

Mortgages

# Gibraltar Mortgage Application Form

**Leeds**  
Building Society

*Gibraltar*

Please complete in BLOCK CAPITALS and tick boxes where appropriate. If a question is not applicable please indicate this by writing N/A in the appropriate section.

## Applicant 1

## Applicant 2

### Personal Details

Title and Surname

First Name(s)

Previous Surname

Mr/Mrs/Miss/Ms

#### Your Contact Numbers

Daytime Telephone Number

Evening Telephone Number

Mobile Telephone Number

Email Address

Are you an Existing LBS Mortgage Customer?  Yes  No A/c No

Yes  No A/c No

Are you an Existing LBS Customer?  Yes  No A/c No

Yes  No A/c No

If no, where did you hear about LBS Mortgages?

Are you acting as a Guarantor?  Yes  No

Yes  No

Are you a First Time Buyer?  Yes  No

Yes  No

Date of Birth

Length of time Resident in UK/Gibraltar/  
Spain (delete as applicable)  years  months

years  months

If less than 3 years have you been abroad with H.M. Armed Services?  Yes  No

Yes  No

or Your Employer?  Yes  No

Yes  No

Nationality

#### Occupancy Status

Are You Presently?  Owner with Mortgage  
 Council Tenant/Company Let  
 Private Tenant  Living with Parents  
Other (please state)

Owner with Mortgage  
 Council Tenant/Company Let  
 Private Tenant  Living with Parents  
Other (please state)

#### Current Address

Postcode

Postcode

Time at Current Address  years  months

years  months

If this is less than six years please give details of all your previous addresses (use additional information section if required).

#### Previous Address

Postcode

Postcode

How long were you at this Address?  years  months

years  months

Were you?  Owner with Mortgage  Tenant

Owner with Mortgage  Tenant

Living with Parents  Other

Living with Parents  Other

### Employment Details

Are you?  Employed  Self Employed

Employed  Self Employed

If other please state

Occupation

Occupation

#### Employed Applicants to Complete

Length of time employed in current job  years  months

years  months

If less than six months, length of time in previous job  years  months

years  months

Was your previous role in the same line of work?  Yes  No

Yes  No

If you are an Employed Director do you have any shares in your Company?  Yes  No

Yes  No

If yes, what percentage?  %

%

#### Self Employed Applicants to Complete

Number of years you have been  
Self employed  years  months

years  months

Are you a?  Director  Partner  Sole Trader

Director  Partner  Sole Trader

If you are a Director do you have any shares in your Company?  Yes  No

Yes  No

If yes, what percentage?  %

%

Last financial year end date

## Applicant 1

## Applicant 2

### Income Details

Gross Annual Salary	£	£
Guaranteed Annual Overtime/Bonus	£	£
Guaranteed Annual Commission	£	£
Regular Annual Commission	£	£
Regular Annual Overtime/Bonus	£	£
<b>If Self-Employed please state</b>		
(a) Share of Profit/Projection Current Financial Year	£	£
(b) Share of Profit last Financial Year	£	£
(c) Share of Profit previous Financial Year	£	£
(d) If more than 33% Share Holding of a Limited Company please state dividend income	£	£
<b>Other Annual Income</b>	£	£
(please state e.g. Investment)		
Total Income	£	£
Is your sole form of income a Private or Company Pension?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

### Commitment Details

Loans/Hire Purchase/Mortgages	Type (Bank/Car Loan HP etc)	Start Date of Loan	Monthly Payment	Remaining Term Yrs Mths	Paid off at Completion?
			£		<input type="checkbox"/> Yes <input type="checkbox"/> No
			£		<input type="checkbox"/> Yes <input type="checkbox"/> No
			£		<input type="checkbox"/> Yes <input type="checkbox"/> No

Maintenance	Payee	Monthly Payment	End Date
		£	
		£	

Credit	Card Holder(s)	Company (Visa etc)	Balance Outstanding	Paid off Monthly	Paid off at Completion?
			£	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
			£	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
			£	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

### Your Loan Requirements and Property Details

Loan Type	<input type="checkbox"/> Purchase <input type="checkbox"/> Remortgage <input type="checkbox"/> Shared Ownership <input type="checkbox"/> Second Property <input type="checkbox"/> Right to Buy	
If shared ownership Rent Amount	£	
Amount of deposit to be paid by you	£	
Purchase Price	£	Estimated valuation of property <span style="border: 1px solid black; padding: 2px;">£</span>
If possible would you like fees due added to your loan?	<input type="checkbox"/> Application Fee <input type="checkbox"/> Legal Fees <input type="checkbox"/> Higher Lending Charge	
NB: Fees cannot usually be added if the loan will exceed 95% of the property value		

