office name</td>
</tr>
<tr>
<td>Tax reference number</td>
<td>Tax reference number</td>
</tr>
</tbody>
</table>

| What is your share of the company’s net profit   |                                                  |
| after taxation for the last two tax/trading     |                                                  |
| years? Please also enter which tax year each    |                                                  |
| amount refers to                                 |                                                  |
| £ pa Year ending 2 0                             | £ pa Year ending 2 0                             |
| £ pa Year ending 2 0                             | £ pa Year ending 2 0                             |
| £ pa Year ending 2 0                             | £ pa Year ending 2 0                             |

| If you receive a salary in addition to your      |                                                  |
| share of the net taxable profit, how much do     |                                                  |
| you get:                                        |                                                  |
| a) gross per year? (before tax)                  |                                                  |
| £ pa                                             | £ pa                                             |
| £ pm                                             | £ pm                                             |

| If you receive any other regular income, please  |                                                  |
| give the gross amount you receive per year and   |                                                  |
| the source of the income e.g. from a second job,|                                                  |
| pension, property, investment income             |                                                  |
| £ pa                                             | £ pa                                             |
| £ pa                                             | £ pa                                             |
10 Company Accountant’s name, address and contact details. If the accountant does not hold suitable qualifications, HM Revenue & Customs evidence will be requested.

First applicant/Guarantor (delete as applicable)

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<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>Postcode</th>
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</table>

Second applicant/Guarantor (delete as applicable)

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>Postcode</th>
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<tbody>
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</tbody>
</table>

Telephone

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<tr>
<th></th>
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</thead>
</table>

Email address

<p>| | |</p>
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</table>

11 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.

<table>
<thead>
<tr>
<th>Years</th>
<th>Years</th>
</tr>
</thead>
</table>

12 Are you aware of any future changes to your income which may impact on your ability to repay the mortgage? If Yes: please give details.

Yes  No

---

6 Mortgage loan details

Your mortgage loan requirements (all applicants)
If we have already sent you an Illustration, please check that the details you give below match those detailed in that Illustration.

1 Please give the full name of the product you require e.g. 1 year Fixed Rate

2 Initial interest rate as shown on your Illustration

3 If a product fee is payable you have the option to pay this at point of application or add it to the mortgage. How do you want to pay this? If the fee is added to the mortgage you will incur interest charges on this fee at the prevailing interest rate until it has been paid. The fee will be refunded if the mortgage does not complete.

Pay separately (due at point of application)

Add to Mortgage

4 Total amount of mortgage loan required on this property

£

5 Mortgage term/repayment period in years

<table>
<thead>
<tr>
<th>Years</th>
</tr>
</thead>
</table>

6 Will this property be the primary residence for all applicants?

Yes  No

7 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

Yes  No

Lender outcome
Your repayment details

Please note interest only is only available up to a maximum of 75% loan to value.

1 Which repayment method have you chosen? Tick one only

<table>
<thead>
<tr>
<th>All repayment (capital &amp; interest)</th>
<th>All interest only</th>
<th>Part repayment/part interest only</th>
</tr>
</thead>
<tbody>
<tr>
<td>Repayment £</td>
<td>Interest only £</td>
<td></td>
</tr>
</tbody>
</table>

If part repayment/part interest only: please tell us how this is to be apportioned

Question 2 is 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 an appropriate repayment vehicle(s), 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. You will need to provide us with documentary evidence of the repayment vehicles. Periodically, we will ask you to provide us with information on the performance of your repayment strategy.

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 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.

Whilst it is not a condition of this loan that you take out life cover, we recommend that any such policy is in force when this loan starts (or on exchange of contracts where you are buying a property) and that you maintain it for so long as you consider it is needed.

You will be responsible for ensuring that any contractual documentation (life policies or contract notes etc) is kept in a safe place.

2 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.

Permitted types are: Sale of mortgaged property, sale of another property, a managed investment plan, pension, managed share portfolio or endowment policy. All of the above (with the exception of sale of property) must have been in place for at least 12 months.

<table>
<thead>
<tr>
<th>Vehicle 1 (if applicable)</th>
<th>Vehicle 2 (if applicable)</th>
<th>Vehicle 3 (if applicable)</th>
</tr>
</thead>
<tbody>
<tr>
<td>First applicant</td>
<td>First applicant</td>
<td>First applicant</td>
</tr>
<tr>
<td>Second applicant</td>
<td>Second applicant</td>
<td>Second applicant</td>
</tr>
</tbody>
</table>

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 a managed share portfolio or the date is unknown

Where the repayment vehicle is the sale of other property, it must be owned by the applicant(s), be UK based and the following information supplied in the box to the right for each property: current value, total value of loans secured against it and equity remaining.

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. We will take into account the payments you must make to maintain these products in assessing whether you can afford this mortgage and you must provide us with the information requested.

