



PROGRESSIVE
BUILDING SOCIETY

Mortgage Application

For Society Use Only

- Purchasing a Property
- Remortgage
- Self Build
- Additional Borrowing
- Transfer of Equity
- RMC
- Non RMC
- Foreign Currency Loan
- Joint Mortgage, Sole Proprietor

Account Number _____

Direct

Introduced

Product _____

LTV _____

Branch Code _____

Mortgage Application May 2023

Channel of Sale

- Face to face
- Internet
- Telephone
- Post
- Video Call



PROGRESSIVE
BUILDING SOCIETY

TO BE COMPLETED BY INTERMEDIARY	Your name
	Your company name and address
	Your Principal / Network (if applicable) Your Adviser Code / Agency Number (if applicable)
	Your FCA number <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Level of Service provided under MCOB rules (please tick) Advised <input type="checkbox"/> Execution Only <input type="checkbox"/>
	Your telephone number Your e-mail address
	Is application form signed and dated? YES / NO
	Is the direct debit mandate signed and dated? YES / NO
	Is the Identity Verification Certificate fully completed or have you provided certified true copies of personal identity and address verification for the applicant(s) in accordance with the Money Laundering Regulations 2020? YES / NO
	Is copy Mortgage Illustration enclosed? YES / NO
	Have you charged the applicant(s) a fee for your services? YES / NO If 'Yes', please state fee charged? £
	Is the Arrangement Fee enclosed? YES / NO / N/A
	Is the Valuation Fee enclosed? YES / NO / N/A
	Are the last 3 months payslips and most recent P60 enclosed? YES / NO
	For self employed applicant(s) are the business accounts/SA302s/Tax Year Overviews enclosed? YES / NO
	Are the last 3 months bank statements enclosed? YES / NO

I confirm that all the relevant statutory provisions including all the requirements under the Financial Services and Markets Act 2000 and 2012 have been satisfied. I am fully aware that random quality checks will be carried out on the validity of the information contained in the application form. I am also aware that products applied for will only be reserved if the correct fee accompanies the application form and such products are available the day the application is received by Progressive Building Society. I also authorise Progressive Building Society to release my details to the third party appointed to carry out the legal work on the mortgage so that they can contact me regarding the case.

Name _____ Signed _____ Date _____

PLEASE USE BLOCK CAPITALS THROUGHOUT, IF A JOINT APPLICATION,
PLEASE COMPLETE FOR BOTH FIRST (1) AND SECOND (2) APPLICANTS

SECTION A

TYPE OF APPLICATION

Please tick which are appropriate

First Time Buyer	<input type="checkbox"/>	Self-Build	<input type="checkbox"/>	Additional Borrowing	<input type="checkbox"/>
Second Time Buyer	<input type="checkbox"/>	Northern Ireland Co-Ownership	<input type="checkbox"/>	Transfer of Equity (Change of Name)	<input type="checkbox"/>
Re-Mortgage - Property Already Owned	<input type="checkbox"/>	Remortgage Transfer	<input type="checkbox"/>	Foreign Currency Loan	<input type="checkbox"/>
Joint Mortgage, Sole Proprietor	<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>

THE APPLICANT(S)

Applicant 1 / Guarantor (please circle)

Applicant 2 / Guarantor (please circle)

Title (Please circle)	Mr/Mrs/Miss/Ms/Other	Mr/Mrs/Miss/Ms/Other
Gender		
Surname		
Forename(s) in full		
Date of birth (e.g. 12/04/1980)		
Nationality		
Status (e.g. married, single)		
National Insurance Number		
Relationship of applicants		
Present address (for correspondence) For joint applicants with different addresses, the Society will send all correspondence to both addresses unless you elect otherwise	Postcode	Postcode
	All correspondence to Applicant 1 <input type="checkbox"/>	All correspondence to Applicant 1 <input type="checkbox"/>
	All correspondence to Applicant 2 <input type="checkbox"/>	All correspondence to Applicant 2 <input type="checkbox"/>
Home telephone number		
Mobile number		
Work number		
E-mail address		
Number and ages of all dependent children under 17 years		
Age and relationship to you of any other dependants e.g. children aged 17 or over		
Security identifier (e.g. mothers maiden name or place of birth)		

PRESENT ACCOMMODATION (NOT APPLICABLE FOR ADDITIONAL BORROWING APPLICATION)

