

Commercial Mortgage Application Form

For use by Limited Companies and LLPs

Thank you for choosing The Cumberland as your mortgage provider.

Please complete this application as fully as possible and ensure that the declaration is signed by all applicants. You can send this form to us by e-mail to

business@cumberland.co.uk or by post to our Head Office address, which can be found at the back of the form. We can accept a scanned version of your signature(s) in Section O, but we require the original hard copy of the Mortgage Payment Method mandate in Appendix I to be posted to us.

If you have any queries when completing the application form please contact a member of Cumberland Business by phone on 01228 403141 or e-mail business@cumberland.co.uk

If there isn't enough space for any of your answers, please enter any additional information in Appendix 3.

Please note that corporate borrowers do not obtain any membership rights of the Society.

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STAFF USE ONLY: Account Number

The Cumberland
For Business

A Business Details

1. Company name	<input type="text"/>		
2. Nature of business	<input type="text"/>		
3. Registration number	<input type="text"/>		
4. Date of incorporation	<input type="text"/>		
5. Country of registration	<input type="text"/>		
6. Correspondence Address	<input type="text"/>		<input type="text"/>
			Postcode <input type="text"/>
7. How long has the business been at this address?	<input type="text"/>		
8. Registered Office Is this the same as your Correspondence Address?	Yes <input type="checkbox"/> No <input type="checkbox"/>		
	If 'No' what is the address of your Registered Office?		
	<input type="text"/>		Postcode <input type="text"/>
9. Phone number	<input type="text"/>		
10. E-mail Address	<input type="text"/>		
11. Name and address of accountant	<input type="text"/>		<input type="text"/>
			Postcode <input type="text"/>
12. Please list all shareholders with a shareholding of 25% or greater	Name	<input type="text"/>	Shareholding % <input type="text"/>
	Name	<input type="text"/>	Shareholding % <input type="text"/>
	Name	<input type="text"/>	Shareholding % <input type="text"/>
	Name	<input type="text"/>	Shareholding % <input type="text"/>

B Directors' Details

	First Director	Second Director
1. Title	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other <input type="text"/>	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other <input type="text"/>
2. Marital status	(single, married, civil partner, partner, divorced, widowed) <input type="text"/>	(single, married, civil partner, partner, divorced, widowed) <input type="text"/>
3. First Name	<input type="text"/>	<input type="text"/>
4. All Middle Names	<input type="text"/>	<input type="text"/>
5. Surname	<input type="text"/>	<input type="text"/>
6. Present address and postcode	<input type="text"/>	
	Postcode <input type="text"/>	
7. When did you move into this property?	<input type="text"/> *year <input type="text"/> month	<input type="text"/> *year <input type="text"/> month
	*Customer Note: If you have had any other addresses in the last 3 years please provide details in Appendix 3.	

B Directors' Details (continued)

	First Director	Second Director																																
8. Country of residence	<input type="text"/>	<input type="text"/>																																
9. Has your surname changed in the last five years?	Yes <input type="checkbox"/> No <input type="checkbox"/> If 'Yes' what was your previous surname? <input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/> If 'Yes' what was your previous surname? <input type="text"/>																																
10. Date of Birth	<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"/> 2 5 N O V I 9 8 6	<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"/> 2 5 N O V I 9 8 6																																
11. Nationality	<input type="text"/>	<input type="text"/>																																
12. Are you a European Economic Area National?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>																																
If no, do you have the right to reside in the UK?	Yes <input type="checkbox"/> No <input type="checkbox"/> For how long <input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/> For how long <input type="text"/>																																
13. Contact Details	Home <input type="text"/> Work <input type="text"/> Mobile <input type="text"/> Best time to contact you <input type="text"/> Email <input type="text"/> Preferred Contact Method <input type="text"/>	Home <input type="text"/> Work <input type="text"/> Mobile <input type="text"/> Best time to contact you <input type="text"/> Email <input type="text"/> Preferred Contact Method <input type="text"/>																																
14. Dependants	<table border="1"> <thead> <tr> <th>First Name</th> <th>Surname</th> <th>Relationship to person applying</th> <th>Date of birth (if under 18)</th> </tr> </thead> <tbody> <tr><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td></tr> <tr><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td></tr> <tr><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td></tr> </tbody> </table>	First Name	Surname	Relationship to person applying	Date of birth (if under 18)	<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"/>	<table border="1"> <thead> <tr> <th>First Name</th> <th>Surname</th> <th>Relationship to person applying</th> <th>Date of birth (if under 18)</th> </tr> </thead> <tbody> <tr><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td></tr> <tr><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td></tr> <tr><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td></tr> </tbody> </table>	First Name	Surname	Relationship to person applying	Date of birth (if under 18)	<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"/>
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<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>																															
15. If you currently have, or have had, any accounts with Cumberland Building Society, please give details	<input type="text"/>	<input type="text"/>																																
16. Are there more than two directors/members?	Yes <input type="checkbox"/> No <input type="checkbox"/> If 'YES', they will need to complete a separate application form and give their name(s) below. <input type="text"/>	<input type="text"/>																																
17. Please give details of any other businesses you are connected with	<input type="text"/>	<input type="text"/>																																
18. Please give details of any other directorship you have held during the last 6 years	<input type="text"/>	<input type="text"/>																																
19. What is your position within the business? (e.g. Managing Director, Company Secretary)	<input type="text"/>	<input type="text"/>																																
20. How long have you been in this role?	<input type="text"/> Years <input type="text"/> Months <input type="checkbox"/> New venture	<input type="text"/> Years <input type="text"/> Months <input type="checkbox"/> New venture																																

C Directors' Residential Details

	First Director	Second Director
At present, are you:	a homeowner? <input type="checkbox"/> living with family? <input type="checkbox"/> a tenant? <input type="checkbox"/> other (please give details) <input type="text"/>	a homeowner? <input type="checkbox"/> living with family? <input type="checkbox"/> a tenant? <input type="checkbox"/> other (please give details) <input type="text"/>

