

APPLICATION FORM.

Customer options

PRECISE.

INTERMEDIARY DETAILS. (CUSTOMER FACING)

Your reference

Level of advice (Regulated Mortgage Contracts must always be advised) Advised Execution

Are you charging an intermediary fee? Yes No

If yes:

How much? £

When is this payable? Application Offer Completion

Will any fees be repaid to the customer?

Fee	Type of fee	Amount of fee	Will any of this fee be repaid to the customer?	How much	When?
Example	Broker fee	£ 2,000	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	£ 500	On completion
Fee 1	<input type="text"/>	£ <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No	£ <input type="text"/>	<input type="text"/>
Fee 2	<input type="text"/>	£ <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No	£ <input type="text"/>	<input type="text"/>
Fee 3	<input type="text"/>	£ <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No	£ <input type="text"/>	<input type="text"/>
Fee 4	<input type="text"/>	£ <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No	£ <input type="text"/>	<input type="text"/>
Fee 5	<input type="text"/>	£ <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No	£ <input type="text"/>	<input type="text"/>

Broker name

FCA registered company name

Address
Including postcode

Telephone

Email address

FCA registration number (if applicable)

Confirm your NACFB membership number (if applicable)

Confirm your FIBA membership number (if applicable)

Regulatory status Directly authorised Appointed Representative

How is the application being submitted?

via a partner mortgage club via a partner packager via a partner network

INTERMEDIARY DETAILS. (CONT'D)

Mortgage club (if applicable)

Packager (if applicable)

Network (if applicable)

INTERMEDIARY CONFIRMATION.I have provided all applicants with a copy of Precise Mortgages Summary Privacy Notice The applicants was interviewed face to face Yes No

We require the applicant(s) to provide evidence of identity at the time of application. We will endeavour to carry out these checks electronically, however if we are unable to do this we will need physical proof of identification. Please refer to our 'Anti money laundering guidelines' (which can be viewed at www.precisemortgages.co.uk/Documentation) for details of documents that we will accept and an explanation of the electronic identification search footprint.

Photocopy documents must be certified with the words 'True copy of the original' and clearly show the certifying person's full name, and the name of the organisation they represent (if any), together with a signature and date. Documents containing a photograph should also be certified with the words 'True likeness'.

Photocopy documents must be sent with the application to Precise Mortgages, PO Box 6037, Wolverhampton, WV1 9QW.

IF FOR ANY REASON WE REQUIRE FURTHER DOCUMENTATION WE WILL LET YOU KNOW.

BROKER DECLARATION.

By submitting this Application from to you, I:

- Confirm that I am acting on behalf of the applicant(s) and have their permission to access their information and to supply it to you with this application, and at any time during the life of the mortgage. I confirm that to the best of my knowledge and belief, the information contained in this application is true.
- Confirm that all applicants, the security property and the loan details conform to Precise Mortgages' lending guidelines.
- Confirm that I have advised the applicant(s) that you will require the information set out in your criteria guide(s) in the timescales specified, that they need to provide you with correct and complete information, and that you will not be able to proceed with the mortgage application if they do not, and as a result, you are unable to assess affordability.
- Confirm that where the application is a Consumer Buy to Let, I have given adequate explanations in accordance with the requirements of Schedule 2, paragraph 8, of the Mortgage Credit Directive Order 2015.
- Confirm that I have read your 'Anti money laundering guidelines' (available at <http://www.precisemortgages.co.uk/Documentation>) and:
 - Original identification documents have been seen by myself;
 - Any associated photographs bore a good likeness to the individual;
 - Copies of the identification documents have been retained on my file.
- Note that you may use information that you may already hold about the applicant(s) (including guarantor(s)) in assessing this application including details about other properties which are mortgaged to you where they are the borrower or guarantor. I am aware, have made the applicant(s) aware and they agree that as part of this application you may provide to me, on their behalf, details of those properties to confirm that the information you hold about those is complete and accurate.
- Confirm that, if I send this form to you by email or have requested that you provide me with information by email, I have made the applicant(s) aware that email is not a secure medium and the content may be intercepted before it reaches the intended recipient.
- Agree to your Intermediary Website terms on my and the firm's behalf (the terms of business can be accessed from <https://www.precisemortgages.co.uk/TC>).

PRECISE.

