

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

Mortgage Account Number

LTV option  60% max LTV  75% max LTV  85% max LTV (Repayment only)

Product code

Fee  With Fee  Without Fee

Interest rate  2yr fixed  5yr fixed

## 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](http://hodgebank.co.uk/intermediaries/registration)

Name of adviser

Company name

FCA reference number        
Your firm

Office address

Email address

Contact telephone number

If you are Directly Authorised please state which Club you would like to use as your payment route:

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

This application 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"/>
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
Telephone/mobile number	<input type="text"/>	<input type="text"/>
Email address	<input type="text"/>	<input type="text"/>
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"/>
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.

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## Your Loan Requirements & Property Details

### Loan purpose

If for home improvements, please provide basic details of the works and estimated costs. If it affects the title, please explain in more detail

### Estimated value

### Loan amount required

### Product fee

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

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## Hodge Resi Retire Mortgage Only (please complete the following)

### Loan term

(If matching original mortgage, please leave blank. Please note, the term cannot exceed the existing term length.)

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## 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 origination?

 Y  N Y  N

Entered into an IVA or debt management programme since origination?

 Y  N Y  N

Had any mortgage arrears or arrears on secured or unsecured borrowing in since origination?

 Y  N Y  N

Been declared bankrupt since origination?

 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	
<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 outgoings (utilities, council tax, food essential travel etc.)

£

Basic living outgoings (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 outgoings (excluding credit commitments set out above - please specify)

£

## Employment & Self-employment Income

	Applicant 1	Applicant 2
Occupation	<input type="text"/>	<input type="text"/>
Years in job	<input type="text"/>	<input type="text"/>
Age you intend to stop working	<input type="text"/>	<input type="text"/>
If you are employed:		
Gross annual salary	£ <input type="text"/>	£ <input type="text"/>
Shift allowance (annualised)	£ <input type="text"/>	£ <input type="text"/>
Regular annual bonus or commission	£ <input type="text"/>	£ <input type="text"/>
Car allowance/large town allowance	£ <input type="text"/>	£ <input type="text"/>
If you are self-employed:		
	Year	Year
Sole traders: 2 years net profit	<input type="text"/> 20 <input type="text"/> £ <input type="text"/>	<input type="text"/> 20 <input type="text"/> £ <input type="text"/>
Partnerships: 2 years drawings	<input type="text"/> 20 <input type="text"/> £ <input type="text"/>	<input type="text"/> 20 <input type="text"/> £ <input type="text"/>
Companies: 2 years salary and dividends	<input type="text"/> 20 <input type="text"/> £ <input type="text"/>	<input type="text"/> 20 <input type="text"/> £ <input type="text"/>

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 <small>(We will assume no indexation and no spouse benefit. If different, please provide details in the additional information section)</small>	£ <input type="text"/>	£ <input type="text"/>
Defined benefit pensions <small>(We will assume indexation and 50% spouse benefit for joint applications. If different, please provide details in the additional information section)</small>	£ <input type="text"/>	£ <input type="text"/>

## 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"/>
Projected state pension	Annual amount Full entitlement <input type="checkbox"/> Yes <input type="checkbox"/> No If no <input type="text" value="£"/>	Annual amount Full entitlement <input type="checkbox"/> Yes <input type="checkbox"/> No If no <input type="text" value="£"/>
Invested defined benefit pensions	Annual amount <input type="text" value="£"/> Fund value <input type="text"/>	Annual amount <input type="text" value="£"/> Fund value <input type="text"/>
Defined contribution pension savings & drawdown plans	<input type="text" value="£"/> Fund value <input type="text"/>	<input type="text" value="£"/> Fund value <input type="text"/>
Collective investments <small>(e.g. investment trusts, unit trusts, OEICs)</small>	<input type="text" value="£"/> Value <input type="text"/>	<input type="text" value="£"/> Value <input type="text"/>
Cash savings	<input type="text" value="£"/>	<input type="text" value="£"/>

## Pension Income

Please tell us more information about any pensions that are already in payment.

### Applicant 1

	Fund 1	Fund 2	Fund 3	Fund 4
Annual pension income	<input type="text" value="£"/>	<input type="text" value="£"/>	<input type="text" value="£"/>	<input type="text" value="£"/>
Index linked	<input type="text" value="Y"/> <input type="text" value="N"/>	<input type="text" value="Y"/> <input type="text" value="N"/>	<input type="text" value="Y"/> <input type="text" value="N"/>	<input type="text" value="Y"/> <input type="text" value="N"/>
Spouse benefit	<input type="text"/> %	<input type="text"/> %	<input type="text"/> %	<input type="text"/> %
Pension Provider	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Policy number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

### Applicant 2

	Fund 1	Fund 2	Fund 3	Fund 4
Annual pension income	<input type="text" value="£"/>	<input type="text" value="£"/>	<input type="text" value="£"/>	<input type="text" value="£"/>
Index linked	<input type="text" value="Y"/> <input type="text" value="N"/>	<input type="text" value="Y"/> <input type="text" value="N"/>	<input type="text" value="Y"/> <input type="text" value="N"/>	<input type="text" value="Y"/> <input type="text" value="N"/>
Spouse benefit	<input type="text"/> %	<input type="text"/> %	<input type="text"/> %	<input type="text"/> %
Pension Provider	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Policy number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

## Pension Savings

Please tell us more information about your pension savings that are not yet in payment.