If you are a HOMEOWNER please complete this section

1. Do you currently have a mortgage?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Name and address of your current lender	<input type="text"/>	<input type="text"/>
Mortgage Account Number	<input type="text"/>	<input type="text"/>
2. Date it was taken out	year <input type="text"/> month <input type="text"/>	year <input type="text"/> month <input type="text"/>
3. Monthly payment	£ <input type="text"/>	£ <input type="text"/>
4. Outstanding balance	£ <input type="text"/>	£ <input type="text"/>
5. Estimated value of property or sale price	£ <input type="text"/>	£ <input type="text"/>

**If you are a TENANT, or have been in the last two years, please complete this section.
If you have had any other tenancies in the last two years, please provide details in Appendix 3.**

1. Tenancy dates	Start date of tenancy <input type="text"/> End date of tenancy <input type="text"/>	Start date of tenancy <input type="text"/> End date of tenancy <input type="text"/>
2. Monthly rent	£ <input type="text"/>	£ <input type="text"/>
3. Will this tenancy end before the new mortgage starts?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
4. Have you missed any rent payments?	Yes <input type="checkbox"/> No <input type="checkbox"/> If 'Yes', please give details <input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/> If 'Yes', please give details <input type="text"/>
5. Property address	<input type="text"/>	<input type="text"/>
6. Landlord's contact details	Landlord's Name <input type="text"/> Landlord's Address <input type="text"/> Landlord's Telephone number <input type="text"/> Landlord's Email <input type="text"/> Landlord's Reference Number (if applicable) <input type="text"/>	Landlord's Name <input type="text"/> Landlord's Address <input type="text"/> Landlord's Telephone number <input type="text"/> Landlord's Email <input type="text"/> Landlord's Reference Number (if applicable) <input type="text"/>

D Directors' Employment and Income

Please provide details for any businesses, other than the company which is applying for this mortgage, from which the directors derive an income.

	First Director	Second Director
1. Are you:	employed? <input type="checkbox"/> self employed? <input type="checkbox"/> retired? <input type="checkbox"/> N/A? <input type="checkbox"/> Company Director <input type="checkbox"/>	employed? <input type="checkbox"/> self employed? <input type="checkbox"/> retired? <input type="checkbox"/> N/A? <input type="checkbox"/> Company Director <input type="checkbox"/>
2. Is your job: (please tick all appropriate boxes)	permanent? <input type="checkbox"/> full time? <input type="checkbox"/> temporary? <input type="checkbox"/> part time? <input type="checkbox"/> on a fixed term contract? <input type="checkbox"/> N/A <input type="checkbox"/>	permanent? <input type="checkbox"/> full time? <input type="checkbox"/> temporary? <input type="checkbox"/> part time? <input type="checkbox"/> on a fixed term contract? <input type="checkbox"/> N/A <input type="checkbox"/>
3. Occupation	<input type="text"/>	<input type="text"/>
4. Will your occupation change on taking this mortgage?	Yes <input type="checkbox"/> No <input type="checkbox"/> If 'Yes', please give details <input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/> If 'Yes', please give details <input type="text"/>
5. When do you plan to retire?	<input type="text"/>	<input type="text"/>

If you are EMPLOYED please complete this section.

If you are SELF EMPLOYED or RETIRED please complete the appropriate section on the next page.

1. Job Title	<input type="text"/>	<input type="text"/>
2. Employer's Name	<input type="text"/>	<input type="text"/>
3. Employer's Address	<input type="text"/>	<input type="text"/>
	Postcode <input type="text"/>	Postcode <input type="text"/>
4. Nature of business	<input type="text"/>	<input type="text"/>
5. Length of time in this employment	years <input type="text"/> months <input type="text"/>	years <input type="text"/> months <input type="text"/>
6. Income before tax	Wage/Salary £ <input type="text"/> pa Regular Overtime £ <input type="text"/> pa Guaranteed? Yes <input type="checkbox"/> No <input type="checkbox"/> Average Bonus/Commission £ <input type="text"/> pa Guaranteed? Yes <input type="checkbox"/> No <input type="checkbox"/>	Wage/Salary £ <input type="text"/> pa Regular Overtime £ <input type="text"/> pa Guaranteed? Yes <input type="checkbox"/> No <input type="checkbox"/> Average Bonus/Commission £ <input type="text"/> pa Guaranteed? Yes <input type="checkbox"/> No <input type="checkbox"/>
7. Details of any other income	Source <input type="text"/> Amount £ <input type="text"/> pa Guaranteed? Yes <input type="checkbox"/> No <input type="checkbox"/>	Source <input type="text"/> Amount £ <input type="text"/> pa Guaranteed? Yes <input type="checkbox"/> No <input type="checkbox"/>

D Directors' Employment and Income (continued)

First Director

Second Director

If you are SELF EMPLOYED please complete this section

1. How long has your business been established?	<input type="text"/>	<input type="text"/>																																
2. Nature of business	<input type="text"/>	<input type="text"/>																																
3. Trading Name	<input type="text"/>	<input type="text"/>																																
4. Website	<input type="text"/>	<input type="text"/>																																
5. Please give name and address of your accountant	<input type="text"/> Postcode <input type="text"/>	<input type="text"/> Postcode <input type="text"/>																																
6. Please give net profit, remuneration and dividends for each of the last three years	<table border="1"> <thead> <tr> <th>Year Ended</th> <th>Net Profit</th> <th>Remuneration</th> <th>Dividends</th> </tr> </thead> <tbody> <tr> <td><input type="text"/></td> <td>£ <input type="text"/></td> <td>£ <input type="text"/></td> <td>£ <input type="text"/></td> </tr> <tr> <td><input type="text"/></td> <td>£ <input type="text"/></td> <td>£ <input type="text"/></td> <td>£ <input type="text"/></td> </tr> <tr> <td><input type="text"/></td> <td>£ <input type="text"/></td> <td>£ <input type="text"/></td> <td>£ <input type="text"/></td> </tr> </tbody> </table>	Year Ended	Net Profit	Remuneration	Dividends	<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"/>	<table border="1"> <thead> <tr> <th>Year Ended</th> <th>Net Profit</th> <th>Remuneration</th> <th>Dividends</th> </tr> </thead> <tbody> <tr> <td><input type="text"/></td> <td>£ <input type="text"/></td> <td>£ <input type="text"/></td> <td>£ <input type="text"/></td> </tr> <tr> <td><input type="text"/></td> <td>£ <input type="text"/></td> <td>£ <input type="text"/></td> <td>£ <input type="text"/></td> </tr> <tr> <td><input type="text"/></td> <td>£ <input type="text"/></td> <td>£ <input type="text"/></td> <td>£ <input type="text"/></td> </tr> </tbody> </table>	Year Ended	Net Profit	Remuneration	Dividends	<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"/>
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<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>																															