Buy to let applications

Confirm on the borrower's behalf, where this is a Buy to Let application, that they (and in the case of joint borrowers both of them) intend to let the property for the purpose of a business and agree:

- 1) The mortgage is wholly or predominantly for the purpose of a business carried on or intended to be carried on by them;
- 2) That they will not have the benefit of the protection and remedies that would be available to them under the Mortgage Credit Directive Order 2015 (the Order) if the agreement were a Consumer Buy to Let mortgage contract under the Order; and
- 3) That they are aware that if they are in any doubt as to the consequence of the agreement not being regulated by the Order, then they should seek independent legal advice.

Residential Interest Only and Part and Part applications

Have advised the applicant(s) that:

- Precise Mortgages will require evidence of how the applicant intends to repay the advance at the end of the mortgage term. The repayment strategy must meet the requirements set out in the criteria guidelines.
- It is their responsibility to ensure that adequate provision has been made to ensure sufficient funds will be available to them, to repay the advance (including any fees added to the loan), at the end of the mortgage term.

Direct Debit Mandate

- Have advised my client(s) that the name Precise Mortgages will appear on their bank statement against the Direct Debit; they will be sent confirmation of their Instruction within 3 working days or no later than 10 working days before the first payment is due to collect. However, their Direct Debit Instruction will not be lodged with their bank until the mortgage completes and at this time, they will be sent a letter confirming the timing and amounts of payments due. In the future, if there are any changes to the date, amount or frequency of the Direct Debit, Precise Mortgages will always give them 10 working days' notice in advance of their account being debited.
- Have advised my client(s) that all Direct Debits are protected by a guarantee and it can be found below and in the Confirmation Letter that will be sent to them.

The Direct Debit Guarantee

In the event of an error, you are entitled to an immediate refund from your Bank or Building Society. You have the right to cancel at any time and this guarantee is offered by all the Banks and Building Societies that take part in the Direct Debit Scheme. A copy of the safeguards under the Direct Debit Guarantee will be sent to you with the Confirmation Letter.

Credit Decisions and Fraud Prevention Agencies

Note that:

- The personal information you collect from me will be shared with fraud prevention agencies, who will use it to prevent fraud and money laundering and to verify the identity of the applicant and any guarantor (applicant). If fraud is detected, I or the applicant(s) could be refused certain services, finance or employment. Further details of how my and their information will be used by you and these fraud prevention agencies, and my and their data protection rights, can be found by contacting the Data Protection Officer at Precise Mortgages.
- You will also supply the applicant's personal information to credit reference agencies (CRAs) in order to process their application and they will give you information about the applicant(s), such as about their financial history. You do this to assess creditworthiness and product suitability, check their identity, manage their account, trace and recover debts and prevent criminal activity.
- You will also continue to exchange information about the applicant(s) with CRAs on an ongoing basis, including about their settled accounts and any debts not fully repaid on time. CRAs will share their information with other organisations. Their data will also be linked to the data of their spouse, any joint applicants or other financial associates.
- The identities of the CRAs, and the ways in which they use and share personal information, are explained in more detail at www.equifax.co.uk/crain, www.experian.co.uk/crain or www.callcredit.co.uk/crain.
- The details entered must be accurate and true to the best of my knowledge. If you suspect my or the applicant's involvement in fraudulent activity, you will take appropriate action against me and/or the applicant(s).

Privacy Notice - Customer

- Note that how you, credit reference and fraud prevention agencies use customer information, is set out in more detail in your Mortgages and Loans Privacy Notice. You are providing this to me as the applicant(s) representative and in order to allow you to lawfully progress their application, you require confirmation that I, as the applicant(s) representative, have provided a copy of the Mortgages and Loans Privacy Notice to each of the applicants, before you can lawfully proceed with their application.
- Confirm that I have provided each applicant with a copy of the Mortgages and Loans Privacy Notice.

Privacy Notice - Intermediary

Note that:

- More information about how you and fraud prevention agencies use information you hold about mortgage intermediaries is contained in your Intermediary Privacy Notice.
- Please tick one or more of the boxes below if you're happy for us to contact you about our products and services. We'll also contact you about those offered by third parties we think may be of interest.

By telephone By post By email By SMS

Marketing

- Confirm I have advised the applicant(s) that you may contact the applicant(s) and any guarantor(s) (Applicants) about products or services offered by Charter Court Financial Services Limited by post, electronic mail, telephone, SMS text messaging and any other online or interactive media.
- If the Applicant(s) have confirmed that they do not want Charter Court Financial Services Limited to contact them about other products and services by the means outlined above please tick this box.

