

TRANSFER OF EQUITY

APPLICATION FORM

This form should be used for **Buy to Let**
and **Let to Buy** applications beginning '20'.

Please complete

Account Number

20

Address of the transfer of equity property

Names of Existing Borrowers:

Title Mr Mrs Miss Ms

Other

First Name(s)

Surname

Title Mr Mrs Miss Ms

Other

First Name(s)

Surname

Intermediary Information

Please complete **all** relevant sections Decision in principle reference number: (if applicable)

Name of Financial Adviser	<input type="text"/>
Company Name	<input type="text"/>
Address	<input type="text"/>
Contact Name	<input type="text"/>
Telephone number (including area code)	<input type="text"/>
E-mail address	<input type="text"/>
	All e-mails to and from Birmingham Midshires are sent and received via an unsecured e-mail system. This means that unauthorised parties may obtain access to messages. Any e-mail sent by Birmingham Midshires will be restricted to a minimum of information such as an application number and a brief message stating that the application is proceeding to the next stage.
Financial Services Registration number	<input type="text"/> Note: we will not accept applications (including Buy to Let) from non-FCA regulated companies/intermediaries.

To be completed with details of marketing company/mortgage club membership/network/branch/principal.
(Please note: Details of only one company should be included)

Name of Financial Adviser	<input type="text"/>
Company Name	<input type="text"/>
Address	<input type="text"/>
Contact Name	<input type="text"/>
Telephone number (including area code)	<input type="text"/>
	Please provide Financial Services number, together with any other membership details: (if applicable)
Financial Services Registration number	<input type="text"/> Other (please specify) <input type="text"/>

To be completed if you have authority to obtain references on behalf of BM (if you are a packager)
(Please note: Details of only one company should be included)

Name of Financial Adviser	<input type="text"/>
Company Name	<input type="text"/>
Address	<input type="text"/>
Contact Name	<input type="text"/>
Telephone number (including area code)	<input type="text"/>
Financial Services Registration number	<input type="text"/>

Level of Service:
Please ✓ the appropriate box.

Advised

Non-advised

Broker Declaration

Will you be charging the customer a fee for arranging this mortgage?		Yes <input type="checkbox"/>	No <input type="checkbox"/>
If more than one fee being charged, please complete additional fees details in additional information section.			
Please state reason for fee:	Broker Fee	<input type="checkbox"/>	
	Packager Fee	<input type="checkbox"/>	
	Mortgage Club Fee	<input type="checkbox"/>	
How much is the customer paying?		£ <input type="text"/>	
Is this fee:	Actual fee	<input type="checkbox"/>	i.e. the amount will not change
	Current fee	<input type="checkbox"/>	which may be subject to change
	Estimated fee	<input type="checkbox"/>	which may be subject to change
When is this fee payable?	Prior to application submission	<input type="checkbox"/>	
	On application submission	<input type="checkbox"/>	
	At the start of the loan	<input type="checkbox"/>	
Who is the fee payable to?		<input type="text"/>	
Is the fee refundable?		Yes <input type="checkbox"/>	No <input type="checkbox"/>
Under what circumstances would the fee be refunded to the customer?	If the mortgage offer is not obtained		<input type="checkbox"/>
	If the loan does not complete		<input type="checkbox"/>
	Only if declined by the lender		<input type="checkbox"/>
	Other (this text will appear on the Mortgage Illustration)		<input type="text"/>

Have you seen all customers face to face?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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Have you provided the customers with initial disclosure information?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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Broker Declaration.

I confirm that I am acting on behalf of the applicants and have their permission to access their information.

I confirm that, to the best of my knowledge and belief, the information contained in this application is true.

Broker Signature	<input type="text"/>	<input type="text"/>
Date	<input type="text"/> (dd/mm/yyyy)	Name (please print)

Thank you for your recent enquiry. **Please read** the details given below very carefully prior to completing the Transfer Application.

You will need to complete a Transfer Application Form if:

1. If you are adding a person to the mortgage.
2. You are removing someone from the mortgage.

Important Note: Person(s) wishing to remain on the mortgage should also complete this application form.

Please submit a copy of the current Assured Shorthold Tenancy Agreement. A new valuation may be required. We will advise you if this is necessary.

Personal Details

In this section, we need information about all the people who are applying for a mortgage.

If there are more than two applicants, you will need a second application form.