How long have you lived at your present address?	years months	years months
Current accommodation (please circle)	Owner with mortgage / owned outright / tenant / with parents / with friends	Owner with mortgage / owned outright / tenant / with parents / with friends
Current rent or Mortgage repayment	£ per month	£ per month
Balance outstanding on current mortgage	£ outstanding	£ outstanding
Name and address of current lender or landlord	Postcode	Postcode
Mortgage / Rent account number		
Previous address(es) if you have lived at present address for less than 3 years (continue in Section J if necessary)	Postcode	Postcode
How long did you live there?	years months	years months
Mortgage / Rent account number		
Name and address of previous lenders or landlords (continue in Section J if necessary)	Postcode	Postcode

OCCUPATION AND INCOME - EMPLOYEES OR COMPANY DIRECTORS - IF SELF EMPLOYED SEE BELOW

Applicant 1 / Guarantor (please circle)		Applicant 2 / Guarantor (please circle)	
Occupation			
Job title			
Length of service	years months	years months	
Employers name and address	Postcode	Postcode	
Name & address for reference (if different from above)	Postcode	Postcode	
Telephone number (including STD code)			
Nature of employer's business			
Percentage shareholding (if any) (please specify)	% / N/A	% / N/A	
Is the employment? (please circle where appropriate)	Permanent Full-time / Permanent Part-time	Permanent Full-time / Permanent Part-time	
	Temporary Full-time / Temporary Part-time	Temporary Full-time / Temporary Part-time	
	On a contract. Date contract ends:	On a contract. Date contract ends:	
	With an Agency. Date contract ends:	With an Agency. Date contract ends:	
	Probationary. Probationary period end date:	Probationary. Probationary period end date:	
	On commission basis only	On commission basis only	
Are you under notice of termination of employment or redundancy? (please circle)	Yes / No	Yes / No	
Is any of your income denominated in a currency other than Sterling? (please circle). If yes, please provide details of the currency and complete the following income questions in the currency you receive.	Yes / No If yes, confirm currency:	Yes / No If yes, confirm currency:	
Basic gross income (please indicate the currency of your income by stating, e.g. £, € etc)	per annum	per annum	
Overtime	Regular per annum	Regular per annum	
	Irregular per annum	Irregular per annum	
Bonus	per annum	per annum	
Commission	per annum	per annum	
Other income - please specify	per annum	per annum	
Second job (provide details in Section J)	per annum	per annum	
Expected retirement age			
If with present firm less than 3 years, name(s) and address(es) of previous employment covering at least 3 years. (continue in Section J if necessary)	Postcode	Postcode	
Length of service at previous employment (continue in section J if necessary)	years months	years months	

OCCUPATION AND INCOME - SELF EMPLOYED OR CONTROLLING DIRECTORS *

*To be completed by Directors who own or control in excess of 20% (including family interest) of the voting rights of their company.

State business name and address	Postcode			Postcode				
Nature of business								
How long owned by applicant	years	months		years	months			
What percentage share do you own?	%			%				
Is any of your income denominated in a currency other than Sterling? (please circle). If yes, please provide details of the currency and complete the following income questions in the currency you receive.	Yes / No If yes, confirm currency:			Yes / No If yes, confirm currency:				
State your share of net profit and gross annual income for last 3 years. Please indicate the currency of your income in the boxes for Years 1, 2 and 3 by indicating £, € etc		Net Profit	Gross Annual Income	Year Ended		Net Profit	Gross Annual Income	Year Ended
	Year 1				Year 1			
	Year 2				Year 2			
	Year 3				Year 3			
Please give name and address of your accountant (who must be chartered or certified) to whom we can write for confirmation of your net profit / income	Postcode			Postcode				
Second job (provide details in Section J)	per annum			per annum				
Expected retirement age								

CREDIT HISTORY

Have you ever:

 Applicant 1 / Guarantor
(please circle)

 Applicant 2 / Guarantor
(please circle)

Been refused a mortgage on the property to be mortgaged?	YES / NO	YES / NO
Owned a property which has been subject to a shortfall sale or taken into possession by a lender, either as a result of a voluntary arrangement or by court action?	YES / NO	YES / NO
Failed to keep up your payments under a mortgage or any other loan?	YES / NO	YES / NO
Had a county court judgement registered against you?	YES / NO	YES / NO
Been bankrupt or made arrangements with your creditors?	YES / NO	YES / NO
Defaulted on credit accounts?	YES / NO	YES / NO
Had any criminal convictions?	YES / NO	YES / NO
Had any savings/mortgage accounts with the Society?	YES / NO	YES / NO

