

Mortgage Application Addendum



To avoid delays in processing your application, please ensure all sections are completed

Details of Intermediary introducing or selling the Mortgage (for Intermediary use only)

Name of Intermediary (company) selling the mortgage	
Name of contact	
Address	
Postcode	
Tel no.	Fax no.
igroup Intermediary Code	FSA no.
Was the mortgage sale advised? Yes <input type="checkbox"/> No <input type="checkbox"/>	Are you an Appointed Representative? Yes <input type="checkbox"/> No <input type="checkbox"/>
If you are an Appointed Representative please provide your authorisation no. plus the name and FSA no. of your principal:	
Authorisation no.	Full name
	FSA no.
Are you a member of a network or mortgage club? Yes <input type="checkbox"/> No <input type="checkbox"/>	
If yes, provide details	
If a network, what is the network's FSA no.	

Other companies in the submission chain (To be completed if appropriate)

Name of Intermediary (company) submitting the mortgage	
Name of contact	
Address	
Postcode	
Tel no.	Fax no.
igroup Intermediary Code	FSA no.
Name of Intermediary (company) submitting the mortgage	
Name of contact	
Address	
Postcode	
Tel no.	Fax no.
igroup Intermediary Code	FSA no.

Please enter all fees in connection with this application in the table below

Type of fee <small>(e.g. Broker fee, completion fee etc.) (Please confirm what the fee covers)</small>	Amount	Who is it payable to? <small>(Please confirm to whom the fee is payable – if other please specify)</small>	When is it payable? <small>(Please tick the appropriate column)</small>				Is the fee refundable? <small>(if so, under what circumstances, and to what extent e.g. if the survey is not conducted, £... of the fee will be refunded)</small>	Is this fee estimated?
			In advance	Deducted from the loan <small>(on completion)</small>	Added to the loan <small>(on completion)</small>	On Expiry or redemption		
		<input type="checkbox"/> Broker <input type="checkbox"/> Lender (igrp) <input type="checkbox"/> Other					<input type="checkbox"/> Yes <input type="checkbox"/> No	
		<input type="checkbox"/> Broker <input type="checkbox"/> Lender (igrp) <input type="checkbox"/> Other					<input type="checkbox"/> Yes <input type="checkbox"/> No	
		<input type="checkbox"/> Broker <input type="checkbox"/> Lender (igrp) <input type="checkbox"/> Other					<input type="checkbox"/> Yes <input type="checkbox"/> No	
		<input type="checkbox"/> Broker <input type="checkbox"/> Lender (igrp) <input type="checkbox"/> Other					<input type="checkbox"/> Yes <input type="checkbox"/> No	
		<input type="checkbox"/> Broker <input type="checkbox"/> Lender (igrp) <input type="checkbox"/> Other					<input type="checkbox"/> Yes <input type="checkbox"/> No	

Customer details

1st Applicant	Mr/Mrs/Miss/Ms/Other	2nd Applicant	Mr/Mrs/Miss/Ms/Other
Surname		Surname	
Forename(s)		Forename(s)	
Current address		Current address	
Postcode		Postcode	

Type of Mortgage sold tick boxes as appropriate and fill in the correct interest rate and term (if self-certified add relevant loading)

Product Type	Plan Name	Status		Loan to Value (Max)							Initial Rate %	Fixed/Discount Period	
		Full Status	Self Cert	60	70	75	80	85	90	95%			
Discount <input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
Fixed <input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
Tracker <input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>

If self certifying income please indicate reason:		If self certifying income please indicate reason:	
Proof of income not readily available <input type="checkbox"/>		Proof of income not readily available <input type="checkbox"/>	
Income from various sources <input type="checkbox"/>		Income from various sources <input type="checkbox"/>	
Completion deadline <input type="checkbox"/>		Completion deadline <input type="checkbox"/>	
Irregular income <input type="checkbox"/>		Irregular income <input type="checkbox"/>	
Other (please state)		Other (please state)	

Repayment method

Interest only Capital and Interest repayment

If a combination of repayment methods is required please specify the split

Interest only £ Capital and Interest repayment £

Interest only mortgages. How do you intend to repay the capital at the end of the mortgage:-

A. ISA Amount of premium each month? £

B. Personal/Private Pension Amount of premium each month? £

C. Sale of Property Please provide further detail below and provide address & approximate current market value if different to security address

D. Other (e.g. dividends, shares, portfolio of investments)* Please list below:

If C or D selected above please provide additional information

Benefit to the customer

Detail why the customer would benefit from this mortgage

Other commitments and loans

(Hire purchase, personal loans, credit cards, store cards, CCj's, defaulted loan arrangements etc.)

Tick here if none

App 1/App 2	Credit Type	Lender	A/C No	Monthly Payment	Balance	Being Cleared (please tick)	Settlement Figure
				£	£	<input type="checkbox"/>	£
				£	£	<input type="checkbox"/>	£
				£	£	<input type="checkbox"/>	£
				£	£	<input type="checkbox"/>	£
				£	£	<input type="checkbox"/>	£
				£	£	<input type="checkbox"/>	£
				£	£	<input type="checkbox"/>	£
				£	£	<input type="checkbox"/>	£
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				£	£	<input type="checkbox"/>	£
				£	£	<input type="checkbox"/>	£
				£	£	<input type="checkbox"/>	£
				£	£	<input type="checkbox"/>	£
				£	£	<input type="checkbox"/>	£
				£	£	<input type="checkbox"/>	£
				£	£	<input type="checkbox"/>	£
If self-employed, in partnership or director of a limited company, please state income for last year					£		Year

Lending into retirement

If the mortgage term extends beyond your declared retirement age or your 65th birthday, which ever is the lesser, you must provide **full details** of how you propose to maintain payment after retirement, or any other intended arrangements. Use Section 15 'Additional Information' if required.

