

**WHAT YOU NEED TO KNOW ABOUT YOUR TRANSFER OF EQUITY**

If you wish to add someone to, or release them from your mortgage, you need to apply for what we call a Transfer of equity.

Accord Mortgages is not obliged to consent to a transfer of equity. In considering whether to give consent, we need to be satisfied that the borrower(s) remaining after the transfer (the transferee(s)) meet our 'Accord Mortgages' normal lending criteria.

**Please Note:**

If you make a transfer of equity application, any borrower who is to be removed from the mortgage account will remain on that account until our legal adviser sends us written confirmation that the transfer of the mortgaged property has been legally completed. Until we receive that confirmation all borrowers will still be liable under the mortgage and can have access to the account details, including details of any additional lending.

**What if my application does not meet Accord Mortgages' lending criteria?**

If the transferees do not meet Accord Mortgages' lending criteria, then we will not be able to agree to the transfer of equity.

Where the transferees do not meet Accord Mortgages' lending criteria, but there is a Court Order in place to transfer the property from joint to sole names, e.g. upon divorce, dissolution of a civil partnership or separation, Accord Mortgages will not amend the mortgage details, and both parties will remain jointly responsible for the mortgage payments. However, the Title Deeds to the property may be transferred into a sole name by your legal adviser.

**What legal advice do I need?**

A legal adviser must be appointed to act on behalf of Accord Mortgages and the transferees. It is not necessary for a separate legal adviser to be appointed to act for the people being released from the mortgage, 'the transferors', but the transferors may wish to do so.

**Will I have to pay any charges?**

An administration fee is payable when you apply. **This is non-refundable, whether or not the application proceeds.** The current level of this fee is in our Loans Administration Fee Tariff, which is available by calling us on the number at the bottom of this page..

**What if I need to borrow more money?**

If you require an additional loan at the same time as your transfer of equity, the transferee(s) will need to complete the additional loan section of this form. In addition, the following points should be noted:

- Consent to an additional loan will only be given if the application meets our normal lending criteria
- A revaluation of your property may be required – if so, you will be responsible for the cost of this.

**What happens next?**

Once you have completed the application form, it should be returned, together with the transfer of equity application fee. It is your legal adviser's responsibility to ensure that any conditions contained in our offer are complied with and to do the necessary legal work to complete the transfer of the property.

We will not alter the names on the mortgage account until the legal adviser confirms to us that the transfer has been legally completed, by returning a 'Completion Certificate'.

**What must I do to change my Direct Debit details?**

To change the bank from which we collect your monthly payments, you will need to complete a new Direct Debit instruction, available from our Customer Contact Centre, and return it to us immediately.

**What about my insurance policy(ies) and endowments?**

If you wish to alter your property insurance or payment protection after completion of the transfer, please notify us of your requirements. Your financial adviser should advise you of the options available to you for any endowment policies associated with the mortgage.

**If you have any queries about the Transfer of Equity process, please contact our Customer Contact Centre on 0345 1200 872.**

**accordmortgages.com**

Accord Mortgages Limited is authorised and regulated by the Financial Conduct Authority. Accord Mortgages Limited is entered in the Financial Services Register under registration number 305936. Accord Mortgages Limited is registered in England No. 2139881. Registered Office: Yorkshire House, Yorkshire Drive, Bradford, BD5 8LJ. Accord Mortgages is a registered Trade Mark of Accord Mortgages Limited.

All communications with us may be monitored/recorded to improve the quality of our service and for your protection and security. Calls to 03 numbers are charged at the same standard network rate as 01 or 02 landline numbers, even when calling from a mobile.

ACC 0794 05/05/23

Our printed material is available in alternative formats e.g. large print, Braille or audio. Please call us on **0345 1200 872.**

# Transfer of equity application form

<b>Account number</b>		
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## Please ensure you have enclosed:

Transfer of equity administration fee <input type="checkbox"/>	75% LTV and below - Latest payslip/pension payslip & latest bank statement (employed/retired applicants) <input type="checkbox"/>	Evidence of repayment strategies for any new interest-only borrowing (e.g. latest investment statements) <input type="checkbox"/>
Name identification (New borrowers only) (e.g. passport/driving licence) <input type="checkbox"/>	Above 75% LTV - Latest 3 payslip /pension payslip & latest bank statement (employed/retired applicants) <input type="checkbox"/>	Evidence of permission from Homes England/Help to Buy Wales Ltd/shared ownership scheme provider (if this property has a Help to Buy Equity Loan or is shared ownership) <input type="checkbox"/>
Evidence of post-retirement income (If within 10 years of retirement) <input type="checkbox"/>	Latest personal bank statement & latest business bank statement (self-employed applicants) <input type="checkbox"/>	

For more details of our requirements please refer to our website [accordmortgages.com](http://accordmortgages.com)

## The present borrowers (transferors)

1. Account number		
	<b>1st Transferor</b>	<b>2nd Transferor</b>
2. Title (Mr, Mrs, etc.) and surname		
3. Forename(s)		
4. Maiden/previous surname		
	<b>3rd Transferor</b>	<b>4th Transferor</b>
5. Title (Mr, Mrs, etc.) and surname		
6. Forename(s)		
7. Maiden/previous surname		
8. Address of property		
9. Correspondence address (if different from above)		

10. Please complete details of any current offset savings account(s) linked to this mortgage

Savings account number	Name(s) of holder(s)	Is this account to remain open following completion of transfer?
		Yes <input type="checkbox"/> No <input type="checkbox"/>
		Yes <input type="checkbox"/> No <input type="checkbox"/>
		Yes <input type="checkbox"/> No <input type="checkbox"/>

Following completion of the transfer of equity, the person(s) being released from the mortgage will be removed from any savings account which is to remain open as detailed above.

