

Professional Mortgage and Offset Application Form – Regulated

Before completing this application form you should ensure you have reviewed the Key Facts Illustration you received.

To assist us in processing your application as quickly as possible it is important you fully complete your application form. Please make sure you have completed all of the following, which are contained within this booklet:

- Mortgage application with signed declaration
- Completed Direct Debit
- Details of your address history for the last three years.
- Offsetting details (if applicable)

If you are also applying for a Mortgage Reserve Account please ensure you complete the separate application booklet contained within your mortgage pack.

Please also ensure you enclose the following additional documentation with your application:

- Last month's original bank statement (must cover one calendar month, showing salary credits and credit commitments being paid). If you are applying through a mortgage intermediary they may supply a certified copy (internet prints are not acceptable).

Please note all fees, with the exception of valuation fees (if applicable), will be added to the loan. You may choose to pay these fees on completion of your mortgage.

Valuation fee

Once we have instructed the surveyor to carry out a valuation report they will contact you to arrange payment of any applicable fee before arranging a date to visit the property.

For Mortgage Intermediaries only

If this is your first mortgage introduced to us, please complete and enclose a Mortgage Intermediary Registration Form.

Please also complete your details below for all cases.

Contact Name

Firm Name

Address

Postcode

Telephone No

Mobile No

Fax No

Email address

FSA Authorisation Number (Authorised or Appointed Rep)

FSA Authorisation Number of principal if appointed rep

If this application is submitted through a network or a mortgage club please give details below.

Mortgage Intermediary Checklist

Please complete for all cases:

- I have issued an Initial Disclosure Document to applicant(s).
- I have issued a Key Facts Illustration to applicant(s) for the mortgage being applied for.
- I have/have not recommended this mortgage to applicant(s).
- I will/will not pass on any commission received to the applicant(s).
Please detail the amount if you are £ passing on commission to the applicant.
- I will be charging the client a fee of £ for advice.
- I will not be charging the client a fee for advice.
- I have completed an Introduction Certificate for each applicant.

For cases where referral has been made prior to application, please provide the following information:

The name of the Scottish Widows Bank member of staff with whom the case was discussed.

Reference Number

For SW Bank use only

Mortgage Account Number

Instructions to Applicant(s)

Please read carefully.

To help applicants, a verbal agreement in principle can normally be obtained by telephone. Simply complete the information marked with a 📄 in Sections A to I before telephoning the **Mortgage Sales Team on 0845 845 0829**. Please note that the remainder must be completed prior to forwarding the application to us.

Important – to help us process your application quickly:

1. Please ensure you answer **all** questions. If a question is not applicable then write N/A.
For any assistance completing your form please call 0845 845 0829 and choose the option for Mortgage Sales.
2. If this is a joint application then applicant 1 should be the higher earner.
3. The application form must be completed and signed by all applicants.
4. All owners of the property (if a remortgage) or intended owners (if a purchase) must be named as applicants to the mortgage.
5. If a guarantor is intended to be a party to the mortgage, the guarantor must complete the application form, in addition to the main applicant(s).
6. If you wish to offset savings against your mortgage, please ensure you complete section I.
7. Please enclose **all** documentation as listed in the checklist at the front of this application.

Please complete in BLOCK CAPITALS.

A. Your Personal Details

	Applicant 1	Applicant 2 <input type="checkbox"/> / Guarantor <input type="checkbox"/>
☎ 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. First name	<input type="text"/>	<input type="text"/>
3. Middle name(s)	<input type="text"/>	<input type="text"/>
☎ 4. Surname	<input type="text"/>	<input type="text"/>
☎ 5. Date of birth (DD MM YYYY)	<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"/>
6. Previous name (if changed in the last 3 years)	<input type="text"/>	<input type="text"/>
7. Gender	Male <input type="checkbox"/> Female <input type="checkbox"/>	Male <input type="checkbox"/> Female <input type="checkbox"/>
8. Your relationship status	Single <input type="checkbox"/> Married/in a registered civil partnership <input type="checkbox"/> Separated <input type="checkbox"/> Divorced/registered civil partnership dissolved <input type="checkbox"/> Widowed/a surviving registered civil partner <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
9. Your nationality <small>(we require certified copies of visas and passports for non-EU nationals)</small>	<input type="text"/>	<input type="text"/>
10. National Insurance 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"/>
☎ 11. Have you been resident and working in the UK for the last 3 years? If 'No' give details on additional details sheet.	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
12. Relationship to joint applicant	<input type="text"/>	<input type="text"/>
13. Number of children/dependants	Number <input type="text"/> Ages <input type="text"/>	Number <input type="text"/> Ages <input type="text"/>
14. Contact telephone numbers <small>(include area dialling code)</small>	Daytime <input type="text"/> Evening <input type="text"/> Mobile <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
15. Email address <small>(an email address is required if you would like to register for Internet Banking)</small>	<input type="text"/>	<input type="text"/>
16. Internet Banking access required? <small>Internet Banking allows you to manage your mortgage online. Please note, Internet Banking cannot be accessed or operated by Guarantors, Power of Attorneys or Third Party Mandate Holders.</small>	Yes <input type="checkbox"/> No <input type="checkbox"/> Already registered <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/> Already registered <input type="checkbox"/>
☎ 17. Present address <small>(for correspondence)</small>	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Postcode	<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"/>
18. Date moved to present address (MM YY)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
19. If you have been at this address for less than 3 years please provide previous address(es) together with dates occupied covering the last 3 years. <small>(use additional details sheet if required) (If you are a foreign national please provide these details for the last 5 years)</small>	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Postcode	<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"/>
Date (MM YY)	From <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> To <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	From <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> To <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
20. Are you a first time buyer?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