Broker signature

Print name

Date

 (DD/MM/YYYY)

LIMITED COMPANY DETAILS.

Company name

Registered company number

Nature of company

PERSONAL DETAILS.

Applicant/guarantor 1

Title (Mr/Mrs/Miss/Ms/Dr/Other)

First name

Middle name(s)

Surname

Have you been known by any other name(s) in last 3 years? (maiden/alias)

Yes No

If yes:

Title (Mr/Mrs/Miss/Ms/Dr/Other)

Previous first name(s)

Previous surname

Date of birth (DD/MM/YYYY)

Marital status

Expected retirement age

Home telephone

Work telephone

Mobile telephone

Email address

Number of child dependants (under 18)

Number of adult dependants (18 and over)

Nationality

Current resident in the UK? Yes No

Right to reside in the UK? Yes No

Length of residency in the UK
 Years Months Since birth

National Insurance Number

Applicant/guarantor 2

Title (Mr/Mrs/Miss/Ms/Dr/Other)

First name

Middle name(s)

Surname

Have you been known by any other name(s) in last 3 years? (maiden/alias)

Yes No

If yes:

Title (Mr/Mrs/Miss/Ms/Dr/Other)

Previous first name(s)

Previous surname

Date of birth (DD/MM/YYYY)

Marital status

Expected retirement age

Home telephone

Work telephone

Mobile telephone

Email address

Number of child dependants (under 18)

Number of adult dependants (18 and over)

Nationality

Current resident in the UK? Yes No

Right to reside in the UK? Yes No

Length of residency in the UK
 Years Months Since birth

National Insurance Number

CURRENT ADDRESS.

Applicant/guarantor 1

Time at address Years Months

Applicant/guarantor 2

Time at address Years Months

Please provide details of any other previous addresses that the applicants/guarantors have had in the last 3 years in the 'Additional information' section, which can be found at the end of this form.

EMPLOYMENT.

Is the applicant/guarantor aware of any changes to their income or expenditure that would affect their ability to repay the mortgage?

Yes No

If yes, please give details

CURRENT EMPLOYMENT.

We require a minimum of 12 months' continuous employment history or 36 months if self-employed

Applicant/guarantor 1	Applicant/guarantor 2
Employment type (e.g. permanent, temporary, contract, not working, student) <input style="width: 100%;" type="text"/>	Employment type (e.g. permanent, temporary, contract, not working, student) <input style="width: 100%;" type="text"/>
Company name <input style="width: 90%;" type="text"/>	Company name <input style="width: 90%;" type="text"/>
Address Including postcode <input style="width: 95%;" type="text"/>	Address Including postcode <input style="width: 95%;" type="text"/>
Work telephone <input style="width: 90%;" type="text"/>	Work telephone <input style="width: 90%;" type="text"/>
Job title <input style="width: 90%;" type="text"/>	Job title <input style="width: 90%;" type="text"/>
Time in current employment/contract <input type="checkbox"/> Years <input type="checkbox"/> Months	Time in current employment/contract <input type="checkbox"/> Years <input type="checkbox"/> Months
Start date of employment/contract <input style="width: 150px;" type="text"/> (DD/MM/YYYY)	Start date of employment/contract <input style="width: 150px;" type="text"/> (DD/MM/YYYY)
Gross basic salary from employment per annum <input style="width: 150px;" type="text"/> £	Gross basic salary from employment per annum <input style="width: 150px;" type="text"/> £
Gross overtime, bonus etc per annum <input style="width: 150px;" type="text"/> £	Gross overtime, bonus etc per annum <input style="width: 150px;" type="text"/> £
Large town allowance / shift allowance / mortgage subsidy / car allowance <input style="width: 150px;" type="text"/> £	Large town allowance / shift allowance / mortgage subsidy / car allowance <input style="width: 150px;" type="text"/> £
Payroll number <input style="width: 150px;" type="text"/>	Payroll number <input style="width: 150px;" type="text"/>

CURRENT EMPLOYMENT. (CONT'D)

Applicant/guarantor 1

Is the applicant employed on a zero hours contract?

Yes No

If yes:

Gross income from the last 3 months £

Gross income from the last 6 months £

Applicant/guarantor 2

Is the applicant employed on a zero hours contract?