Any outstanding balance remaining in a savings account to be closed will be returned by cheque to the holders of that savings account.

## Declaration

11. I/We hereby request Accord Mortgages to consent to the transfer of the above property subject to the mortgage	
Signature(s) of present borrower(s)	
Date signed	

**The remainder of the application form should be completed by all transferees, including any present borrowers named above who are remaining on the mortgage.**

## Transferees' solicitor details

1. Name and address of solicitor/ licensed conveyancer				
2. Telephone number				
3. Solicitor's email address				
4. Are the premises entirely for the residential occupation of the transferee(s)?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
<b>Personal details (transferees)</b>	<b>Borrower remaining on mortgage</b>		<b>New party to the mortgage</b>	
1. Existing account number with Accord Mortgages (if applicable)				
2. Title (Mr, Mrs, etc.) and surname				
3. Forename(s)				
4. Date of birth				
5. Nationality				
6. Marital status	Married	<input type="checkbox"/>	Civil partner	<input type="checkbox"/>
	Single	<input type="checkbox"/>	Widowed	<input type="checkbox"/>
	Surviving civil partner	<input type="checkbox"/>	Divorced	<input type="checkbox"/>
	Dissolved civil partnership	<input type="checkbox"/>	Separated	<input type="checkbox"/>
7. Gender				
8. Maiden name/previous surname				
9. Are you a UK citizen or a citizen of an EU/EEA Country?  If NO, do you have indefinite leave to remain in the UK?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
10. Number of dependants (e.g. children who are financially dependent on you)				
11. Please give details of anyone over the age of 17 who will be living with you at the mortgaged property				
12. At what age do you expect to retire?				
13. Present address				
14. How long have you lived at your present address?	Years	<input type="text"/>	Months	<input type="text"/>
	Years	<input type="text"/>	Months	<input type="text"/>
	Years	<input type="text"/>	Months	<input type="text"/>
15. Are you currently	Owner occupier	<input type="checkbox"/>	Tenant	<input type="checkbox"/>
	Living with relatives	<input type="checkbox"/>	Living with friends	<input type="checkbox"/>
	Other (please specify)	<input type="checkbox"/>		
16. If you have lived at your present address for less than 3 years, please tell us your previous address	Owner occupier	<input type="checkbox"/>	Tenant	<input type="checkbox"/>
	Living with relatives	<input type="checkbox"/>	Living with friends	<input type="checkbox"/>
	Other (please specify)	<input type="checkbox"/>		
17. How long were you at your previous address?	Years	<input type="text"/>	Months	<input type="text"/>
	Years	<input type="text"/>	Months	<input type="text"/>
	Years	<input type="text"/>	Months	<input type="text"/>
18. Were you previously	Owner occupier	<input type="checkbox"/>	Tenant	<input type="checkbox"/>
	Living with relatives	<input type="checkbox"/>	Living with friends	<input type="checkbox"/>
	Other (please specify)	<input type="checkbox"/>		

If you have more than one previous address during the last 3 years, please give us the above details for each address, in the extra space on page 9.