If you are RETIRED please complete this section

1. Details of income	Source <input type="text"/>	Source <input type="text"/>
	Amount £ <input type="text"/> pa Guaranteed? Yes <input type="checkbox"/> No <input type="checkbox"/>	Amount £ <input type="text"/> pa Guaranteed? Yes <input type="checkbox"/> No <input type="checkbox"/>
	Source <input type="text"/>	Source <input type="text"/>
	Amount £ <input type="text"/> pa Guaranteed? Yes <input type="checkbox"/> No <input type="checkbox"/>	Amount £ <input type="text"/> pa Guaranteed? Yes <input type="checkbox"/> No <input type="checkbox"/>

PREVIOUS EMPLOYMENT

1. Please give Name and Address of previous employer(s) if in present employment less than 3 years	<input type="text"/> Postcode <input type="text"/>	<input type="text"/> Postcode <input type="text"/>
2. Employment details	Job Title <input type="text"/> Length of service <input type="text"/> Date of leaving <input type="text"/> Final Salary £ <input type="text"/> Reason for leaving <input type="text"/>	Job Title <input type="text"/> Length of service <input type="text"/> Date of leaving <input type="text"/> Final Salary £ <input type="text"/> Reason for leaving <input type="text"/>

Please give details of any other employment in the last 3 years in Appendix 3

E Assets And Liabilities

Please answer the questions below with details of the assets and liabilities in the name of the company applying for the mortgage and also in the names of its directors.

1. Please give details of all properties which you currently own, other than the residential property you provided details of in section B. If you own more than 5 properties please send a spreadsheet with full details to business@cumberland.co.uk

Property address, postcode and lender	Value	Loan	Monthly Payment	Rent per/month	Property Use	Owned by								
<table border="1"> <tr> <td>Postcode</td> <td></td> <td>Lender</td> <td></td> </tr> <tr> <td>Date of Purchase</td> <td colspan="3"></td> </tr> </table>	Postcode		Lender		Date of Purchase									
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Postcode		Lender												
Date of Purchase														
Total														

2. Please give details of any other significant assets you have, such as Savings or Investments

Description	Value	Owner

3. Please give details of ALL financial commitments you have, such as loans, credit cards, hire purchase agreements or maintenance payments

Description	Name of Company	Account or Reference Number	Amount Outstanding	Monthly Payment	Owner
Total					

First Director

4. Are your payments up to date on the above financial commitments?

Yes No

If 'No', please give details:

Second Director

Yes No

If 'No', please give details:

F Credit History

	First Director	Second Director
<p>1. Have you ever been bankrupt or insolvent?</p> <p>If 'Yes', please give date(s) and include details in additional information below.</p>	<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>Year <input type="text"/> Month <input type="text"/></p>	<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>Year <input type="text"/> Month <input type="text"/></p>
<p>2. Have you ever failed to keep up payments on any mortgage, loan, rent or credit card or had a property possessed, as a result of either a voluntary arrangement or a court action?</p> <p>If 'Yes', please give date(s) and amount(s) and include details in additional information below.</p>	<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>Year <input type="text"/> Month <input type="text"/></p> <p>Amount £ <input type="text"/></p>	<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>Year <input type="text"/> Month <input type="text"/></p> <p>Amount £ <input type="text"/></p>
<p>3. Have you ever had a County Court Judgment (CCJ) made against you for not making payments?</p> <p>If 'Yes', please give date(s) and amount(s) and include details in additional information below.</p>	<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>Year <input type="text"/> Month <input type="text"/></p> <p>Amount £ <input type="text"/></p>	<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>Year <input type="text"/> Month <input type="text"/></p> <p>Amount £ <input type="text"/></p>
<p>4. Have you ever had to make special arrangements (Individual Voluntary Arrangements, Debt Relief Order) with creditors to repay a debt?</p> <p>If 'Yes', please give date(s) and include details in additional information below.</p>	<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>Year <input type="text"/> Month <input type="text"/></p>	<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>Year <input type="text"/> Month <input type="text"/></p>
<p>5. Have you ever had a mortgage, loan or tenancy refused?</p>	<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p>	<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p>
<p>6. Have you, or any person normally living with you, ever been charged with any offences other than driving offences or convictions that are treated as spent under the Rehabilitation of Offenders Act 1974?</p>	<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p>	<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p>
<p>7. Additional Information</p>	<div style="border: 1px solid black; height: 100px;"></div>	<div style="border: 1px solid black; height: 100px;"></div>

G Mortgage Requirement

1. Mortgage Amount and Repayment Term	How much would you like to borrow? £ <input type="text"/>	Over how many years would you like to repay your loan? <input type="text"/>
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PURCHASING

(complete this section if you are purchasing a property)

1. Purchase Price	£ <input type="text"/>
2. Does the purchase price include a builders incentive?	Yes <input type="checkbox"/> No <input type="checkbox"/> If 'Yes', please specify the type of incentive or discount and the value <input type="text"/>
3. Where is the deposit coming from?	Own Savings <input type="checkbox"/> Sale proceeds <input type="checkbox"/> Loan <input type="checkbox"/> Gift <input type="checkbox"/> Other (give details) <input type="text"/> If 'sale proceeds', what is the estimated sale price of the property(ies)? <input type="text"/> and what is the total of any outstanding loans? <input type="text"/> If a gift, is this repayable? Yes <input type="checkbox"/> No <input type="checkbox"/> If 'Yes', how will this be repaid? <input type="text"/>
4. Are you going to carry out any improvements?	Yes <input type="checkbox"/> No <input type="checkbox"/> If 'Yes', please give details of planned improvements and expected costs <input type="text"/>

REMORTGAGING

If you are transferring your existing mortgage (remortgaging) to us or applying for a mortgage on a property which you currently own but which does not have a mortgage on it please complete the following questions.