### Product Chosen

Product	Rate	Mortgage Term	Amount of Loan	Repayment Type (ie Repayment/Endowment/Interest Only)
	%			
*	%			

\* NB. You may only choose one product unless you are an existing customer porting a product from a previous Leeds Building Society mortgage. The ported amount will be the total loan on your existing mortgage

### Flexible Mortgage

If you have chosen our Flexible Mortgage please indicate your Preferred Payment	£
NB. If this box is not completed we will assume you wish to make the minimum payment.	
Existing balance of Mortgage which will remain open after completion of this new Mortgage (only applicable when purchasing a second property or buying to let)	£
For remortgages please state the current mortgage balance to be paid off	£
Amount of additional funds being raised	£
Reason: Amount for home improvements,	£
Amount for capital raising	£
Details	
Purpose	

## Applicant 1

## Applicant 2

### Life Cover

Please provide details of all Life policies to be taken in conjunction with this Mortgage (use additional sheet if required).

Policy Number

Life Company

Amount of Cover

Maturity Date

### Property Details

Will you occupy the property?

 Yes  No

Property Type

 Detached  Semi Detached  Terrace  Flat  Other (please state)

Tenure

 Freehold  \*Leasehold

\*If Leasehold: Remaining Term  Ground Rent  £  P.A.

Age of Property

 Years

The Society does not usually lend on Studio Flats or Freehold Flats.

Full address of the property to be mortgaged

  
  

Who should our Valuer contact to gain access to the property?

Name

Telephone Number

Mobile Number

E:Mail Address

Is this a private sale?

 Yes  No

## Employment Details

**Tax Details** – all applicants please complete

Name of your Tax Office

Tax Office Reference Number

National Insurance Number

Employer's Name or your Business Name if you are Self-Employed

Employer's Address or your Business Address if you are Self-Employed

Postcode

Postcode

Contact Name for Reference

Nature of Business

Your Position

Telephone Number

 STD  STD 

Fax Number

 STD  STD 

### Previous Employment

If you have been in current employment for less than six months please complete the section below.

Previous Employer's Name or your Business Name if you were Self-Employed

Nature of Business

Employer's or Business Address

Postcode

Postcode

Contact Name for Reference

Your Position

Telephone Number

 STD  STD 

Fax Number

 STD  STD 

Date you left this employment

**Self-Employed Applicants** – please complete this Section

Name and Address of Accountants (Accountants must be chartered or certified by qualification)

Telephone Number

 STD  STD 

Fax Number

 STD  STD

### Existing Property Details

If you are an existing Leeds Building Society mortgage holder please only complete the box 'Sale Price of this Property'.

Name and address of your current Lender/Landlord		
	Postcode	Postcode
Telephone Number	STD <input style="width: 40px;" type="text"/> <input style="width: 100px;" type="text"/>	STD <input style="width: 40px;" type="text"/> <input style="width: 100px;" type="text"/>
Fax Number	STD <input style="width: 40px;" type="text"/> <input style="width: 100px;" type="text"/>	STD <input style="width: 40px;" type="text"/> <input style="width: 100px;" type="text"/>
Mortgage/Rent Account Number	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Name of Account Holder	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Sale Price of this Property	£ <input style="width: 100%;" type="text"/>	£ <input style="width: 100%;" type="text"/>

If you have lived at your current address for less than 12 months please complete the following:

Name and address of your previous Lender/Landlord		
	Postcode	Postcode
Telephone Number	STD <input style="width: 40px;" type="text"/> <input style="width: 100px;" type="text"/>	STD <input style="width: 40px;" type="text"/> <input style="width: 100px;" type="text"/>
Fax Number	STD <input style="width: 40px;" type="text"/> <input style="width: 100px;" type="text"/>	STD <input style="width: 40px;" type="text"/> <input style="width: 100px;" type="text"/>
Name of Account Holder(s)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Mortgage/Rent Account Number	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>

### Remortgages

Please complete this section if you already own the property for which the Mortgage is required.

Original Purchase Price	£ <input style="width: 100%;" type="text"/>	Original Purchase Date of the Property	<input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>
Amount of Current Mortgage	£ <input style="width: 100%;" type="text"/>	Start Date of Current Mortgage	<input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>
Have you had any Further Advances?	<input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, please give date	<input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>
Purpose of Further Advances	<input style="width: 100%;" type="text"/>	Amount of Further Advances	£ <input style="width: 100%;" type="text"/>