Contact details				
	1st Transferee		2nd Transferee	
1. Email address				
2. Home telephone number				
3. Work telephone number				
4. Mobile number				
5. Preferred contact	Email <input type="checkbox"/>	Post <input type="checkbox"/>	Email <input type="checkbox"/>	Post <input type="checkbox"/>
	Mobile <input type="checkbox"/>	Home <input type="checkbox"/>	Mobile <input type="checkbox"/>	Home <input type="checkbox"/>
	Work <input type="checkbox"/>		Work <input type="checkbox"/>	
6. Preferred time	Morning <input type="checkbox"/>	Afternoon <input type="checkbox"/>	Morning <input type="checkbox"/>	Afternoon <input type="checkbox"/>
	Evening <input type="checkbox"/>		Evening <input type="checkbox"/>	
Income details				
1. Are you currently	Employed <input type="checkbox"/>	Self-employed <input type="checkbox"/>	Employed <input type="checkbox"/>	Self-employed <input type="checkbox"/>
	Retired <input type="checkbox"/>	Unemployed <input type="checkbox"/>	Retired <input type="checkbox"/>	Unemployed <input type="checkbox"/>
	Other (please specify) <input type="checkbox"/>		Other (please specify) <input type="checkbox"/>	
2. (a) Are you	Permanent employee <input type="checkbox"/>	Fixed-term contract <input type="checkbox"/>	Permanent employee <input type="checkbox"/>	Fixed-term contract <input type="checkbox"/>
	Zero-hour contract <input type="checkbox"/>	Salaried director <input type="checkbox"/>	Zero-hour contract <input type="checkbox"/>	Salaried director <input type="checkbox"/>
	Non-salaried director <input type="checkbox"/>		Non-salaried director <input type="checkbox"/>	
(b) Are you	Full-time <input type="checkbox"/>	Part-time <input type="checkbox"/>	Full-time <input type="checkbox"/>	Part-time <input type="checkbox"/>
(c) What is your company's/ employer's trade/profession?				
(d) What is your job title?				
3. Are you a member of a company pension scheme or superannuation scheme?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
4. Basic annual salary and/or pension/ annuity	Salary	Pension/annuity	Salary	Pension/annuity
	£	£	£	£
(a) Share of annual net profits for the last 2 years, plus projection	Latest year		Latest year	
	Amount	£	Amount	£
	Year 1		Year 1	
	Amount	£	Amount	£
	Projection		Projection	
(b) If you are a company director with over 25% shareholding, state dividends income for the last 2 years, plus projection	Latest year	£	Latest year	£
	Year 2	£	Year 2	£
	Projection	£	Projection	£
(c) If you are a company director, please state your share of net profits minus corporation tax for the last 2 years, plus projection	Latest year	£	Latest year	£
	Year 2	£	Year 2	£
	Projection	£	Projection	£
(d) Sustainable annual overtime (i.e. the amount you reasonably expect to continue earning)	£	£	£	£
(e) Sustainable annual bonus (i.e. the amount you reasonably expect to continue earning)	£	£	£	£

(f) Annual commission	£	£	£	£
(g) Other (e.g. annual band enhancement/annual dividends)	£	£	£	£
(h) If you receive any of the following benefits, please provide details: DLA, PIP, Employment and Support Allowance, Carer's allowance, Industrial Injuries Disablement Benefit	Source		Source	
	Amount		Amount	£
	Source		Source	
	Amount		Amount	£
<b>Total income</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
5. (a) Are you due a pay rise in the next 3 months?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
	If YES, new annual basic salary		£	
(b) Are you due an increment in the next 12 months?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
	If YES, new annual basic salary		£	
6. On what date did you start your current employment?  If you are on a fixed-term contract, please state the start and end dates of the contract(s)				
	Current	Previous	Current	Previous
	Start		Start	
	End		End	
If you have been with your current employer for less than 3 months, please give us details of where you previously worked in the last 12 months in the extra space on page 9 - including start and end dates for each employment.				
7. Please give details of any other income you may have (e.g. pay you get from a second job, share dividends, maintenance payments, rental from investment properties)	Amount (gross) £		Amount (gross) £	
	Source		Source	
	Amount (gross) £		Amount (gross) £	
	Source		Source	
<b>Employed and/or retired transferees</b>				
1. National Insurance number				
2. Name of your tax office				
3. Tax reference (not your tax code)				
4. Employee number and/or pension reference				
5. Employer and/or pension company name				
6. Employer and/or pension company address				
7. Name and telephone number (including extension) of the individual who can provide us with confirmation of your income	Name		Name	
	Telephone number		Telephone number	
8. How are you paid?	Cash <input type="checkbox"/>	Cheque <input type="checkbox"/>	Cash <input type="checkbox"/>	Cheque <input type="checkbox"/>
	Direct to bank <input type="checkbox"/>	Other <input type="checkbox"/>	Direct to bank <input type="checkbox"/>	Other <input type="checkbox"/>
9. How often?	Weekly <input type="checkbox"/>	Monthly <input type="checkbox"/>	Weekly <input type="checkbox"/>	Monthly <input type="checkbox"/>
	4 weekly <input type="checkbox"/>	Other <input type="checkbox"/>	4 weekly <input type="checkbox"/>	Other <input type="checkbox"/>
10. Is your income likely to reduce in the future?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>

### Self-employed transferees and shareholding directors

1. (a) Name and address of your business				
(b) How long has the business been established?	Years <input type="text"/>	Months <input type="text"/>	Years <input type="text"/>	Months <input type="text"/>
(c) How long have you been connected with the business?	Years <input type="text"/>	Months <input type="text"/>	Years <input type="text"/>	Months <input type="text"/>
2. Do you produce accounts?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
3. Name and address of your accountant (including name of person dealing with your accounts)				
4. What qualifications does your accountant hold? (e.g. FCA, ACA)				
5. If you are a company director, what is your % shareholding?	%		%	

### Retirement income

Please note that the term of the mortgage cannot extend beyond your expected retirement date for any interest-only parts of your mortgage

1. Please tell us your anticipated retirement income	£	£
2. Please also tell us what you will do should your retirement income be insufficient to cover the mortgage payments	Sell a second property <input type="checkbox"/>	Sell this property and downsize <input type="checkbox"/>
	Sell this property and move to rented accommodation <input type="checkbox"/>	Make regular overpayments to repay capital <input type="checkbox"/>
	Sell this property and move in with relatives <input type="checkbox"/>	Use expected inheritance <input type="checkbox"/>

