

Residential Change of Parties request form

In this form, references to 'we', 'us' and 'our' are references to Clydesdale Bank PLC (trading as Virgin Money) and includes our successors or assigns.

Please give the Mortgage account number to which this request relates (this can be found on your mortgage statement)

							-					
--	--	--	--	--	--	--	---	--	--	--	--	--

Checklist

To help us process your request, please check the following, as an incomplete form will cause delays.

I have enclosed (please tick all that apply):

If employed:

- Last two monthly payslips or eight weekly payslips and last P60.
- If employed in current job for less than six months, please provide a copy of the employment contract confirming the permanent position, and also a copy of the latest payslip.

If self employed:

Sole Trader

- Last two years HMRC SA302s accompanied by the corresponding Tax Year Overviews.
- Latest monthly bank statement.
- If profits have reduced, reason for the reduction and projection for the next financial year.

Limited Firm

- Two years accounts (finalised not drafts).
- Latest monthly business bank statement.
- If profits have reduced, reason for the reduction and projection for the next financial year.
- Accountant's contact details to request accountant's certificate directly if we require them.

Retired Income

- If currently retired, either two pension payslips, or one payslip and the latest P60. If you will be lending past your anticipated retirement age or past the age of 67, and this falls within the next 10 years, we will need to see the most recent pension forecasts for ALL PENSIONS you may have. In that situation, we will assess affordability based solely on those figures.

Interest Only Mortgages

- Documentary evidence of repayment vehicles if any part of your mortgage is on an interest only basis. If sale of property please complete the enclosed form.

If you are receiving any of the following we will need copies of documents from HMRC/DWP confirming your entitlement:

- Disability living allowance.
- Severe disability allowance.
- War disablement pension.
- Employment and Support Allowance.

What is the reason for this Change of Parties?

Please forward photocopies of any documents that are required.
Original documents are not currently required, but we may ask for them at a later stage.

Please return this form and your documents as soon as possible to:

Change of parties
Virgin Money
Jubilee House
Gosforth
Newcastle upon Tyne
NE3 4PL

Alternatively please email the completed form and documents to IV@virginmoney.com, please place your mortgage account number in the subject field.

Can I get this in a different format?

Of course. If you need this in another format (e.g. braille, large print or audio) please just let us know:

- By email: disability.awareness@virginmoney.com
- By phone: 0191 279 5300*

Finding things tough to get your head around?

Don't worry, we know it isn't easy. We're happy to take a bit more time to explain things if that would help. Just contact us on 0345 602 8301* and chat to one of our team.

*Calls may be monitored and recorded. Calls to 03 numbers cost the same as calls to 01 and 02 numbers and they are included in inclusive minutes and discount schemes in the same way.

1 Personal details

	First borrower	Second borrower
1 Title (Mr/Mrs/Miss or other) and surname	<input type="text"/>	<input type="text"/>
2 Forenames	<input type="text"/>	<input type="text"/>
3 Marital status	<input type="text"/>	<input type="text"/>
4 Previous name(s), maiden name or any other name(s) by which you are known, or have been known, within the last six years	<input type="text"/>	<input type="text"/>
5 Date of Birth in six digits e.g. 06/09/75	<input type="text"/>	<input type="text"/>
6 Nationality	<input type="text"/>	<input type="text"/>
7 Country of residence	<input type="text"/>	<input type="text"/>
8 Country of birth	<input type="text"/>	<input type="text"/>
9 Dual nationality	<input type="text"/>	<input type="text"/>
10 Citizenship	<input type="text"/>	<input type="text"/>
11 Gender	Male <input type="checkbox"/> Female <input type="checkbox"/>	Male <input type="checkbox"/> Female <input type="checkbox"/>
12 Relationship to other borrower	<input type="text"/>	<input type="text"/>
13 Home name/no. and street name	<input type="text"/>	<input type="text"/>
14 Postcode	<input type="text"/>	<input type="text"/>
15 When did you move to your permanent address?	<input type="text"/>	<input type="text"/>
If less than 3 years ago, please tell us your previous address(es) over the last 3 years, how long you lived there and the nature of occupancy. Give your most recent address first – if you need space for more than one previous address, please use Part 7: Additional Information	<input type="text"/>	As First applicant
	Postcode	Postcode
	From: / / To: / /	From: / / To: / /
16 At your permanent address, are you: If 'Other', please specify	Nature of occupancy	Nature of occupancy
	Home owner <input type="checkbox"/> Tenant – furnished <input type="checkbox"/>	Home owner <input type="checkbox"/> Tenant – furnished <input type="checkbox"/>
	Tenant – unfurnished <input type="checkbox"/> Relatives/friends <input type="checkbox"/>	Tenant – unfurnished <input type="checkbox"/> Relatives/friends <input type="checkbox"/>
17 Telephone number including STD code and email address	Other <input type="text"/>	Other <input type="text"/>
	Home <input type="text"/>	Home <input type="text"/>
	Mobile <input type="text"/>	Mobile <input type="text"/>
18 If removing a customer, please provide current address and contact number for the customer wishing to be removed from the account along with confirmation of where they will reside following completion of the Change of Parties (if this differs)	Email <input type="text"/>	Email <input type="text"/>
	<input type="text"/>	<input type="text"/>
19 Please provide details of your correspondence address, to be used after your Change of Parties completes. (If this is different to the mortgage property address please confirm why)	<input type="text"/>	<input type="text"/>

