

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 – switching without financial advice

Hodge offers a **non advised (execution only)** service. This means we won't assess whether the changes you make are suitable for your needs and circumstances. If you're unsure about going ahead with any changes, you should seek professional mortgage advice from an independent financial adviser. You can find one at [www.unbiased.co.uk](http://www.unbiased.co.uk).

Independent financial advisers consider your personal and financial circumstances in detail and assess whether the rate you select is right for you.

### What execution only means for you

By choosing to proceed on an execution only basis, you confirm that you're making **your own decision without receiving advice or a recommendation from us**.

You will receive an **illustration (ESIS)** so you can review the features, costs and risks of the product before you commit to the change.

### Important information you must read

If we can process your request, please be aware of the following:

- **No advice will be provided.** We will not assess whether the change you have chosen meets your needs and circumstances.
- **You cannot later complain about the suitability of this change** to the Financial Ombudsman Service (FOS), because you have selected the product yourself and no advice has been given.
- The **Financial Services Compensation Scheme (FSCS)** does not cover losses relating to the suitability of mortgage advice or product choice. However, it still protects you if Hodge were to fail financially.
- You may request an illustration (ESIS) for any of the rates we offer, and you will receive one before the rate switch is completed.
- You must ensure the product you have selected meets your needs, particularly regarding features such as early repayment charges, product fees, and fixed term commitments.

## Execution only declaration

By signing this declaration:

I/we confirm that:

- I/we have **chosen the rate/product myself/ourselves** and have positively elected to proceed on an execution only basis.
- I/we understand that **no advice or recommendation has been provided** by Hodge.
- I/we understand that I/we **cannot later make a complaint about the suitability** of the selected rate or product.
- I/we have been informed that I/we will receive an **illustration (ESIS)** before the switch is completed.
- I/we acknowledge that it is my/our responsibility to ensure the product selected meets my/our needs.
- I/we understand the FSCS protection position as outlined above.

1st borrower sign

D	D	M	M	Y	Y
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Date

2nd borrower sign

D	D	M	M	Y	Y
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Date

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

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

## 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" value="£"/>	<input type="text" value="£"/>



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## 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.

For more information regarding how we may use the information we hold about you, and for your rights as a data subject, please read our Privacy Policy on <https://hodgebank.co.uk/privacy/>

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.

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## 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.
- If you've included details about additional support needs (such as accessibility, assistance or financial support) in your application, your mortgage broker will share this information with Hodge solely to assist in the management of your mortgage. This sharing is based on your explicit consent, which you've provided by signing our application form. You can contact us at any time to remove your consent.

Applicant 1	Applicant 2												
<div style="border: 1px solid black; padding: 10px; text-align: center;">Signed</div>	<div style="border: 1px solid black; padding: 10px; text-align: center;">Signed</div>												
<div style="border: 1px solid black; padding: 10px; text-align: center;">Print name</div>	<div style="border: 1px solid black; padding: 10px; text-align: center;">Print name</div>												
<table border="1" style="width: 100%; text-align: center;"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td></tr></table> <p>Date</p>	D	D	M	M	Y	Y	<table border="1" style="width: 100%; text-align: center;"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td></tr></table> <p>Date</p>	D	D	M	M	Y	Y
D	D	M	M	Y	Y								
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