### Transferees' financial details

1. Are you a first time buyer?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
2. Following completion of this mortgage, will you be party to any other mortgage(s)?  If YES, balance outstanding (If you are in the process of applying for a mortgage with another lender you should tell us about this too in the extra space on page 6)	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
	£		£	
3. Do you have a current account with a bank or building society?  If YES, state how long you have had it (if you have more than one, please state the one you have had the longest)  Do you regularly use an overdraft facility?  Maximum amount overdrawn in last 3 months	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
	Years <input type="text"/>	Months <input type="text"/>	Years <input type="text"/>	Months <input type="text"/>
	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
	£		£	
4. How many credit cards do you hold?				
5. Do you have a savings account?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>

6. Have you ever been behind with any financial commitment?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If YES, please give full details	Maximum no. of monthly payments in arrears	Latest date account 3 or more monthly payments in arrears	Maximum no. of monthly payments in arrears	Latest date account 3 or more monthly payments in arrears
(a) Mortgage/secured loan				
(b) Unsecured loan				
(c) Credit card				
7. Have you ever had a county court judgment (CCJ) or a High Court judgment registered against you (Court Decree in Scotland) or are you currently involved in any court proceedings in connection with a debt?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If YES, please give details				
	Date	Amount	Date	Amount
8. Have you ever been subject to an Individual Voluntary Arrangement (IVA), or bankruptcy order? If YES, please give details	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
	IVA	Date	IVA	Date
	Bankruptcy	Date	Bankruptcy	Date
If you have answered YES to Question 6, 7 or 8, please use the extra space on page 9 to provide any supporting information.				
9. Do you have any debts outstanding under hire purchase arrangements, bank loans, credit cards, student loans etc.?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If YES, please give details, including outstanding debts, monthly repayments, the dates when the debts are due to be fully repaid, and if they will be paid off on completion	Type		Type	
	Outstanding debt	£	Outstanding debt	£
	Monthly repayment	£	Monthly repayment	£
	Final repayment	£	Final repayment	£
	Repaid on completion	£	Repaid on completion	£
10. Are you planning to take on any future debts and/or credit cards?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
11. Do you pay child minding, nursery or school fees or have other significant outgoing? If your property is leasehold, please include ground rent and/or service charge amounts outstanding	Type of outgoing		Type of outgoing	
	Monthly amount	£	Monthly amount	£
<b>Transferees who have a mortgage now or have had a mortgage in the past</b>				
Please answer the following questions relating to your most recent mortgage.				
1. What is the mortgage account number?				
2. Name and address of the lender				
3. What is the address of the property?				
(a) Date mortgage opened				
(b) Date repaid (if applicable)				

(c) Balance outstanding (if applicable)		
(d) Monthly mortgage payment (if applicable)		
4. Is there a Help to Buy: Equity Loan outstanding on this property?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If YES, which Help to Buy equity scheme?		
5. Outstanding Help to Buy: Equity Loan amount and term?	£	Years <input type="text"/> Months <input type="text"/>
6. If this mortgage is with another lender, when the transfer completes will you:	Repay the mortgage at the time of completion <input type="checkbox"/>	Repay the mortgage at the time of completion <input type="checkbox"/>
	Be released from the mortgage <input type="checkbox"/>	Be released from the mortgage <input type="checkbox"/>
	Retain the mortgage <input type="checkbox"/>	Retain the mortgage <input type="checkbox"/>
	Not applicable <input type="checkbox"/>	Not applicable <input type="checkbox"/>
7. If applicable, what is the selling price/ value of your property?	£	£

If you have had more than one mortgage in the last 12 months, please answer questions 1-7 above for each mortgage held in the extra space on page 9.

### Transferees who are renting or have rented in the last 12 months

1. If you are currently renting the property which you are living in, please tell us the name and address of your current landlord				
(a) The date your tenancy began				
(b) Your monthly rental payment	£	£		
2. Have all your rent payments been paid on time? If NO, please provide details in the extra space on page 8	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>

If you have rented more than one property in the last 12 months please provide full details for each tenancy in the extra space on page 8.

### Mortgage requirements

1. What type is your existing mortgage?	Repayment <input type="checkbox"/>	Interest-only <input type="checkbox"/>	Part & part (Please specify part types)
2. Do you wish to change the repayment type of your mortgage (e.g. capital & interest, interest-only) after completion of the transfer of equity?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	If YES, please state the amounts for each mortgage repayment type you require after completion of the transfer.
	Repayment	£	
	Interest-only	£	
	Part & part (Please specify part types)		
3. For the amount in the interest-only box above, please state proposed repayment strategy.	Repayment strategy		Repayment strategy
	Amount £		Amount £

**It is a condition of your mortgage that your property must be adequately insured.**



## Additional space

Please remember to quote the relevant section and question number next to your answer.

If you require additional space, please attach a separate sheet and tick if applicable.