	First Applicant	Joint Applicant
Title	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other <input type="checkbox"/>	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other <input type="checkbox"/>
First name(s)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Surname	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Previous/former names i.e. maiden name	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Date of birth	<input style="width: 60%;" type="text"/> (dd/mm/yyyy)	<input style="width: 60%;" type="text"/> (dd/mm/yyyy)
Nationality	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Status	Married <input type="checkbox"/> Single <input type="checkbox"/> Civil Partnership <input type="checkbox"/> Widowed <input type="checkbox"/> Separated <input type="checkbox"/> Divorced/dissolved a Civil Partnership <input type="checkbox"/>	Married <input type="checkbox"/> Single <input type="checkbox"/> Civil Partnership <input type="checkbox"/> Widowed <input type="checkbox"/> Separated <input type="checkbox"/> Divorced/dissolved a Civil Partnership <input type="checkbox"/>
Number of dependants	<input style="width: 20%;" type="text"/> Ages <input style="width: 40%;" type="text"/>	<input style="width: 20%;" type="text"/> Ages <input style="width: 40%;" type="text"/>
Present address	<input style="width: 100%; height: 40px;" type="text"/>	<input style="width: 100%; height: 40px;" type="text"/>
	Postcode <input style="width: 100%;" type="text"/>	Postcode <input style="width: 100%;" type="text"/>
What is your residential status?	Homeowner <input type="checkbox"/> Tenant <input type="checkbox"/> Living with family/friends <input type="checkbox"/> Employers accommodation <input type="checkbox"/> Other <input type="checkbox"/> Details (Other) <input style="width: 100%;" type="text"/>	Homeowner <input type="checkbox"/> Tenant <input type="checkbox"/> Living with family/friends <input type="checkbox"/> Employers accommodation <input type="checkbox"/> Other <input type="checkbox"/> Details (Other) <input style="width: 100%;" type="text"/>
Telephone (including ex-directory)	Home STD <input style="width: 60%;" type="text"/> Work STD <input style="width: 60%;" type="text"/> Mobile <input style="width: 100%;" type="text"/> E-mail <input style="width: 100%;" type="text"/>	Home STD <input style="width: 60%;" type="text"/> Work STD <input style="width: 60%;" type="text"/> Mobile <input style="width: 100%;" type="text"/> E-mail <input style="width: 100%;" type="text"/>
	What is your preferred contact method? <input style="width: 100%;" type="text"/>	What is your preferred contact method? <input style="width: 100%;" type="text"/>
Date moved to present address	<input style="width: 60%;" type="text"/> (dd/mm/yyyy)	<input style="width: 60%;" type="text"/> (dd/mm/yyyy)
If you have lived at your current address for less than three years, please give your previous address(es) and postcode(s)	<input style="width: 100%; height: 40px;" type="text"/>	<input style="width: 100%; height: 40px;" type="text"/>
	Postcode <input style="width: 100%;" type="text"/>	Postcode <input style="width: 100%;" type="text"/>
Period of residence (dd/mm/yyyy)	<input style="width: 20%;" type="text"/> to <input style="width: 20%;" type="text"/>	<input style="width: 20%;" type="text"/> to <input style="width: 20%;" type="text"/>
	<input style="width: 100%; height: 40px;" type="text"/>	<input style="width: 100%; height: 40px;" type="text"/>
	Postcode <input style="width: 100%;" type="text"/>	Postcode <input style="width: 100%;" type="text"/>
Period of residence (dd/mm/yyyy)	<input style="width: 20%;" type="text"/> to <input style="width: 20%;" type="text"/>	<input style="width: 20%;" type="text"/> to <input style="width: 20%;" type="text"/>
	<input style="width: 100%; height: 40px;" type="text"/>	<input style="width: 100%; height: 40px;" type="text"/>
	Postcode <input style="width: 100%;" type="text"/>	Postcode <input style="width: 100%;" type="text"/>
Period of residence (dd/mm/yyyy)	<input style="width: 20%;" type="text"/> to <input style="width: 20%;" type="text"/>	<input style="width: 20%;" type="text"/> to <input style="width: 20%;" type="text"/>

Personal Details (continued)

Please provide address for buy to let property	<input type="text"/>	<input type="text"/>
	Postcode	Postcode
Name of your bank	<input type="text"/>	<input type="text"/>
Your account number	<input type="text"/>	<input type="text"/>
Bank sort code	<input type="text"/>	<input type="text"/>
* Have you ever been declared bankrupt?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
* Have you ever had any County Court Judgements? (CCJ's)	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
How much do you pay per month for your current main residence?	£ <input type="text"/> per month	£ <input type="text"/> per month

If you have answered 'Yes' to questions marked * above, please give details below:

Type of Judgement	Date	Amount	Reason	First, second or both applicants?