Do you:

Intend to borrow or receive assistance towards the balance of purchase money? (If 'Yes', please give details of source of funds in Section J. If a gift, please give names of those providing the gift and relationship to applicant(s)).	YES / NO	YES / NO
Own any other property either outright or with a mortgage?	YES / NO	YES / NO

If 'Yes' to any of the above give details in Section J

FINANCIAL COMMITMENTS

For any joint commitments please complete details under Applicant 1 only. Please note that if you are purchasing for the first time, the figures below should be estimated.
If no payments are applicable, please insert 0.00. This section should include the details of any additional finance/loan applications which have not yet commenced.

Monthly committed expenditure

Applicant 1 (please circle)

Applicant 2 (please circle)

Personal Loans / Hire Purchase (continue in Section J if necessary)	£ Balance outstanding £ Expiry date	£ Balance outstanding £ Expiry date
	£ Balance outstanding £ Expiry date	£ Balance outstanding £ Expiry date
Cost of other mortgages you have which will not be repaid before commencement of this new mortgage (continue in Section J if necessary)	£ Balance outstanding £ Expiry date	£ Balance outstanding £ Expiry date
	£ Balance outstanding £ Expiry date	£ Balance outstanding £ Expiry date
Credit cards (continue in Section J if necessary)	£ Balance outstanding £ Is balance cleared each month Y/N	£ Balance outstanding £ Is balance cleared each month Y/N
	£ Balance outstanding £ Is balance cleared each month Y/N	£ Balance outstanding £ Is balance cleared each month Y/N
Childcare	£	£
Alimony / maintenance	£	£
Cost of repayment strategy (interest only)	£	£

Monthly basic essential expenditure

Housekeeping/food/washing	£	£
Gas/electricity/oil	£	£
Rates & Ground Rent	£	£
Telephone(s)	£	£
Buildings Insurance	£	£
Service Charge (if applicable)	£	£
Motoring - petrol, insurance, tax	£	£
Transport	£	£

Monthly basic quality of living costs

Clothing	£	£
Household goods (furniture, appliances)	£	£
Personal goods (toiletries etc)	£	£
Entertainment/holidays/TV package	£	£
Life assurance/pension	£	£
Other (continue in section J if necessary)	£	£
Total monthly expenditure	£	£

CHANGES TO EMPLOYMENT, INCOME OR EXPENDITURE

Are you aware of any changes to your employment, income or expenditure that are likely to affect your ability to meet your mortgage payments? (please circle)	Yes / No	Yes / No
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SECTION B

PURCHASING A PROPERTY (INCLUDING SELF BUILD)

Purchase Price	£
Loan Required	£
Funds provided by applicant (proof of deposit may be required)	£
Source of Deposit (eg. savings, sale of property etc)	
Repayment Period	Years
Is existing property being sold? (please circle)	Yes / No / N/A
Sale price of existing property	£
Inter-family purchase (please circle)	Yes / No

SECTION C

PROPERTY ALREADY OWNED (RE-MORTGAGE)

Estimated value of the property	£
Date of original purchase	
Original purchase price	£
Is ownership of this property in single or joint names (please circle)	Single / Joint
Loan Required	£
Repayment Period	Years

Purpose of the loan required (as requested above):

To repay original purchase loan	£
To repay an existing home improvement loan/financial agreement	£
To repay an existing loan/financial agreement used for other reasons (please give details)	£
To pay for proposed home improvements. Please give details of home improvements. Estimate of costs, plans and planning permission documentation may be required.	£
Other (please give details)	£

SECTION D

ADDITIONAL BORROWING REQUIRED

Existing mortgage account number	
Address of property	Postcode
Estimated value of the property	£
Current balance outstanding	£
Additional Borrowing required	£
Repayment Period	Years

Purpose of Additional Borrowing (as requested above):

Home Improvements (please give details of home improvements). Estimate of costs, plans and planning permission documentation may be required	£
To repay an existing loan/financial agreement (please give details)	£
Other (please give details)	£
How and when may our valuer obtain access to the property?	
Do you intend to occupy the property both immediately and continuously? (please circle)	Yes / No
Please give full names and dates of birth of occupants aged 17 or over (other than the borrower(s)). If none, please state 'none'.	

