

50+ Residential Mortgages & Retirement Mortgage Application for a Decision in Principle



Please complete this form as accurately as possible as missing information may affect our decision

This application is for New Business Reference
 Additional Borrowing Reference

Product 50+ Mortgage RIO Mortgage Retirement Mortgage

Fee With Fee Without Fee 60% Maximum LTV (not available for Retirement Mortgage) 70% Maximum LTV (not available for Retirement Mortgage)

Interest rate 2yr discount (not available for Retirement Mortgage) 10yr fixed (only available for RIO Mortgage)
 2yr fixed Fixed for life (only available for RIO Mortgage)
 5yr fixed

Adviser Declaration

Name of adviser

Company name

FCA reference no
Your firm If relevant, your principle/network

Office address

Email address

Contact telephone no

Date of advice
D D M M Y Y

Mortgage club and/or network

Broker fee (if applicable) £

Declaration

If the applicant(s) have not signed the declaration, I confirm that I have drawn the applicant(s)' attention to the matters contained therein.

Signed Print name
Date

This Decision in Principle is being submitted on the understanding the applicants are UK residents with the right to live in the UK permanently. The loan will be secured against the applicant(s) main residence, which meets property eligibility criteria as published on the Hodge website.

Personal Information

Applicant 1

Applicant 2

Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="text"/> Other	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="text"/> Other
Surname	<input type="text"/>	<input type="text"/>
Full forename(s)	<input type="text"/>	<input type="text"/>
Previous name(s) in the last six years	<input type="text"/>	<input type="text"/>
Date of birth	<input type="text"/> D <input type="text"/> D <input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y	<input type="text"/> D <input type="text"/> D <input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y
Nationality	<input type="text"/>	<input type="text"/>
What is your marital/civil partnership status	<input type="text"/>	<input type="text"/>
Telephone/mobile number	<input type="text"/>	<input type="text"/>
Email address	<input type="text"/>	<input type="text"/>
Residential status	<input type="checkbox"/> Homeowner <input type="checkbox"/> Renting <input type="checkbox"/> Other	<input type="checkbox"/> Homeowner <input type="checkbox"/> Renting <input type="checkbox"/> Other
Current address	<input type="text"/>	<input type="text"/>
Time at address	<input type="text"/> Years <input type="text"/> Months	<input type="text"/> Years <input type="text"/> Months
Previous address (if less than three years). <small>Please provide details of any other addresses in this period in the additional information section.</small>	<input type="text"/>	<input type="text"/>
Time at address	<input type="text"/> Years <input type="text"/> Months	<input type="text"/> Years <input type="text"/> Months
Employment status	<input type="checkbox"/> Employed <input type="checkbox"/> Self-employed <input type="checkbox"/> Retired	<input type="checkbox"/> Employed <input type="checkbox"/> Self-employed <input type="checkbox"/> Retired
Number of dependent adults and children living at the address	<input type="text"/> Adults <input type="text"/> Children <input type="text"/> Years	

If there are any non-dependent adults at the property, please provide details in the additional information section.

Existing Mortgage Details (if applicable)

Current lender

Balance outstanding

Contractual monthly payment

Will this mortgage be repaid on completion?

 Y N

If not being redeemed, please provide further details

Your Loan Requirements & Property Details

Why are you taking out this mortgage?

- House purchase Re-mortgage Raising new capital

Loan purpose

If for home improvements, please provide basic details of the works and estimated costs

Security address

(if different to the current address)

Property details

- House Bungalow Flat/Maisonette
 Detached Semi-detached Terrace

Does the property meet our criteria?

 Y N

Our acceptable property criteria are available on our website

Estimated value or agreed purchase price

Loan amount required

Product fee

- Add to loan Pay on application N/A (fee free)

50+ Mortgage Only (please complete the following)

Loan term

Property details

- Cashing in existing investments Downsizing
 Cashing in an endowment policy Sale of other property

If more than one strategy has been selected, please provide details of the value attaching to each strategy in the additional info section.

Credit History

If the answer is "yes" to any of the questions below, please provide details in the additional information section

	Applicant 1	Applicant 2
Has each applicant:		
Had any CCJs or defaults in the last six years?	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
Entered into an IVA or debt management programme in the last six years?	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
Had any mortgage arrears or arrears on secured or unsecured borrowing in the last three years?	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
Been declared bankrupt within the last six years?	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
Ever been repossessed?	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N

Outstanding Unsecured Borrowing

(e.g. personal loans, hire purchase, mail order, credit cards or overdrafts)

Applicant	Loan type	Balance outstanding	Monthly payment	To be repaid on completion
<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	<input type="checkbox"/> Y <input type="checkbox"/> N
<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	<input type="checkbox"/> Y <input type="checkbox"/> N
<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	<input type="checkbox"/> Y <input type="checkbox"/> N
<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	<input type="checkbox"/> Y <input type="checkbox"/> N
<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	<input type="checkbox"/> Y <input type="checkbox"/> N
<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	<input type="checkbox"/> Y <input type="checkbox"/> N

If the applicant(s) have any other mortgages or own any more properties, please complete the additional property form which is available on our website.