1. Estimated current value of the property	£ <input type="text"/>
2. Original purchase price	£ <input type="text"/>
3. Original purchase date	<input type="text"/>
4. Original mortgage amount	£ <input type="text"/>
5. Does any part of this loan, either that being transferred, or additional money being raised, relate to funds borrowed for business, or other purposes which do not benefit all borrowers?	Yes <input type="checkbox"/> No <input type="checkbox"/> If 'Yes', please provide details <input type="text"/>

Lender name Account Number Mortgage Outstanding £

Please tell us what the purpose of any additional borrowing is:

Since purchasing the property have you had any building work carried out to the property which required planning permission?

Yes No

If 'Yes', please provide details of the work

H How Do You Want To Repay Your Mortgage?

Repayment Balances £ Term years months

Interest-only Balances £ Term years months

Interest-only mortgages

It is very important that you understand the following points about interest-only mortgages.

- With an interest-only mortgage, your monthly payments to us will only cover the interest on the loan. They do not repay any of the amount you have borrowed (sometimes called the capital).
- It is your responsibility to make sure that you have suitable arrangements to repay the capital on the interest-only part of your loan by the end of the agreed term.
- If you want to repay the capital on the interest-only part of your loan with an investment policy (for example, an endowment, ISA, PEP or pension), you should be aware of the following:
 - The policy's value when it ends is not normally guaranteed.
 - It is your responsibility to pay the premiums directly to the life assurance company or other provider. If you do not pay the premiums, there will not be enough money to repay the interest-only loan at the end of the agreed term.
 - We recommend that you contact the life assurance company or other provider regularly to check that the current predicted maturity values of the policy are enough to repay the loan within the agreed term of the mortgage.
 - Each year, you should receive a statement from your life assurance company or other provider telling you how your policy has performed. It is very important that you monitor the performance of your policy and get advice if the predicted amount payable on maturity falls below the loan amount the policy is intended to repay.
- A change in your personal circumstances, or changes in economic conditions which could reduce the return on investment policies, may make an interest-only loan less appropriate. We strongly recommend that you regularly review whether or not an interest-only loan is still appropriate for you.
- If you surrender or stop paying premiums into an investment policy, you may not get back what you have paid into the policy and you may lose valuable life cover. You would also need to make other arrangements to repay the loan amount within the agreed mortgage term.
- You must tell us below how you want to repay the capital on the interest-only part of your loan. If your circumstances change and you will no longer be able to repay the loan in this way, it is your responsibility to make other arrangements to repay the amount by the end of the agreed mortgage term.
- If you cannot repay the full capital on the interest-only loan amount at the end of the agreed term, you will still have to pay the outstanding balance. Your remaining loan will have to be transferred to the capital and interest basis over a new term or you will have to sell your property to repay the money you owe us.

Repayment Method

If all or part of your loan is to be on the interest-only basis, please provide details of the repayment strategy you plan to use to repay this amount.

The sale of the property to be mortgaged

The sale of other properties

Property Address	Approx. Value	Equity	Ownership
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Investment Policies				Current value	Expected maturity value	Expected maturity date	Monthly premium
Policy type and plan provider	Start Date	Plan Number					
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Other Assets - please provide details below

I Details Of Property To Be Mortgaged

1. Address of the property that will be mortgaged	<input type="text"/>		Postcode <input type="text"/>
2. Type of property (please tick all appropriate boxes)	Detached <input type="checkbox"/> Semi-detached <input type="checkbox"/> Terraced <input type="checkbox"/> Bungalow <input type="checkbox"/> Flat <input type="checkbox"/> Ex-council or Housing Association <input type="checkbox"/> House <input type="checkbox"/> Other <input type="checkbox"/> If the property is a flat: How many flats are there in the block? <input type="text"/> How many floors are there in the block? <input type="text"/>		
3. Use of property	<input type="text"/>		
4. What is the estimated annual letting income?	£ <input type="text"/>		
5. Is the property	Freehold <input type="checkbox"/> Heritable for Scotland <input type="checkbox"/> (Scotland only) Leasehold <input type="checkbox"/> If the property is leasehold, what is: a) the ground rent £ <input type="text"/> a year b) the unexpired term of lease <input type="text"/> years c) the service and maintenance charge £ <input type="text"/> a year		
6. What are the walls of the property made of? (please tick all appropriate boxes)	Brick <input type="checkbox"/> Stone <input type="checkbox"/> Concrete <input type="checkbox"/> Timber Framed <input type="checkbox"/> Other (please give details) <input type="text"/>		
7. What is the roof covering of the main building made of? (please tick all appropriate boxes)	Tiles <input type="checkbox"/> Slate <input type="checkbox"/> Felt <input type="checkbox"/> Asphalt <input type="checkbox"/> Concrete <input type="checkbox"/> Metal <input type="checkbox"/> Other (please give details) <input type="text"/>		
8. Rooms	How many bedrooms does the property have? <input type="text"/> How many habitable rooms does the property have? Living room(s) <input type="checkbox"/> Bathroom(s)/wc <input type="checkbox"/> Kitchen(s) <input type="checkbox"/> Other <input type="checkbox"/>		
9. Does the property have a garage?	Yes <input type="checkbox"/> No <input type="checkbox"/> If 'Yes', is it: Single <input type="checkbox"/> Double <input type="checkbox"/> Integral <input type="checkbox"/>		
10. In what year was the property built?	<input type="text"/> If under 10 years old or being built, will the property be covered by NHBC or other warranty? Yes <input type="checkbox"/> No <input type="checkbox"/> If 'YES', please give details. If 'NO', please give the name, professional qualification and address of the supervising architect or surveyor. <input type="text"/>		
11. Does the property have any legal restrictions for ownership or occupancy?	Yes <input type="checkbox"/> No <input type="checkbox"/> If 'Yes', please give details <input type="text"/>		
12. Does the property include any other facilities such as land or a swimming pool?	Yes <input type="checkbox"/> No <input type="checkbox"/> If 'Yes', please give details <input type="text"/>		

I Details Of Property To Be Mortgaged (continued)

14. Additional security offered.
 APPLICANT NOTE:
 Please only complete this question if you believe it will be necessary to provide additional security, if you are in doubt please contact a member of Cumberland Business.

