



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

Buy to Let

Buy to Renovate

Renovation Remortgage

Buy for University (JMSP)

Affordability Booster (JMSP)

For more than 2 mortgage applicants, 2 Mortgage Application Forms should be completed.

Account Number

Product

LTV

Mortgage Application July 2026

Channel of Sale

Face to face

Online

Telephone

Post



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
	Level of Service provided (please tick) Advised ☐ Execution Only ☐
	Your telephone number
	Your e-mail address
	Is the direct debit mandate completed and confirmed? 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 UK Money Laundering Regulations 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 _____ 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	☐	Self-Build	☐	Additional Borrowing	☐
Second Time Buyer	☐	Northern Ireland Co-Ownership	☐	Transfer of Equity (Change of Name)	☐
Re-Mortgage - Property Already Owned	☐	Remortgage Transfer	☐	Foreign Currency Loan	☐
Affordability Booster (JMSP)	☐	Buy to Let	☐	Buy to Renovate	☐
Renovation Remortgage	☐	Buy for University (JMSP)	☐		☐

THE APPLICANT(S)

Applicant 1						Guarantor					Applicant 2					Guarantor				
Title: Mr/Mrs/Miss/Ms/Other	Mr	Mrs	Miss	Ms	Other	Mr	Mrs	Miss	Ms	Other	Mr	Mrs	Miss	Ms	Other	Mr	Mrs	Miss	Ms	Other
If 'Other' please specify																				
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 All correspondence to Applicant 1 All correspondence to Applicant 2					Postcode All correspondence to Applicant 1 All correspondence to Applicant 2														
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	years	months
Current accommodation	Owner with mortgage tenant	owned outright with parents	owned outright with friends	Owner with mortgage tenant
Current rent or Mortgage repayment Balance outstanding on current mortgage	£	per month	£	per month
	£	outstanding	£	outstanding
Name and address of current lender or landlord (including postcode)	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		Applicant 2		Guarantor	
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?	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?	Yes / No			Yes / No			
Is any of your income denominated in a currency other than Sterling? (please tick). If yes, please provide details of the currency and complete the following income questions in the currency you receive.	Yes / No			Yes / No			
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 tick). If yes, please provide details of the currency and complete the following income questions in the currency you receive.	Yes / No				Yes / No			
	If yes, confirm currency:				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	Applicant 2 Guarantor
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	Applicant 2
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)	£	£
Basic recreation	£	£
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?

Yes / No

Yes / No

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)	
For a Buy to Renovate mortgage, please provide details of stage payments required.	
For a Buy to Renovate mortgage, what is the completed value of the property following completion of the renovation works?	
Repayment Period	Years
Is existing property being sold?	Yes / No / N/A
Sale price of existing property	£
Inter-family purchase	Yes / No / N/A

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	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.	£
For a Renovation Remortgage please provide details of stage payments required	£
For a Renovation Remortgage, what is the completed value of the property following completion of the renovation works?	£
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?	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. 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		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:		(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?		Yes / No	

Is this your first purchase?	Yes / No
Will all applicants occupy the property?	Yes / No
If 'No' please specify who will occupy the property	
Is this an Affordability Booster (JMSP) mortgage?	Yes / No
<i>All borrowers must obtain legal advice regarding this mortgage arrangement.</i>	If 'Yes', please state who will be the legal owner(s) of the property (provide names and dates of birth in full):
Is this a Buy for University (JMSP) mortgage?	Yes / No
If 'No' please specify who will occupy the property	
Do you intend to let the property?	Yes / No
If you have answered Yes to 'Do you intend to let the property?' please answer the following:	Is the property currently let? Yes / No How many Buy to Let properties do all borrowers own including this one? How many Buy to Let properties do all borrowers own (with a mortgage) including this one? Monthly rental income (current or expected) £ Is the property sub-let or have separate units of accommodation? Yes / No If Yes, please provide details
Will any business be carried on in the building or outbuildings?	Yes / No
If 'Yes' provide details in Section J	
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?	Yes / No
If 'Yes' give details	
What stage is construction currently at? (e.g. roofed, plastered)	
Are stage payments required?	Yes / No
If 'Yes' please state amount and at which stage of construction payments are required	
Building Warranty provider	National House Building Council (NHBC)
	Global Home Warranties (GHW)
	International Construction Warranty (ICW)
Other warranty provider (please specify)	Professional Consultant
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?

Repayment	
Interest Only	
Part Interest Only	
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:
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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 select 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	No	N/A	Cash	Cheque	Debit card
Funds Release	Yes	No	N/A	Cash	Cheque	Debit card
Re-Inspection	Yes	No	N/A	Cash	Cheque	Debit card
Stage Payment	Yes	No	N/A	Cash	Cheque	Debit card
Additional Borrowing	Yes	No	N/A	Cash	Cheque	Debit card
Updated Valuation	Yes	No	N/A	Cash	Cheque	Debit card
Transfer Administration	Yes	No	N/A	Cash	Cheque	Debit card

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.

'Yes', I/We would like the Society to refer my/our details to AXA Insurance	
'No', I/We will be arranging our own buildings insurance with another provider	

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.

Yes, I/we would like the Society to make an appointment with a representative to discuss my/our options	
No, I/we will make alternative arrangements	

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

If you have any additional information to support your Client(s) application, please record it here. For example, details of any other mortgages not being repaid. If your Client(s) are arranging their own property insurance, please state "own insurance" in this space. If your Client(s) would like us to refer their details to AXA for quotation for property insurance, please state "quote".

