

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

A financial adviser will be required when one or both applicants are in retirement, or the new term end date will see one or both applicants in retirement. If all applicants will remain in employment at the end of the newly requested mortgage term (subject to assessment of the feasibility of the stated retirement age), a financial adviser will not be required.

Adviser Declaration

Before submitting business to us you must register through our online portal. Registration is quick and simple and can be found on our intermediary website at the following link: hodgebank.co.uk/intermediaries/registration

Name of adviser

Company name

FCA reference
number

Your firm

Office address

Email address

Contact telephone
number

Broker fee
(if applicable)

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

The The Term Change request 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	☐ Mr ☐ Mrs ☐ Miss ☐ Ms Other	☐ Mr ☐ Mrs ☐ Miss ☐ Ms Other
Surname		
Full forename(s)		
Date of birth	D D M M Y Y	D D M M Y Y
Nationality		
Telephone/mobile number		
Email address		
Current address		
Time at address	Years Months	Years Months
Employment status	☐ Employed ☐ Self-employed ☐ Retired	☐ Employed ☐ Self-employed ☐ Retired

Term Change Details

Please state whether you are extending or reducing the mortgage term:

☐ Term Extension

☐ Term Reduction

Term Change Purpose

If the term change request is related to a rate switch, please confirm the new product/rate being applied for alongside this.

Extend/Reduce by

Repayment strategy

☐ Cashing in existing investments

☐ Sale of other property

☐ Cashing in an endowment

☐ Sale of current property

☐ Downsizing

Estimated Property Value

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 since the start of the mortgage?

☐ Y ☐ N☐ Y ☐ N

Entered into an IVA or debt management programme since the start of the mortgage?

☐ Y ☐ N☐ Y ☐ N

Had any mortgage arrears or arrears on secured or unsecured borrowing in since the start of the mortgage?

☐ Y ☐ N☐ Y ☐ N

Been declared bankrupt since the start of the mortgage?

☐ Y ☐ N☐ Y ☐ N

Ever been repossessed?

☐ Y ☐ N☐ Y ☐ N

Outstanding Credit Commitments

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

Applicant	Loan type	Balance outstanding	Monthly payment	To be repaid on completion
☐ App 1 ☐ App 2		£	£	☐ Y ☐ N
☐ App 1 ☐ App 2		£	£	☐ Y ☐ N
☐ App 1 ☐ App 2		£	£	☐ Y ☐ N
☐ App 1 ☐ App 2		£	£	☐ Y ☐ N
☐ App 1 ☐ App 2		£	£	☐ Y ☐ N
☐ App 1 ☐ App 2		£	£	☐ Y ☐ 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:		
	Year	Year
Sole traders: 2 years net profit	20 £	20 £
Partnerships: 2 years drawings	20 £	20 £
Companies: 2 years salary and dividends	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	£	£
State benefits payable for life	£	£
Defined contribution pensions & annuities (We will assume no indexation and no spouse benefit. If different, please provide details in the additional information section)	£	£
Defined benefit pensions (We will assume indexation and 50% spouse benefit for joint applications. If different, please provide details in the additional information section)	£	£

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		
	Annual amount	Annual amount
Projected state pension	Full entitlement ☐ Yes ☐ No	Full entitlement ☐ Yes ☐ No
	If no	If no
	Annual amount	Annual amount
Invested defined benefit pensions		
	Fund value	Fund value
Defined contribution pension savings & drawdown plans		
	Fund value	Fund value
Collective investments (e.g. investment trusts, unit trusts, OEICs)		
	Value	Value
Cash savings		

Rental Income

You should include the net rental income earned by each applicant in this section. We will assume that this income shall continue for the entire term of the mortgage. If different, please provide additional details in the additional information section.

	Applicant 1	Applicant 2
Balance outstanding		

Additional Information/any changes since the original loan (Should you require more space, please continue on separate sheets of paper)

Use of Your Personal Data Declaration V2.0

I/we understand 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.

We'll only hold your information for as long as our retention policy states. Hodge is the data controller and your information may be stored on paper or an electronic format.

We might use the information we hold about you for:

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

We might share the information we hold about you with:

- Hodge's approved service providers in relation to this application; Other members of Hodge's group, its 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.

We might also use your information to contact you about products and services we feel may be of interest to you.

We'd like to be able to contact you about these by phone, mail, email or SMS.

If you're happy for us to do that, please tick the relevant boxes below.

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 a 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 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.

You can ask for access to the personal information we hold on you. You'll need to do this in writing using our subject access request process and you can find more information about this on our website.

If you'd like more details on how we handle your information please go to [Hodge.co.uk/privacy](https://hodge.co.uk/privacy) or call 0800 289 358.

Credit Searches and Fraud Prevention Statement V2.0

I/we understand 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 don't have 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 or 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. If you'd like us to send you a copy, please call us on 0800 731 4076.

Declaration

Customer Declaration

- I/we have read and understood V2.0 of the Use of Your Personal Data Declaration, Credit Searches and Fraud Prevention Statement
- I/we understand that any fees are 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/we understand that this mortgage will be subject to 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/we 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/our application are, to the best of my/our knowledge and belief, true and complete. If Hodge finds any to be untrue, it could affect my/our eligibility for the mortgage or reduce the amount I/we 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