SECTION E

TRANSFER OF EQUITY (CHANGE OF NAME)

Existing mortgage account number	
Address of property	Postcode
Reason for transfer of name	
Name of borrower to be removed	
Name of borrower to be added	
Name and address of solicitor acting on your behalf	
Is any additional borrowing required. (please circle) If 'Yes' please also complete Section D	Yes / No
Is a new Direct Debit Mandate required? If 'Yes', please provide a new Direct Debit Mandate and bank statement for the new account	Yes / No
Please give full names and dates of birth of occupants aged 17 or over (other than the borrower(s)). If none, please state 'none'.	

SECTION F

THE PROPERTY

Address of property	Postcode		
Age of property	Years		
Description (house, bungalow, flat etc)			
Total square footage	Sq Ft		
Number of:			
Floor(s)	Kitchen(s)		
Basement(s)	Bathroom(s)		
Reception(s)	W.C. (s)		
Bedroom(s)	Garage(s)		
Construction of walls			
Construction of roof			
Property built by: e.g. Private Sector Builder, Local Authority, Housing Association			
Where the property is new or under 10 years is there a valid building warranty certificate (please circle)	Yes / No		
Building warranty provider: e.g. National House Building Council, Global Home Warranties, International Construction Warranty, Professional Consultant.			
If Professional Consultant, please give details of the Professional Consultant who inspected/will inspect the property along with their qualifications.			
Please give details if drainage, water, gas and electrics are not connected to the mains supply or if there are any restrictions or covenants attached to the planning permission for the property:	Please circle either N/A or provide details: N/A (Continue in section J if necessary)		
Does the property have photovoltaic (solar) panels or do you intend to install these at the property?	Yes / No If Yes, please give details		
Name, address and telephone number of selling agent			
Who should the valuer contact to arrange access to the property?			
Name, address and telephone number of solicitor			
Estimated completion date			
Will you obtain vacant possession? (please circle)	Yes / No		
Is this your first purchase? (please circle)	Yes / No		
Will all applicants occupy the property? (please circle) If 'No' please specify who will occupy the property	Yes / No		
Is this a Joint Mortgage, Sole Proprietor arrangement?	Yes / No If 'Yes', please state who will be the legal owner(s) of the property (provide names and dates of birth in full):		
<i>All borrowers must obtain legal advice regarding this mortgage arrangement.</i>			

Do you intend to let the property? (please circle)	Yes / No
Will any business be carried on in the building or outbuildings? (please circle)	Yes / No
Please give full names and dates of birth of occupants aged 17 or over (other than the applicant(s)). They will be required to sign the Society's form of consent to mortgage. If none, please state 'none'.	

ADDITIONAL INFORMATION FOR SELF BUILD PROPERTY (PLEASE PROVIDE PLANS AND PLANNING PERMISSIONS)

Do you already own the site?	Yes / No
State site purchase price or value	Purchase Price: £ Value: £
Approximate total cost of build	£
Are there any restrictive covenants / planning restrictions? (please circle) If 'Yes' give details	Yes / No
What stage is construction currently at? (e.g. roofed, plastered)	
Are stage payments required? (please circle) If 'Yes' please state amount and at which stage of construction payments are required	Yes / No
Building Warranty provider (please tick)	National House Building Council (NHBC) <input type="checkbox"/>
	Global Home Warranties (GHW) <input type="checkbox"/>
	International Construction Warranty (ICW) <input type="checkbox"/>
	Professional Consultant <input type="checkbox"/>
If Professional Consultant, please give details of the Professional Consultant who will inspect the property during construction together with their qualifications.	

SECTION G

REPAYMENT METHOD

How will you repay the mortgage? (please tick)	
Repayment	<input type="checkbox"/>
Interest Only	<input type="checkbox"/>
Part Interest Only	<input type="checkbox"/>
If part Interest Only what is the value of the Interest Only part?	£
The Society will only accept interest only applications provided there is an acceptable source of funds or strategy to repay the capital at the end of the mortgage term. The staff at your local branch will be happy to discuss this with you.	
Will any element of the source of funds or strategy to repay the capital on an interest only or part interest only mortgage be denominated in a currency other than Sterling?, If Yes, please confirm details of the asset and the currency it is held in.	Yes / No Detail and value of asset(s) held: Currency in which the asset(s) held:

MONTHLY MORTGAGE REPAYMENT

Your mortgage payment date will be on the 28th of the month (if you pay by direct debit this will be collected from your bank account on the last bank working day of the month). If this date is not suitable please circle an alternative date below. The first payment will consist of both interest accrued in the month of completion and the first regular payment due.