A. Your Personal Details (continued)

	Applicant 1	Applicant 2 <input type="checkbox"/> / Guarantor <input type="checkbox"/>
21. Is your current home	Rented <input type="checkbox"/> Owned by parents <input type="checkbox"/>	Rented <input type="checkbox"/> Owned by parents <input type="checkbox"/>
	Mortgaged <input type="checkbox"/> Owned outright <input type="checkbox"/>	Mortgaged <input type="checkbox"/> Owned outright <input type="checkbox"/>
	Other <input type="checkbox"/> please specify	Other <input type="checkbox"/> please specify
	<input type="text"/>	<input type="text"/>
22. If rented, what is the amount of your monthly payment?	£ <input type="text"/>	£ <input type="text"/>

B. Your Occupation and Income Details for Employees and Company Directors
(to be completed by Directors who own or control less than 20%, including family interests, of the voting rights of their company)

	Applicant 1	Applicant 2 <input type="checkbox"/> / Guarantor <input type="checkbox"/>
1. What is your occupation?	<input type="text"/>	<input type="text"/>
2. What is your position?	<input type="text"/>	<input type="text"/>
3. What is your profession?	<input type="text"/>	<input type="text"/>
4. Professional qualification and governing body	<input type="text"/>	<input type="text"/>
Membership Number	<input type="text"/>	<input type="text"/>
5. On what basis are you employed?	Permanent <input type="checkbox"/> Temporary <input type="checkbox"/>	Permanent <input type="checkbox"/> Temporary <input type="checkbox"/>
<small>If on a fixed term contract or Probationary Period please provide details including the end date. If the end date of your fixed term contract is in less than 3 months please ensure you complete question 19.</small>	Fixed Term Contract <input type="checkbox"/> Probationary <input type="checkbox"/>	Fixed Term Contract <input type="checkbox"/> Probationary <input type="checkbox"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
6. How are you employed?	Full time <input type="checkbox"/> Part-time <input type="checkbox"/>	Full time <input type="checkbox"/> Part-time <input type="checkbox"/>
7. What is the name and address of your employer?	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
8. When did you start your present employment? (DD MM YYYY)	<input type="text"/>	<input type="text"/>
9. What is your payroll reference/employee no?	<input type="text"/>	<input type="text"/>
10. What is your gross basic income?	£ <input type="text"/> p.a.	£ <input type="text"/> p.a.
11. Guaranteed additional income from employer	£ <input type="text"/> p.a.	£ <input type="text"/> p.a.
12. If you have a shareholding please state percentage	<input type="text"/> %	<input type="text"/> %
13. Contact name for salary reference	<input type="text"/>	<input type="text"/>
14. Department and address to contact for salary reference	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>

B. Your Occupation and Income Details for Employees and Company Directors (continued)

(to be completed by Directors who own or control less than 20%, including family interests, of the voting rights of their company)

	Applicant 1	Applicant 2 <input type="checkbox"/> / Guarantor <input type="checkbox"/>
15. Telephone number for salary reference <small>(include area dialling code)</small>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
16. Fax number for salary reference <small>(include area dialling code) For us to process your application as quickly as possible it is essential these details are provided</small>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
17. Any other income you wish to be taken into account – please specify <small>(include in this section any income not covered by your business/employment income above, such as pension income, income from investments, government benefits etc – use additional details sheet if required)</small>	<input style="width: 95%;" type="text"/> <input style="width: 95%;" type="text"/> <input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/> <input style="width: 95%;" type="text"/> <input style="width: 95%;" type="text"/>
18. Please give details of who we should contact to obtain confirmation of other income.		
Name	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Address	<input style="width: 95%;" type="text"/> <input style="width: 95%;" type="text"/> <input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/> <input style="width: 95%;" type="text"/> <input style="width: 95%;" type="text"/>
Postcode	<input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/>	<input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/>
19. Please supply any reference/account number	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
20. If you have worked for your current employer for less than 1 year please give name(s) and address(es) of all previous employers for this period, together with dates of employment. <small>(Use additional details sheet if required.)</small>		
Name	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Address	<input style="width: 95%;" type="text"/> <input style="width: 95%;" type="text"/> <input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/> <input style="width: 95%;" type="text"/> <input style="width: 95%;" type="text"/>
Postcode	<input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/>	<input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/>
Telephone Number	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Fax Number	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Dates worked (MMYY)	From <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> To <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/>	From <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> To <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/>
Name	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Address	<input style="width: 95%;" type="text"/> <input style="width: 95%;" type="text"/> <input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/> <input style="width: 95%;" type="text"/> <input style="width: 95%;" type="text"/>
Postcode	<input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/>	<input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/>
Telephone Number	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Fax Number	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Dates worked (MMYY)	From <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> To <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/>	From <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> To <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/>
21. If you are taking up new employment in the next 3 months please provide details.		
Name	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Address	<input style="width: 95%;" type="text"/> <input style="width: 95%;" type="text"/> <input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/> <input style="width: 95%;" type="text"/> <input style="width: 95%;" type="text"/>
Postcode	<input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/>	<input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/>
Telephone Number	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Fax Number	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Start Date (DD MM YYYY)	<input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/>	<input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/>

