

Agreement in principle only Form

Intermediary Details

UK Branch Code

EO

This form can be returned by fax to 01422 334499

1. Personal details

FIRST APPLICANT

Title and full name

Address

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

No of years at current address

Home telephone

Work telephone

Mobile telephone

Email address

Date of birth / /

Name of Employer/Business

SECOND APPLICANT

Title and full name

Address

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

No of years at current address

Home telephone

Work telephone

Mobile telephone

Email address

Date of birth / /

Name of Employer/Business

2. Loan data

When do you anticipate purchasing the property? Date

Please indicate (✓) whether the loan amount is in: Euros Sterling equivalent

What is the estimated valuation of the property?

How much do you estimate you would like to borrow?

How long do you want the loan for (in years)?

(The term of the mortgage can run up to 40 years provided it is repaid by the age of 70.)

The AIP will be based upon the standard repayment product (monthly Euribor) unless otherwise indicated:

Are you purchasing an existing property? or a property off plan from a developer?

Or

Do you wish to re-mortgage your existing Spanish property?

*Mortgage funds are released when the property is fully constructed.

we speak your language



3. Income / Expenditure

ANNUAL NET INCOME	1ST APPLICANT	2ND APPLICANT	FOR OFFICE USE ONLY
Basic Net Salary	<input type="text" value="£"/>	<input type="text" value="£"/>	<input type="text" value="£"/>
Annual regular/guaranteed overtime/bonus	<input type="text" value="£"/>	<input type="text" value="£"/>	<input type="text" value="£"/>
Rental Income	<input type="text" value="£"/>	<input type="text" value="£"/>	<input type="text" value="£"/>
Pension	<input type="text" value="£"/>	<input type="text" value="£"/>	<input type="text" value="£"/>
Other Investment Income	<input type="text" value="£"/>	<input type="text" value="£"/>	<input type="text" value="£"/>
MONTHLY OUTGOING FINANCIAL COMMITMENTS			
Mortgage	<input type="text" value="£"/>	<input type="text" value="£"/>	<input type="text" value="£"/>
Other Loan(s)	<input type="text" value="£"/>	<input type="text" value="£"/>	<input type="text" value="£"/>
Credit Card payments <small>(not required if balance is repaid each month)</small>	<input type="text" value="£"/>	<input type="text" value="£"/>	<input type="text" value="£"/>
Other Financial Commitments	<input type="text" value="£"/>	<input type="text" value="£"/>	<input type="text" value="£"/>

4. Declaration

The undersigned fully understand that the agreement in principle is subject to a satisfactory valuation of the property and receiving all the necessary income and property documentation. The loan amount is subject to the maximum Loan to Value percentage allowed.

The offer of the loan is also subject to confirmation of the information supplied by you in support of your fully completed mortgage application and Banco Halifax Hispania being satisfied that the loan repayments can be met.

Full details of the terms on which Banco Halifax Hispania will offer a loan will be set out in the Mortgage Offer which will be sent if all our requirements are met.

Organic Law 15/1999 – Protection of Personal Data

BANCO HALIFAX HISPANIA, S.A.U (hereafter “the Bank”) hereby informs applicants that personal data collected in this document will be incorporated into an automated file for which it assumes responsibility and that this data will be used for analysing the application and for internal entity-applicant management.

Applicants hereby freely, unequivocally, specifically and knowledgeably give their consent to the Bank and to the Lloyds Banking Group plc to evaluate and analyse the application for financing and the risk related to such financing, using risk analysis (scoring) tools for this purpose. Applicants hereby authorise the Bank to request any data that may exist in the Bank of Spain’s Central Credit Register about their active operations for such purposes, and from any other credit register in general.

The data requested in this document is mandatory. In the event that it is not provided, we will not be able to manage your application. If the application is finally approved, the loan transaction will be formalised with the applicants under the terms established.

Applicants hereby consent to the sending of commercial communications, including commercial communications via electronic means, as established in article 21 of the 34/2002 Act on information society and electronic commerce services, on financial or insurance products sold by the Bank or by entities belonging to the Lloyds Banking Group plc. The Lloyds Banking Group includes us and a number of other companies using brands including Lloyds TSB, Halifax and Bank of Scotland, and their associated companies. More information on the Lloyds Banking Group can be found at www.lloydsbankinggroup.com. For these purposes “associated companies” includes Lloyds Banking Group plc and any subsidiary, affiliate or other firm directly or indirectly controlled from time to time by either Lloyds Banking Group plc or us.

Applicants consent that their data may be communicated to Halifax Servicios y Gestiones, S.L.U. of registered address C/ Anabel Segura 16. Edif. Vega Norte II – 28108 Alcobendas (Madrid), part of the Lloyds Banking Group, which is responsible for the processing and coordination of mortgage transactions and other asset transactions in relation to property valuation entities and other entities that may intervene in the formalisation of the mortgage.

Applicants are also hereby informed of their rights to access, correct, cancel and oppose the data under the terms established in prevailing legislation by writing to the Customer Relations Service at C/ Albasanz, 15, 28037 Madrid, or by sending an e-mail to atencion.cliente@halifax.es.

The entity responsible for the data is Banco Halifax Hispania, S.A.U., of registered address C/ Anabel Segura 16. Edif. Vega Norte II – 28108 Alcobendas (Madrid). Consent is understood to have been granted in the event that no written communication is received to the contrary. Applicants agree to notify the entity in writing of any modification that may occur to the data provided.

Credit entities and other payment service providers, payment systems and providers of technology services related to those entities that transmit data used to carry out the transaction, may be obliged under national or state legislation where they operate, or due to agreements with such countries, to provide information about the transaction to the authorities and official organisations of other countries, inside and outside the European Union, as part of preventing terrorist financing, serious forms of organised crime and money laundering.

It is important to read all the information contained on your application form. By signing and dating your application, you agree that we can use your information in the ways described.

Applications in joint names must be signed by both parties.

Signature of 1st applicant

Date

Signature of 2nd applicant

Date