(Property/Guarantee/Life Policies/Other)

Description	Security to be given by	Comments

Does the additional security include a first legal charge over a property of which more than 40% will be occupied by the borrower or immediate family (spouse/parents/grand parents/siblings/children or grandchildren) Yes No

J Insurance and Life Protection

When arranging your mortgage it is important to make sure that you, your property, your possessions and your family are fully insured. We need your property to be insured for at least the rebuilding cost amount recommended by the Society's valuer. The amount will be shown on the valuer's report and your Offer of Loan. **The insurance is to commence by exchange of contracts (or concluding missives in Scotland) for new purchases, or the date when the Society releases funds for remortgages.**

The sum insured will normally be index-linked and adjusted in accordance with the percentage change in the House Rebuilding Cost Index prepared by the Royal Institution of Chartered Surveyors or some other similar index as may be used in the future.

The Society has an absolute discretion as to whether or not a particular policy or company is acceptable. It is your responsibility to ensure that adequate Buildings Insurance is taken out to cover the reinstatement cost of the property.

Please provide details of your buildings insurance policy below. If you have not yet arranged a policy, please confirm the details to us in writing when you have done so.

1. Insurance Company Name	<input type="text"/>	2. Buildings Policy Number	<input type="text"/>
3. Inception/Renewal Date of Policy	<input type="text"/>	4. Buildings Sum Insured £	<input type="text"/>

Loan Protection helps ensure that the money owed can be repaid if someone responsible for the mortgage dies or suffers a critical illness. As a responsible lender, the Society recommends that you arrange adequate protection for your new loan and is able to offer independent financial advice through its wholly owned subsidiary Cumberland Financial Services Ltd. Cumberland Financial Services Ltd, as part of the Cumberland Building Society Group, benefit from some shared services (e.g. training and premises).

Please list below any existing policies you intend to use for loan protection.

	Lives Assured	Company	Policy Type	Sum Assured	Expiry Date
Policy 1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Policy 2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

If you do not intend to take loan protection, please tell us why:

K Valuation

Please read this section carefully.

We will assess the suitability of the property for mortgage purposes by a valuation or other means. If we do not carry out a valuation, or you are transferring your mortgage to us, we will not provide you with a copy of a valuation report. If we need a valuation report on the property we will ask a suitably qualified person to prepare this for us. This basic mortgage valuation report is designed to allow us to assess how suitable the property is as a security for the proposed loan. It is based on a limited inspection and does not contain all the information you will need about the property as the prospective owner and occupier of the property.

There may be serious faults in the property which the basic mortgage valuation report does not reveal and there may be things missed out which do not matter to us but which would matter to you.

You must not rely on this report in any way when deciding whether or not to buy the property.

Neither we nor the valuer accept any responsibility to you or any other person for the basic mortgage valuation report, even if the valuer has been at fault in his or her limited inspection or report. Neither we nor the valuer will say whether the purchase price is reasonable.

The basic mortgage valuation report is not a building survey or a HomeBuyer Report, both of which need a much more detailed inspection and give much more information about the property. You will need to pay higher fees for these.

We strongly recommend that you get your own more detailed report on the condition and value of the property, based on a detailed inspection, so you can assess whether the property is suitable for your purposes both as an investment and as a place to live. Details of the HomeBuyer Report and building survey are set out in our leaflet 'Mortgages - we'll help you make the right choice'.

Please tell us below if you want us to arrange for a HomeBuyer Report, or building survey to be carried out. If you do, we will ask the surveyor to prepare a basic mortgage valuation report for us at the same time.

The contract for a more detailed survey (HomeBuyer Report or building survey) is between you and the surveyor. If you want a HomeBuyer Report carried out by the valuer who is providing us with our basic mortgage valuation report, we will collect a combined survey and valuation fee to help with the administration - please make your cheque for this fee payable to 'Cumberland Building Society'. This arrangement does not make us party to the contract for a HomeBuyer Report and you will still need to sign a contract direct with the surveyor.

As explained in our leaflet, where we charge for a basic mortgage valuation, the fee for this must be paid before the valuation is carried out.

Alternatively you may ask a suitably qualified person to prepare a survey for you. If the surveyor you instruct is not on our panel of valuers, we will still need to arrange for a separate basic mortgage valuation report.

1. What type of mortgage valuation do you require?	Mortgage Valuation <input type="checkbox"/>	If either of these two reports are needed, the surveyor will contact you and ask you to read and sign standard conditions.
	HomeBuyer Report and Valuation <input type="checkbox"/>	
	Building Survey <input type="checkbox"/>	
2. How can the valuer gain access to the property?	Contact estate agent Name <input type="text"/>	Phone <input type="text"/>
	Keys are available from Name <input type="text"/>	Phone <input type="text"/>
	Name <input type="text"/>	Phone <input type="text"/>

L Your Solicitor Or Licensed Conveyancer

Please check with Cumberland Business that your nominated Solicitor meets the Society's requirement before you incur any costs. If the solicitor acting for you is not also acting for the Society, the Society will appoint its own solicitors to prepare the mortgage documentation. In such cases there will be a charge made by the Society's solicitors for their services in addition to the charges made by your own solicitors.

1. Name and address of firm	<input type="text"/>	Postcode <input type="text"/>
2. Name of person acting for you	<input type="text"/>	

M Additional Information For Further Loans

In most cases, we can deal with the legal work involved for further loans. The details of the fees for this work and when they will be charged will be shown in the Mortgage Quotation which you will be sent in due course if we are able to take your mortgage application forward.