### FOR OFFICIAL USE ONLY

Existing Accord Mortgages account number	Source code
Accord Mortgages' Solicitors/Licenced Conveyancers reference (if applicable)	Valuation fee collected

## ABOUT YOUR PERSONAL INFORMATION (ALL APPLICANTS) AND (IF APPLICABLE) YOUR OFFSET SAVING ACCOUNT

Accord Mortgages Limited decides what personal information we need to collect about you, how we use it, who we share it with and how long we keep it. This makes us the data controller of your personal information for data protection purposes. When we refer to 'Society', 'YBS Group' or 'Yorkshire Group' we mean Yorkshire Building Society Group (Accord's parent) trading as:

- Yorkshire Building Society (sometimes referred to as The Yorkshire, YBS)
- Chelsea Building Society (sometimes referred to as The Chelsea, CBS)
- Norwich and Peterborough (sometimes referred to as N&P)

We will use the personal information obtained from you and additional information obtained in the course of opening and managing your account. This includes, but is not limited to, name, address, identification, account transactions and communications and where relevant sensitive information, credit reference data, financial crime data, health details, nationality and legal proceedings.

We will respect your rights to privacy and will only collect, use, store and share your personal information where a lawful purpose applies:

- It's necessary for the performance of a contract you have or have requested to enter into.
- If we have a legal obligation.
- If we have a legitimate business interest where it does not have an unfair impact on you.
- If you have given your consent where the collection, use, storage or sharing involves special category (sensitive) personal information (e.g. health race and religion).
- Where we believe you or another person is at risk and we need to protect your or their vital interests.
- Where it's in the public interest or we have been given official authority to do so.

For full details of the types of information used in each product, and the other lawful purposes we may use it for, please see our "How we use your personal information" booklet which can be found at [www.accordmortgages.com](http://www.accordmortgages.com) or via your intermediary.

### HOW WE USE YOUR PERSONAL INFORMATION

When you apply for a mortgage account we will use your personal information together with other information available including relevant sensitive information, (e.g. health, race and religion), for:

- Identity verification (including checking documents with issuing authorities e.g. driving licence – DVLA)
- Processing any Approval in Principle
- Processing your application
- Making credit decisions about you
- Contacting you where necessary
- Fraud prevention and detection
- Arranging associated insurance (where you have requested us to do so)
- Completing your mortgage
- Administering your account up to and including redemption
- Legal and regulatory compliance
- Marketing (where we have your consent) and market research
- General business purposes

If you are making an enquiry or application on behalf of another person they must have authorised you to act on their behalf, to give us their personal information, to authorise a credit search and to consent to our use of their personal information. We may also share information about you with a joint account holder if they make an enquiry or further application without you being present where they have confirmed you have authorised them to act on your behalf.

We will share information with one or more Credit Reference Agencies (CRAs), now and in the future, to:

- Check your identity
- Verify the accuracy of the information you have provided
- Assess your creditworthiness and affordability
- Manage your account(s)/relationship with us
- Process your application
- Ensure any offers we send are appropriate to you
- Trace and recover debts
- Prevent criminal activity, fraud and money laundering.

We will continue to exchange information about you with CRAs while you have a relationship with us. We will also inform the CRAs about your settled accounts. If you borrow and do not repay in full and on time, CRAs will record the outstanding debt. This information may be supplied to other organisations by CRAs.

When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders. We routinely carry out an additional credit search for account management purposes but this will not affect your future creditworthiness as no hard footprint will be left.

If you are making a joint application, or tell us that you have a spouse or financial associate, we will link your records together, so you should make sure you discuss this with them, and share with them this information, before applying. CRAs will also link your records together and these links will remain on your and their files until such time as you or your partner successfully files for a disassociation with the CRAs to break that link.

If we use an automated system to make a decision about you, such as credit scoring, we will tell you if your application is rejected and give you the opportunity to discuss the matter with us. The decision can be reviewed to ensure an appropriate decision has been made.

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 in the future. Further details of how your personal information will be used by us, Credit Reference Agencies and Fraud Prevention Agencies can be found in our booklet 'How we use your personal information' which can be found at [accordmortgages.com](http://accordmortgages.com) or via your intermediary.

If you take out Yorkshire Building Society home insurance or other insurance we and/or your insurer may:

- Share information you have supplied and details of your policy and claim with each other, a data administration company, licensed credit reference agencies, relevant insurance companies and fraud prevention bodies. This information will be made available to other prospective lenders and insurers.
- Use your personal information together with other information available (including relevant sensitive information (e.g. health, race and religion) to carry out a risk assessment, process your application, administer your policy and claims during the life of the policy, for fraud prevention and detection, legal and regulatory compliance, marketing and market research and general business purposes.
- We may contact your medical professional representative with your explicit consent to obtain information or confirm a pre-existing medical condition you have informed us of, but we will always explain why we need the information, how it will be used and who it will be shared with.

Insurers pass information to the Claims and Underwriting Exchange register, run by Insurance Database Services Ltd. (IDS Ltd.). The aim is to help us check information provided and also to prevent fraudulent claims. When we deal with your request we may search the register. When you tell us about an incident (such as fire, water damage or theft) which may or may not give rise to a claim, we will pass information relating to it to the register. IDS Limited may also pass on information received from other insurers about other incidents involving anyone insured under the policy.

