

Mortgage Application Form



Please confirm:

that you have met with the applicant(s) face to face

Yes No

that the applicant(s) is/are permanent residents in Northern Ireland

Yes No

the property in Section 10a is the applicant's main residence

Yes No

that the applicants income is in sterling

Yes No

Section 1 - Intermediary Details

Firm Reference Number (FRN):

Intermediary Company:

Adviser name:

Adviser Code:

Are you charging a broker fee for this mortgage?

If yes, please confirm the amount £

Section 2 - Loan Details

Borrower Type: First Time Buyer Other Purchase
 Mover Change Security
 Re-Mortgage\Switcher Right to buy

Purpose of Loan: Homeloan, Additional borrowing Homeloan, Remortgage
 Home Purchase Homeloan, Product transfer
 Homeloan, Debt Consolidation

Remortgages - money withdrawn: N - No extra money raised,
 D - Extra money raised for debt consolidation, H - Extra money raised for home improvements,
 O - Other M - Extra money raised for home improvements and debt consolidation,

Amount of debt consolidated: £

New Dwelling: Yes No

Property Value £

What is this Value Based On?

How much do you wish to borrow? £

How much of your own funds are you putting forward? £

Where has this deposit come from?

If borrowing additional funds, what are the purpose of these funds? Please provide a detailed breakdown.

Danske Bank may contact you to discuss this application.

Danske Bank is a trading name of Northern Bank Limited, having its registered address at Donegall Square West, Belfast, BT1 6JS (registered in Northern Ireland R568). Northern Bank Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Over what repayment period do you want this loan?

Years (YY): & Months (MM):

Will this extend beyond your retirement? Yes No

If so how do you propose to repay the loan after retirement?

Is there any other information which is relevant to your application?

Loan Type:

Tracker Fixed Rate to (DD/MM/YY) Interest Rate: %

ARRANGEMENT FEE

Is there an Arrangement Fee payable with this loan? Yes No

If yes please select fee payment method Arrangement Fee Payment:

Add to Loan Pay up front
(not available for CoOwnership mortgages
or where the LTV will exceed 95%)

VALUATION FEE

I give consent for Northern Bank Limited trading as Danske Bank ("the Bank") to obtain a valuation of the property to be mortgaged. I agree that I will be responsible for the cost of any such valuation and I will be told the cost of the valuation by the Bank before the valuation is carried out. I further agree that the Valuer appointed by the Bank will contact me by phone regarding payment for this valuation prior to carrying out the valuation of the property and I agree to settle the cost of the valuation directly with the Valuer appointed by the Bank.

Yes

INCENTIVES (please select only 1)

Do you wish to avail of a Mortgage cashback Incentive? Yes No

Do you wish to avail of our Legal Fee Incentive? Yes No

Section 3 - Personal Details

Applicant 1

First name:

Surname:

How long at current address [MM/YY]

Current Address:
AND Previous Address if less than 3 years at current address.

Postcode:

Telephone number:

Mobile number:

Email Address:

Country of birth:

Date of birth (DD/MM/YY):

First borrower retirement age:

Marital Status:

Civil partner Married & Living Apart

Cohabitant/Partner Separated

Divorced Single

Married Widowed

Gender: Male Female

Please list dependants/children.

Name	DOB (DD/MM/YY)

Applicant 2

First name:

Surname:

How long at current address [MM/YY]

Current Address:
AND Previous Address if less than 3 years at current address.

Postcode:

Telephone number:

Mobile number:

Email Address:

Country of birth:

Date of birth (DD/MM/YY):

First borrower retirement age:

Marital Status:

Civil partner Married & Living Apart

Cohabitant/Partner Separated

Divorced Single

Married Widowed

Gender: Male Female

Please list dependants/children.

Name	DOB (DD/MM/YY)

BANK DETAILS

Applicant 1

Existing Danske Bank customer: Yes No

Is Danske Bank your main Bank?

How long with your current bank (YY):

Applicant 2

Existing Danske Bank customer: Yes No

Is Danske Bank your main Bank?:

How long with your current bank (YY):

Section 4 - Employment Details

Applicant 1

Employment Status:

- | | |
|--|-------------------------------------|
| <input type="checkbox"/> Agency Contract | <input type="checkbox"/> Retired |
| <input type="checkbox"/> Fixed Term Contract | <input type="checkbox"/> Student |
| <input type="checkbox"/> Full-Time | <input type="checkbox"/> Part-Time |
| <input type="checkbox"/> Self-employed | <input type="checkbox"/> Unemployed |

Occupation:

Employer Name/Trading Name:

Employer Address/Trading Address:

Length of Service with current Employer:

Years: Months:

How is your salary paid?