If your additional loan is for the purchase of the freehold, purchase of land/other property to be charged to the Society or the purchase of someone's share in your property, your own Conveyancer will be instructed to act in the preparation of the necessary legal documents. You will be liable for their charges.

If my loan is agreed, you have my irrevocable authority to debit my mortgage account with the net amount of the additional loan, which I have applied for and to credit the account shown below.

I authorise you to send my loan money to: (please tick and fill in as appropriate)	<input type="checkbox"/>	My existing Cumberland Savings Account Number <input type="text"/>	Name of Account Holder <input type="text"/>
	<input type="checkbox"/>	My Bank Account Number <input type="text"/>	Sort Code <input type="text"/>
		Name of Account Holder <input type="text"/>	
		Name of Bank <input type="text"/>	

Customer Note: Please check all account details are correct. The Society is not responsible for any loss incurred if incorrect details are provided.



Business Banking & Savings

The Cumberland can help you with your business banking and savings needs.

A local personal and friendly service when you need it, convenience at your fingertips when you don't. And you could get your first year completely free!

If you would like some information regarding business banking or savings, please tick the box below to confirm you are happy for us to contact you.

Please contact me to discuss the Business Banking & Savings options available to me.



Cumberland Financial Services Ltd

Loan Protection helps ensure that the money owed can be repaid if someone responsible for the mortgage dies or suffers a critical illness.

As a responsible lender, the Society recommends that you arrange adequate protection for your new loan and is able to offer independent financial advice through its wholly owned subsidiary Cumberland Financial Services Ltd. Cumberland Financial Services Ltd, as a part of The Cumberland group, benefit from some shared services (e.g. training and premises).

If you would like some advice from Cumberland Financial Services Ltd and are happy for us to forward your personal details onto them, please tick the box below.

Please arrange for Cumberland Financial Services Ltd to contact me to advise me on Loan Protection.



Borderway Finance Ltd

Borderway Finance is a part of The Cumberland group and are the largest independent finance company based in Cumbria. They specialise in providing funding for cars, commercial vehicles, caravans, motorcycles and personal loans. They operate throughout Cumbria, South West Scotland, the Scottish Borders and North Lancashire.

If you would like to speak to one of our Borderway colleagues, please tick the box below to confirm you are happy for us to forward your details onto them.

Please arrange for Borderway Finance Limited to contact me to discuss vehicle finance or personal loans.

Please read this section carefully for your own benefit and protection.

We set out below how we will use your information. By your information we mean personal and financial information about the company applying for the mortgage and its directors. Where we state "you" below, we are referring to the company applying for the mortgage and its directors. We will record the information that we receive and keep it, even if this application does not continue and after you have closed your account with us. As part of our ongoing aim to improve our systems and customer service, it may be necessary to use your information for system testing. We will ensure that testing is carried out under control and in a secure environment.

We will make searches about you at credit reference agencies who will supply us with credit information, as well as information from the Electoral Register. The agencies will record details of the search whether or not this application proceeds. We may use credit scoring methods to assess this application and to verify your identity. Credit searches and other information which is provided to us and/or the credit reference agencies, about you and those with whom you are linked financially may be used by Cumberland Building Society and its subsidiaries ("the Cumberland Group") and other companies if credit decisions are made about you, or other members of your household. This information may also be used for debt tracing and the prevention of money laundering as well as the management of your account.

To prevent or detect fraud, or to assist in verifying your identity, we may make searches of the Cumberland Group records and at fraud prevention agencies who will supply us with information. We may also pass information to financial and other organisations involved in fraud prevention to protect ourselves and our customers from theft and fraud. If you give us false or inaccurate information and we suspect fraud, we will record this. We, members of the Cumberland Group, and other companies may use this information if decisions are made about you or others at your address(es) on credit or credit-related services or household, credit, life or any other insurance facilities. It may also be used for tracing and claims assessment.

We may also transfer your information to anyone to whom we transfer our rights and duties. We may also give out information about you if we have a duty to do so or if the law allows us to do so. Otherwise we will keep your information confidential.

If you are applying for a mortgage in your sole name and advise us you have a financial association with another party please give their name and address here.

In the case of a joint application when only one party completes the application form, you are stating a [financial association](#) with the other applicant(s).

By stating a [financial association](#) with another party, you are also declaring that you are entitled to:

- Disclose information about your joint applicant and/or anyone else referred to by you
- Authorise us to search, link and/or record information at credit reference agencies about you and/or anyone else referred to by you

If you do not understand any point, please ask for further information. By signing this form you agree that we can use your information in this way. You also agree to us processing information about your health for insurance purposes and current and past offences for the purposes of assessing your application, and agree that this information will be kept on record.

Information held about you by the credit reference agencies may already be linked to records relating to one or more of your partners. For the purposes of this application you may be treated as financially linked and your application will be assessed with reference to any "associated" records.

An "association" between the joint applicants and/or any individual identified as your financial partner, will be created at credit reference agencies which will link your financial records. You and anyone else with whom you have a financial link understand that each other's information will be taken into account in all future applications by either or both of you. This linking will continue until one of you successfully files a "disassociation" at the credit reference agencies.

Where you borrow or may borrow from us, we may give details of your account and how you manage it to credit reference agencies. If you borrow and do not repay in full and on time, we may tell credit reference agencies who will record the outstanding debt.

You have the right of access to your personal records held by credit and fraud agencies. We will supply their names and addresses if you write to:

FREEPOST (Licence No RTGG-LGKH-CSSU)
Mortgage Administration Department
Cumberland Building Society
Cumberland House, Cooper Way, Parkhouse
Carlisle CA3 0JF

If you have any questions about the information we hold about you, please write to:

FREEPOST (Licence No RTGG-LGKH-CSSU)
The Data Protection Officer
Cumberland Building Society
Cumberland House, Cooper Way,
Parkhouse
Carlisle CA3 0JF

We and other members of the Cumberland Building Society group of companies (details of which can be found at www.cumberland.co.uk) may contact you by post, telephone, text, email and other electronic means, with details of additional products and services which we think may be of interest to you, and which may be based on products you hold with us or on transactions carried out on your account(s). We will not pass information about you to anyone else.