We will only use, keep and share your personal information for as long as is required to meet our legal and regulatory obligations, industry standards and business requirements, and to deal with your enquiry, administer and manage your accounts, products and relationship with us. After this time, we will delete your personal information in line with the requirements of the Financial Conduct Authority, Prudential Regulation Authority, Money Laundering regulations, Financial Ombudsman Service and HM Revenue & Customs

## DISCLOSING YOUR PERSONAL INFORMATION

We may disclose your personal information with other people or organisations, as follows;

- The progress of your application, including if it has been granted to your broker, Independent Financial Adviser, professional adviser or other intermediary, if the request came from them.
- With HM Revenue & Customs, Department for Work & Pensions, any lender, landlord, employer or professional adviser named on this form to obtain information to confirm any income received and payments made.
- To any government body providing you with financial assistance (for example, Homes England or Help to Buy (Wales) Limited) any application or account information in which that body has legitimate interest such as an unauthorised letting or property alteration or any identified false or inaccurate information.
- The information you have supplied, and details of how you conduct your account including disputes, arrears and repossession proceedings, to joint account holders, anyone who guarantees the loan or their legal adviser.
- Your account, including current balance, current monthly payment, projected balance and monthly payment to a subsequent charge holder in connection with any application for the postponement of that charge.
- Your account, including balance outstanding, interest rate(s) applicable, early repayment charges and monthly payments to potential borrowers if one of you in the future enquires about adding or removing a party to the account (also known as a "transfer of equity"). However, such a transaction will not proceed without a completed application form signed by all account holders.
- If you make a transfer of equity application any borrower who is to be removed from the mortgage account will remain on the account until our legal adviser sends us written confirmation that the transfer of the mortgages property has been legally completed. Until we receive that confirmation all borrowers will still be liable under the mortgage and can have access to the account details including details of additional lending.
- With Yorkshire Building Society and its subsidiary companies for fraud prevention, lawful purposes, account administration and for general business purposes (e.g. updating customer records, handling customer queries and complaints).
- Personal information to (i) our external auditors and regulatory bodies including the Financial Ombudsman Service, Prudential Regulation Authority and the Financial Conduct Authority, and (ii) associate companies, agents and service providers including solicitors and valuers acting for the Society, field agents, debt recovery agents, tracing agents, letting agents, brokers, printers, market research agencies and providers of information technology services.

If we sell or transfer all or part of our business, we may share or transfer our customer records as part of the proposed/actual sale or transfer. However, we will only do so under a contract or where we have a legal obligation to do so. The protection, security and confidentiality of your personal information are important to us and we put in place appropriate safeguards to manage this.

Where we transfer personal information to countries outside the European Economic Area (EEA) this is always done under a contract which includes appropriate safeguards for the security and confidentiality of your personal information, with your consent, or where permitted by Data Protection laws.

## YOUR RIGHTS UNDER THE DATA PROTECTION LAWS

You have the right to:

- Be informed about processing of your personal information
- Have your personal information corrected if it is inaccurate or incomplete
- Object or restrict to the processing of your personal information
- Have your personal information erased subject to conditions (e.g. where the processing fails to satisfy legal requirements)
- Request access to your personal information and details about how we process it
- Move, copy or transfer your personal information - also known as 'data portability'
- Challenge automated decision making including profiling, which is the automated processing of your personal information to evaluate certain things about you
- Complain to the Information Commissioner's Office (<https://ico.org.uk/>) which enforces data protection laws.

## TRANSFER OF MORTGAGE

Although you may not transfer your interest in the mortgage without consent, there is no restriction in the mortgage against a transfer of the Society's interest. The Society may transfer its interest in your mortgage to another party which may not necessarily be a building society or an associated body of a building society. If the Society transfers its interest in your mortgage your borrowing membership of the Society may cease.

For more information please see our 'How we use your personal information' and 'Your Rights and Data Protection' booklets.

Our 'How we use your personal information' booklet explains what personal information we need to collect, why we need it, where we may obtain information from and how long we keep it for.

Our 'Your Rights and Data Protection' booklet provides more information on data protection laws, our legal obligation and your individual rights in relation to the processing of your personal information.

To obtain a copy of these booklets, or if you wish to invoke any of the rights listed above, simply visit our website [accordmortgages.com](http://accordmortgages.com) or via your intermediary.

If you want to see what personal information we hold about you, you can request a copy of this by completing a Subject Access request form. This form can be found on our website [accordmortgages.com](http://accordmortgages.com) or by putting a request in writing to our head office address.

Our Data Protection Officer (DPO) provides help and guidance to make sure we apply the best standards to protecting your personal information. You can contact the DPO by writing to:

Data Protection Officer  
Yorkshire House  
Yorkshire Drive  
Bradford  
BD5 8LJ

Or by emailing [dpo@ybs.co.uk](mailto:dpo@ybs.co.uk)

## Declaration to be signed by all applicants

I apply for consent to a transfer of the property mentioned on page 2

1. I agree:

- To accept a transfer of the property subject to the mortgage of Accord Mortgages
- That this information will form the basis of the mortgage contract between Accord Mortgages and me
- to tell Accord Mortgages about any information which may affect any insurance cover provided. I understand that the policy may be invalid, or the cover affected, if I do not disclose this information
- To pay Accord Mortgages' conveyancing costs and valuation fees, even if the transfer does not complete
- To a 10-day notice period for Direct Debit changes
- To Accord Mortgages and its agents or other members of its group disclosing the details of all offset savings accounts to the other applicants, borrowers and any existing guarantors (if any)
- To the processing of my personal information as explained above. My agreement here applies in any circumstances during the mortgage where Accord Mortgages needs to make a credit decision
- To tell Accord Mortgages of any changes to the information in this form which arise between now and completion of the transfer.