The above date (28th) is not suitable – please collect my mortgage repayments on the : 5th / 15th of each month.

SECTION H

FEES

Certain fees are payable to Progressive Building Society in order to complete your mortgage application. Some of these fees, but not all, may be added to the loan. Please indicate how you wish to pay these fees, as illustrated on your Mortgage Illustration. If you have indicated you wish to pay your fees by debit card we will contact you to arrange payment.

Fees	Added to loan?	Payment method if paid upfront
Valuation	The valuation fee must be paid on application.	
Arrangement	Yes <input type="checkbox"/> No <input type="checkbox"/> N/A <input type="checkbox"/>	Cash <input type="checkbox"/> Cheque <input type="checkbox"/> Debit card <input type="checkbox"/>
Funds Release	Yes <input type="checkbox"/> No <input type="checkbox"/> N/A <input type="checkbox"/>	Cash <input type="checkbox"/> Cheque <input type="checkbox"/> Debit card <input type="checkbox"/>
Re-Inspection	Yes <input type="checkbox"/> No <input type="checkbox"/> N/A <input type="checkbox"/>	Cash <input type="checkbox"/> Cheque <input type="checkbox"/> Debit card <input type="checkbox"/>
Stage Payment	Yes <input type="checkbox"/> No <input type="checkbox"/> N/A <input type="checkbox"/>	Cash <input type="checkbox"/> Cheque <input type="checkbox"/> Debit card <input type="checkbox"/>
Additional Borrowing	Yes <input type="checkbox"/> No <input type="checkbox"/> N/A <input type="checkbox"/>	Cash <input type="checkbox"/> Cheque <input type="checkbox"/> Debit card <input type="checkbox"/>
Updated Valuation	Yes <input type="checkbox"/> No <input type="checkbox"/> N/A <input type="checkbox"/>	Cash <input type="checkbox"/> Cheque <input type="checkbox"/> Debit card <input type="checkbox"/>
Transfer Administration	Yes <input type="checkbox"/> No <input type="checkbox"/> N/A <input type="checkbox"/>	Cash <input type="checkbox"/> Cheque <input type="checkbox"/> Debit card <input type="checkbox"/>

SECTION I

HOUSEHOLD INSURANCE

It is a condition of your mortgage that you have buildings insurance in place for your property. The Society can introduce you to AXA Insurance, who can provide you with a quotation for cover. Please tick one box:

‘Yes’, I/We would like the Society to refer my/our details to AXA Insurance	<input type="checkbox"/>
‘No’, I/We will be arranging our own buildings insurance with another provider	<input type="checkbox"/>

If you decide to arrange your own property insurance the Advance will be released on your undertaking to keep the property fully insured and that you will assume full responsibility for all arrangements made and in no circumstances will hold the Society or it's servants responsible if you suffer loss because of any inadequacy or deficiency in the insurance arrangements you have arranged. You must inform the Insurance Company of the Society's interest in the property.

LIFE / CRITICAL ILLNESS COVER / INVESTMENT

It may be important that you consider life and/or critical illness insurance for your mortgage. The Society is unable to offer any advice on the suitability of any protection or investment products.

For Protection Cover, we may refer you to an appointed representative of Mortgage Advice Bureau Limited and Mortgage Advice Bureau (Derby) Limited, who are authorised and regulated by the Financial Conduct Authority.

Please tick one box.

Yes, I/we would like the Society to make an appointment with a representative to discuss my/our options	<input type="checkbox"/>
No, I/we will make alternative arrangements	<input type="checkbox"/>

NOTES

PLEASE READ CAREFULLY

Should you have any difficulty in completing this Application Form, the staff at your local branch will be happy to assist.

PLANS AND DRAWINGS. If any major alterations are intended please submit estimate of costs, plans and planning permission documentation.

VALUATION REPORT

The Society is legally bound to assess the VALUE of the property for mortgage purposes and must obtain a VALUATION REPORT. Although you may receive a courtesy copy of this report it is NOT adequate for your purposes as a prospective owner and occupier of the property. This Valuation Report will not be detailed and will be based on a limited inspection only. It may not reveal serious defects and there may be inaccuracies or omissions which are not of importance to the Society but which may be of considerable importance to you as a purchaser.

In limited circumstances the Society may allow the use of an Automated Valuation Model (AVM) to assess the value of the property. When an AVM is used to assess the value of the property a valuation report will not be provided to you.