Direct to Danske Bank Direct to other bank

Other

Do you expect to remain with your existing employer? Yes No

Only detail previous Employment if less than 2 years in current job:

Previous Employer Name:

Length of Service with previous Employer:

Years: Months:

Annual Income

(amounts must be regular and guaranteed)

Gross Salary/Income: £

Overtime/Commission/Bonus: £

Net Monthly Income

Wages / Salary: £

Rental: £

Pension: £

Investment: £

Other: £

Other Details:

Total £

Applicant 2

Employment Status:

- | | |
|--|-------------------------------------|
| <input type="checkbox"/> Agency Contract | <input type="checkbox"/> Retired |
| <input type="checkbox"/> Fixed Term Contract | <input type="checkbox"/> Student |
| <input type="checkbox"/> Full-Time | <input type="checkbox"/> Part-Time |
| <input type="checkbox"/> Self-employed | <input type="checkbox"/> Unemployed |

Occupation:

Employer Name/Trading Name:

Employer Address/Trading Address:

Length of Service with current Employer:

Years: Months:

How is your salary paid?

Direct to Danske Bank Direct to other bank

Other

Do you expect to remain with your existing employer? Yes No

Only detail previous Employment if less than 2 years in current job:

Previous Employer Name:

Length of Service with previous Employer:

Years: Months:

Annual Income

(amounts must be regular and guaranteed)

Gross Salary/Income: £

Overtime/Commission/Bonus: £

Net Monthly Income

Wages / Salary: £

Rental: £

Pension: £

Investment: £

Other: £

Other Details:

Total £

Section 5 - Existing Property Details

Applicant 1

Residential Status:
 Owner occupier Tenant (furnished)
 Living with parents Other

Has the property been sold? Yes No

Name of Current Lender:

Mortgage Type:
 Capital and Interest Tracker
 Part C & I and Part Interest only

Remaining Term (Years/Months):
 Years: Months:

Current Rate of Interest %

Interest Rate Type:
 Fixed Capped
 Variable Cash back
 Discounted Other
 Tracker

Applicant 2

Residential Status:
 Owner occupier Tenant (furnished)
 Living with parents Other

Has the property been sold? Yes No

Name of Current Lender:

Mortgage Type:
 Capital and Interest Tracker
 Part C & I and Part Interest only

Remaining Term (Years/Months):
 Years: Months:

Current Rate of Interest %

Interest Rate Type:
 Fixed Capped
 Variable Cash back
 Discounted Other
 Tracker

Section 6 - Net Monthly General Expenditure

Applicant 1

Monthly Committed Expenditure

Hire Purchase/Personal Loans	<input type="text"/>
Childcare/Education Fees/Maintenance	<input type="text"/>
Credit Card (s) (Minimum monthly repayment)	<input type="text"/>
Car Insurance & Tax	<input type="text"/>
Total Committed Expenditure	<input type="text"/>

Monthly Living Costs

Telephone	<input type="text"/>
Life Assurance/Pension Plans	<input type="text"/>
Food/drink/general (e.g. gym/sky)	<input type="text"/>
Petrol	<input type="text"/>
Professional Subscriptions (required for employment)	<input type="text"/>
Clothing	<input type="text"/>
Holiday	<input type="text"/>
Other	<input type="text"/>

Other Details

Total Living Costs

Applicant 2

Monthly Committed Expenditure

Hire Purchase/Personal Loans	<input type="text"/>
Childcare/Education Fees/Maintenance	<input type="text"/>
Credit Card (s) (Minimum monthly repayment)	<input type="text"/>
Car Insurance & Tax	<input type="text"/>
Total Committed Expenditure	<input type="text"/>

Monthly Living Costs

Telephone	<input type="text"/>
Life Assurance/Pension Plans	<input type="text"/>
Food/drink/general (e.g. gym/sky)	<input type="text"/>
Petrol	<input type="text"/>
Professional Subscriptions required for employment	<input type="text"/>
Clothing	<input type="text"/>
Holiday	<input type="text"/>
Other	<input type="text"/>

Other Details

Total Living Costs

Section 7a - Additional Property Details

Applicant 1

Have you any other Properties? Yes No

Number of Additional Properties:

If more than 1 additional property, please complete an additional page 6 for each property.

Address(es)

Applicant 2

Have you any other Properties? Yes No

Number of Additional Properties:

If more than 1 additional property, please complete an additional page 6 for each property.

Address(es)

Section 7b - Additional Property Details

Applicant 1

Property Type:

- Holiday home:
 Investment property:
 Family Home with attaching farm:

Date Purchased (MM/YY):

How many other parties share this ownership?