### Applicant 1

	Fund 1	Fund 2	Fund 3	Fund 4
Age applicant intends on taking an income	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Type of investment and/or pension <small>i.e. defined benefit, defined contribution, drawdown plan, SIPP</small>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Pension/fund provider and policy number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>For defined benefit savings</b>				
Policy number	<input type="text" value="£"/>	<input type="text" value="£"/>	<input type="text" value="£"/>	<input type="text" value="£"/>
Index linked	<input type="text" value="Y"/> <input type="text" value="N"/>	<input type="text" value="Y"/> <input type="text" value="N"/>	<input type="text" value="Y"/> <input type="text" value="N"/>	<input type="text" value="Y"/> <input type="text" value="N"/>
Spouse Pension	<input type="text" value=""/> %	<input type="text" value=""/> %	<input type="text" value=""/> %	<input type="text" value=""/> %
<b>For other pension savings</b>				
Current fund value	<input type="text" value="£"/>	<input type="text" value="£"/>	<input type="text" value="£"/>	<input type="text" value="£"/>
Annual contributions <small>(employer &amp; employee)</small>	<input type="text" value="£"/>	<input type="text" value="£"/>	<input type="text" value="£"/>	<input type="text" value="£"/>
% being taken as a lump sum <small>(if applicable)</small>	<input type="text" value=""/> %	<input type="text" value=""/> %	<input type="text" value=""/> %	<input type="text" value=""/> %

## Applicant 2

	Fund 1	Fund 2	Fund 3	Fund 4
Age applicant intends on taking an income	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Type of investment and/or pension <small>i.e. defined benefit, defined contribution, drawdown plan, SIPP</small>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Pension/fund provider and policy number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>For defined benefit savings</b>				
Policy number	<input type="text" value="£"/>	<input type="text" value="£"/>	<input type="text" value="£"/>	<input type="text" value="£"/>
Index linked	<input type="text" value="Y"/> <input type="text" value="N"/>	<input type="text" value="Y"/> <input type="text" value="N"/>	<input type="text" value="Y"/> <input type="text" value="N"/>	<input type="text" value="Y"/> <input type="text" value="N"/>
Spouse Pension	<input type="text" value=""/> %	<input type="text" value=""/> %	<input type="text" value=""/> %	<input type="text" value=""/> %
<b>For other pension savings</b>				
Current fund value	<input type="text" value="£"/>	<input type="text" value="£"/>	<input type="text" value="£"/>	<input type="text" value="£"/>
Annual contributions <small>(employer &amp; employee)</small>	<input type="text" value="£"/>	<input type="text" value="£"/>	<input type="text" value="£"/>	<input type="text" value="£"/>
% being taken as a lump sum <small>(if applicable)</small>	<input type="text" value=""/> %	<input type="text" value=""/> %	<input type="text" value=""/> %	<input type="text" value=""/> %



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## Other Retirement Investments & Savings

Please tell us more about other savings you hold from which you intend taking income in retirement.

### Applicant 1

	Fund 1	Fund 2	Fund 3	Fund 4
Age applicant intends on taking an income	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Type of investment	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Pension/fund provider and policy number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Current fund value	<input type="text" value="£"/>	<input type="text" value="£"/>	<input type="text" value="£"/>	<input type="text" value="£"/>

### Applicant 2

	Fund 1	Fund 2	Fund 3	Fund 4
Age applicant intends on taking an income	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Type of investment	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Pension/fund provider and policy number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Current fund value	<input type="text" value="£"/>	<input type="text" value="£"/>	<input type="text" value="£"/>	<input type="text" value="£"/>

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## Rental Income

Please tell us more about other retirement income you expect to generate from property. If any of the declared properties are not currently let please provide confirmation on how long the property has been vacant and why in the additional information section. For additional properties, please use the additional information section.