Yes No

If yes:

Gross income from the last 3 months £

Gross income from the last 6 months £

Calculating zero hours income:

- Add together the gross basic income from the last 3 and the last 6 months payslips. These figures should be entered in the relevant fields above.
- If the applicant is paid weekly we will require the total of the last 13 weeks gross basic income and the last 26 weeks to be entered in the fields above.

ADDITIONAL INCOME.

Applicant/guarantor 1

Any other sources of income?

Yes No

If yes, source of other income:

Maintenance £

Dividend £

Working/child tax credit £

Private pension £

State pension £

Child benefit £

Applicant/guarantor 2

Any other sources of income?

Yes No

If yes, source of other income:

Maintenance £

Dividend £

Working/child tax credit £

Private pension £

State pension £

Child benefit £

SELF EMPLOYED.**Applicant/guarantor 1**Registered number Occupation Company name Nature of business

Self employment type

 Sole trader Partner Director

Address

Including postcode Work telephone Date started (DD/MM/YYYY)

Last 2 years' net profit

£ Year £ Year Share of business %Any other annual income Yes NoIs the income sourced from rent Yes No

Source of other income

Applicant/guarantor 2Registered number Occupation Company name Nature of business

Self employment type

 Sole trader Partner Director

Address

Including postcode Work telephone Date started (DD/MM/YYYY)

Last 2 years' net profit

£ Year £ Year Share of business %Any other annual income Yes NoIs the income sourced from rent Yes No

Source of other income

ACCOUNTANT DETAILS.**Applicant/guarantor 1**Firm name

Details of individual acting on your behalf (if applicable)

Title (Mr/Mrs/Miss/Ms/Dr/Other) First name Middle name(s) Surname **Applicant/guarantor 2**Firm name

Details of individual acting on your behalf (if applicable)

Title (Mr/Mrs/Miss/Ms/Dr/Other) First name Middle name(s) Surname

SECOND JOB.

If you have a second job, please complete.

Applicant/guarantor 1

Employment type (e.g. permanent, temporary, contract, not working, student)

Company name

Address

Including postcode

Work telephone

Job title

Time in current employment/contract

 Years Months

Start date of employment/contract

 (DD/MM/YYYY)

Gross basic salary from employment per annum

 £

Gross overtime, bonus etc per annum

 £

Large town allowance / shift allowance / mortgage subsidy / car allowance

 £

Payroll number

Is the applicant employed on a zero hours contract?

 Yes No

If yes:

Gross income from the last 3 months

 £

Gross income from the last 6 months

 £**Applicant/guarantor 2**

Employment type (e.g. permanent, temporary, contract, not working, student)

Company name

Address

Including postcode

Work telephone

Job title

Time in current employment/contract

 Years Months

Start date of employment/contract

 (DD/MM/YYYY)

Gross basic salary from employment per annum

 £

Gross overtime, bonus etc per annum

 £

Large town allowance / shift allowance / mortgage subsidy / car allowance

 £

Payroll number

Is the applicant employed on a zero hours contract?

 Yes No

If yes:

Gross income from the last 3 months

 £

Gross income from the last 6 months

 £**Calculating zero hours income:**

- Add together the gross basic income from the last 3 and the last 6 months payslips. These figures should be entered in the relevant fields above.
- If the applicant is paid weekly we will require the total of the last 13 weeks gross basic income and the last 26 weeks to be entered in the fields above.

PREVIOUS EMPLOYMENT.

We require 12 months continuous employment to be evidenced. Only complete this section if the applicant/guarantor has been in their current employment for less than 12 months. Please add additional previous employment details in the 'Additional information' section, which can be found at the end of this form.

Applicant/guarantor 1		Applicant/guarantor 2	
Employment type (e.g. permanent, temporary, contract, not working, student)		Employment type (e.g. permanent, temporary, contract, not working, student)	
<input type="text"/>		<input type="text"/>	
Company name	<input type="text"/>	Company name	<input type="text"/>
Address Including postcode	<input type="text"/>	Address Including postcode	<input type="text"/>
Work telephone	<input type="text"/>	Work telephone	<input type="text"/>
Job title	<input type="text"/>	Job title	<input type="text"/>
Time in current employment/contract		Time in current employment/contract	
<input type="text"/> Years	<input type="text"/> Months	<input type="text"/> Years	<input type="text"/> Months

CONVICTIONS.