You will need to provide us with documentary evidence of the repayment vehicles. Periodically, we will ask you to provide us with information on the performance of your repayment strategy.
### If the property to be mortgaged is a new purchase

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Property purchase price (net of any discounts and incentives)</td>
</tr>
<tr>
<td>2</td>
<td>Deposit amount</td>
</tr>
<tr>
<td>3</td>
<td>What is the source of the deposit? e.g. own personal savings, inheritance, sale of present home, gift</td>
</tr>
<tr>
<td>4</td>
<td>If you are purchasing the property with a discount and are intending to borrow more than the amount needed to buy the property, please tell us how much and why e.g. for home improvement</td>
</tr>
<tr>
<td>5</td>
<td>Are you a first time buyer?</td>
</tr>
<tr>
<td>6</td>
<td>Is it a former or current Local Authority, Northern Ireland Housing Executive, Ministry of Defence or Housing Association property?</td>
</tr>
<tr>
<td></td>
<td>No</td>
</tr>
<tr>
<td>7</td>
<td>Is this a Shared Ownership mortgage?</td>
</tr>
<tr>
<td></td>
<td>No</td>
</tr>
</tbody>
</table>

We will release details of your mortgage terms and conditions to your landlord in order to obtain their consent to the mortgage and any variation of it. We will also release information about you and your mortgage (including details of any arrears) to your landlord when requested to do so by your landlord.

### If your property is being remortgaged (changing lender without moving house)

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<table>
<thead>
<tr>
<th></th>
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</thead>
<tbody>
<tr>
<td>1</td>
<td>Original purchase price (net of any discounts and incentives)</td>
</tr>
<tr>
<td>2</td>
<td>Date of purchase</td>
</tr>
<tr>
<td>3</td>
<td>Date existing mortgage loan started</td>
</tr>
<tr>
<td>4</td>
<td>Estimated current property value</td>
</tr>
<tr>
<td>5</td>
<td>Outstanding balance on the existing mortgage</td>
</tr>
<tr>
<td>6</td>
<td>Please give details about the existing mortgage</td>
</tr>
<tr>
<td></td>
<td>Date started / /</td>
</tr>
<tr>
<td></td>
<td>Repayment type</td>
</tr>
<tr>
<td></td>
<td>Purpose of loan</td>
</tr>
<tr>
<td>7</td>
<td>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 13: Additional Information</td>
</tr>
<tr>
<td>8</td>
<td>If you are 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. If these additional funds are being used for home improvement, please specify what work is to be done. Virgin Money reserves the right to seek additional documentation e.g. plans, estimates and planning consent</td>
</tr>
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<tr>
<th></th>
<th></th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Purpose of additional funds</td>
</tr>
</tbody>
</table>
9 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 not intended to be used for any of these purposes, please refer to us or your Adviser.

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

10 About the property

1 Type of property. If ‘other’, please specify

- House
- Flat/maisonette
- Bungalow
- Other

2 Description of the property

- Detached
- Semi-detached
- Terraced
- Part of block

3 Number of garages (if any)

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

- Off-site
- On-site

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

- Yes
- No

   Position of premises in relation to your property

   Type/use of premises

Property details (all property types)

6 What is the tenure of the property?

- Leasehold
- Freehold
- Absolute Ownership

   Remaining term

   Ground rent per year

   Service charge per year

7 Please give details of the accommodation

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

8 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.

9 What is the roof made of? If ‘other’ please specify

10 What type of roof does the property have? If ‘other’ please specify

11 Full address of the property

12 When was the property built? If you don’t know the exact year, please give the approximate year that it was built.

13 Is the property wholly for your own or your dependants’ private residential purposes?

   - Yes
   - No

   Remaining ground rent

   Service charge

   £

   £ per year per year

Remaining term

Number of living rooms

Number of bedrooms

Number of kitchens

Number of bathrooms

Number of separate toilets

Number of outbuildings

Number of living rooms

Number of bathrooms

Other

Number of living rooms

Number of bathrooms

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Number of living rooms

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Number of bathrooms

Other

Number of living rooms

Number of bathrooms

Other

Number of living rooms

Number of bathrooms

Other

Number of living rooms

Number of bathrooms

Other
14 Will this property be your main residence?

15 Will at least 40% of the property be used for residential use?
   If No, please indicate what percentage of the property will be used for
   residential use and tell us for what other purpose the property is used
   e.g. let to tenants, let to family, part business/part private

Questions 16 to 19 are only applicable to flats and maisonettes

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

<table>
<thead>
<tr>
<th>Number of flats in block</th>
<th>Number of storeys in block</th>
<th>On what floor is the flat</th>
</tr>
</thead>
<tbody>
<tr>
<td>Converted</td>
<td>Purpose-built</td>
<td>Studio</td>
</tr>
<tr>
<td>Maisonette</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

17 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

18 Does the property have a lift?

19 Does the property have deck access (if applicable)? Access to the flat is via a
   communal external open deck/balcony
   If Yes, we may not be able to proceed with your application – please refer to us
   or your Adviser

Questions 20 to 22 are only applicable if the property is a new build or under 10 years old

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

21 Are these builders registered with any of the following schemes: 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

<table>
<thead>
<tr>
<th>Builder’s name</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
</tr>
<tr>
<td>Architect/surveyor</td>
</tr>
<tr>
<td>Address</td>
</tr>
<tr>
<td>Postcode</td>
</tr>
</tbody>
</table>

22 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 | No |
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.