### Other Details

Are you redeeming your current mortgage loan?	<input type="checkbox"/> Yes <input type="checkbox"/> No	If no, please provide details	
Will you have any other mortgages outstanding on other properties upon completion of this mortgage?	<input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, please provide property details	
Is the property connected to or situated above commercial premises?	<input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, please provide details	
Will you use the property wholly for residential purposes?	<input type="checkbox"/> Yes <input type="checkbox"/> No	If no, please provide details	
Is any part of the property to be let?	<input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, please provide details	
Is any part of the property to be used for business purposes?	<input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, please provide details	
Please provide details of any person aged 17 or over other than the applicant(s) who will occupy the property			
Name	1. <input style="width: 100%;" type="text"/>	Date of Birth	<input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>
Name	2. <input style="width: 100%;" type="text"/>	Date of Birth	<input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>
Relationship(s) to Applicant	1. <input style="width: 100%;" type="text"/>		
Relationship(s) to Applicant	2. <input style="width: 100%;" type="text"/>		
Will the property be left unoccupied for any reason for more than one month at any time?	<input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, please provide details	
Have you or any other person normally resident with you:			
(a) ever been convicted of, or is any prosecution pending, for any criminal offence other than a driving offence?	<input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, please provide details	
(b) had any home or personal insurance declined, cancelled or had special terms imposed?	<input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, please provide details	
(c) had any property or possessions stolen, lost or damaged, or had any claims in the last 3 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, please provide details	
Date of claim	<input style="width: 100%;" type="text"/>		
Amount of claim	£ <input style="width: 100%;" type="text"/>		
Insurance Company	<input style="width: 100%;" type="text"/>		
Reason for claim	<input style="width: 100%;" type="text"/>		

Paid in full  Yes  No



## Banking Ordinance (1992) of Gibraltar

The Society is authorised under the Banking Ordinance (1992) of Gibraltar and references in this application to regulatory bodies in England and Wales shall include, where the context so admits, regulatory bodies in Gibraltar and further the applicant acknowledges that permission to disclose information by the Society extends to any such authorities and entities within Gibraltar as well as the bodies or entities referred to in this application.



### 'Use of Personal Information'

We may monitor and/or record your telephone conversations with us to ensure consistent service levels (including staff training).

You have a right, on payment of a fee, to receive a copy of the information we hold about you if you apply to us in writing.

#### Your Mortgage Application and Management of Your Account

In considering your mortgage application, we will search your record at credit reference agencies who will supply us with information including information from the Electoral Register. The agencies will record this search whether or not this application proceeds. We may use automated 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 us and other companies if credit decisions are made about you, or other members of your household. Information held about you by the credit reference agencies may be linked to records relating to one or more of those with whom you are or have been financially linked or associated. For the purposes of this application you may be treated as financially linked or associated and your application will be assessed with reference to any 'associated' records.

By stating a financial association with another party, you are declaring that you are entitled to disclose information about your joint applicant and/or anyone else referred to by you and you authorise us to search, link and/or record information at credit reference agencies about you and/or anyone else referred to by you. An 'association' between 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 link should understand that each other's financial information will be taken into account in all future applications by either or both of you. This link will continue until one of you successfully files a 'disassociation' at the credit reference agency/ies.

The credit reference agencies will add to your record details of our search and your application. We will also add to this record details of your account. If you do not repay in full and in time, we may tell the agencies who will record the outstanding debt.

It is important that you give us accurate information. We will check your details with fraud prevention agencies and if you give us false or inaccurate information and we suspect fraud, we will record this. We and other organisations may use and search these records to:

- Help make decisions about credit and credit related services, for you and members of your household;
- Help make decisions on motor, household, credit, life and other insurance proposals and insurance claims, for you and members of your household;
- Trace debtors, recover debt, prevent fraud and to manage your accounts or insurance policies;
- Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity.

We, the credit reference agencies and the fraud prevention agencies will also use the records for statistical analysis about credit, insurance and fraud.

From time to time we may search our records, those of our subsidiary and associated companies group ('the Group'), credit reference and fraud prevention agencies to manage your account and take further decisions about credit. These searches will not be seen or used by other lenders for credit assessment purposes.

Please telephone us on freephone 0500 225777 if you want to have details of those credit reference agencies and fraud prevention agencies from whom we obtain and with whom we record information about you. You have a legal right to these details. You can ask us for a list of Group companies.

Information which you provide or which we obtain through our dealings with you may also be passed on as follows:

- To any employer, accountant, bank, landlord or mortgagee from whom we seek a reference about you and to any solicitor or licensed conveyancer acting for you
- To anyone to whom we transfer our rights and duties under our relationship with you
- If we have a duty to do so or if the law allows us to do so
- To our regulators, the Financial Services Authority

We may also disclose information about your financial standing and the mortgage you have applied for (including information contained in this application form) in order that joint applicants or any guarantor can obtain independent legal advice regarding this application.