Outgoings

Monthly Outgoings

Basic essential outgoing (utilities, council tax, food essential travel etc)

£

Basic living outgoing (clothing, TV, internet, socialising etc)

£

Discretionary expenditure (holidays, non-essential travel etc)

£

Ongoing contributions into an investment which is a nominated repayment vehicle for this loan

£

Other committed outgoing (excluding credit commitments set out above – please specify)

£

Employment & Self-employment Income

Applicant 1

Applicant 2

Occupation

Years in job

Age you intend to stop working

If you are employed:

Gross annual salary

Shift allowance (annualised)

Regular annual bonus or commission

Car allowance/large town allowance

If you are self-employed:

Sole traders: 2 years net profit

Partnerships: 2 years drawings

Companies: 2 years salary and dividends

Year

20

£

20

£

20

£

Year

20

£

20

£

20

£

If the applicant income has reduced in the latest year or reflects a reducing trend, please provide details in the additional information section.

Pension Income in Payment

You should only include pensions that are already in payment in this section. If any pensions declared are subject to any changes or claims such as a pension sharing order, please provide details in the additional property section.

	Applicant 1	Applicant 2
	Annual amount	Annual amount
Total state pension entitlement	£ <input type="text"/>	£ <input type="text"/>
State benefits payable for life	£ <input type="text"/>	£ <input type="text"/>
Defined contribution pensions & annuities	£ <input type="text"/>	£ <input type="text"/>
<small>(We will assume no indexation and no spouse benefit. If different, please provide details in the additional information section)</small>		
Defined benefit pensions	£ <input type="text"/>	£ <input type="text"/>
<small>(We will assume indexation and 50% spouse benefit for joint applications. If different, please provide details in the additional information section)</small>		

Pension Savings & Investments

In this section, you should include pensions and investments which will be used to generate retirement income in the future. We will assume that all of these assets (with the exception of the state pension) shall be inherited in full by a surviving spouse. If different, please provide details in the additional information section.

	Applicant 1	Applicant 2
Age you intend taking an income from these funds	<input type="text"/>	<input type="text"/>
	Annual amount	Annual amount
Projected state pension	Full entitlement <input type="checkbox"/> Yes <input type="checkbox"/> No	Full entitlement <input type="checkbox"/> Yes <input type="checkbox"/> No
	If no <input type="text"/>	If no <input type="text"/>
	Annual amount	Annual amount
Unvested defined benefit pensions	£ <input type="text"/>	£ <input type="text"/>
	Fund value	Fund value
Defined contribution pension savings & drawdown plans	£ <input type="text"/>	£ <input type="text"/>
	Fund value	Fund value
Collective investments (e.g. investment trusts, unit trusts, OEICs)	£ <input type="text"/>	£ <input type="text"/>
	Value	Value
Cash savings	£ <input type="text"/>	£ <input type="text"/>

Declaration

I understand, confirm and agree the following:

Use of your Personal Data

- The personal details you give on this form will be subject to the provisions of the General Data Protection Regulations 2018.
- The information will be retained only for as long as necessary in accordance with our Retention Policy by Hodge who is the data controller and may be stored on paper or an electronic format.

The information held about you may be used for the following purposes:

- Administering your application;
- Verifying your identity and anti-money laundering checks;
- Assist in fraud prevention;
- Reporting to regulators and authorities;
- Market and product analysis.

The information held about you may be shared with the following parties:

- Hodge's approved service providers in relation to this application;
- Other members of Hodge's group, it's subsidiaries and associated companies;
- Regulators or authorities where required or permitted by law.

You have the right to request access to your personal information held by Hodge; to do so, this request must be made in writing using our Subject Access Request process. Further information regarding this can be found on our website.

- Telephone calls may be monitored and/or recorded in the interest of security and to help improve our service.
- Hodge may also use your information to contact you about it's products and services that it believes may be of interest to you.

Occasionally, we may have products and services that could be suitable for you. We would like your permission to contact you by phone, SMS or email.

Please confirm if you would like to hear from us about these services:

Applicant 1

By Phone
By Mail
By Email
By SMS

Applicant 2

By Phone
By Mail
By Email
By SMS

We will always treat your personal details with the utmost care and will never pass or sell your information to other companies for marketing purposes.