C. Self-Employed Applicants or Controlling Directors

(to be completed by Directors who own or control in excess of 20%, including family interests, of the voting rights of their company)

	Applicant 1	Applicant 2 <input type="checkbox"/> / Guarantor <input type="checkbox"/>
1. What is your profession?	<input type="text"/>	<input type="text"/>
2. Professional qualification and governing body	<input type="text"/>	<input type="text"/>
3. Is your business	Sole Trader <input type="checkbox"/> Ltd Co. <input type="checkbox"/> Partnership <input type="checkbox"/>	Sole Trader <input type="checkbox"/> Ltd Co. <input type="checkbox"/> Partnership <input type="checkbox"/>
4. What type of business?	<input type="text"/>	<input type="text"/>
5. How long has the business been established?	<input type="text"/> years	<input type="text"/> years
6. What is the trading name and address of the business?	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
7. What is your shareholding and how long has this shareholding/controlling interest been owned by you?	<input type="text"/> % <input type="text"/> years	<input type="text"/> % <input type="text"/> years
8. State income for last 3 trading years (MMYY)	£ <input type="text"/> Year end <input type="text"/> £ <input type="text"/> Year end <input type="text"/> £ <input type="text"/> Year end <input type="text"/>	£ <input type="text"/> Year end <input type="text"/> £ <input type="text"/> Year end <input type="text"/> £ <input type="text"/> Year end <input type="text"/>
9. If the above business has been established for less than 3 years give details of previous business/employment <small>(use additional details sheet if required)</small>		
Name	<input type="text"/>	<input type="text"/>
Address	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
10. What is the name and address of your accountant? <small>(If your accountant is not a member of one of the following professional bodies, please enclose your last 3 years tax assessments and statement of account: AAT, ACCA, CIMA, CIPFA, ICAEW, ICAS.)</small>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
11. What is their telephone number? <small>(include area dialling code)</small>	<input type="text"/>	<input type="text"/>
12. What is their fax number? <small>(include area dialling code)</small>	<input type="text"/>	<input type="text"/>
13. If you are taking up new employment in the next 3 months please provide details		
Name	<input type="text"/>	<input type="text"/>
Address	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
Telephone Number	<input type="text"/>	<input type="text"/>
Start Date (DD MM YYYY)	<input type="text"/>	<input type="text"/>

D. Your Existing Lenders Details (not applicable for first time buyers)

	Applicant 1	Applicant 2 <input type="checkbox"/> / Guarantor <input type="checkbox"/>
1. Name of current lender	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Address of current lender	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Postcode	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
2. Give details of all names on current mortgage	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
3. What is your mortgage account number?	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
4. What is the amount of mortgage outstanding?	£ <input style="width: 80%;" type="text"/>	£ <input style="width: 80%;" type="text"/>
5. How much is your monthly repayment?	£ <input style="width: 80%;" type="text"/>	£ <input style="width: 80%;" type="text"/>
6. How long have you been with your existing lender?	<input style="width: 20%;" type="text"/> Years <input style="width: 20%;" type="text"/> Months	<input style="width: 20%;" type="text"/> Years <input style="width: 20%;" type="text"/> Months
7. What is the approximate value of your property?	£ <input style="width: 80%;" type="text"/>	£ <input style="width: 80%;" type="text"/>
8. Is the existing property being sold prior to completion of the new mortgage?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
9. If 'NO', please provide details, including expected rental income if you intend to let out the property.	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>

E. Bank/Building Society Details

1. Name of your main bank/building society	<input style="width: 100%;" type="text"/>
Address	<input style="width: 100%;" type="text"/>
	<input style="width: 100%;" type="text"/>
	<input style="width: 100%;" type="text"/>
Postcode	<input style="width: 100%;" type="text"/>
2. Account details	
Account No	<input style="width: 100%;" type="text"/>
Sort Code	<input style="width: 100%;" type="text"/>
Account holder(s)	<input style="width: 100%;" type="text"/>
How long have you held this account?	<input style="width: 80%;" type="text"/> years
3. Is this the account from which the mortgage payment will be made?	Yes <input type="checkbox"/> No <input type="checkbox"/>

Note: Please remember to complete the Direct Debit at the back of this application.

F. Your Credit History

Applicant 1

Applicant 2 / Guarantor

1. Have you ever been refused a mortgage on the property to be mortgaged, or on any other property?
 Yes No Yes No
2. Have you ever had a judgement for debt recorded against you? Or if self-employed/controlling director, against your company?
 Yes No Yes No
3. Have you ever been bankrupt or entered into a voluntary arrangement with your creditors?
 Yes No Yes No
4. Have you ever failed to keep up your payments under any previous mortgage, rental or loan agreement?
 Yes No Yes No
5. Have you ever been convicted of or charged with any offence other than a motoring offence?
 Yes No Yes No

NB. If you have answered 'YES' to any of the above questions please give details (use additional details sheet if required).