Please note:
We will contact any customer being removed from this account to make them aware of this request.

1 Personal details (continued)

Children and dependents

Please tell us if you have any children and other dependents. This should only be completed for any person who is financially dependent on you and your income.

How many children or other dependents do you have?

Please confirm the relationship to you and their age:

Dependents	Relationship to you	Age
1		
2		
3		
4		

2 Employment (if self employed see Section 3)

	First borrower	Second borrower																																																
1 Occupation	<input type="text"/>	<input type="text"/>																																																
2 Date started current employment	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>																																																
3 Is employment permanent?	Yes <input type="checkbox"/> No <input type="checkbox"/> If No when will your contract finish? <input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/> If No when will your contract finish? <input type="text"/>																																																
4 Expected Retirement age	<input type="text"/>	<input type="text"/>																																																
5 Employer's name and address	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>																																																
6 Postcode	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>																																																
7 Nature of employer's business	<input type="text"/>	<input type="text"/>																																																
8 National Insurance number and payroll number	<input type="text"/> Payroll No. <input type="text"/>	<input type="text"/> Payroll No. <input type="text"/>																																																
9 UK tax payer	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>																																																
10 Other country of tax residence	<input type="text"/>	<input type="text"/>																																																
11 Tax identification (other country of tax residence)	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>																																																
12 What is your employment status?	<table border="1"> <tr> <td>Employed full-time</td><td><input type="checkbox"/></td> <td>Employed part-time</td><td><input type="checkbox"/></td> </tr> <tr> <td>Self-employed</td><td><input type="checkbox"/></td> <td>Contract</td><td><input type="checkbox"/></td> </tr> <tr> <td>Homemaker</td><td><input type="checkbox"/></td> <td>Benefits</td><td><input type="checkbox"/></td> </tr> <tr> <td>Unemployed</td><td><input type="checkbox"/></td> <td>Student</td><td><input type="checkbox"/></td> </tr> <tr> <td>Retired</td><td><input type="checkbox"/></td> <td></td><td></td> </tr> <tr> <td colspan="2">Other</td><td colspan="2"><input type="text"/></td> </tr> </table>	Employed full-time	<input type="checkbox"/>	Employed part-time	<input type="checkbox"/>	Self-employed	<input type="checkbox"/>	Contract	<input type="checkbox"/>	Homemaker	<input type="checkbox"/>	Benefits	<input type="checkbox"/>	Unemployed	<input type="checkbox"/>	Student	<input type="checkbox"/>	Retired	<input type="checkbox"/>			Other		<input type="text"/>		<table border="1"> <tr> <td>Employed full-time</td><td><input type="checkbox"/></td> <td>Employed part-time</td><td><input type="checkbox"/></td> </tr> <tr> <td>Self-employed</td><td><input type="checkbox"/></td> <td>Contract</td><td><input type="checkbox"/></td> </tr> <tr> <td>Homemaker</td><td><input type="checkbox"/></td> <td>Benefits</td><td><input type="checkbox"/></td> </tr> <tr> <td>Unemployed</td><td><input type="checkbox"/></td> <td>Student</td><td><input type="checkbox"/></td> </tr> <tr> <td>Retired</td><td><input type="checkbox"/></td> <td></td><td></td> </tr> <tr> <td colspan="2">Other</td><td colspan="2"><input type="text"/></td> </tr> </table>	Employed full-time	<input type="checkbox"/>	Employed part-time	<input type="checkbox"/>	Self-employed	<input type="checkbox"/>	Contract	<input type="checkbox"/>	Homemaker	<input type="checkbox"/>	Benefits	<input type="checkbox"/>	Unemployed	<input type="checkbox"/>	Student	<input type="checkbox"/>	Retired	<input type="checkbox"/>			Other		<input type="text"/>	
