

Mortgage Application

Intermediary Details

Mortgage Club:

Company FSA No:

Network:

Principal FSA No:

Company FSA No:

FOR BANK USE ONLY

Number

Branch

Application No.

Broker

UK Branch Code

EO

we speak your language

1. Personal details

FIRST APPLICANT

Title and full name _____
Date of birth _____ / _____ / _____
Passport/Resident Card No. _____
Nationality _____
Occupation _____
Marital Status _____
No. of children/ages _____
Address _____

Postcode _____
City/Country _____

Years at current address

Type of property Owned Rented With family Other

Home telephone

Work telephone

Mobile telephone

Email address

SECOND APPLICANT

Title and full name _____
Date of birth _____ / _____ / _____
Passport/Resident Card No. _____
Nationality _____
Occupation _____
Marital Status _____
No. of children/ages _____
Address _____

Postcode _____
City/Country _____

Years at current address

Type of property Owned Rented With family Other

Home telephone

Work telephone

Mobile telephone

Email address

2. Loan data

Approximate date of completion (signing of the deeds)

Loan amount please clearly indicate whether the loan amount quoted is in Euros (€) or Sterling equivalent (£)

PRODUCT TYPE:

1. Repayment (years)

2. Interest Only* (up to 5 years) Repayment term (years) Total mortgage term

*The Interest Only product reverts to a Repayment product following the interest only period.

3. 1 Year Tracker Product

Select product type:

Repayment (years)

Interest Only* (up to 5 years) Repayment term (years) Total mortgage term

*The Interest Only product reverts to a Repayment product following the interest only period.

4. Fixed Rate (between 2 & 5 years)

Indicate which product you wish to take out following the fixed rate term:

- Repayment (years) (Full term of mortgage incl. Fixed Rate term)
- Interest Only (up to 5 years) Repayment term (years) Full term of mortgage (years)

Tick the purpose of the loan

Purchase Equity Release Switch & Save (remortgage)

Tick the type of property

New Existing

The property is to be used as a:

Permanent Residence Holiday Home Investment

3. Employment details

FIRST APPLICANT

Permanent Temporary Self-employed

Name of company _____

Address _____

Postcode _____
City/Country _____ Tel _____

SECOND APPLICANT

Permanent Temporary Self-employed

Name of company _____

Address _____

Postcode _____
City/Country _____ Tel _____

3. Employment details (continued)

FIRST APPLICANT

VAT Registered Number of Company if self-employed

Activity

Job Title

No. of years in current employment

SECOND APPLICANT

VAT Registered Number of Company if self-employed

Activity

Job Title

No. of years in current employment

4. Income/Expenditure

For office use only

Income and payment information should be documented

ANNUAL NET INCOME (AFTER TAX) 1ST APPLICANT 2ND APPLICANT TOTAL JOINT INCOME

4.1 Salaries – Net Annual Income	£	£	£
4.2 Annual regular/guaranteed overtime/bonus	£	£	£
4.3 Rental Income (see income info. overleaf)	£	£	£
4.4 Pension	£	£	£
4.5 Other Income	£	£	£

MONTHLY OUTGOING FINANCIAL COMMITMENTS

4.6 Other Commitments	£	£	£
4.7 Mortgage Products	£	£	£
4.8 Other Loan	£	£	£
	£	£	£
	£	£	£
4.9 Credit Cards – (balance)	£	£	£
4.10 Store Cards – (balance)	£	£	£

5. Property details

5.1 Description of the property to be mortgaged (to avoid delays please complete as much of this section as possible)

Sale price Square metres Year of construction

Name of vendor

Telephone No.

Street	Number	Floor
Town/City		Postcode

Owner of property

Registered in the Property Registry of

Number

Volume (Tomo) Book (Libro) Paper (Folio) Property No.

Free od Liens Yes No Is it rented? Yes No

5.2 Valuation Details

Occupied Unoccupied

Name of person to contact for valuation

Home telephone

Work telephone

Mobile telephone

5.3 Valuation Fee

I/we authorise Banco Halifax Hispania to debit the valuation funds from my/our existing Banco Halifax Hispania Xtra / Current account.