Applicant/guarantor 1		Applicant/guarantor 2	
Have you ever been convicted of any offence other than driving related offences, or have any pending court proceedings?		Have you ever been convicted of any offence other than driving related offences, or have any pending court proceedings?	
<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
If yes:		If yes:	
Date of conviction	<input type="text"/> (DD/MM/YYYY)	Date of conviction	<input type="text"/> (DD/MM/YYYY)
Conviction type	<input type="text"/>	Conviction type	<input type="text"/>
If sentenced, how many months?	<input type="text"/> Months	If sentenced, how many months?	<input type="text"/> Months

FINANCIAL COMMITMENTS.

Applicant/guarantor 1	
Monthly residential mortgage repayment/ monthly rental payment	£
Residential mortgage balance outstanding	£
Current interest rate	<input type="text"/> %
Repayment method of residential mortgage	<input type="text"/>
Open market value of residential property	£
Ongoing monthly maintenance, alimony or CSA payments	£

Applicant/guarantor 2	
Monthly residential mortgage repayment/ monthly rental payment	£
Residential mortgage balance outstanding	£
Current interest rate	<input type="text"/> %
Repayment method of residential mortgage	<input type="text"/>
Open market value of residential property	£
Ongoing monthly maintenance, alimony or CSA payments	£

BUY TO LET PORTFOLIO.

The following needs only to be completed where the property is buy to let.

Applicant/guarantor 1	
Total number of properties	<input type="text"/>
Applicant's/guarantor's share of*:	
Estimated value of portfolio	£ <input type="text"/> %
Total outstanding balance of mortgages	£ <input type="text"/> %
Total monthly portfolio rental income	£ <input type="text"/> %
Total monthly portfolio mortgage payments	£ <input type="text"/> %

Applicant/guarantor 1	
Total number of properties	<input type="text"/>
Applicant's/guarantor's share of*:	
Estimated value of portfolio	£ <input type="text"/> %
Total outstanding balance of mortgages	£ <input type="text"/> %
Total monthly portfolio rental income	£ <input type="text"/> %
Total monthly portfolio mortgage payments	£ <input type="text"/> %

*Enter the share of the applicant's/guarantor's entire Buy to Let portfolio that they are responsible for. For example, if they own 50% of their properties, enter the sum of 50% of the estimated value of the properties and 50% of the outstanding mortgage balances. Enter the mortgage payment that they are responsible for paying and the rental income they receive.

LOAN DETAILS.

Terms required Years

Product code

Value of repayment vehicles (for Interest Only and Part and Part repayment types)	Full details of the repayment vehicle (e.g. full property details, account providers, account numbers)
Sale of security (subject to a minimum £150,000 equity at the time of application) <input type="text"/> £	
Savings/Investments <input type="text"/> £	
Sale of additional property <input type="text"/> £	
Pension <input type="text"/> £	

PROPERTY DETAILS.

The following only needs to be completed where the property is residential.

Please provide the details of any additional property occupants aged 17 years and over

Occupant name <input type="text"/>	Relationship to the applicant/guarantor <input type="text"/>	Date of birth <input type="text"/> (DD/MM/YYYY)
Occupant name <input type="text"/>	Relationship to the applicant/guarantor <input type="text"/>	Date of birth <input type="text"/> (DD/MM/YYYY)
Occupant name <input type="text"/>	Relationship to the applicant/guarantor <input type="text"/>	Date of birth <input type="text"/> (DD/MM/YYYY)
Occupant name <input type="text"/>	Relationship to the applicant/guarantor <input type="text"/>	Date of birth <input type="text"/> (DD/MM/YYYY)
Occupant name <input type="text"/>	Relationship to the applicant/guarantor <input type="text"/>	Date of birth <input type="text"/> (DD/MM/YYYY)

The following only needs to be completed where the property is buy to let

Will the property be let to a family member? Yes No

Relationship of family member to you

Do all of the applicants/guarantors currently own Buy to Lets other than the property? Yes No

Has any applicant/guarantors or "immediate family member" ever lived in the property? Yes No

If you answer Yes to either of the first two questions or No to the second two questions questions, for your application to proceed, you will be required to agree to a declaration that will include that:

- the mortgage is wholly or predominantly for the purpose of a business carried on or intended to be carried on by you;
- you will not benefit from the protection and remedies that would be available to you under the Mortgage Credit Directive Order 2015 (the Order);
- you are aware that if you are in any doubt as to the consequences of the agreement not being regulated by the Order or Act, then you should seek independent legal advice.