Employed full-time	<input type="checkbox"/>	Employed part-time	<input type="checkbox"/>																																															
Self-employed	<input type="checkbox"/>	Contract	<input type="checkbox"/>																																															
Homemaker	<input type="checkbox"/>	Benefits	<input type="checkbox"/>																																															
Unemployed	<input type="checkbox"/>	Student	<input type="checkbox"/>																																															
Retired	<input type="checkbox"/>																																																	
Other		<input type="text"/>																																																
Employed full-time	<input type="checkbox"/>	Employed part-time	<input type="checkbox"/>																																															
Self-employed	<input type="checkbox"/>	Contract	<input type="checkbox"/>																																															
Homemaker	<input type="checkbox"/>	Benefits	<input type="checkbox"/>																																															
Unemployed	<input type="checkbox"/>	Student	<input type="checkbox"/>																																															
Retired	<input type="checkbox"/>																																																	
Other		<input type="text"/>																																																
13 Main source of income	<table border="1"> <tr> <td>Salary</td><td><input type="checkbox"/></td> <td>Pension</td><td><input type="checkbox"/></td> </tr> <tr> <td>Investment income</td><td><input type="checkbox"/></td> <td>Gambling/Lottery win</td><td><input type="checkbox"/></td> </tr> <tr> <td>Benefits</td><td><input type="checkbox"/></td> <td>Student Loan/Grant</td><td><input type="checkbox"/></td> </tr> <tr> <td colspan="2">Other</td><td colspan="2"><input type="text"/></td> </tr> </table>	Salary	<input type="checkbox"/>	Pension	<input type="checkbox"/>	Investment income	<input type="checkbox"/>	Gambling/Lottery win	<input type="checkbox"/>	Benefits	<input type="checkbox"/>	Student Loan/Grant	<input type="checkbox"/>	Other		<input type="text"/>		<table border="1"> <tr> <td>Salary</td><td><input type="checkbox"/></td> <td>Pension</td><td><input type="checkbox"/></td> </tr> <tr> <td>Investment income</td><td><input type="checkbox"/></td> <td>Gambling/Lottery win</td><td><input type="checkbox"/></td> </tr> <tr> <td>Benefits</td><td><input type="checkbox"/></td> <td>Student Loan/Grant</td><td><input type="checkbox"/></td> </tr> <tr> <td colspan="2">Other</td><td colspan="2"><input type="text"/></td> </tr> </table>	Salary	<input type="checkbox"/>	Pension	<input type="checkbox"/>	Investment income	<input type="checkbox"/>	Gambling/Lottery win	<input type="checkbox"/>	Benefits	<input type="checkbox"/>	Student Loan/Grant	<input type="checkbox"/>	Other		<input type="text"/>																	
Salary	<input type="checkbox"/>	Pension	<input type="checkbox"/>																																															
Investment income	<input type="checkbox"/>	Gambling/Lottery win	<input type="checkbox"/>																																															
Benefits	<input type="checkbox"/>	Student Loan/Grant	<input type="checkbox"/>																																															
Other		<input type="text"/>																																																
Salary	<input type="checkbox"/>	Pension	<input type="checkbox"/>																																															
Investment income	<input type="checkbox"/>	Gambling/Lottery win	<input type="checkbox"/>																																															
Benefits	<input type="checkbox"/>	Student Loan/Grant	<input type="checkbox"/>																																															
Other		<input type="text"/>																																																
14 Basic gross earnings (annual)	£ <input type="text"/>	£ <input type="text"/>																																																
15 Annual overtime	£ <input type="text"/>	£ <input type="text"/>																																																
16 Guaranteed annual bonus/commission	£ <input type="text"/>	£ <input type="text"/>																																																