Additional Information

We aim to provide you with a quick decision on your request, and to help us achieve this, we need to have some background information. Please assist us by completing the following as fully and accurately as possible.

Please tick as appropriate and be sure to read the whole question.

Is the person wishing to be released from the mortgage currently living at the property?

Yes No

If YES, is it their intention to leave the property before completion of the transfer?

Yes No

Rent received per month on property to be transferred?

£ per month

Name and address of your solicitor

Postcode

Telephone

Fax number

Employment and Income Details

	First Applicant	Joint Applicant
If employed, Name and address of employer		
If Self-employed, Trading name and address		
	Postcode	Postcode
Occupation		
Job title		
Contact name		
Telephone (including area code)		
Fax number (including area code)		
Payroll number		
	Employed <input type="checkbox"/> Self employed <input type="checkbox"/> Shareholding of business <input type="text"/> % Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> Contract <input type="checkbox"/> Retired <input type="checkbox"/> Seasonal <input type="checkbox"/>	Employed <input type="checkbox"/> Self employed <input type="checkbox"/> Shareholding of business <input type="text"/> % Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> Contract <input type="checkbox"/> Retired <input type="checkbox"/> Seasonal <input type="checkbox"/>
Start date of employment/business/contract	<input type="text"/> (dd/mm/yyyy)	<input type="text"/> (dd/mm/yyyy)
End date of contract	<input type="text"/> (dd/mm/yyyy)	<input type="text"/> (dd/mm/yyyy)
Are you related to your employer?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

If currently or previously self-employed, or related to employer, please provide external accountants' details below.
 If employed less than 12 months or self-employed less than 2 years, give name and address of previous employer(s).

	First Applicant	Joint Applicant
Name and address		
	Postcode	Postcode
Nature of business		
Occupation		
Contact name		
Telephone (including area code)		
Fax number (including area code)		

If currently or previously self-employed, or related to employer, please provide external accountants' details.

	First Applicant	Joint Applicant
Name and address of accountant		
	Postcode	Postcode
Telephone (including area code)		
Fax number (including area code)		

Status income

Employed: This section should only be completed where applicant is confirming income.

IMPORTANT: If you hold more than 33% of shares in your company, we will assess your application on a self-employed basis.

Please breakdown income as per categories listed. Please note all income listed will be included in the income multiples.

	First Applicant	Joint Applicant
PAYE Basic income per annum	£ <input type="text"/>	£ <input type="text"/>
PAYE overtime	£ <input type="text"/>	£ <input type="text"/>
PAYE bonus	£ <input type="text"/>	£ <input type="text"/>
PAYE commission	£ <input type="text"/>	£ <input type="text"/>
Additional duty hours	£ <input type="text"/>	£ <input type="text"/>
Disability	£ <input type="text"/>	£ <input type="text"/>
DSS Unemployed	£ <input type="text"/>	£ <input type="text"/>
Investment income	£ <input type="text"/>	£ <input type="text"/>
Maintenance	£ <input type="text"/>	£ <input type="text"/>
Mortgage subsidy	£ <input type="text"/>	£ <input type="text"/>
Nursing banks	£ <input type="text"/>	£ <input type="text"/>
Shift allowance	£ <input type="text"/>	£ <input type="text"/>
Town, area or car allowance	£ <input type="text"/>	£ <input type="text"/>
Trust income	£ <input type="text"/>	£ <input type="text"/>
Working Tax credit	£ <input type="text"/>	£ <input type="text"/>
Attendance allowance	£ <input type="text"/>	£ <input type="text"/>
Industrial Injuries Disability allowance	£ <input type="text"/>	£ <input type="text"/>
Child Tax credit	£ <input type="text"/>	£ <input type="text"/>
Pension, please specify	<input type="text"/>	<input type="text"/>
	£ <input type="text"/>	£ <input type="text"/>
Benefit, please specify	<input type="text"/>	<input type="text"/>
	£ <input type="text"/>	£ <input type="text"/>
Total Income	£ <input type="text"/>	£ <input type="text"/>

If Self-employed please insert the figures for the last two years.

	Year ending Month Year	Year ending Month Year
Income from self-employment	<input type="text"/>	<input type="text"/>
Dividends	<input type="text"/>	<input type="text"/>

Additional information

Please use this section if you need space to provide fuller answers to any of the earlier questions.

Please enter the section number in the left hand column next to your answer and draw a line under your answer if you enter responses to further questions.

If you need more space, please use additional sheets of paper as necessary.