What percentage do you own? %

Value:

Outstanding Mortgage: £

Name of Current Lender:

Mortgage Type:

- Capital and Interest Interest Only

Remaining Term (yy/mm)

Years: Months:

Current Rate of Interest %

Applicant 2

Property Type:

- Holiday home
 Investment property
 Family Home with attaching farm

Date Purchased (MM/YY):

How many other parties share this ownership?

What percentage do you own? %

Value:

Outstanding Mortgage: £

Name of Current Lender:

Mortgage Type:

- Capital and Interest Interest Only

Remaining Term (yy/mm)

Years: Months:

Current Rate of Interest %

Section 7c - Additional Property - Net Monthly Expenditure

Applicant 1

Mortgage/Rent: £

Secured Loans: £

Rates/Local Authority Charges: £

Utilities:
(inc heating/electricity) £

Total net monthly expenditure: £

Applicant 2

Mortgage/Rent: £

Secured Loans: £

Rates/Local Authority Charges: £

Utilities:
(inc heating/electricity) £

Total net monthly expenditure: £

Section 8 - Bank and Building Society Accounts

Please provide details of all Bank and Building Society Accounts to include any savings and investments.

	Current Accounts	Provider	Balance	Sole / Joint
1				
2				
3				

	Savings Accounts	Provider	Balance	Sole / Joint
4				
5				
6				

Section 9 - Commitments

Please provide details of any other borrowing e.g. overdrafts, credit cards, loans.

	Personal Loans/Hire Purchase/ Student Loans	Provider	Outstanding Balance	Credit Limit (credit/store cards only)	Sole/ Joint
1					
2					
3					

	Store/Credit Cards & Overdrafts	Provider	Outstanding Balance	Credit Limit (credit/store cards only)	Sole/ Joint
1					
2					
3					

Section 10a - New Property Details

Address:

County:

Postcode:

Approximate Year of Construction: Number of Storeys:

Type of Dwelling: B = Bungalow, F = Flat or maisonette in converted house,
 D = Detached house, P = Purpose built flat or maisonette,
 S = Semi-detached house, O = Other
 T = Terraced house,

Number of Bedrooms: Number of Habitable Rooms: Garage: Yes No

Is any part of the property currently let or to be let in the future? Yes No

Have the applicants been advised that, under the terms of the mortgage, the Bank's consent is required to any letting and that the Bank will be in contact for further details? Yes No

Is the property an NIHE purchase? Yes No

Please give details of any occupants other than the applicants aged 17 and over:

Name: DOB (DD/MM/YY):

Relationship:

Is any financial contribution made? Yes No Details of contribution? £

Name: DOB (DD/MM/YY):

Relationship:

Is any financial contribution made? Yes No Details of contribution? £

Section 10b - New Property Net Monthly Expenditure

	Applicant
Mortgage	<input type="text" value="£"/>
Rates/Local authority charges	<input type="text" value="£"/>
Heating	<input type="text" value="£"/>
Electricity	<input type="text" value="£"/>
Associated insurance policies	<input type="text" value="£"/>
Associated other loans	<input type="text" value="£"/>
Building/Contents insurance	<input type="text" value="£"/>
Other	<input type="text" value="£"/>

Other Details:

Total net monthly expenditure :

Solicitor Details

Name of firm:

Solicitor acting:

Address:

Telephone number:

Selling Agent Details

Name of firm:

Contact name:

Telephone number:

If no selling agent please give contact details below of person for valuer to contact to gain access to the property:

Please note: The Bank reserves the right to ask your solicitor or an independent solicitor to act for it in preparation of the legal mortgage/charge. The applicant will bear the costs of completion of the legal mortgage/charge and any necessary disbursements associated with same.

Section 11 - Consent to Use Your Personal Information

Personal Information for Credit Applications

Important - Your personal information

1. Credit Decisions and also the Prevention of fraud and money laundering

We may use credit reference and fraud prevention agencies to help us make decisions. What we do and how both we and credit reference and fraud prevention agencies will use your information is detailed in the leaflet called: 'A guide to how we and credit reference and fraud prevention agencies use your personal information'. By completing this application form you are confirming you are agreeing that we may each use your information in this way.

2. We store and process information about you in the ways set out in our 'How we use your personal and business information' leaflet.

The mortgage intermediary will give you a copy of the leaflets described at 1 and 2 above. Copies are also available on our website at www.danskebank.co.uk.