2. I confirm that:

- The information in this form is true and complete, including any answers which have been completed by someone else
- I am aware that repayments of my loan may continue after I am retired. I confirm that I have discussed this with my adviser and that I am aware of the financial implications.

Please note: the term of the mortgage cannot extend beyond your expected retirement date for any interest-only parts of your mortgage.

3. I have read the explanation on Transfers of Mortgage (above) and had the opportunity to have anything I do not understand explained to me. I acknowledge that you are entitled to transfer Accord Mortgages' interest in the mortgage which I will be a party to once this application has completed and any related security, assignment or other related deeds or documents to another body. I consent to the transfer of Accord Mortgages' interest.

4. I understand that:

- Accord Mortgages does not have to make an offer of a loan or refund any fees paid
- the Transfer of Equity Fee is non-refundable and shall not bind Accord Mortgages to consent to the transfer.

### Managing our contact with you:

From time to time we would like to tell you about products and services that may be of benefit to you. These may be provided by us or other carefully selected organisations. To do this, we would like to communicate with you by post, email, text message, telephone or any other appropriate messaging service.

Please tell us how you would like to be kept informed about our latest products and services:

1st Transferee details				2nd Transferee details			
Mail	<input type="checkbox"/>	Phone	<input type="checkbox"/>	Mail	<input type="checkbox"/>	Phone	<input type="checkbox"/>
Email (including text & other messaging services)	<input type="checkbox"/>	No contact, please.	<input type="checkbox"/>	Email (including text & other messaging services)	<input type="checkbox"/>	No contact, please.	<input type="checkbox"/>

We will not sell your details to other companies but we may use marketing agents to act on our behalf.

1st Transferee details	2nd Transferee details
Signature of Transferee	Signature of Transferee
Date	Date

**For Introducer use ONLY**

Verification of identity of new party being added & intermediary declaration.  
I am arranging the following mortgage payment insurance cover:

Accident	<input type="checkbox"/>	Sickness	<input type="checkbox"/>	Unemployment	<input type="checkbox"/>	
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Through (name of company)

<b>Name verification</b>	1st new party	2nd new party
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Document type (e.g. driving licence, passport)		
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Issuer (e.g. DVLC, passport office)		
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Document reference number (e.g. driver/passport number)		
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Document expiry date		
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Document's country of origin (if foreign passport or national ID cards used)		
--	--	--

**Declaration**

I confirm that the customer(s) provided the above documents to me to satisfy identity verification requirements under the Money Laundering Regulations 1993 and the Financial Services and Markets Act 2000. I have advised the customer on the types of valuations and surveys available; the other costs included; and credit scoring (if you need any further information about these please refer to our website **accordmortgages.com**). I also confirm that the registration number for the Financial Conduct Authority (FCA) completed below is correct, and that I have complied with the FCA rules in giving advice to the customer(s). I confirm that I am not submitting this application on behalf of an unauthorised person or firm.

Signature		Date
-----------	--	------

Name	
------	--

Position	
----------	--

Firm name and address	
-----------------------	--

Email		Fax number	
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Telephone		FSR number	
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What is your fee charged to your client for arranging this mortgage?	£	What is the amount of your fee that is refundable if the mortgage application does not proceed?	£
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What is your fee charged to your client for arranging insurance?	£	Is the level of service offered to your client advised?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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**Applying for an additional loan****PLEASE USE CAPITAL LETTERS**

Please complete the following sections only if you would like to apply for an additional loan at the same time as your Transfer of Equity.

1. How much do you wish to borrow and what length of repayment term would you like?	£	Years <input type="text"/>	Please note: If repayments of the capital & interest parts of your loan continue into retirement, you must ensure that you fully understand the financial implications. The term of the loan cannot extend beyond your expected retirement date for any interest only parts of your loan.
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2. Is this loan for the benefit of all applicants?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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If Accord Mortgages Limited agrees to the additional loan a cheque will be issued, made payable to all parties to the loan. If you would like the cheque to be made payable to only one party, please enclose a letter detailing the payee, signed by all parties. If any of the additional loan is to finance the transfer of equity, a cheque will be sent to your solicitor/licensed conveyancer.