If you do not want us or members of the Cumberland Building Society group of companies to contact you by post or telephone with information about products and services which we feel may be of interest to you, please tick here:

If you do not want us or members of the Cumberland Building Society group of companies to contact you by electronic means with information about products and services similar to those which were the subject of our previous dealings, please tick here:

If you would like us or members of the Cumberland Building Society group of companies to contact you by electronic means with information about products and services which we feel may be of interest to you, please tick here:

O Declarations (continued)

Please read this section carefully.

- a I/we am/are 18 or over.
- b I/we agree to follow your rules (a copy is available from any branch).
- c The loan will be used for the purposes I/we have given in this application.
- d I/we understand that you will not confirm that the purchase price is reasonable.
- e I/we agree to you transferring or otherwise passing on the benefit of any loan, mortgage and other security for the loan to any other organisation, for example, a building society or associated company of a building society, without contacting me/us. I/we acknowledge that if this transfer took place I/we would no longer be a borrowing member of the Society.
- f If you are taking a guarantee, insurance or other form of security from someone else to cover my liabilities, I/we give you my/our permission to pass on any confidential financial information about me to the person giving the guarantee, insurance or other security, or their legal adviser. I/we understand that this permission relates to any time during the term of the loan, not just now.
- g I/we understand that all guarantors and providers of extra security are required to get independent legal advice before giving the guarantee or providing the security and that this loan cannot start until the advice has been given
- h I/we understand that the first person applying will be the 'representative borrower' as defined in the Building Societies Act 1986. They will be the only person applying who has membership and voting rights.
- i If my/our loan is released in stages and payments are made by direct debit, my/our bank account may be debited with the new monthly payment without me/us being given further notice.
- j If the special offer I/we am/are taking includes a cashback, refund or valuation fee or contribution towards legal costs, I/we understand this will be sent to my/our solicitor with the funds for this loan.
- k When this mortgage is complete, you may change the address on the savings and investment accounts I/we have with you to show my/our new address if I/we have moved home.
- l I/we understand that I/we can find details of your complaints procedure in the leaflet Complaints Procedure and The Financial Ombudsman Service, which is available from any branch.
- m I/we understand that you may make periodic searches of the Cumberland Group records, credit reference and fraud prevention agencies to manage my/our account with you, to take decisions regarding credit, including whether to make credit available or to continue or extend existing credit.
- n I/we agree that the buildings insurance policy for the property, detailed in section I above, will have the Society's interest noted as mortgagees, that the insurance cover will remain in force at all times, that the sum insured will

be maintained at a minimum of the full re-building cost of the property based on our latest valuation report, that any damage to the property will be repaired/reinstated in full, and that the policy cover must include fire; lightning; aircraft; explosion; earthquake; storm; flood; escape of water or oil; riot; malicious damage; theft or attempted theft; falling trees and branches and aerials; heave; landslip; collision; subsidence; accidental breakage of glass and sanitary wear; accidental damage to underground services; public liability to anyone else.

- o I/we understand that the Society reserves the right to seek further information regarding the shareholders of the company applying for the mortgage from the directors.

Customer Note: All persons applying must read this declaration carefully, before signing.

I/we understand and confirm that I/we:

- have received an explanation and understand the various mortgage repayment methods.
- have received an explanation of and understand the interest-only mortgage notes in section G.
- am/are satisfied that any existing policies being used in connection with this mortgage are suitable for the purpose and that in agreeing to the loan.
- am/are satisfied that any existing policies being used in connection with this mortgage are suitable for the purpose and that agreeing to the loan, unless specific financial advice has been requested, the Society is not commenting on the suitability of such policies.
- will keep all policies up to date by making separate payments direct to the life assurance company or other provider.
- will make sure that any policies being used in connection with this mortgage have started before contracts are exchanged or the mortgage starts.
- will cancel the existing policy, and will not do this until receipt of confirmation that the new policy has started, if a new life policy is being arranged to replace an existing policy.
- have considered how the mortgage will be repaid upon death or suffering a serious illness and that enough life cover or other protection is in place. Any cover with my current employer will end when leaving that employment.
- will keep safe any policy documents relating to policies that are being used in connection with this mortgage.

The information I/we have provided on this form is correct, as far as I/we know. I/we have read and fully understand all the notes in this application form. I/we am/are aware that early repayment charges may apply to this loan, and if applicable these will be shown in Section 8 of the Mortgage Quotation which I/we will be sent in due course.

Signature of first person	Date	Signature of second person	Date	Signature Business Lending Manager
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Thank you for completing this application, please also complete Appendices 1&2, and give any further information in Appendix 3 if needed.

Your mortgage is secured on your property. Think carefully before securing other debts against your property. Your property may be repossessed if you do not keep up repayments on your mortgage.

Appendix 1a

1 Please tick one box to show how you plan to make your regular monthly mortgage payments?

Direct debit please fill in Form 2 below

Transfer from an account with us please fill in Form 1 (page before)

Form 1 Regular Internal Transfer TO MORTGAGE ACCOUNTS ONLY

Please arrange to start the following regular internal transfer from my/our account on the date shown (see notes below). I/We understand that all transfers are subject to the Cumberland Savings and Current Accounts Conditions, a copy of which is available on request.

Please ✓ as appropriate:

THIS IS A NEW TRANSFER OR THIS REPLACES AN EXISTING TRANSFER

FOR OFFICE USE ONLY

Movement No Last Payment of Existing Transfer --
eg. 0 8 N O V 0 1

New Payment Details (please complete all boxes)

From Account Number From Account Name
eg. Mr A G Smith

To Mortgage Account Number

Type of transfer Please ✓ as appropriate

FIXED (See Note 1)

VARIABLE (See Note 2)

First payment due --
eg. 0 6 J U N 1 3

Last day of current month

First payment amount

N/A

First regular date --
eg. 1 0 J U L 1 3

Last day of month

Regular amount

N/A

Transfer to be carried out Weekly Monthly

N/A

Notes:

- 1. **Fixed transfers** can be collected on any day of the month. They will not change automatically and you must ask for the amount to be amended if your mortgage or insurance payments change.
- 2. **Variable transfers** can only be collected on the last day of the month. They will automatically change following a change in your interest rate or a change to your monthly insurance premium (if applicable).