You are strongly advised to obtain your own (more detailed) report on the value and condition of the property based on a more extensive inspection. The Society would be pleased to help you arrange a more detailed report. Further information on the alternatives available together with their limitations and fee levels is available from your local branch. The fees for a more extensive report are of course higher than for the basic Valuation Report and you may make your own arrangements for obtaining a suitable report on the property. If you do so the Society will still require a valuation report for its own purposes and you must defray the Society's costs in obtaining the Valuation Report for mortgage purposes.

SECTION J

ADDITIONAL INFORMATION

Please enter any additional information relevant to the application as indicated in the appropriate Section.

Section	Additional details

SECTION K

DECLARATION & SIGNATURE(S)

- 1 I/We the undersigned hereby make an application to PROGRESSIVE BUILDING SOCIETY (the Lender) for an Advance upon the security of the property described in the foregoing statement and in accordance with the Society's Rules and Mortgage Conditions.
- 2 I am/We are 18 years of age or over and will advise Progressive Building Society of any previous mortgage applications I/we have made on this property or another property either with Progressive Building Society or another lending institution, whether they were accepted or not.
- 3 The information given in this application is true and complete to the best of my/our knowledge and shall form the basis of any advance, which, at the discretion of the Society, may be made. It is a criminal offence to knowingly supply false information to obtain a loan.
- 4 I/We understand that the rate of interest and monthly payment of any loan granted may vary from time to time.
- 5 I/We understand that I/we cannot let the property without the written consent of Progressive Building Society.
- 6 The Lender shall be entitled to transfer, assign or otherwise dispose of the benefits of any mortgage entered into pursuant to this application together with the benefit of any charge over any life assurance policy and other related security thereto without my/our previous consent.
- 7 I/We understand that I/we cannot enter into any further charges over the property prior to or after completion without the written consent of Progressive Building Society.
- 8 I/We understand that the mortgage advance now applied for may attract a Higher Lending Charge, payable either before drawdown of the mortgage advance or debited to the mortgage account if the amount of the mortgage advance exceeds the Lender's current threshold level for the charging of this fee. The Higher Lending Charge, if charged, is based on the amount of the mortgage advance as a percentage of the lower of the purchase price or the independent valuation of the property, as established by the valuer employed by the Lender.
- 9 I/We understand that once drawdown of the mortgage advance has taken place, this Higher Lending Charge is non-refundable in any circumstances and may be retained by the Lender or used in whole or in part to arrange Mortgage Indemnity Guarantee Insurance. I/We understand that such insurance, if taken out, will offer no protection to me/us if the property is subsequently taken into possession by the Lender and sold for less than the amount I/We owe.
- 10 I/We understand that if a claim is paid to the Lender under such insurance, the insurers have the right to recover this amount from me/us within 6 years of the date of possession.
- 11 I/We understand that if at some future date Additional Borrowing is applied for on the security of the same property, I/we may be required to pay a Higher Lending Charge also, and the totals of the amount of this advance then owing and the Additional Borrowing applied for will be used to establish if the Lender's then current threshold has been exceeded.
- 12 I/We understand that, if necessary, this application form may be a proposal by me/us to an insurance company and that any information required by the insurance company may be given by the Lender.
- 13 Unless otherwise stated, I/we understand and agree to the arrangement for insurance on the property and that any information required by the insurance company may be given by the Lender.
- 14 I/We understand that all payments made in respect of any mortgage granted are for and on behalf of all applicants previously described regardless of the originator of such payments.
- 15 Unless otherwise stated by me/us, all existing loans and mortgages from whatever lending source have been conducted in a satisfactory manner and are currently up to date.
- 16 I/We understand that any misrepresentation or mis-statements in or omission from information given by me/us may result in the Lender demanding immediate repayment of the loan and enforcing its right under the mortgage.
- 17 I/We understand that no warranty, representation or assurance is given by Progressive Building Society that the statements, comments or conclusions expressed or implied in any Valuation Report are accurate or reliable and I/we agree that neither the Progressive Building Society nor any Valuer appointed by them has any responsibility to me/us or any other person as to the value, state or conditions of the property.
 - I/We further declare and agree that any valuation or other report prepared for the Lender is not a structural survey and that it is in my/our best interest to obtain a full structural survey of the property prior to entering into any commitment to purchase it.
 - I/We have read the section headed VALUATION REPORT.
 - I/We have been advised to obtain a fuller inspection and report and NOT to rely on the Valuation Report when deciding whether or not to proceed.
 - I/We understand that if I/we do not request a fuller inspection and report for my/our purposes, I/we accept the risk that the property may suffer from serious defects and that the report may contain significant inaccuracies or omissions or may be inadequate for my/our purposes.
 - I/We understand and agree that the Lender and the Valuer accept no responsibility for the contents or adequacy of the report made to the Lender even if the Valuer is at fault in this inspection or report.
- 18 Where an arrangement or other fee is paid to secure funds under a limited issue product, then the fee paid is not refundable unless otherwise stated.
- 19 The offer or making of an advance does not imply any warranty by the Lender, either that the purchase price of the property is reasonable or that the property is in a reasonable state of repair or of sound construction.
- 20 The Society reserves the right to vary or withdraw an offer of mortgage at any time before completion if special conditions are not met or in certain circumstances. Should the Society issue an offer of mortgage the details of these conditions and circumstances in which an offer can be withdrawn will be stated in the Society's offer documentation.
- 21 I/We understand that the Society is not responsible for any advice or recommendation in connection with the selling of this mortgage which has been given by any third party and that the Society does not give advice in connection with any repayment vehicle used to repay the mortgage advance.