G. Your Current Financial Details (Answer all 3 questions in full. If not applicable state 'none'.)

1. Give details of any current or future commitments (eg hire purchase, bank loans, overdrafts, credit cards, catalogues, etc).
 (use additional details sheet if required)

Name and Purpose of Company	Amount outstanding	To be redeemed prior to or on completion – If 'No' give date of final payment (DD MM YYYY)	Monthly Payment
Name	£	Yes <input type="checkbox"/> No <input type="checkbox"/>	£
Purpose		<input type="text"/>	
Name	£	Yes <input type="checkbox"/> No <input type="checkbox"/>	£
Purpose		<input type="text"/>	
Name	£	Yes <input type="checkbox"/> No <input type="checkbox"/>	£
Purpose		<input type="text"/>	
Name	£	Yes <input type="checkbox"/> No <input type="checkbox"/>	£
Purpose		<input type="text"/>	
Name	£	Yes <input type="checkbox"/> No <input type="checkbox"/>	£
Purpose		<input type="text"/>	

2. Please give details of any maintenance or alimony payments per month £

3. Are there any other matters you wish to be taken into account? Yes No

If 'Yes' give details

To assist in the processing of your application it is compulsory that you complete the following Monthly Budget Planner. This will help us to assess your case and its affordability.

G. Your Current Financial Details (continued)

Monthly Budget Planner

Domestic Expenses

New Mortgage	£
Council Tax/Water Rates	£
Electricity	£
Gas	£
Telephone	£
Housekeeping (includes food)	£
Other Loans/Mortgages	£
Other Contingencies	£

Sub Total of Domestic Expenses*

£

Your Income and Outgoings

First Applicant's Monthly Income (take-home pay)	£
Second Applicant's Monthly Income (take-home pay)	£
Total Monthly Income	£
Total Monthly Outgoings	£
Surplus	£

Personal Expenses

Insurance/Endowment/ Pension Premiums	£
Car Expenses	£
Season Tickets/Transport	£
Credit Card	£
Clothing	£
Holidays	£
TV Rental/Licence	£
Entertainment (sport, leisure, etc)	£
Other Contingencies	£
Sub Total of Personal Expense	£

(*inc previous subtotal)

Total Outgoings (C)

£

(subtotal of Domestic Expense and Personal Expense)

Assets and Liabilities (must be completed for mortgage applications of £500,000 or more)

If this application is supported by a guarantor the guarantor **must** complete this section below irrespective of the amount of the mortgage application.

Assets

Property	£
	£
	£
Shares/Investments	£
	£
	£
Bank/Building Society Deposits	£
	£
	£
Other Assets	£
	£
	£
Sub Total (A)	£
Sub Total (A - B)	£
Contingent Liabilities (guaranteed commitments)	£
Surplus as at	£

(DD MM YYYY)

Liabilities

Mortgage	£
	£
Loans outstanding	£
	£
Overdraft/credit card balances	£
	£
	£
Hire Purchase	£
	£
	£
Sub Total (B)	£
(C)	
(D)	
(C - D)	

H. Mortgage Loan Details

You should have received a Key Facts Illustration for the mortgage you are applying for. If you have not, please contact us on 0845 845 0829 or your Mortgage Intermediary.

Purchase

Purchase price

Valuation

- ☎ 1. (A) What is the purchase price/valuation of the property to be mortgaged?
- (B) Free proceeds from sale of existing property (if applicable)
- (C) Cash provided by you (if any)
- (D) Source and amount of other borrowing/assistance towards the purchase price
- ☎ (E) Purchase balance required A-(B+C+D)
- ☎ (F) Add associated costs (if required)
- ☎ 2. Total amount of mortgage required* (E+F)
- ☎ 3. Mortgage term required

Remortgage

- ☎ 4. Original date of purchase (DD MM YYYY)
5. Estimated value of property
6. Original purchase price
7. Current mortgage outstanding
8. Give details below of all loans secured on the property and indicate which will be redeemed prior to or on completion.

Loan Amount	Lender	Purpose	Redeemed on completion
£			Yes <input type="checkbox"/> No <input type="checkbox"/>
£			Yes <input type="checkbox"/> No <input type="checkbox"/>
£			Yes <input type="checkbox"/> No <input type="checkbox"/>

9. (A) How much do you want to borrow to pay off your existing mortgage?
- (B) How much do you wish to borrow to repay existing loans?
- (C) How much do you wish to borrow for home improvements?
- (D) Amount of borrowing for any other reason – please specify
- (E) Add associated costs (if required)
- ☎ 10. Total amount of mortgage required* (A+B+C+D+E)
- ☎ 11. Mortgage term required

H. Mortgage Loan Details (continued)

Repaying your Mortgage

How do you intend to repay your mortgage? Repayment Interest only Split

Please note that if the borrowing is over 75% and up to 90% of the purchase price or valuation (whichever is lower), then:

- the repayment option for the whole mortgage must be taken on a repayment basis, or
- for a split repayment basis, interest only can be selected for the first 75%, and the remainder must be taken on a repayment basis.