Section Number	Your Answer

Identification Declaration Form

First applicant

Title Mr Mrs Miss Ms

First name(s)

Surname

Present address

Postcode

Nationality

Second applicant

Title Mr Mrs Miss Ms

First name(s)

Surname

Present address

Postcode

Nationality

Application reference number (if applicable)

Declaration

NOTE: This certificate must be signed by a person who has been authorised by their firm for this purpose and who has seen the original documentary evidence.

In order to confirm that you have identified the customer/s please confirm your agreement to the following declaration. (We reserve the right to request sight of the documentation seen to identify the customer/s.):

I confirm that the evidence I/we have obtained to verify the identity of the customer at least meets the standard evidence set out within current guidelines for the UK Financial Sector issued by the JMLSG.

Copies of identification documents are NOT required.

Full name of
Financial Adviser

Job Title

Signature of
Financial Adviser

Date

(dd/mm/yyyy)

IMPORTANT CUSTOMER INFORMATION

Application number (if known):

This document sets out the statements you make by applying for your mortgage and upon which we intend to rely. For your own benefit and protection everyone applying for the mortgage should read this document carefully. If you do not understand any point please ask for further information.

I/we acknowledge:

That where the application is for a Business Buy to Let mortgage

- the mortgage will not be regulated by the Financial Conduct Authority (FCA) as the loan is wholly or predominantly for the purpose of me setting up or continuing with a buy to let business.
- that I will not have the protection and remedies available to customers whose mortgages are regulated by the FCA which would be the case, if for example the property was my home or not wholly or predominantly for the purpose of me setting up or continuing with a buy to let business.
- that I should seek independent legal advice if I have any doubt about the consequences of my mortgage not being regulated.

Birmingham Midshires reserves the right to reject my/our application, without giving any reason.

no person (other than an employee of Birmingham Midshires) is empowered to make any representations or give any undertaking, on behalf of Birmingham Midshires in relation to the mortgage applied for, and Birmingham Midshires shall not be found liable for such representation or undertaking.

that Birmingham Midshires and its Valuer accept no responsibility for the accuracy of the mortgage valuation report. Where a mortgage valuation is requested, this may be carried out by a Valuer employed by a member of the Lloyds Banking Group, or by an independent panel valuer who is not an employee of a member of the Lloyds Banking Group at my cost.

that the Mortgage Valuation Report is not a Building Survey or a Survey and Valuation. If advice about the structural condition of the property is required, a Building Survey or Survey and Valuation must be obtained.

that if the Automated Valuation Model (AVM) option is selected, I/we will not receive a valuation report.

that the valuation fee will not be refunded once the valuation has been carried out.

I/we agree:

that if a third party intermediary submitted this application on my/our behalf, Birmingham Midshires may liaise with them about any issues connected with my mortgage application and my mortgage, including any complaint about my mortgage application or mortgage unless otherwise instructed in writing.

that Birmingham Midshires may request additional information or confirmation of information provided in my/our application.

that Birmingham Midshires may, without notice, transfer or assign, either in whole or in part, any loan, mortgage or policies of life assurance or other security made in connection with this application to any company, person or body.

that if this application is for a Consumer Buy to Let that I/we have seen, read and understood a copy of the Illustration applicable to this mortgage application.

that if this application is for a joint mortgage and loan product, references in this document to "account" mean both the mortgage and loan accounts and the application is for both a mortgage and loan.

I/we declare:

the property will be occupied as a home on the basis of a rental agreement and will not be occupied by me or a member of my family as far as I/we know, the information I/we have given in this application is true, and that if I/we provide any false, inaccurate or misleading information, it may constitute a criminal offence on my/our part which may lead to a criminal prosecution, and imprisonment and/or a fine; further that it may lead to a civil action against me/us for recovery of any losses that Birmingham Midshires incurs.

that when I give you information about another person, I am acting for them with their knowledge and approval. I also have their authority to agree to the processing of their personal details.

Birmingham Midshires is a division of Bank of Scotland plc.

Making a false, misleading or inaccurate declaration is a criminal offence, and may lead to prosecution of the applicant and/or the financial advisor, resulting in a fine and/or imprisonment. The applicant and/or financial advisor may also face civil action for recovery of any losses that Birmingham Midshires incurs.

Privacy Notice

Who looks after your personal information

Your personal information will be held by Bank of Scotland plc which trades as Birmingham Midshires. BM Solutions is a brand of Birmingham Midshires. Bank of Scotland is part of the Lloyds Banking Group. More information on the Group can be found at www.lloydsbankinggroup.com

Our full privacy notice

This privacy notice contains key information about how we will use and share your personal information and the rights you have in relation to this. If you want to know more please access our full privacy notice at <http://www.bmmortgages.co.uk/existing-customers/security-and-privacy/> or ask us for a copy.