#### Marketing Uses

We may use and share with the Group (including in particular Leeds Financial Services Limited) information from your customer records, such as your contact details, details about this application and of any services we provide to you, so that we or they may contact you by mail, telephone or email, with Society news, and to inform you about our or their financial services including mortgages, savings and investments, life products, loans and credit cards, general insurance and financial planning services, and of competitions or offers which may be of interest to you. Please tick the box in the consent section if you **do not** wish to receive details through our Group marketing programme.

## Mortgage Declaration

1. I/We agree to become bound and abide by the Rules of the Society.
2. I/We declare that I am/we are aged 18 or over and that the information given by me/us is true and shall form the basis of the loan agreement between the Society and myself/ourselves. If any such information is incorrect I/we will make good any loss the Society may suffer by acting in reliance on that information.
3. I/We understand that the Society will not make an offer of advance and will not return any fees if the property or references are unsatisfactory. I/We understand that the payment of fees will not bind the Society to grant any advance.
4. I/We give permission to the Society to discuss with the HMRC information which I/we have supplied in relation to my current tax reference, national insurance number and employment details together with earnings from the previous tax year.
5. The valuer's report is only for the use of the Society to enable it to decide whether the property is a suitable security for any advance made and does not imply that the price paid is reasonable, nor that the property is constructed of sound materials. I/We understand that the valuer's report is not a structural survey and that if a structural survey is required it must be obtained independently at my/our expense.
6. I/We agree that the Society may, without notice, transfer or assign, either in whole or in part any loan, mortgage or security for the repayment of any loan or mortgage made in connection with this application to its successors and assigns which include without limitation this legal and equitable assigns whether by way of absolute assignment or by way of security only and those deriving title under it or them. I/We understand that such a transfer will lead to the termination of my/our borrowing membership of the Society and the loss of any rights associated with such membership.
7. Leeds Building Society is authorised and regulated by the Financial Services Authority. The Society introduces only to Norwich Union Marketing Group either directly, or, via Leeds Financial Services Ltd who represent only the Norwich Union Marketing Group, members of which are authorised and regulated by the Financial Services Authority. Any financial advice given for life assurance, pensions and investments will relate only to the products of Norwich Union Marketing Group and Leeds Building Society.



I can confirm that this application has been completed with correct and full details and hereby apply for the mortgage loan stated.

#### CONSENT

I have read the section entitled "Use of Personal Information". By signing this form I consent to the uses and disclosures of information listed. In particular, I consent to the use and disclosure of criminal conviction information for the purpose to administer household insurance and for the anti fraud register.

I also consent to receive marketing information as detailed in the "Use of Personal Information" Section unless I tick this box

Signature(s)

\_\_\_\_\_

\_\_\_\_\_

Date

The Society adopts a policy of equal opportunity and no person(s) applying for a mortgage from the Society will be treated less favourably than any other person(s) because of sex, race, colour, ethnic or national origin.

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 take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society.
- If the amounts to be paid or the payment dates change Leeds Building Society will notify you 5 working days in advance of your account being debited or as otherwise agreed.
- If an error is made by your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us.

**Reference Authority** Please sign the forms of authority below to enable the Society to obtain references.

### Authority to Obtain Reference

I give permission to Leeds Building Society to make enquiries of, or obtain reference from, any employer/accountant/bank/ landlord/mortgagee or credit reference agency and authorise any of these to supply a reference to the Society.

First Applicant Signature  \_\_\_\_\_ Date

Second Applicant Signature  \_\_\_\_\_ Date

### Authority to Obtain Reference

I give permission to Leeds Building Society to make enquiries of, or obtain reference from any employer/accountant/bank/ landlord/mortgagee or credit reference agency and authorise any of these to supply a reference to the Society.

First Applicant Signature  \_\_\_\_\_ Date

Second Applicant Signature  \_\_\_\_\_ Date

**Leeds**  
Building Society

**Gibraltar**

105 Albion Street, Leeds LS1 5AS

Please fill in the form and send to Leeds Building Society  
Name and full postal address of your Bank or Building Society

To The Manager	Bank/Building Society
Address	
Postcode	

Name(s) of Account Holder(s)

\_\_\_\_\_  
\_\_\_\_\_

Bank/Building Society account number

Branch Sort Code

Reference Number

## Instruction to your Bank or Building Society to pay by Direct Debit



Originator's Identification Number

8  3  0  2  2  0

FOR LEEDS BUILDING SOCIETY OFFICIAL USE ONLY.  
THIS IS NOT PART OF THE INSTRUCTION TO YOUR BANK OR BUILDING SOCIETY

Instruction to your Bank or Building Society.

Please pay Leeds 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 Leeds Building Society and if so, details will be passed electronically to my Bank/Building Society.

Signature(s)

Date

\_\_\_\_\_

[www.leedsbuildingsociety.co.uk/gibraltar](http://www.leedsbuildingsociety.co.uk/gibraltar)

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