If any part of your mortgage is on an Interest Only basis, please indicate the main repayment vehicle to be used to repay the capital sum outstanding at the end of the mortgage term.

Endowment ISA Pension Other
(please state)

If split please indicate amount of each repayment method:

Repayment	<input type="text"/>
Interest only	<input type="text"/>

- Of the "total amount of mortgage required" as stated above* please indicate the interest rate(s) you require below.
- Please note that you may choose to have your main mortgage as a variable rate, a fixed rate or combination.
- Please contact our mortgage team on 0845 845 0829 for details of our current interest rates.

12. Amount you require on fixed rate	<input type="text"/>	rate	<input type="text"/>	%	<input type="text"/>	years
13. Amount you require on variable rate	<input type="text"/>	rate	<input type="text"/>	%	<input type="text"/>	years
14. Amount you require on any other rates available	<input type="text"/>	rate	<input type="text"/>	%	<input type="text"/>	years

I. Offsetting

1. Would you like to offset your savings against your mortgage? Yes No

Please only complete the following questions if you have selected "Yes" to question 1 (above).

2. If you are choosing more than one mortgage rate, please tell us which one you would like to offset savings against.
Tracker Variable 2 Year Fixed
3. If you are splitting your mortgage payments between repayment and interest only, please tell us which one you would like to offset savings against.
Repayment Interest only
4. Please tell us how you would like to benefit from your offset savings.
The Professional Mortgage brochure gives more information about your options.
Reduced term Reduced monthly payment

IMPORTANT INFORMATION IF YOU WOULD LIKE TO OPEN AN OFFSET SAVER ACCOUNT

- Your initial deposit can only be made when the mortgage is completed. Please do not send any deposit with this application.
- Payments to and from your Offset Saver Account will be made by electronic funds transfer via the current account details you provide in the Direct Debit mandate on page 17.

J. Additional Borrowing

Mortgage Reserve Account

- Borrowing on main mortgage and Mortgage Reserve Account should be for a maximum of 90% of the purchase price or property valuation, whichever is the lower.
- All borrowing on the Mortgage Reserve Account will be at Scottish Widows Bank's standard variable rate.

Amount required on Mortgage Reserve Account

If you wish to apply for a Mortgage Reserve Account please contact us for a separate application form.

K. Property to be Mortgaged

1. What is the address of the property to be mortgaged?

Postcode

2. Please indicate the type of valuation you require Standard Mortgage Valuation

(Please note – a Standard Mortgage Valuation is not a structural survey, its sole purpose is to assist Scottish Widows Bank to determine whether a mortgage advance will be made. We recommend you obtain a more detailed survey report on the condition and value of the property.)

Homebuyers Survey

Structural Survey

Please enclose your cheque in respect of the valuation fee, made payable to Scottish Widows Bank.

(Valuation fees are dependent on the value of the property. For further information please refer to your mortgage pack or call 0845 845 0829.)

3. Description of property House – detached House – semi-detached

House – terraced Bungalow – detached

Bungalow – semi-detached Bungalow – terraced

Flat Maisonette

Other

4. If a flat or maisonette, please state Purpose-built Converted

Over commercial property Total floors in block

5. Construction (i.e. brick, stone, tile etc.) Walls Roof

6. Age of property years

7. Number of Floors Bedrooms

WCs Basements

Kitchens Garages

Reception rooms Bathrooms

Other

8. Tenure Leasehold* Freehold

Feudal Commonhold

9. *If tenure is leasehold, Unexpired Lease Term (if known) years

10. State any improvements to be effected

11. Please provide details of all persons over the age of 17 years other than the applicants who will occupy the property.

If none state none.

Name

Date of birth (DD MM YYYY)

Relationship

12. Do you intend to let the property? Yes No

13. Do you intend to conduct any business in the property or any outbuilding? Yes No

14. Is the property currently or previously owned by a local authority, MOD or housing association? Yes No

If 'Yes' please indicate whether conditions relating to any discount are still applicable, and whether the property is in a mainly privately owned area.

15. If the property is under 10 years old is there a valid NHBC or Architects Certificate? Yes No

K. Property to be Mortgaged (continued)

16. Will you be receiving any builder's incentive in connection with this transaction, e.g. discount on purchase price or cashback? Yes No
 If 'Yes', please provide details
17. Is the property a listed building? Unknown Yes No
18. Will the property be your primary residence? Yes No
 If 'NO', please specify the use i.e. a holiday or weekend home.
19. Does the property have a working intruder alarm? Yes No
20. Has the property ever been damaged by subsidence, heave, landslip or flood? Yes No
 If 'Yes', please state which.
21. Completion/Settlement date (DD MM YYYY) (if known)
22. What are the arrangements for valuer to gain access to the property? Vendor Applicant Selling Agent
23. Please provide the name and address of the contact point (vendor/selling agent/applicant) for the valuer to gain access to the property
- Name
- Address
- Postcode
- Telephone number (include area dialling code)
24. Name and address Solicitor's name
 of your solicitor Firm Name
 (please note if this is a remortgage application we can provide a complete remortgage package through our solicitors – see Remortgage Switching Certificate for details) Address

 Postcode
- Telephone number (include area dialling code)

L. Home Insurance

In all cases Buildings Insurance must be maintained under a Householder's Building Policy for a sum not less than that specified by the valuer. The sum insured should be based upon an estimate of current rebuilding costs and increase in line with the House Rebuilding Cost Index, you should always ensure that the sum insured is an accurate reflection of the cost of rebuilding your home.