### Applicant 1

	Property 1	Property 2
Property address	<input type="text"/>	<input type="text"/>
Mortgage lender	<input type="text"/>	<input type="text"/>
Balance outstanding	<input type="text" value="£"/>	<input type="text" value="£"/>
Monthly contractual mortgage payment	<input type="text" value="£"/>	<input type="text" value="£"/>

Monthly rent received	<input type="text" value="£"/>	<input type="text" value="£"/>
Is the property currently let?	<input type="text" value="Y"/> <input type="text" value="N"/>	<input type="text" value="Y"/> <input type="text" value="N"/>
Estimated property value	<input type="text" value="£"/>	<input type="text" value="£"/>

### Applicant 2

	Property 1	Property 2
Property address	<input type="text"/>	<input type="text"/>
Mortgage lender	<input type="text"/>	<input type="text"/>
Balance outstanding	<input type="text" value="£"/>	<input type="text" value="£"/>
Monthly contractual mortgage payment	<input type="text" value="£"/>	<input type="text" value="£"/>
Monthly rent received	<input type="text" value="£"/>	<input type="text" value="£"/>
Is the property currently let?	<input type="text" value="Y"/> <input type="text" value="N"/>	<input type="text" value="Y"/> <input type="text" value="N"/>
Estimated property value	<input type="text" value="£"/>	<input type="text" value="£"/>

### Occupiers

Please give the details of any other occupiers who will reside at the property along with the applicants (including children) on completion.

Surname	First name(s)	Occupation/Status	Date of birth
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

### Access Arrangements on Property to be Mortgaged

Who should the valuer contact to gain access to the property?

Contact telephone number

## Your Mortgage Repayment Strategy

This section applies to the Hodge Resi Retire Mortgage only. You must have in place a suitable strategy for repaying the loan at the end of the term. You can use more than one repayment strategy.

### Downsizing

What is your current plan at the end of the mortgage term?

Purchase a smaller property

Purchase a retirement property

Move into sheltered or rented accommodation

Move in with family

Don't yet know

Other  
(please specify)

How far from your current home do you envisage moving?

Stay within the same town/locality

Move to a different region  
(please specify)

Don't yet know

What is your budget for purchasing a new property?

No budget required

Don't yet know

### Sale of another property owned by the applicant(s) in the UK (e.g Buy to Lets, holiday homes)

Property address

Original date of purchase

Purchase price

Name of registered owners

Current mortgage balance  
(if applicable)

Annual maintenance costs

Nil as covered by rental income

Property type

House

Bungalow

Flat/Maisonette

If leasehold, remaining term

Number of rooms

Living rooms

Bedrooms

Bathrooms

## Investments

	<b>Fund 1</b>	<b>Fund 2</b>
Provider	<input type="text"/>	<input type="text"/>
Policy/Reference number	<input type="text"/>	<input type="text"/>
Expected maturity date	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/>	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/>
Current fund value	£ <input type="text"/>	£ <input type="text"/>
Monthly contribution	£ <input type="text"/>	£ <input type="text"/>
Included in outgoing?	<input type="text" value="Y"/> <input type="text" value="N"/>	<input type="text" value="Y"/> <input type="text" value="N"/>
	<b>Fund 3</b>	<b>Fund 4</b>
Provider	<input type="text"/>	<input type="text"/>
Policy/Reference number	<input type="text"/>	<input type="text"/>
Expected maturity date	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/>	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/>
Current fund value	£ <input type="text"/>	£ <input type="text"/>
Monthly contribution	£ <input type="text"/>	£ <input type="text"/>
Included in outgoing?	<input type="text" value="Y"/> <input type="text" value="N"/>	<input type="text" value="Y"/> <input type="text" value="N"/>

## Endowments

	<b>Fund 1</b>	<b>Fund 2</b>
Provider	<input type="text"/>	<input type="text"/>
Policy/Reference number	<input type="text"/>	<input type="text"/>
Expected maturity date	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/>	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/>
Current fund value	£ <input type="text"/>	£ <input type="text"/>
Monthly contribution	£ <input type="text"/>	£ <input type="text"/>
Included in outgoing?	<input type="text" value="Y"/> <input type="text" value="N"/>	<input type="text" value="Y"/> <input type="text" value="N"/>

**Fund 3****Fund 4**

Provider

Policy/Reference number

Expected maturity date

Current fund value

Monthly contribution

Included in outgoings?

Please fill in this form and send it to us on online or to:

Hodge One Central Square Cardiff CF10 1FS
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**Names(s) of account holder(s)**


**Bank/building society account number**

--	--	--	--	--	--	--	--

**Branch sort code**

--	--	--	--	--	--

**Name and full postal address of your bank or building society**

To: The Manager    Bank/building society
Address
Postcode

**Instructions to your bank or building society to pay by direct debit**

**Service user number**

8	4	0	4	4	7
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**Reference**

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

**Instructions to your bank or building society**

Please pay Hodge Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Hodge and, if so, details will be passed electronically to my bank/building society.

Signature(s)
Date



**The Direct Debit Guarantee**



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



## 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

D	D	M	M	Y	Y
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Date


### Applicant 2

D	D	M	M	Y	Y
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Date

 0800 721 4076

 [mortgages@hodge.co.uk](mailto:mortgages@hodge.co.uk)

 Customers: [hodgebank.co.uk](http://hodgebank.co.uk)

Advisers: [hodgebank.co.uk/intermediaries](http://hodgebank.co.uk/intermediaries)

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