DATA PROTECTION

- 22 Progressive Building Society is committed to keeping your information secure and private. Both physical and electronic measures have been put in place to keep your data safe. We collect and store information from you to help manage your accounts and to provide a service to you. The Society relies on the legal basis to process your personal data as the processing is necessary for the performance of our contract with you or for us to take steps to enter into a contract with you. In relation to this mortgage application processing may include taking up references from your employers, existing mortgage lenders, landlords, accountants, bankers and other enquiries which the Society considers necessary. The Society will also search the files of a credit reference agency, which will keep a record of that search. Details of how you conduct your account will be disclosed to the credit reference agency
An information leaflet is available from Progressive Building Society on request or may be viewed online at the Society's website www.theprogressive.com
- 23 I/We acknowledge that the Society may do a search with a reference agency to verify my/our identity. This involves checking the details I/we supply against those held on any database the reference agency has access to. This includes information on the Electoral Register and fraud prevention agencies. They will supply us with information, including information from the Electoral Register, for the purpose of verifying your identity. If we cannot check your identity from the information you provide then we will require you to provide additional items of documentation as proof of your identity. Further information on the search and a list of acceptable documents of identification can be found in our 'Proving Your Identity' document which is available on our website. A record of the search will be retained and it may be used to help other companies verify identity. This information may also be used for the prevention of money laundering. The Society may also use scoring methods to verify identity. The Society may also pass information to financial and other organisations involved in fraud prevention to protect itself and its customers from theft and fraud. If I/we give false or inaccurate information and the Society suspects fraud, it may be recorded and the Society may share this information with other organisations.
- 24 The Society may disclose any information to any third party, including a licensed credit reference agency. This information may be used by other lenders in assessing applications from me/us for occasional debt tracing and fraud prevention.
- 25 Where I/we borrow on the account, the Society will give details of the account and how you conduct the account to licensed credit reference agencies on a regular basis including, in certain circumstances, details of non-payment.
- 26 I/We understand that the Society will from time to time carry out an additional credit search for account management purposes.
- 27 I/We understand that where there is an association between joint applicants and/or any individual identified as my/our financial partner(s), this association will link my/our financial records. This linking will continue until I/we successfully file a "disassociation" at the credit reference agencies.
- 28 I/We understand that where a Guarantee is taken from a Guarantor(s) I/we have given the Guarantor(s) a full account of my/our financial circumstances and that I/we understand that the Guarantor(s) will be responsible for repayment of the full amount of the loan should I/we fail to repay the mortgage advance in full including interest and costs. The Guarantor(s) must provide a Guarantee to the Society and should obtain independent legal advice.
- 29 I/We understand that if I/we are applying for a Joint Mortgage, Sole Proprietor mortgage, I/we have given all borrowers a full account of my/our financial circumstances and I/we understand that all borrowers are responsible for repayment of the full amount of the loan, monthly repayments, interest due and all costs. If I/we are applying for a Joint Mortgage, Sole Proprietor mortgage I/we must receive legal advice.
- 30 We would like to send you information about products and services which we feel may be of interest to you by post, telephone, e-mail and SMS. This may be through a third party acting on our behalf. If you agree to being contacted in this way please tick the relevant boxes.

