

**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.

## Execution only declaration

Hodge doesn't provide a mortgage advice service. If you're unsure about going ahead with this process, you should seek professional advice from an independent financial adviser or visit [www.unbiased.co.uk](http://www.unbiased.co.uk).

An independent financial adviser will look in detail at your current needs and circumstances to make sure this is the most suitable option for you.

If you want to proceed on an execution only basis for the change to your mortgage, this means you're making all the decisions about this change yourself, without taking advice.

You have the right to request an illustration for any products you are eligible for

### Things you should be aware of about not taking advice:

If we can process your request, it's important that you know the implications of proceeding on this basis:

- You will not receive any advice and/or a personal recommendation from us or an independent financial advisor as to whether to change to your mortgage meets your needs.
- If you wanted to, you will not be able to refer a complaint about the suitability of this change to your mortgage to the financial Ombudsman Service (FOS).

You will not be able to claim compensation through the Financial Services Compensation Scheme (FSCS) in relation to this change.

- You will still have the right to claim compensation from the Financial Services Compensation Scheme (FSCS) on any other aspects of your mortgage.

## Declaration

By signing this form I/we can confirm that I/we understand the terms and conditions above and accept the declaration that I/we are making an informed election to proceed without advice on an execution only basis.

1st borrower sign

|   |   |   |   |   |   |
|---|---|---|---|---|---|
| D | D | M | M | Y | Y |
|---|---|---|---|---|---|

Date

2nd borrower sign

|   |   |   |   |   |   |
|---|---|---|---|---|---|
| D | D | M | M | Y | Y |
|---|---|---|---|---|---|

Date

# Personal Information

|                         | Applicant 1                                                                                                                                                | Applicant 2                                                                                                                                                |
|-------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Title                   | <div><input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms</div> <div></div> <div>Other</div> | <div><input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms</div> <div></div> <div>Other</div> |
| Surname                 | <div></div>                                                                                                                                                | <div></div>                                                                                                                                                |
| Full forename(s)        | <div></div>                                                                                                                                                | <div></div>                                                                                                                                                |
| Date of birth           | <div><div>D</div><div>D</div><div>M</div><div>M</div><div>Y</div><div>Y</div></div>                                                                        | <div><div>D</div><div>D</div><div>M</div><div>M</div><div>Y</div><div>Y</div></div>                                                                        |
| Nationality             | <div></div>                                                                                                                                                | <div></div>                                                                                                                                                |
| Telephone/mobile number | <div></div>                                                                                                                                                | <div></div>                                                                                                                                                |
| Email address           | <div></div>                                                                                                                                                | <div></div>                                                                                                                                                |
| Current address         | <div></div>                                                                                                                                                | <div></div>                                                                                                                                                |
| Time at address         | <div><div></div>Years</div> <div><div></div>Months</div>                                                                                                   | <div><div></div>Years</div> <div><div></div>Months</div>                                                                                                   |
| Employment status       | <div><input type="checkbox"/> Employed <input type="checkbox"/> Self-employed</div> <div><input type="checkbox"/> Retired</div>                            | <div><input type="checkbox"/> Employed <input type="checkbox"/> Self-employed</div> <div><input type="checkbox"/> Retired</div>                            |

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### Term Extension Details

Term extension purpose

Term length required

Repayment strategy

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

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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 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 |                            |
|---------------------------------------------------------------|----------------------|------------------------|------------------------|----------------------------|----------------------------|
| <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" value="£"/>                                 | <input type="text" value="£"/>                                 |
| Shift allowance (annualised)            | <input type="text" value="£"/>                                 | <input type="text" value="£"/>                                 |
| Regular annual bonus or commission      | <input type="text" value="£"/>                                 | <input type="text" value="£"/>                                 |
| Car allowance/large town allowance      | <input type="text" value="£"/>                                 | <input type="text" value="£"/>                                 |
| If you are self-employed:               | Year                                                           | Year                                                           |
| Sole traders: 2 years net profit        | <input type="text" value="20"/> <input type="text" value="£"/> | <input type="text" value="20"/> <input type="text" value="£"/> |
| Partnerships: 2 years drawings          | <input type="text" value="20"/> <input type="text" value="£"/> | <input type="text" value="20"/> <input type="text" value="£"/> |
| Companies: 2 years salary and dividends | <input type="text" value="20"/> <input type="text" value="£"/> | <input type="text" value="20"/> <input type="text" value="£"/> |

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" value="£"/> | <input type="text" value="£"/> |
| State benefits payable for life                                                                                                                                                                  | <input type="text" value="£"/> | <input type="text" value="£"/> |
| Defined contribution pensions & annuities<br><small>(We will assume no indexation and no spouse benefit. If different, please provide details in the additional information section)</small>     | <input type="text" value="£"/> | <input type="text" value="£"/> |
| Defined benefit pensions<br><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" value="£"/> | <input type="text" value="£"/> |

## 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                                                             |
| Invested 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<br>(e.g. investment trusts, unit trusts, OEICs) | <input type="text"/>                                                      | <input type="text"/>                                                      |
|                                                                        | Value                                                                     | Value                                                                     |
| Cash savings                                                           | <input type="text"/>                                                      | <input type="text"/>                                                      |

## 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 | <input type="text"/> | <input type="text"/> |

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

## Declaration

I/we understand, confirm and agree the following:

### Use of your personal data

- Where applicable, I enclose payment in order for a Chartered Surveyor to value the property that the additional borrower will occupy. I understand that this fee is not refundable even if the property does not meet the eligibility criteria. Payment of this fee does not mean that Hodge is obliged to accept my application
- I understand that the valuation undertaken is a limited inspection for Hodge's purposes only and it is possible that it may not reveal important defects in the property. If I wish to satisfy myself as to the condition of the property then I understand that I should obtain a more detailed or structural survey. Where a person is added to the mortgage contract they will become a joint borrower with me. This means that both of us have to comply with the terms of the mortgage agreement
- I have the right to withdraw from this adding a person to the existing mortgage contract at any time before it is complete. 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 advisor and solicitor, and Hodge's solicitor, for the work they have undertaken on my behalf
- All the details in 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 to add a person to the existing mortgage contract
- I understand that if I proceed on an execution-only basis:
  - Hodge will act solely on my instructions
  - Hodge will not provide me with advice and will not assess the suitability of the transaction for me
  - I will not benefit from the same protection I would get if I had taken advice

### Your rights as a data subject

- 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

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

- Hodge's approved service providers in relation to the application
- Other members of the Hodge group, its subsidiaries and associated companies
- Regulators or authorities where 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 its 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, post, 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.



## Declaration

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 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 that 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 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 the 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.

### Applicant 1

Signed

Print name

|   |   |   |   |   |   |
|---|---|---|---|---|---|
| D | D | M | M | Y | Y |
|---|---|---|---|---|---|

Date

### Applicant 2

Signed

Print name

|   |   |   |   |   |   |
|---|---|---|---|---|---|
| D | D | M | M | Y | Y |
|---|---|---|---|---|---|

Date



0800 721 4076



mortgages@hodge.co.uk



Customers: hodgebank.co.uk

Advisers: hodgebank.co.uk/intermediaries

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