To obtain a competitive, no obligation quotation for Home Insurance from Lloyds TSB please call **0845 845 0100**.

Our Sales Team are available Monday to Friday 8am – 6pm (Wednesdays from 10am – 6pm), and will be pleased to assist you.

Name of Insurance Company: Lloyds TSB Home Insurance is arranged by Lloyds TSB Insurance Services Limited (Company No. 968406) and is underwritten by its related company Lloyds TSB General Insurance Limited (Company No. 204373). Both Lloyds TSB companies registered in England, 25 Gresham Street, London EC2V 7HN.

M. Mortgage Payment Protection

It is strongly recommended that as a borrower you should be encouraged to make arrangements for the protection of your mortgage in the event of accident, sickness and involuntary unemployment.

N. Life Assurance

We strongly recommend that life cover sufficient to repay your total borrowing (for all mortgage types) and an appropriate savings plan is in place prior to drawdown for interest only borrowing. In common with other lenders we do not require you to provide us with evidence that these have been arranged. However, we strongly recommend that you monitor the adequacy of your life cover and savings plan (if appropriate) on a regular basis. We will remind you annually of this throughout the term of your mortgage. Should you have any concerns in this regard please contact your Mortgage Intermediary.

O. Security Identification

In order to provide telephone and/or Internet Banking access, we require details to be included for numbers 1 and 2. Please note that number 3 (Customer Code Word) is optional.

	Applicant 1	Applicant 2 <input type="checkbox"/> / Guarantor <input type="checkbox"/>
1. First primary school	<input type="text"/>	<input type="text"/>
2. Mother's maiden name	<input type="text"/>	<input type="text"/>
3. Customer code word (optional)	<input type="text"/>	<input type="text"/>

When receiving telephone instructions we will ask for the above passwords.

Always take reasonable steps to keep your passwords and other security information secret at all times. This is essential to help prevent fraud and protect the accounts. Take care when storing or disposing of information about your accounts. You should take simple steps such as shredding printed material. It is essential that you tell us as soon as possible if you suspect or discover someone else knows your security information – call our Customer Service Staff on 0845 845 0829.

P. Data Protection Statement

This declaration relates to the personal details given on this form and to any other information which I provide to Scottish Widows Bank, or which it holds on me. I agree that you may hold information on me for administration, research, analysis, credit assessment, money laundering checks, fraud prevention and the marketing of financial and related products and services. In accordance with the Data Protection Act 1998 I understand that I have a right to ask you to send me a copy of this information (on payment of the statutory fees) and the right to request you to change any of this information if it is incorrect.

I understand that you may undertake a credit search with a credit reference agency and that the search may be recorded by the credit reference agency and subsequently used by other lenders.

I understand that sensitive information* is required by Lloyds TSB Insurance to enable my insurance risk to be assessed and any claims arising from this insurance to be processed. I understand that by giving answers to the sensitive information questions in Section L, I agree that Lloyds TSB Insurance may store and process this information.

I understand that the information may, in certain cases, be disclosed to other companies in the Lloyds Banking Group or to associated companies including Lloyds Banking Group companies, or agents acting on behalf of these Groups, where the interests of Scottish Widows Bank require such a disclosure. Information, including full details of the conduct of my account and any transactions that I make, may be shared and used by Scottish Widows Bank plc and other companies within the Lloyds Banking Group, to enable them to identify and advise me, by post, telephone or other electronic media, of any products and services that they think may be of interest to me. If you would prefer not to receive details of other products or services, please tick this box . Lloyds Banking Group will not make marketing approaches to you unless you already have a relationship with them.

I understand that you will remind me periodically that I can request Scottish Widows Bank not to send me any marketing information regarding additional services and products of Scottish Widows Bank or other companies by writing to you at PO Box 12757, 67 Morrison Street, Edinburgh EH3 8YJ, quoting my account number.

***Sensitive information includes details of any existing or pending criminal convictions.**

Warning: Messages sent by email may not be secure and may be intercepted by third parties. For these reasons, please do not use email to send us communications which contain confidential information. If you disregard this warning and choose to send us confidential information, you agree that you do so at your own risk and that you will not hold the Bank responsible for any loss you suffer as a result.

Q. Contracts (Rights of Third Parties) Act 1999

This contract is between the applicant(s) and Scottish Widows Bank plc. The terms of the Contracts (Rights of Third Parties) Act 1999 and any other legal third party rights are specifically excluded. This means that only the parties to the contract (or their legal successor(s), assignee(s) or other security holders) may have contractual rights.