	Post	Email	Phone	SMS	No Consent Provided
Applicant one					
Applicant two					

- 31 By signing this form you are content to make the declarations listed above and confirm that you understand how the Society will use your data by reference to our Data Protection Guide.

Signature of Applicant 1/ _____	Signature of Applicant 2/ _____
Dated _____	Dated _____
Signature of Applicant 3/ _____	Signature of Applicant 4/ _____
Dated _____	Dated _____
Signature of Guarantor(s) _____ (If applicable)	Signature of Guarantor(s) _____ (If applicable)
Dated _____	Dated _____

The Society recommends that Guarantor(s) take independent legal advice to ensure that the commitment and consequences of giving a guarantee are fully understood. Guarantor(s) must provide a guarantee to the Society.

WARNING

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

THINK CAREFULLY BEFORE SECURING OTHER DEBTS AGAINST YOUR HOME.

IF YOU HAVE AN INTEREST ONLY MORTGAGE IT IS YOUR RESPONSIBILITY TO ENSURE THAT THERE IS AN ACCEPTABLE SOURCE OF FUNDS OR AN ADEQUATE REPAYMENT STRATEGY IN PLACE FOR REPAYING THE CAPITAL AT THE END OF THE MORTGAGE TERM. IT IS IMPORTANT TO CHECK REGULARLY THAT YOUR SOURCE OF FUNDS OR REPAYMENT STRATEGY IS ON TRACK TO REPAY THE CAPITAL AT THE END OF THE MORTGAGE TERM.



PROGRESSIVE
BUILDING SOCIETY



Please fill in the whole form using a ball point pen and send it to:

Progressive Building Society
Progressive House
33-37 Wellington Place
Belfast
BT1 6HH

Name(s) of account holder(s)

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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

9	7	0	0	1	4
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Reference (Progressive Building Society Reference Number)

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Instructions to your bank or building society

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

Signature(s)

Date

Bank and building societies may not accept Direct Debit Instructions for some types of account

This guarantee should be detached and retained by the Payer

The Direct Debit Guarantee

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of your Direct Debit Progressive Building Society will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Progressive Building Society 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 Progressive Building Society 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 Progressive Building Society asks you to
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.



HEAD OFFICE:

PROGRESSIVE HOUSE, 33-37 WELLINGTON PLACE, BELFAST BT1 6HH

TEL 028 9024 4926 0845 0704961 (calls charged at local rate)

www.theprogressive.com

BELFAST:

33-37 WELLINGTON PLACE

BELFAST, BT1 6HH

TEL 028 9082 1821 08450704954 (calls charged at local rate)

LISBURN:

3 MARKET PLACE

LISBURN, CO ANTRIM

BT28 1AN

TEL 028 9260 2802 08450704952 (calls charged at local rate)

BALLYMENA:

79-81 WELLINGTON STREET

BALLYMENA, CO ANTRIM

BT43 6AD

TEL 028 2564 2845 0845 0704951 (calls charged at local rate)

LONDONDERRY:

3 MILLENNIUM FORUM,

NEWMARKET STREET, LONDONDERRY

BT48 6EB

TEL 028 7137 2277 08450704962 (calls charged at local rate)

BANGOR:

6 CASTLE STREET

BANGOR, CO DOWN

BT20 4ST

TEL 028 9127 0348 0845 0704957 (calls charged at local rate)

NEWTOWNARDS:

4 CONWAY SQUARE

NEWTOWNARDS, CO DOWN

BT23 4DD

TEL 028 9181 9709 08450704953 (calls charged at local rate)

COLERAINE:

17 THE DIAMOND

COLERAINE, CO LONDONDERRY

BT52 1DW

TEL 028 7032 9999 0845 0704963 (calls charged at local rate)

OMAGH:

40 HIGH STREET

OMAGH, CO TYRONE

BT78 1BP

TEL 028 8225 0989 0845 0704956 (calls charged at local rate)

ENNISKILLEN:

24 HIGH STREET

ENNISKILLEN, CO FERMANAGH

BT74 7EH

TEL 028 6632 2470 0845 0704955 (calls charged at local rate)

PORTADOWN:

12 MARKET STREET

PORTADOWN, CRAIGAVON, CO ARMAGH

BT62 3JY

TEL 028 3833 0103 0845 0704960 (calls charged at local rate)

GLENGORMLEY:

323 ANTRIM ROAD

NEWTOWNABBEY

BT36 5DY

TEL 028 9083 9329 0845 0704959 (calls charged at local rate)