3. Which of the Accord Mortgages Limited products are you applying for?	Products
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4. How do you intend to repay the additional loan?	Repayment	Interest-only	Total	
	£	£	£	
5. For the amount in the interest-only box above, please state proposed repayment vehicle.	Repayment vehicle	Amount	Repayment vehicle	Amount
		£		£
6. What is the purpose of the loan?	Transfer of Equity (buying a larger share in your property from a joint borrower)		£	
	Purchase of land/freehold			
	Debt consolidation (Not permitted for interest-only)			
	Capital raising (please note this may not be used for business purposes)		£	
			For	
	Home improvement (please specify, e.g. central heating, bathroom, kitchen)		£	
For				
<b>Please note: where alterations are being made to your property plans, planning permission and/or building regulation approval may be required and should be submitted with your application.</b>				
	Staircasing (Help to Buy: Equity Loan only)		£	
	Essential modifications (Help to Buy: Equity Loan only)		£	
			Details	
	Transfer of Equity (Help to Buy: Equity Loan only)		£	
	What will be the outstanding Help to Buy: Equity Loan amount after completion of the additional loan?		£	
Depending on the information we currently hold about the mortgaged property, <b>we may need to carry out a new valuation.</b> We will tell you as soon as possible if this is required. Any valuation report required in connection with your application will be solely for our use and benefit, and you will not receive a copy of the report. For details of valuation fees please contact telephone 0345 1 200 891				
In order to allow our appointed valuer to prepare a report, please tell us:				
7. What is your estimated current value of the property?	£			
Who can the valuer obtain the keys from?	Name			
	Telephone number			
8. Where the required term extends beyond your 70th birthday or your planned retirement age, whichever is earlier, please confirm the following details:	What is your estimated post-retirement income?	£		
What is the strategy that you will adopt to ensure your mortgage repayments remain affordable once you have retired or to repay your mortgage on/before retirement?				
Please note: The term of the loan cannot extend beyond your expected retirement date for any interest-only parts of your loan.				

### Method of payment for additional borrowing

If your existing mortgage is paid in by one direct debit, the additional loan payments will automatically be collected by the same direct debit, so you do not need to complete a new direct debit instruction form. If your existing mortgage is paid by two or more direct debits from different bank accounts, Accord Mortgages will automatically collect the additional loan payments from the bank account which pays the main part of the loan. If you want to make alternative arrangements of if you are unsure which bank account pays the main part of your loan, please contact the Mortgage Helpline on 0345 1 200 872 immediately after your additional loan completes. Accord Mortgages will give you 10 working days' notice of any change in the amount or date of your direct debit. If the direct debit is not set up in your name, please call our Customer Contact Centre on 0345 1200 200 to amend your payment details.

### Important information

Accord Mortgages Limited may withdraw or modify any offer of a loan at any time before the loan is actually made. We would normally only do so if circumstances change or any information is incorrect. If the loan is not completed within six months of the date of the offer Accord Mortgages Limited may:

- Require further information about your application for the property. This may include a new revaluation being carried out, the cost of which is met by you.
- Withdraw a product and offer a different product to you if the original one is no longer available. This may result in different payments being required under your mortgage. If this becomes necessary Accord Mortgages Limited will provide full details of the new payments before completion.

### Additional loan declaration

1 I agree:

- That this information will form part of the mortgage contract between Accord Mortgages and me
- To tell Accord Mortgages about any information which may affect any insurance cover provided. I understand that the policy may be invalid, or the cover affected, if I do not disclose this information
- To pay Accord Mortgages' conveyancing costs and valuation fees even if the additional loan does not complete
- To a 10-day notice period for direct debit changes
- To Accord Mortgages and its agents or other members of its group disclosing the details of all offset savings accounts to the other applicants and borrowers
- To the processing of my personal information as explained above. My agreement here applies in any circumstances during the additional loan where Accord Mortgages needs to make a credit decision
- To tell Accord Mortgages of any changes to the information in this form which arise between now and completion of the additional loan.

2 I confirm that:

- The information in this form is true and complete, including any answers which have been completed by someone else
- I am aware that repayments for the capital & interest part of my additional loan may continue after I am retired. I confirm that I have discussed this with my adviser and that I understand the financial implications.

Please note: the term of the mortgage cannot extend beyond your expected retirement date for any interest-only parts of your mortgage.

3 I understand that:

- Accord Mortgages does not have to make an offer of an additional loan or refund any fees paid
- Accord Mortgages may withdraw or modify any offer of an additional loan (particularly any quoted rates of interest and repayment) at any time before the additional loan is actually made
- If the additional loan is not completed within 6 months of the date of the offer Accord Mortgages may:
  - require further information about my application or the mortgage property. This may include a new valuation being carried out at my cost
  - withdraw a product and offer a different product to me if the original one is no longer available. This may result in different payments being required under the mortgage. If this becomes necessary Accord Mortgages will provide full details of the new payments before completion.

1st Transferee details	2nd Transferee details
Signature of Transferee	Signature of Transferee
Date	Date

Accord Mortgages Limited is authorised and regulated by the Financial Conduct Authority. Accord Mortgages Limited is entered in the Financial Services Register under registration number 305936. Accord Mortgages Limited is registered in England No. 2139881. Registered Office: Yorkshire House, Yorkshire Drive, Bradford, BD5 8LJ. Accord Mortgages is a registered Trade Mark of Accord Mortgages Limited.

All communications with us may be monitored/recorded to improve the quality of our service and for your protection and security. Calls to 03 numbers are charged at the same standard network rate as 01 or 02 landline numbers, even when calling from a mobile.

Our printed material is available in alternative formats e.g. large print, Braille or audio. Please call us on **0345 1200 872**.