R. Declaration – General

I declare and agree that:

1. I am 21 years of age or over.
2. I authorise you or any company appointed on your behalf to make such enquiries and to take any references relating to me as it considers necessary to include but not limited to an existing/previous lender, employer, landlords, accountants and bankers to confirm the truth and accuracy of the above information. Any costs incurred in doing so will be my responsibility. You may supply information provided by such persons and any information given on this application form to the Council of Mortgage Lenders' Possessions Register, credit reference agencies, credit bureaux, fraud prevention agencies and other proper persons and agencies. Information shared amongst third parties is used only to make lending decisions and to assist with the detection and prevention of mortgage fraud.
3. When assessing my application, verifying my identity and managing my borrowing automated decision making systems may be used, including scoring methods as this gives a more thorough check of the available data. I agree that when making credit decisions you may make searches at credit reference agencies, including electoral register information. These searches will be recorded by the credit reference agencies whether or not this application proceeds.
4. Information held about me by the credit reference agencies may already be linked to records relating to one or more of my partners and my application will be assessed with reference to any "associated" records.
5. I agree that if I am applying in joint names, this will create a financial link between us at the credit reference agencies meaning that my financial affairs and those of my joint applicant may be treated as affecting each other.
6. By stating a financial association with another party, I am also declaring that I am entitled to:
 - Disclose information about my joint applicant and/or anyone else referred to by me
 - Authorise you to search, link and/or record information at credit reference agencies about me and/or anyone else referred to by me.
7. I confirm that I have consent for this agreement from any joint applicant who is not present, and I will share with them the details of what I have agreed on their behalf.
8. You may disclose how I run my accounts to the credit reference agencies. In the event that you make a formal demand for repayment of my borrowing and I do not make full repayment or satisfactory proposals to you within 28 days, you may disclose this to the agencies, who will record the outstanding debt.
9. You may check what I have told you and share information with fraud prevention agencies. I understand that it is important that I give you accurate information as if I give false or inaccurate data and you suspect fraud, you will record this at the fraud prevention agencies. Law enforcement agencies may access and use this information. You and other organisations may access and use from other countries the information recorded by fraud prevention agencies.
10. You and other organisations may use credit reference agency and fraud prevention agency records about me and people financially linked to me, and others in my household to help make decisions about me and them:
 - for credit and credit related services, and to manage my accounts,
 - for motor, household, credit, life, and other insurance proposals or claims,
 - for fraud prevention and detection, debtor tracing, debt recovery, and to check my identity to prevent money laundering, and
 - checking details of job applicants and employees.
11. If I ask, you will tell me which credit and fraud prevention agencies you have used so I can get a copy of my details from them.
12. You may monitor or record phone calls with me in case you need to check you have carried out my instructions correctly and to help improve your quality of service.
13. The information you hold about me is confidential. You will only disclose it outside the Lloyds Banking Group (or associated companies) when:
 - I give you my consent,
 - it is needed by your agents and others involved in running accounts and services for me,
 - you or others need to investigate or prevent crime,
 - the law permits or requires it, even without my consent,
 - there is a duty to the public to reveal the information,
 - you need to assist any body which monitors compliance with any code of practice to which you subscribe, in discharging its functions under the code,
 - you need to assist the Financial Ombudsman or your regulator.
14. The rate of interest and monthly payment for any mortgage granted may be varied from time to time.
15. I will not let the property without your prior consent in writing.
16. I will not enter into any further charge(s) over the property prior to or after completion of the mortgage without advising you and obtaining your consent in writing.
17. I fully appreciate that you will arrange for a Surveyor to provide a Standard Mortgage Valuation Report and that the Report is to assist you to determine whether a mortgage advance will be made.

The Report is not a structural report (for which higher fees are charged by the Surveyor appointed). There may be omissions and the Report may not reveal faults in the property which do not matter to you for the purposes of lending but could matter to me in my choice of property and my decision as to how much I pay for the property.

I acknowledge that I will not rely on this Report in my decision to buy the property or how much I pay for the property.

I also acknowledge and accept that you do not accept any responsibility to me for the contents of the Report even if the Surveyor has been at fault.

I also acknowledge to have received the recommendation that I obtain my own detailed Report on the condition and value of the property.
18. My income is as stated on this form and is sufficient to support all of the relevant payments required to sustain the mortgage. I understand that failure to maintain the payments due may result in the forced sale of the property in order to pay all monies owing.
19. I have made all payments due under any existing or previous mortgage to which I have been a party on the date and in the manner required by the Lender and that no arrears have arisen thereunder.
20. I acknowledge that, where a reservation/booking fee is paid to secure funds under a limited issue product, the fee paid in this respect is non-refundable and non-portable.
21. I acknowledge I may have to pay early repayment charges should the mortgage be redeemed within an agreed period from release of funds, as detailed in my Key Facts Illustration, a copy of which I have received.
22. I acknowledge that part of any application fee paid at the outset defrays the cost of initial assessment of my loan and that, in the event that my loan application is declined or does not proceed before the Surveyor has been instructed, the application fee paid will be refunded net of these costs. I further acknowledge that once a Surveyor has been instructed, no refund of the application fee can be allowed.