Account No. (IBAN)

(If you do not have a Banco Halifax Xtra / Current account please tick here and attach a completed application form

6. Legal representative

Name

Address

Postcode
City/Country

Home telephone

Mobile telephone

Email address

Documentation to be presented

– WITH MORTGAGE APPLICATION

Personal data

- Application form signed by all applicants
- Photocopy of Passport – Certified by a Halifax branch member or mortgage broker.
- Photocopy of recent utility bill or Bank Statement – Certified by a Halifax branch member or mortgage broker.
- Photocopy of N.I.F. (Residents card) or N.I.E (Non-residents card) for each application (before completion).

Income information

- Photocopy of latest payslip – certified by a UK Halifax or Bank of Scotland member of staff or a FSA regulated broker as appropriate.
- Photocopy of latest bank statement or latest P60 – certified by a UK Halifax or Bank of Scotland member of staff or a FSA regulated broker as appropriate.
- Photocopy of Tenancy agreements to support rental income plus 3 months bank statements detailing mortgage payments – certified by a UK Halifax or Bank of Scotland member of staff or a FSA regulated broker as appropriate.

or if self-employed

- Photocopy of last 2 years SA302 (Self Assessment Tax Calculation) – certified by a UK Halifax or Bank of Scotland member of staff or a FSA regulated broker as appropriate.
- Photocopy of last 2 years company accounts – certified by a UK Halifax or Bank of Scotland member of staff or a FSA regulated broker as appropriate.
- A letter from a chartered accountant stating last 2 years personal income from the business plus a projection for the current year if 5 months have passed since the last trading period.

For mortgages, credit is provided by Banco Halifax Hispania. Security over your property in Spain is required. Written quotations are available on request. All lending is subject to status, you must be over 18 years old to apply.

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

Changes in the exchange rate may increase the sterling equivalent of your debt.

Declaration and signatures

The undersigned declared that all data detailed in this application form and the documents attached thereto are genuine and correct. I/We authorise Banco Halifax Hispania, S.A. to verify the authenticity of this information directly or through third parties.

By applying in joint names a financial association will be created with that person. Banco Halifax Hispania may search credit reference agency files for credit information in assessing this application.

The agency may also give Banco Halifax Hispania other details and information from the Electoral Register to verify my/our identity. The agency will keep a record of the search type (credit or identification), whether or not the application proceeds. Banco Halifax Hispania may use credit scoring methods to assess this application and verify identity. It is noted that information held about me/us by the Credit Reference Agencies may already be linked to records relating to one or more of their partners. During this application I/me may be treated as financially linked and the application may be assessed with reference to any "associated" records. Members of the Lloyds Banking Group plc and other companies may use credit searches and other information supplied to them and/or the credit reference agencies about me/us and someone linked financially to me/us, to make credit decisions about them or other members of the my/our household. Any of this information may also be used for identification purposes, debt tracing, preventing money laundering and managing my/our account.

When considering an application for credit, Banco Halifax Hispania may use the information supplied to offer additional products. Banco Halifax Hispania will check the undersigned details with fraud prevention agencies. If false or inaccurate information is given and Banco Halifax Hispania suspect fraud, they will record this. Banco Halifax Hispania and other organisations may use and search these records to help:

- make decisions about credit and related services for the me/us and members of my/our household;
- make decisions on motor, household, credit, life and other insurance proposals and insurance claims, for me/us and members of my/our household;
- trace debtors, recover debt, prevent fraud and to manage my/our accounts or insurance policies;
- check identity to prevent money laundering, unless other satisfactory proof of identity is provided.

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 knowledgeable give their consent to the Bank and 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 plc, 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 or organised crime and money laundering. It is important to read all the information contained on your application form.

Applications in joint names must be signed by both parties

Signature of 1st applicant

Date

Signature of 2nd applicant

Date

Documentation to be presented

– PRIOR TO COMPLETION

Property information

- <Nota Simple> available from Property Register (required prior to valuation).
- Last statement or IBI tax when available.
- When property built by developer – copy of "Escritura de Division Horizontal".

Purchase information

- Deed of Property.
- Private contract to be presented with all applications.
- If the property is government grant photocopy of the <Cédula de Calificación>.

Construction/refurbishment

- Deed of Property – for the plot of land and Nota Simple.
- <Obra Nueva> – Deed of Construction.
- Construction licence "Licencia de Obras".
- Budgets/Plans/Estimates – Officially approved by "Colegio de Arquitectos".
- If the property has a mortgage copy of monthly payments.