IMPORTANT NOTES

- 1. Please ensure that you have sufficient cleared balance in the account from which the transfer is to be made, on the day before the date you have asked us to make the transfer.
- 2. Where a Sunday or English Bank Holiday falls on the last day of the month, transfers due on this date will be made on the Society working day prior to the last day of the month e.g. if Easter Monday was 31 March the transfer would be done on Saturday 29 March.
- 3. Regular Internal Transfers may only be paid from Instant Access, Instant Savings, Current and Cashcard Accounts.

Signature(s) For joint accounts, either person may sign, unless two or more signatures have been instructed.

Date

FOR SOCIETY USE ONLY

Completed by Date

Checked by Date

Please fill in the whole form and send it to:

Cumberland Building Society
Customer Service Department
Cumberland House
Cooper Way, Parkhouse, Carlisle CA3 0JF

Originator's Identification Number

9 0 2 3 3 3

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

To: The Manager _____ Bank or Building Society
Address _____
Postcode _____

4 Bank or Building Society account number

5 Cumberland Building Society reference number

6 Instruction to your Bank or Building Society

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

2 Name(s) of account holder(s)

3 Branch Sort Code (from the top right hand corner of your cheque)

____-____-____

Signature(s)

Date _____

Banks and building societies may not accept direct debit instructions for some types of account.

This guarantee should be detached and retained by the Payer

The Direct Debit Guarantee



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit, Cumberland Building Society will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Cumberland Building Society to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit by Cumberland Building Society or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.
 - if you receive a refund you are not entitled to, you must pay it back when Cumberland Building Society asks you to
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

NOTES ON WHAT YOU NEED TO DO TO ALTER YOUR CURRENT METHOD OF PAYMENT

PAYMENT METHOD	ACTION NEEDED	PAYMENT METHOD	ACTION NEEDED
1. Direct Debit	If the above direct debit is replacing an existing direct debit, you will need to cancel your existing direct debit in writing.	3. Fixed or Variable Internal Transfer from a Cumberland Account	If the above direct debit is replacing an automatic internal transfer, you will need to cancel the transfer in writing.
2. Bankers Order (Standing Order)	If the above direct debit is replacing a bankers order, you will need to cancel your existing bankers order in writing.		



Appendix 2

Please fully complete this application form and ensure you enclose the following information, so that we can fully assess your application as quickly as possible.

Bank Statements

Please provide the most recent month's bank statement for all personal accounts.

Business Plan

If you are remortgaging or raising capital on an existing business then please provide a copy of the last 3 years accounts. If you are purchasing a new property or starting a new business venture then please provide us with your business plan for the new venture.

Other Income

If employed, please provide latest P60 together with either last monthly pay slip or last 4 weekly pay slips. If self employed, please provide last 3 years trading accounts for your business.

ID & Address Verification

2 forms of ID are required, ideally a Passport and Driving Licence. Other forms of ID are acceptable, if unsure please ask. (Please note that in order to process your application, the Society will accept photocopies of your ID, however certified copies of the originals may be required from your Solicitors prior to completion). A Utility Bill dated within the last 3 months is also required to confirm your residential address.

Proof of Deposit

If you are purchasing a property, we require evidence that the required amount of deposit is held, whether this be via Bank Statements, proof of a sale of a property or a gift from a family member or friend.

Valuation Fee

The Society will obtain quotations from valuers on our panel and refer the most competitive quotation to you before committing you to any costs. When we advise you of the quotation, you can pay by cheque, card or electronic transfer, Cumberland Business will provide full details in due course.

Certificate of Incorporation

Please provide us with a copy of your certificate of incorporation for the company.

Memorandum & Articles of Association

Please provide us with a copy of the Memorandum & Articles of Association for the company.

Appendix 3

Customer Note: Only complete this section if additional information was asked for or would not fit in earlier sections.

	First Director	Second Director
1. Previous addresses and postcode	<div style="border: 1px solid black; height: 30px; width: 100%;"></div> <div style="border: 1px solid black; width: 100%; padding-left: 20px;"> Postcode <input style="width: 80%;" type="text"/> </div> <p>Date from year <input style="width: 30px;" type="text"/> month <input style="width: 30px;" type="text"/></p> <p>Date until year <input style="width: 30px;" type="text"/> month <input style="width: 30px;" type="text"/></p> <p>Status at previous address Owner <input type="checkbox"/> Tenant <input type="checkbox"/> With family <input type="checkbox"/></p>	<div style="border: 1px solid black; height: 30px; width: 100%;"></div> <div style="border: 1px solid black; width: 100%; padding-left: 20px;"> Postcode <input style="width: 80%;" type="text"/> </div> <p>Date from year <input style="width: 30px;" type="text"/> month <input style="width: 30px;" type="text"/></p> <p>Date until year <input style="width: 30px;" type="text"/> month <input style="width: 30px;" type="text"/></p> <p>Status at previous address Owner <input type="checkbox"/> Tenant <input type="checkbox"/> With family <input type="checkbox"/></p>
2. Previous employers	<div style="border: 1px solid black; height: 30px; width: 100%;"></div> <div style="border: 1px solid black; width: 100%; padding-left: 20px;"> Postcode <input style="width: 80%;" type="text"/> </div>	<div style="border: 1px solid black; height: 30px; width: 100%;"></div> <div style="border: 1px solid black; width: 100%; padding-left: 20px;"> Postcode <input style="width: 80%;" type="text"/> </div>
3. Length of service	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
4. Job title	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
5. Date you left	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
6. Final salary	£ <input style="width: 80%;" type="text"/>	£ <input style="width: 80%;" type="text"/>
7. Reasons for leaving	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>

8. Customer Note: Please use this box to provide any additional information	Section and Question Reference <i>eg. Section A, Question 15</i>		Additional Information