CONVEYANCER PANEL.

For our 'Fees Assist' Product, we generally cover all the legal costs involved and Gordons Property Lawyers will act for Precise Mortgages (except for limited company applications where JMW Solicitors LLP will act for Precise Mortgages). If your customer is happy for Gordons Property Lawyers (or JMW Solicitors LLP where this is a limited company application) to act for Precise alone, your customer does not need to choose their own solicitor.

Equally, your customer is entirely free to choose a conveyancer to act for them if they wish and, if that is the case, please complete Question B.

For Scottish applicants, and applicants in England and Wales whose property was purchased under the Help-to-Buy or Right-to-Buy schemes, they are eligible for our 'Cashback' Product instead; this provides £500 towards their legal fees. If this applies, please complete Question A (or Questions A and B if choosing Separate Representation).

Question A

If your customer has chosen Joint Representation with a member of our Preferred or Core Conveyancer Panel, please complete the information below.

Name of firm

Name of acting conveyancer

Address

Including postcode

Question B

If your customer has chosen Separate Representation please complete the information below. Please confirm the details of the conveyancer that your customer has chosen to represent them.

Name of firm

Name of acting conveyancer

Address

Including postcode

We can provide literature in large print, Braille and audio. Please let us know if you require an alternative format or any additional support with managing your account. You can contact us either by phone, in writing or visiting [precisemortgages-customers.co.uk/existingcustomers/additional_support](https://www.precisemortgages-customers.co.uk/existingcustomers/additional_support) for more information.

Precise Mortgages is a trading name of Charter Court Financial Services Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register Firm Reference Number 494549). Registered in England and Wales with company number 06749498. Registered office: 2 Charter Court, Broadlands, Wolverhampton WV10 6TD.

PRECISE.

ADDITIONAL INFORMATION.

Broker name

Applicant(s) name

Please specify which section these details refer to.

STANDARD DECLARATION.

Credit Reference Agencies and Fraud Prevention Agencies

The personal information we have collected from you will be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment.

We will also supply your personal information to credit reference agencies (CRAs) in order to process your application and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity.

We will also continue to exchange information about you with CRAs on an ongoing basis, including about your settled accounts and any debts not fully repaid on time. CRAs will share your information with other organisations. Your data will also be linked to the data of your spouse, any joint applicants or other financial associates.

The identities of the CRAs, and the ways in which they use and share personal information, are explained in more detail at www.equifax.co.uk/crain, www.experian.co.uk/crain or www.callcredit.co.uk/crain.

Privacy Notice

Our [Summary Privacy Notice](#) contains information on how we, credit reference agencies and fraud prevention agencies use your personal data and on your data protection rights. This has been provided to your mortgage/credit intermediary on your behalf, they should have provided this to you but if they have not please contact us and we will send you a copy.

Interpretation

In this Standard Declaration the words "You", "Charter Court Group" and "We" have the meanings given to them in the Privacy Notice. The meaning of 'You' includes any directors or shareholders of an applicant which is a Limited company and any guarantors.

In addition the words in bold text have the following meanings:

"**Applicant**" means You and if there is more than one of You, references to "You" and "Applicant" are to each or any of You individually, as well as to each and every one or more of You together jointly.

"**Application**" means Your request for a Decision in Principle and/or Application for the **Loan** including the Standard Declaration, the Application Form and any accompanying or supporting documentation that You provide now or in the future or any information We hold about You and We provide to You or Your mortgage intermediary in connection with the **Application** to confirm its completeness and/or accuracy.

"**Loan**" means any Loan We may provide to You.

"**Property**" means the property or properties which are or are intended to be security for the Loan.

Important – please read

When You sign this declaration, You certify that the statements and particulars given below and all the information given in your **Application** are true and complete. We will rely on these statements, particulars and that information when making any Mortgage Offer.