- **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.

1. 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?

2. 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

3. Please give details of the estate agent/selling agent if different from the contact given in question 2

---

**Your solicitor/licensed conveyancer details**

1. 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

---

**About the valuation**

Valuation cost £

<table>
<thead>
<tr>
<th>Mortgage Valuation report</th>
<th>HomeBuyer Report</th>
<th>Building Survey</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Who is the contact?

- Postcode
- Telephone

---

**Your solicitor/licensed conveyancer details**

Postcode

Name of solicitor dealing with your case

Telephone

Fax
### Additional Information

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

<table>
<thead>
<tr>
<th>First applicant</th>
<th>Second applicant</th>
</tr>
</thead>
<tbody>
<tr>
<td>Part no.</td>
<td>Question no.</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Use this section if you need more space to answer any questions

<table>
<thead>
<tr>
<th>Part no.</th>
<th>Question no.</th>
<th>Further details</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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.

### 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 13: 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. 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.

2. 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.

3. 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.

4. You agree to keep the property fully insured until the loan is fully repaid.

5. You are over 18 years of age.

6. 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.

7. You accept that one of the terms of applying for a loan is that we need not give any reason for declining the application.

8. You will not let the property without our prior written consent.

9. You understand that where either a payment holiday or refund of overpayments is requested by one applicant, then it will be treated as made for, and with the agreement of, all applicants. If we become aware of a dispute between borrowers, then we reserve the right to suspend the payment holiday or refund of overpayments, until we are satisfied that the dispute has been resolved.

10. You understand that where the mortgage is in joint names, the authority of only one of you is necessary to request a payment holiday or refund of overpayments.

11. You understand that we will be the sole arbiter about the method used to send refunds of overpayments.

12. 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.

13. You understand that we may transfer, or otherwise dispose of, the proposed loan, mortgage and other security for the loan to any person without further reference to you. By signing this application form you will be giving your general consent to us to transfer, or otherwise dispose of, the proposed loan, mortgage and other security for the loan should we so wish.

14. You understand that we may disclose information and documents relating to you, the property, the mortgage and the conduct of the mortgage account to any transferee or potential transferee.

15. Regulated Mortgage Contracts: The Financial Conduct Authority (FCA) regulate most new mortgage contracts entered into in the UK. Mortgages where less than 40% of the land used as security is used as or in connection with a residential dwelling are not classed as Regulated Mortgage Contracts.

Applications via mortgage intermediaries – where you have asked an intermediary for advice and a recommendation about a mortgage product, the intermediary is responsible to you for any advice they give or any recommendation they make. You should notify the intermediary of any material changes that may be made to the application in order that they can provide you with a revised illustration.

Guarantors: if you are completing this form in your capacity as Guarantor(s), you are reminded that you may have to pay us any amount which the borrower(s) owes us instead of, or as well as, the borrower(s). This amount may be greater than the original sum advanced although an unlimited guarantee will not be taken. For further information about your obligations as Guarantor(s), you should also refer to the Guarantors Confirmation declaration form which you have been/will be asked to sign. You are advised to obtain independent legal advice regarding this transaction so that you fully understand the commitment that you are undertaking and the potential consequences of it.

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

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.

We don’t have to use 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).

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

How would you like to keep in touch?

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 provide 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

Signature(s) and applicant(s)/Guarantor(s) Declaration

Before you sign, please check your answers throughout this form to ensure that you have provided all the information we need.

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 incurred by us.

First applicant/Guarantor (delete as applicable)

Signature Date

Second applicant/Guarantor (delete as applicable)

Signature Date
Payment details

Valuation/Application/Product fees (all applicants)

Your valuation and application fees (which are set out in your illustration) can be paid by cheque, debit or credit card (we don’t accept cash payments), as can your product fee (if not being added to the mortgage). 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.

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

5 Bank/Building Society Account No.

6 Virgin Money Mortgage Account No.

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

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

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 (a trading name of Clydesdale Bank PLC) 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. Please do not enclose copies of any illustrations you have been given – you should retain these for future reference.

All applicants please check that you have:
- signed and dated the Declaration in Part 14
- signed and dated the Direct Debit instruction(s) in Part 15
- included your repayment vehicle documents if repaying any element of the loan on an Interest Only basis

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

Intermediaries ONLY please check that you have:
- included an Execution Only Confirmation Form (where applicable). Please ensure this is completed for all execution only applications and sent together with the following supporting evidence:
  - High Net Worth: Please send us a signed written statement from a suitably qualified professional adviser of the applicant (who is not an associate of the firm or of the applicant) confirming the HNW definition is met and the period for which it is valid.
  - Mortgage Professional: Please send us credible evidence that the applicant(s) meet the definition of a Mortgage Professional.

Thank you for completing this application.

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

Please return this completed form along with any documentation to: Virgin Money, Jubilee House, Gosforth, Newcastle upon Tyne, NE3 4PL.

*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.

Clydesdale Bank PLC (trading as Virgin Money). Registered in Scotland (Company No. SC001111). Registered office: 30 St Vincent Place, Glasgow, G1 2HL. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

virginmoney.com