If your client is displaying or has displayed characteristics of vulnerability, please detail this in the Additional Information section. For example:

- Health issues – illnesses or conditions which make it difficult to carry out daily tasks.
- Life events – such as bereavement, job loss or relationship breakdown.
- Resilience – low ability to withstand financial or emotional shocks, e.g. over-indebtedness.
- Capability – such as lack of knowledge in financial matters, poor literacy, numeracy, or IT skills.

Section	Additional details

SECTION K

DECLARATION & CONFIRMATION

1. I/We the mortgage applicant[s] 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 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 sell part of or let the property; unless the property is a Buy to let in which case the whole of the property can be let;
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 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;
 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 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 mine/our financial records. This linking will continue until I/we successfully file a "disassociation" at the credit reference agencies;
 28. I/We understand that the Society may use credit reference data to assess my/our income and expenditure for mortgage affordability purposes where I/we have selected to use Open Banking;
 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. 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 a 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.

Marketing

The Society relies on one of a number of legal bases to process your data. Sometimes we may send you information about products and services which we feel may be of interest to you. We will never pass your information to third parties for marketing purposes. Please read our Mortgage Terms & Conditions and our Privacy Policy for further information on how we use your data.

We use your data in line with our Privacy Policy/Terms and Conditions, which includes the potential consequences of third parties using your data. See our website www.theprogressive.com/document-hub for details.

Declaration

By reading and accepting the Declaration, you are confirming that your client(s) are fully aware that by processing a mortgage application, Progressive Building Society will search your client(s) credit file and a record of that search will be left (it will leave a hard footprint on the customers records). You are also confirming you have complied with current anti-money laundering regulations. You are expected to hold valid photographic identification for all client(s) which the Society may request from you at any time, and for all client(s) you have not met face to face you are required to upload copies of photographic identification (e.g. valid driving licence/passport) with the client(s) application. If your client(s) register online, they will be asked to provide valid photographic identification, to enable us to complete an electronic ID check. It is also your responsibility to ensure that your client(s) understand the Declarations they are making by submitting their Mortgage Application to the Society.

☐ I/we confirm I/we have read and understood the Society's Declaration above and the Society Rules and Mortgage Conditions.*

***You need to accept the Declaration in order to proceed**

DIRECT DEBIT DECLARATION

Your client(s) monthly mortgage payment will be made by Direct Debit and will be made on 28th of the month. If this date is not suitable, your client(s) can select 5th or 15th of the month as the collection date. The first payment will consist of both interest accrued in the month of completion and the first regular monthly payment due.

Your client(s) must provide a bank statement to verify the Bank Account details provided for the Direct Debit.

You must ask your client(s) to confirm the following, prior to completion of the Bank Account details below:

1. That they hold a UK Bank / Building Society Account and they are the Account Holder(s)
2. That they are the person(s) authorised to debit from the Bank Account, detailed below
3. That this Bank Account allows Direct Debits to be collected from it

Please carefully confirm with your client(s) the following information, and then complete the details below:

- The Bank's Sort Code
- The Bank Account Number
- The Account Name your client(s) are instructing us to debit

Please ensure you provide the following information to your client(s) before proceeding:

The Company Name which will appear on your Bank statement against the Direct Debit will be Progressive Building Society.

If there is a future change to the payment date, the amount or the frequency of the Direct Debit, the Society will give you 10 working days' notice in advance of your Bank Account being debited.

All Direct Debits are protected by a Guarantee. In the event of an error, you are entitled to an immediate refund from your Bank or Building Society. You have the right to cancel the Direct Debit at any time. This Guarantee is offered by all the Banks and Building Societies which take part in the Direct Debit Scheme. A copy of the safeguards under the Direct Debit Guarantee will be sent to you by post, by the Society. When your Direct Debit instruction is set up, the Society will send confirmation by post within 3 working days.

☐ I/we confirm I/we have read and understood the Direct Debit Declaration above*

***You need to accept the Declaration in order to proceed**

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.

HEAD OFFICE:

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

TEL 0800 0294 997 (calls charged at local rate)

www.theprogressive.com

BELFAST:

33-37 WELLINGTON PLACE
BELFAST, BT1 6HH

LISBURN:

3 MARKET PLACE
LISBURN, CO ANTRIM
BT28 1AN

BALLYMENA:

79-81 WELLINGTON STREET
BALLYMENA, CO ANTRIM
BT43 6AD

LONDONDERRY:

3 MILLENNIUM FORUM,
NEWMARKET STREET, LONDONDERRY
BT48 6EB

BANGOR:

108 MAIN STREET
BANGOR
BT20 4AG

NEWTOWNARDS:

4 CONWAY SQUARE
NEWTOWNARDS, CO DOWN
BT23 4DD

COLERAINE:

17 THE DIAMOND
COLERAINE, CO LONDONDERRY
BT52 1DW

OMAGH:

40 HIGH STREET
OMAGH, CO TYRONE
BT78 1BP

ENNISKILLEN:

24 HIGH STREET
ENNISKILLEN, CO FERMANAGH
BT74 7EH

PORTADOWN:

12 MARKET STREET
PORTADOWN, CRAIGAVON, CO ARMAGH
BT62 3JY

NEWTOWNABBEY:

UNIT 29B LESLEY ABBEYCENTRE
NEWTOWNABBEY
CO. ANTRIM
BT37 9UH

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:

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Branch sort code:

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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

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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.