General

You confirm and agree that:

- 1 You are aged 18 (or in the case of a second charge loan, 25) or over.
- 2 For limited companies:
 - a. each of the signatories below who is a director is duly authorised to make this **Application** on the limited company's behalf and has completed or fully read the contents of the **Application**, and
 - b. **You** have the power to borrow the money applied for and to mortgage the **Property**.
- 3 The information You give in the **Application**, whether completed personally by You or not, is true and accurate in all respects. If any such information is incorrect, You will make good any loss We may suffer by acting in reliance on that information.
- 4 Your income is as stated in the **Application** and is sufficient to support the payments required to sustain the **Loan** requested.
- 5 You are aware of the monthly payments for the **Loan** and that You can afford these.
- 6 You will supply any additional information that We may require in order to proceed with the **Application**.
- 7 You have the agreement of any joint **Applicant** or third party to disclose and use their information for the purposes of this **Application**.
- 8 You authorise your mortgage/credit intermediary and your first charge lender to disclose to Us information about You and this **Application** both before and after completion of the **Loan**.
- 9 You do not have any other outstanding credit facilities which are not disclosed with this **Application**.
- 10 You have never been adjudged bankrupt or insolvent or been sequestered or entered into any arrangements with creditors or had civil or criminal proceedings of any kind issued against You other than as specified in this **Application**. If proceedings have been, or are being, issued, You will supply full details to Us.
- 11 You have read and considered the Illustration about the particular product You have chosen, and/or have been advised to apply for by your mortgage/credit intermediary or other adviser. We are not responsible for any advice given or recommendation made by an intermediary or other adviser about the product You have chosen.
- 12 You will notify Us promptly of any changes which have, or are likely to have, an effect on the continuing accuracy of the particulars in this **Application** and which may affect Our willingness to provide the **Loan**.

PRECISE.

- 13 The information in this **Application** and Standard Declaration may be relied on by Us and any other person or body in whom the benefit of all or any of the **Loan**, mortgage, or security is from time to time vested.
- 14 Any solicitor acting for You may disclose to Us any information or documentation that We ask for about the transaction or the **Property** which is the subject of this **Application** and You waive any duty of confidentiality or privilege which may otherwise exist in relation to this **Loan** transaction.
- 15 From time to time We may mortgage, sell, transfer, assign, charge or otherwise dispose of, in whole or in part, any **Loan**, mortgage, or other related security to any person or organisation (a "Disposal") You agree to each such Disposal that We may make and You agree that We may do this without giving notice to You. You agree that a Disposal for this purpose typically involves Us transferring all or some of the rights that We have under the **Loan**, or the related security to another person or organisation.
- 16 If You provide a personal guarantee, You agree to guarantee the **Loan** applied for in the terms of our standard Deed of Guarantee.
- 17 We are entitled to withdraw before completion any Mortgage Offer should You (or anyone else) falsify any information supplied in this **Application** or for any other reason set out in the Mortgage Offer or our General Mortgage Conditions. If We withdraw an offer, We can do this immediately and without telling You, but We will notify You about the withdrawal of Our Mortgage Offer if We reasonably can.
- 18 It is an offence to knowingly make a false, inaccurate or misleading declaration when applying for a **Loan**.
- 19 If You make a false declaration, You may face criminal prosecution and/or civil action for recovery of any losses incurred by us.
- 20 If the **Loan** is not for your benefit, You must take independent legal advice and will do so if asked to, and before You enter into any Deed of Guarantee.
- 21 We may decline to make You a Mortgage Offer.
- 22 Our **Loans** are subject to valuation and status.
- 23 If two or more of You are making this **Application**, each of You is individually and jointly responsible for all obligations in relation to the **Loan**.
- 24 We will require You to confirm your income and We may request this information from You.
- 25 We accept no responsibility for any representations made by any employee, agent or any other person unless these are incorporated in the Mortgage Offer or are subsequently confirmed by Us in writing.
- 26 If You agree to guarantee the **Loan**, You are aware that by giving a guarantee, You will be held liable to Us instead of, or as well as, the borrower or customer to the extent of the guaranteed amount. The extent of the guarantee will include all costs and interest outstanding on the **Loan** at any time as well as the loan amount.
- 27 You agree that if the **Property** is sold leaving a balance outstanding on the **Loan**, You will be liable for the difference between the sale price of the **Property** and the amount outstanding or to the extent of your guarantee.

- 28 It is your responsibility to ensure that You have suitable means of repayment in place to repay the **Loan** in the event of Your death or at the end of the term of the **Loan**.