Expected job title/ nature of employment post retirement (can this be evidenced)

Details of any pensions/ guaranteed income after retirement (can this be evidenced)

Details of any other expected income during retirement (can this be evidenced)

Additional supporting information

I/We hereby confirm that the information I have given in this document is, to the best of my knowledge, a true reflection of my current financial position.

Signature
Applicant 1

Date / /

Signature
Applicant 2

Date / /

CUSTOMER INFORMATION AND DATA PROTECTION

In assessing your application, we will make enquiries about you including searching any records held by Credit Reference Agencies and checking your details with Fraud Prevention Agencies. If you give us false or inaccurate information and we suspect fraud we will record this. The Credit Reference and Fraud Prevention Agencies will keep details of any searches.

Information held about you by the Credit Reference Agencies may already be linked to records relating to one or more of your financial partners. For the purpose of this application you may be treated as financially linked and your application will be assessed with reference to any associated records. If you are a joint applicant or if you have told us of some other financial association with another person, you must be sure that you are entitled to:

- (a) disclose information about your joint applicant and anyone referred to by you; and
- (b) authorise us to search, link or record information at Credit Reference Agencies about you and anyone referred to by you.

An association between joint applicants and between you and anyone you tell us is your financial partner will be created at Credit Reference Agencies. This will link your financial records, each of which will be taken into account in all future applications by either or both of you. This will continue until one of you successfully files a disassociation at Credit Reference Agencies.

You consent to us disclosing details of your application and how you conduct your account (including any default) to the Credit Reference and Fraud Prevention Agencies. This information may be used to help us and other organisations:

- (a) to assess the financial risks of dealing with you and other members of your household;
- (b) to help make decisions on motor, household, credit, life and other insurance proposals and insurance claims;
- (c) to administer agreements and insurance policies with you;
- (d) to help prevent or detect fraud, prevent money laundering or other crimes, recover debts and trace debtors; and
- (e) for statistical analysis about credit, insurance and fraud.

We may use a credit scoring or other automated process in deciding whether to accept your application and during the life of your Account, for example to review your secured debt and any unsecured debt or the interest rate and other charges for your Account (all of which may be varied by us). This may involve searching your records again at Credit Reference Agencies (who will keep details of our search) as well as using other information we hold about you.

If you have requested payment protection insurance and/or home insurance we may pass information about you to any organisation approved by us to enable them to arrange and administer the requested plan and for the purposes of underwriting, claims handling and fraud prevention (which could include passing details to other insurers). We may pass your details to insurance companies carefully selected by us so that they can contact you about life, creditor, household and other insurance products that may be of interest to you.

Please telephone us on 0845 607 6551 if you want details of those Credit Reference Agencies and Insurers from whom we obtain and to whom we pass information about you. You have a legal right to these details.

You have a right to receive a copy of the information we hold about you if you apply to us in writing. A fee will be payable.

If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:

- Checking details on applications for credit and credit related or other facilities;
- Managing credit and credit related accounts or facilities;
- Recovering debt;
- Checking details on proposals and claims for all types of insurance;
- Checking details of job applicants and employees.

Please contact us at 0845 607 6551 if you want to receive details of the relevant Fraud Prevention Agencies. We and other organisations may access and use from other countries the information recorded by Fraud Prevention Agencies. Telephone conversations between you and us may be recorded for the following purposes: quality, training, resolution of disputes and to detect and avoid criminal activities.

'Relevant Lender' should be defined as **GE Money Home Lending Limited**, any holding, associated or subsidiary company or any other company associated with or affiliated with our parent company General Electric Company, its successors in title, its assigns whether by way of security or otherwise.

By signing this application, you consent to us sharing information about you and your account to the Relevant Lender for the purposes of detecting and preventing fraud and also for analysis and modelling for the purposes of detecting and preventing fraud. You consent to us transferring this data outside the EEA for the purposes detailed above. The Relevant Lender will use the data you provide us with to meet its contractual obligations to you.

By signing this application you consent to the Relevant Lender using and disclosing to carefully selected third parties your contact details so that the Relevant Lender and any selected third parties may provide you with information about goods and services offered by the Relevant Lender or the third party that may be of interest to you. The methods of contact which you consent to include post, electronic mail, telephone, SMS/Text messaging, and any other online or interactive media. **If you do not wish to be contacted by us in the ways outlined in this paragraph for the purposes of direct marketing, you may write to us at anytime without charge at GEMHL Marketing Freepost EU137, Harrow, HA1 1BR.**

By signing this application, you consent to us contacting you by SMS text messaging on any mobile contact number you provide for the purposes of servicing your account.

By signing this application, you consent to us passing your account information to any holding, associated or subsidiary company or any other company associated with or affiliated with our parent company General Electric Company, its successors in title, its assigns whether by way of security or otherwise to whom you make an application for a further financial product including but not limited to a loan, mortgage or re-mortgage solely for the purposes of facilitating any new application you make.

IMPORTANT INFORMATION - USE OF YOUR PERSONAL DATA

By signing this Application, you confirm that you have read the customer information and data protection statement relating to the way that we use your personal data.

Signature
Applicant 1

Date / /

Signature
Applicant 2

Date / /

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



GE Money Home Lending Limited, Building 4, Hatters Lane, Croxley Green Business Park, Watford, Hertfordshire WD18 8YF
Registered in England No 3770763

igroup is a trading style of GE Money Home Lending Limited

GE Money Home Lending Limited is authorised and regulated by the Financial Services Authority.

If you would like this or any of our other documents supplied in an alternative format, e.g. large print, please send it back to us with your request and we will be pleased to help.