Your rights as a Data Subject

At any point while we are in possession of or processing your personal data, you have the following rights:

- **Right of access** - you have the right to request a copy of the information that we hold about you as mentioned above.
- **Right of rectification** - you have a right to correct data that we hold about you that is inaccurate or incomplete.
- **Right to be forgotten** - in certain circumstances you can ask for the data we hold about you to be erased from our records.
- **Right to restriction of processing** - where certain conditions apply you have the right to restrict the processing.
- **Right of portability** - in certain circumstances, you have the right to have the data we hold about you transferred to another organisation.
- **Right to object** - you have the right to object to certain types of processing such as direct marketing.
- **Right to object to automated processing, including profiling** - protection against targeted marketing and decision-making.
- **Right to judicial review** - in the event that we refuse your request under rights of access, we will provide you with a reason as to why. You have the right to complain as per the Subject Access Request process.
- All of the above requests will be forwarded on should there be a third party involved in the processing of your personal data i.e. if a data subject was to raise a Subject Access Request.

I agree to the Terms and Conditions of the account. I have read and understood the Use of Your Personal Data declaration and consent to the use of my information for the purposes stated.

I declare that the information that I have provided is correct to the best of my knowledge and belief.

(please tick to confirm)

Declaration

I understand, confirm and agree the following:

Credit searches and fraud prevention

Hodge will search credit reference and fraud prevention agencies to check your identity, credit status and help us to make decisions.

- Hodge will undertake a credit search against each applicant recorded on this form.
- Information on applications will be sent to credit reference agencies and will be recorded by them.
- The credit reference agency will check the details supplied against third party databases, public or otherwise.
- A record of the search will be retained.
- The credit reference agency may use the details provided to assist other companies for verification and identification purposes.
- If we decline this application, we are not obliged to tell you the reasons behind our decision.
- If you borrow from us, we will give details of your accounts and how you manage it/them to credit reference agencies. If you borrow and do not repay in full and on time, credit reference agencies will record the outstanding debt. This information may be supplied to other organisations by credit reference agencies and fraud prevention agencies to perform similar checks and to trace your whereabouts and recover debts that you owe. Records remain on file for six years after they are closed, whether settled by you or defaulted.
- If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering.
- Full details of what we do and how we, credit reference and fraud prevention agencies will use your information are published on our website. Alternatively, a copy can be sent to you on request. Please phone us on 0800 731 4076.



You can contact the credit reference agencies currently operating in the UK; the information they hold may not be the same so it is worth contacting them all. They will charge you a small statutory fee.

CallCredit

Consumer Services Team,
PO Box 491,
Leeds,
LS3 1WZ
or call 0870 060 1414

Equifax PLC

Credit File Advice Centre,
PO Box 3001,
Bradford,
BD1 5US
or call 0870 010 0583 or visit myequifax.co.uk

Experian

Consumer Help Service,
PO Box 8000,
Nottingham
NG80 7WF
or call 0844 4818000 or visit experian.co.uk

Declaration

Customer Declaration

- I confirm that I wish to proceed on the terms set out in the Decision in Principle.
- Where relevant, I enclose payment in order for a chartered surveyor to value my property. This is not a survey.
- I understand that this fee is not refundable, even if the property is not eligible for this mortgage. Payment of this fee does not mean that Hodge is obliged to accept my application.
- I understand that this mortgage will be subject to the 50+ Mortgage or Retirement Mortgage Terms and Conditions (These will be provided to you with any offer we issue but in the meantime, they can also be downloaded from our website and are available on request).
- I have the right to withdraw from this mortgage application at any time before it is complete and I have received the monies. However, if I withdraw, I will not receive a refund of any fees I have paid to Hodge and I may still be required to pay my financial adviser and solicitor for the work they have undertaken on my behalf.
- All the details in my Decision in Principle and this application are, to the best of my knowledge and belief, true and complete. If Hodge finds any to be untrue, it could affect my eligibility for the mortgage or reduce the amount I may borrow.

Applicant 1

Signed

Print name

D D M M Y Y

Date

Applicant 2

Signed

Print name

D D M M Y Y

Date

Get in touch

0800 731 4076

mortgages@hodge.co.uk

Customer website: hodgebank.co.uk

Adviser website: hodgebank.co.uk/intermediaries

Hodge is a trading name of Julian Hodge Bank Limited which is registered in England and Wales (No. 743437). It is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Its registered office is One Central Square, Cardiff, CF10 1FS.

Hodge's Privacy Notice confirms how we manage and process your personal data. If you require more detail on how we handle your information please go to hodgebank.co.uk/privacy or call 0800 289 358