How we use your personal information

We will use your personal information:

- to provide products and services, manage your relationship with us and comply with any laws or regulations we are subject to (for example the laws that prevent financial crime or the regulatory requirements governing the products we offer).
- for other purposes including improving our services, exercising our rights in relation to agreements and contracts and identifying products and services that may be of interest.

To support us with the above we analyse information we know about you and how you use our products and services, including some automated decision making. You can find out more about how we do this, and in what circumstances you can ask us to stop, in our full privacy notice.

Who we share your personal information with

Your personal information will be shared within Lloyds Banking Group and other companies that provide services to you or us, so that we and any other companies in our Group can look after your relationship with us. By sharing this information it enables us to run accounts and policies, and provide products and services efficiently. This processing may include activities which take place outside of the European Economic Area. If this is the case we will ensure appropriate safeguards are in place to protect your personal information. You can find out more about how we share your personal information with credit reference agencies below and can access more information about how else we share your information in our full privacy notice.

Where we collect your personal information from

We will collect personal information about you from a number of sources including:

- information given to us on application forms, when you talk to us in branch, over the phone or through the device you use and when new services are requested.
- from analysis of how you operate our products and services, including the frequency, nature, location, origin and recipients of any payments.
- from or through other organisations (for example card associations, credit reference agencies, insurance companies, retailers, comparison websites, social media and fraud prevention agencies).
- in certain circumstances we may also use information about health or criminal convictions but we will only do this where allowed by law or if you give us your consent.

You can find out more about where we collect personal information about you from in our full privacy notice.

Do you have to give us your personal information

We may be required by law, or as a consequence of any contractual relationship we have, to collect certain personal information. Failure to provide this information may prevent or delay us fulfilling these obligations or performing services which may prevent us operating accounts or policies.

What rights you have over your personal information

The law gives you a number of rights in relation to your personal information including:

- the right to access the personal information we have about you. This includes information from application forms, statements, correspondence and call recordings.
- the right to get us to correct personal information that is wrong or incomplete.
- in certain circumstances, the right to ask us to stop using or delete your personal information.
- the right to receive any personal information we have collected from you in an easily re-usable format when it's processed on certain grounds, such as consent or for contractual reasons. You can also ask us to pass this information on to another organisation.

You can find out more about these rights and how you can exercise them in our full privacy notice.

Other individuals you have financial links with

We may also collect personal information about other individuals who you have a financial link with. This may include people who you have joint accounts or policies with such as your partner/spouse, dependents, beneficiaries or people you have commercial links to, for example other directors or officers of your company.

We will collect this information to assess any applications, provide the services requested and to carry out credit reference and fraud prevention checks. You can find out more about how we process personal information about individuals with whom you have a financial link in our full privacy notice.

How we use credit reference agencies

In order to process your application we may supply your personal information to credit reference agencies (CRAs) including how you use our products and services 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 may 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, information on funds going into the account, the balance on the account and, if you borrow, details of your repayments or whether you repay in full and on time. CRAs will share your information with other organisations, for example other organisations you ask to provide you with products and services. Your data will also be linked to the data of any joint applicants or other financial associates as explained above.

You can find out more about the identities of the CRAs, and the ways in which they use and share personal information, in our full privacy notice.

How we use fraud prevention agencies

The personal information we have collected from you and anyone you have a financial link with may 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. Further details of how your information will be used by us and these fraud prevention agencies, and your data protection rights, can be found in our full privacy notice.

Our full privacy notice

It is important that you understand how the personal information you give us will be used. Therefore, we strongly advise that you read our full privacy notice, which you can find at <http://www.bmmortgages.co.uk/existing-customers/security-and-privacy/> or you can ask us for a copy.

How you can contact us


If you have any questions or require more information about how we use your personal information please contact us using <http://www.bmmortgages.co.uk/contact-us/> You can also call us on 0345 300 2627.

If you feel we have not answered your question Lloyds Banking Group has a Group Data Privacy Officer, who you can contact on 0345 300 2627 and tell us you want to speak to our Data Privacy Officer.

Version control

This notice was last updated in December 2020.

GET IN TOUCH

 0345 300 2627

 bmmortgages.co.uk

This information is available in large print, Braille or on audio. Customers can also contact us by using Text Relay.

Important information

Birmingham Midshires is a division of Bank of Scotland plc. Registered in Scotland No. SC237000. Registered Office: The Mound, Edinburgh EH1 1YZ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number 169628. Telephone calls may be monitored or recorded.

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