R. Declaration – General (continued)

23. My signature to this application constitutes an irrevocable authority to my solicitor/licensed conveyancer, Mortgage Intermediary, and existing/previous lender, employer, landlord, accountant and banker to divulge to you information (both during and after completion of the mortgage) which would otherwise be confidential insofar as any such information may have a bearing on your decision to lend including, but not limited to my ability to meet my financial commitments.
24. I authorise you to disclose information relating to my mortgage, both during and after completion to the Mortgage Intermediary named in my application form.
25. I understand that it is my responsibility to ensure that sufficient life cover and/or a sufficient savings plan for interest only borrowing is in place throughout the term of my mortgage.
26. I understand that if there is a significant change in my circumstances before the loan is made I must disclose it and Scottish Widows Bank may refuse to proceed.
27. I have personally provided the details for this application or, if provided by another (for example my Mortgage Intermediary), I have read and checked every answer.
28. The information given in this application is true to the best of my knowledge and belief and should the mortgage be made such information must be regarded as forming part of the terms of the mortgage. If any such information is incorrect I will make good any loss which you may suffer by acting in reliance on such information.
29. I have read and understood the above declarations and the declarations in section P. I understand that a false declaration will forfeit any mortgage offer.

If you are choosing offsetting:

30. I, the person whose signature appears below, declare that monies are being/will be deposited in a Scottish Widows Bank Offset Saver Account as sole beneficial owner/as joint beneficial owners. I declare that the information given on this form is true to the best of my knowledge. (For joint account holders only.) We as joint account holders, hereby authorise the bank to accept and act on either written or verbal instructions requesting account withdrawals/deposits given by any one of us. We can only accept instructions to collect funds from a pre-advised account you are a party to. Account withdrawals should be sent direct to my bank/building society account on page 21.
I acknowledge that no payments or deposits in favour of third parties will be made.
31. The terms and conditions of our offsetting facility are in the accompanying brochure "A guide to offsetting". Please ensure you read this information.

S. Declaration of Consent

I have read and understood the information contained in sections L, M, N, P, Q and R of this application form (including credit reference and fraud agencies). By signing this application I agree that you can use my information in this way.

Note: Throughout the application form the words "I" and "me" may be taken where appropriate to mean the plural as well as the singular.

Signature of Applicant 1

Date (DD MM YYYY)

Signature of Applicant 2

Date (DD MM YYYY)

How to complete your new Direct Debit

Using your cheque book as a guide please complete:

1. The full name and address of the bank or building society where your account is held.
2. The name of the account holder as shown on your cheques.
3. The branch sort code number.
4. The account number.

Finally, sign and date the instruction and return it to

Scottish Widows Bank plc

PO Box 12757

67 Morrison Street

Edinburgh

EH3 8YJ

1. Bank/Building Society Name and Address		3. Bank/Building Society Sort Code	
Any Bank plc 1 Main Street Anywhere		20-83-45	
Pay _____		£ _____	
_____		JOHN SMITH	
222860	208345	00582678	
Cheque Number	3. Bank/Building Society Sort Code	4. Account Number	2. Name of Account to be Debited

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 Scottish Widows Bank plc will notify you 10 working days in advance of your account being debited or as otherwise agreed.
- If an error is made by Scottish Widows Bank plc or 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.



This Guarantee should be detached and retained by the Payer.

Instruction to your bank or building society to pay Direct Debits

Professional Mortgage (and offsetting, if applicable).

Please fill in the whole form and send it to:

Scottish Widows Bank plc, PO Box 12757, 67 Morrison Street, Edinburgh EH3 8YJ.



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

To: The Manager

Bank or Building Society

Postcode _____

Originator's ID Number

9	0	9	2	4	6
---	---	---	---	---	---

Instruction to your Bank or Building Society

Please pay Scottish Widows Bank plc, Direct Debits from the account detailed on this instruction subject to the safeguards assured by The Direct Debit Guarantee.

I understand that this instruction may remain with Scottish Widows Bank plc and, if so, details will be passed electronically to my bank/building society.

2. Name of account holder(s)

3. Branch Sort Code

□	□	□	□	□	□
---	---	---	---	---	---

4. Bank or Building Society Account Number

□	□	□	□	□	□	□	□
---	---	---	---	---	---	---	---

5. Scottish Widows Bank plc reference number (for Bank use only)

□	□	□	□	□	□	□	□	□	□
---	---	---	---	---	---	---	---	---	---

Signature(s) _____

Date (DD.MM.YYYY)

□	□	□	□	□	□	□	□	□	□
---	---	---	---	---	---	---	---	---	---

Banks and building societies may not accept Direct Debit instructions from some types of account.

Professional Mortgages are available only to people aged 21 or over. All credit facilities are subject to status and valuation. For mortgages we require security over the property. Buildings insurance for the reinstatement value will also be required. Full details and written quotations are available from Scottish Widows Bank plc, PO Box 12757, 67 Morrison Street, Edinburgh EH3 8YJ.

General Insurance is provided by Lloyds TSB Insurance Services Limited (Company No. 968406). Lloyds TSB Insurance is underwritten by our related company, Lloyds TSB General Insurance Limited (Company No. 204373). Both Lloyds TSB companies are registered in England, 25 Gresham Street, London EC2V 7HN.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.



Scottish Widows Bank plc. Registered Office: PO Box 12757, 67 Morrison Street, Edinburgh EH3 8YJ. Registered in Scotland no. 154554. Authorised and regulated by the Financial Services Authority. Our Financial Services Authority register number is 201601. Confirmation can be obtained by visiting the Financial Services Authority website at: www.fsa.gov.uk/pages/register/
The main business of Scottish Widows Bank is arranging, entering into and administering mortgages and accepting deposits.
12659 06/10