Valuation

We will obtain a valuation of the **Property** offered as security for our purposes. We will obtain a valuation only to enable Us to assess the amount of the **Loan**, if any, which We are prepared to make on the **Property** and that valuation does not give You any rights against Us or any other person. We will choose a valuer from Our panel of valuers and will obtain a valuation report from the valuer for Our purposes. It is Your responsibility to obtain an independent valuation or advice before You proceed to completion of the **Loan** or the purchase of the **Property**. We give no warranty, representation or assurance that the statements, conclusions and opinions, expressed or implied, in any valuation report You obtain are accurate, valid or complete or that the **Property** is free from defects or worth at least the amount of the **Loan** or that (where relevant) the purchase price is reasonable.

Any valuation and assessment fee payable by You covers Our costs for assessing the **Application** and value of the **Property**. If We accept this fee, We are not obliged to offer or make a **Loan** to You.

Insurance

As a condition of your **Loan**, You must have adequate buildings insurance for the **Property** in place at exchange of contracts or conclusion of missives (for house purchases) and completion (for remortgages or secured loans) and ensure that it continues at all times to be insured.

You are not required as a condition of your **Loan** to have any other insurance but You might like to consider taking out insurance to cover other circumstances that might arise, such as death, accident, illness or unemployment. Your payments will not be protected in the event of death, accident, sickness, unemployment or other similar circumstance unless You arrange Your own insurance for this.

Your Loan Payments

By signing this Declaration, You agree that:

- i. You will repay the **Loan** in accordance with the conditions specified in your Mortgage Offer and General Mortgage Conditions.
- ii. We may add to your first monthly payment, interest from the date of completion of your **Loan** to the end of that month unless Your Mortgage Offer states otherwise (not applicable where the **Loan** is secured by a second charge).
- iii. We may take other payments by Direct Debit with Your agreement which may be given by telephone or in writing.

Keeping you Informed

We may contact you about products or services offered by Charter Court Financial Services Limited by post, electronic mail, telephone, SMS text messaging and any other online or interactive media.

If You would not like Us to contact You about other products and services by the means outlined above You should tick here.

We will share your name and email address with Trustpilot who will email you asking for your feedback about the products and service we have provided. You'll find more information about how we process your personal data and your data protection in the [privacy statement](#) which is available on our website. Details of how Trustpilot process your personal details can be found in their [privacy notice](#).

Costs and Fees

The only fees You must pay us for this **Application** should be set out in the Illustration that you have received and will be detailed in any Mortgage Offer we provide to you. The Illustration and offer will state when they are payable, whether or not they are refundable and whether you have chosen to add them to the Mortgage.

Any other fees that You pay to any third party are paid not as a condition of submitting this **Application** or as a condition of obtaining the Mortgage Offer (if made).

If you have chosen to add a fee to your mortgage then you can change your mind and pay them to us upfront -- just let us or your Mortgage Intermediary know.

Applicant 1

Signed

Print name

Date

Applicant 2

Signed

Print name

Date

We can provide literature in large print, Braille and audio. Please let us know if you require an alternative format or any additional support with managing your account. You can contact us either by phone, in writing or visiting [precisemortgages-customers.co.uk/existingcustomers/additional_support](https://www.precisemortgages-customers.co.uk/existingcustomers/additional_support) for more information.

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PRECISE.

DIRECT DEBIT DETAILS.

Please fill in the whole form using a ball point pen and send it to:

Precise Mortgages
PO Box 6037
Wolverhampton
WV1 9QW



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

Name(s) of account holder

Servicer User Number

Bank/Building Society account number

Bank sort code

--

Name and full postal address of your Bank or Building Society

To: The Manager Bank/Building Society

Address:

Postcode

Reference

Instruction to your Bank or Building Society

Please pay Precise Mortgages Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee.

I understand that this Instruction may remain with Precise Mortgages and, if so, details will be passed electronically to my Bank/Building Society.

Signature(s)

Date

(DD/MM/YYYY)

Banks and Building Societies may not accept Direct Debit Instructions for some types of account.

This guarantee should be detached and retained by the Payer.

The Direct Debit Guarantee



- This Guarantee is offered by all Banks and Building Societies that accept instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of your Direct Debit, Precise Mortgages will notify you
- 10 working days in advance of your account being debited or as otherwise agreed. If you request Precise Mortgages to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Precise Mortgages or your Bank and Building Society you are entitled to a full and immediate refund of the amount paid from your Bank or Building Society.
 - If you receive a refund you are not entitled to, you must pay it back when Precise Mortgages asks you to.
- You can cancel a Direct Debit at any time by simply contacting your Bank or Building Society. Written confirmation may be required. Please also notify us.