Declaration and Consent to Use Your Personal Information

(It is important that you read this declaration and consent carefully before signing)

1. I/We wish to apply for the loan details of which are described in Section 2.
2. I/We confirm that I/We have read the Section entitled 'Use of Your Personal Information for Credit Applications' and by signing this form I/We agree that I/We have received a copy of the leaflet 'A guide to how we and credit reference and fraud prevention agencies use your personal information.' I/We agree that the Bank may use my/our information in the ways set out in this leaflet. I/We further agree that this authority to use my/our information in the ways set out in the leaflet will now also apply in relation to any existing credit facilities that I/We have with the Bank.
3. The information given on this application form is true and complete to the best of my/our knowledge and belief. I/We undertake to notify the Bank of any changes in my/our circumstances (which does or may affect the information provided), prior to any mortgage being granted and to observe the utmost good faith towards the Bank at all times. The Bank may make such enquiries as it considers necessary whether from a credit reference agency (who will keep a record of the enquiry). I/We understand and agree that the Bank may contact me/us, my/our employer(s) or such other persons as it deems necessary to confirm the information that has been given on this form.
4. I/We understand that the Bank does not guarantee that the purchase price is reasonable.
5. I/We have been advised to obtain a fuller inspection and Surveyor's report and not to rely on the valuation report when deciding whether to proceed. If I/we do not request a fuller inspection and Surveyor's report, I/we accept the risk that the property may suffer from serious defects or that the valuation report may contain significant inaccuracies or omissions.
6. I/We understand that no responsibility is accepted by the Bank for the accuracy or validity of any statements or opinions made or implied in the valuation report.
7. I/We agree that the Bank will instruct a valuer to carry out a professional valuation of the property to be purchased. I/We agree that we will be responsible for paying the valuer's fees and will pay these to the valuer on demand.
8. I/We understand that if this application is successful, the Bank will issue an offer to me/us, subject to such terms and conditions as may be set out therein. I/We understand that one of those conditions will be that I/we provide a first legal mortgage/charge over the property described under the heading "New Property Details in Section 10". I/We agree to pay any legal costs incurred by the Bank in connection with obtaining the said legal mortgage/charge and understand that such costs may be debited to my/our servicing account at future date(s) as and when they arise.
9. I/We agree that the Bank may charge any applicable Booking Fee and Arrangement Fee to my/our servicing account on approval of the loan.
10. I/We agree that the Bank has not given me/us any advice or recommendation about the mortgage product that I/we have applied for.

Note: For applications in more than one name and where the parties share the same address, we will send a single copy of the information addressed to each of the parties. Where the parties live at different addresses, a copy will be sent to each address. Additional copies may be provided on request.

Please take time to check the information that you have entered on this application form. The Bank will rely on this information when deciding whether or not to grant you the mortgage which you have applied for. If there is anything that you are unsure about you should discuss this with your adviser before signing this form.

Date __ / __ / ____ Applicant's Signature _____

Date __ / __ / ____ Applicant's Signature _____

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

Section 12 - Direct Debit

I confirm the following:

Yes No

- The Direct Debit Guarantee, as shown below, has been explained to the applicant(s);
- The sort code and account number entered below have been read back to the applicant(s) and are correct;
- Where this is a sole account, the applicant is the account holder and is authorised to make debits from this account; OR
- Where this is a joint account, the applicants are the joint account holders and are authorised to make debits from this account OR one joint account holder has confirmed their ability to authorise debits from this account.

I have advised the applicant(s) of the following:

Yes No

- Authority for direct debits to be taken from the account will be given once the below details have been submitted
- Confirmation of the direct debit will be issued upon completion of the mortgage;
- No payments will be taken until after the completion of the mortgage;
- For general queries about the direct debit, they can phone 0345 6002 882 or write to Danske Bank UK, PO Box 2111, Belfast, BT10 9EG;
- They will receive a confirmation letter that they have agreed to pay by direct debit within 10 working days before the first payment is collected;
- The payment will appear on their bank statements as 'Danske Bank';
- If this mortgage application does not proceed, Danske Bank will not activate this direct debit.

Please complete the direct debit mandate below and return with this application form

Instruction to your bank or building society to pay by Direct Debit

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

Danske Bank
 P.O. Box 183
 Donegall Square West
 Belfast
 BT1 6JS

Service user number

1	6	0	4	4	4
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Instruction to your bank or building society

Please pay Danske Bank. Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee.

I/we understand that this Instruction may remain with Danske Bank and, if so, details will be passed electronically to my bank/building society.

Name(s) of account holder(s)

--

Signature(s)
Date

Bank/building society account number

--

Branch sort code

--

Preferred Date

--

Reference (Bank Use Only)

--

Name and full postal address of your bank or building society

To: The Manager	Bank/building society
Address	
Postcode	

Banks 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, Danske Bank will notify you ten working days in advance of your account being debited or as otherwise agreed. If you request Danske Bank 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 Danske Bank 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 Danske Bank 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.