2 Employment (if self employed see Section 3) (continued)

17 Additional income (please specify and provide details of this source of income in Section 7)

First borrower

€

Second borrower

€

18 Nature of previous employer's business

19 Are you aware of any future changes to your income which may impact on your ability to repay the mortgage?

Yes No

If Yes: please give details

3 Self Employment (Details of self employment or more than 20% shareholding in company)

1 Nature of business

First borrower

Second borrower

2 Date business originally established

/ /

/ /

3 Expected Retirement age

4 Company name

5 Company address

6 Postcode

7 Company registration number (if applicable)

8 On what basis do you trade?

Sub-contractor

Sole trading

Sub-contractor

Sole trading

Limited company

Partnership

Limited company

Partnership

9 Percentage shareholding

10 Please state last two years' share of net profit after tax and year ended

€

Year

€

Year

€

Year

€

Year

11 If you also receive a salary in addition to the above net profit, please indicate here

€

Per

€

Per

12 Position in company

13 Name and address of accountant

14 Accountant's postcode

15 Professional qualifications of accountant

16 Accountant's email address

17 Are you aware of any future changes to your income which may impact on your ability to repay the mortgage?

Yes No

If Yes: please give details

4 Outgoings

Your current monthly outgoings and other property details (all applicants)

Please give details of all mortgages, bank loans, current credit card or credit/hire agreements, involving regular payments. Please also include any Help to Buy equity and student loans. If you have more than five loans, please provide the same details as requested above for each loan in Section 7.

	Financial Commitment 1	Financial Commitment 2	Financial Commitment 3	Financial Commitment 4	Financial Commitment 5
1 Lender's name	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2 Type of loan	Credit card <input type="checkbox"/>	Credit card <input type="checkbox"/>	Credit card <input type="checkbox"/>	Credit card <input type="checkbox"/>	Credit card <input type="checkbox"/>
	Unsecured <input type="checkbox"/>	Unsecured <input type="checkbox"/>	Unsecured <input type="checkbox"/>	Unsecured <input type="checkbox"/>	Unsecured <input type="checkbox"/>
	Mortgage <input type="checkbox"/>	Mortgage <input type="checkbox"/>	Mortgage <input type="checkbox"/>	Mortgage <input type="checkbox"/>	Mortgage <input type="checkbox"/>
If this is a Buy to Let please also confirm the monthly rent received. Is the BTL mortgage Interest Only or Repayment?	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3 Is the loan secured against this property?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
4 Borrower(s)	App 1/App 2 <input type="checkbox"/>	App 1/App 2 <input type="checkbox"/>	App 1/App 2 <input type="checkbox"/>	App 1/App 2 <input type="checkbox"/>	App 1/App 2 <input type="checkbox"/>
5 Reference/account number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
6 Outstanding balance on each loan	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
7 Regular monthly loan payments	£ <input type="text"/> pm	£ <input type="text"/> pm	£ <input type="text"/> pm	£ <input type="text"/> pm	£ <input type="text"/> pm
8 Date balance(s) due to be repaid	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
9 Assuming that this mortgage is approved, will this loan/credit card be repaid prior to completion of your Change of Parties?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

10 What are the TOTAL regular monthly loan/credit payments that you will still be liable to pay each month in addition to your Virgin Money mortgage? This is the total of the figures given in question 6 (above) plus any further loans that you will have detailed in the Additional Information Section. Please don't include payments of any loan/credit that will be repaid by that time, or that will be repaid by this mortgage. £ pm

11 Have you made an application for any credit commitments other than those that have been declared, where you are still waiting for a response?

Yes No

If Yes: please give details

12 How will the mortgage payments be funded?

Salary/Pension <input type="checkbox"/>	Transfers from other accounts in your name <input type="checkbox"/>	Family/Gift <input type="checkbox"/>	Inheritance <input type="checkbox"/>
Current savings <input type="checkbox"/>	Sale of property <input type="checkbox"/>	Investment income <input type="checkbox"/>	Gambling/Lottery win <input type="checkbox"/>
Benefits <input type="checkbox"/>	Student Loan/Grant <input type="checkbox"/>	Rental income <input type="checkbox"/>	
Other <input type="text"/>			

4 Outgoings (continued)

Please provide details of any monthly Childcare/Education/CSA/Maintenance Service Costs

	Per month	Comments
Childcare/Education	£ <input type="text"/>	<input type="text"/>
CMS Child Maintenance Service payments	£ <input type="text"/>	<input type="text"/>
Other committed expenditure*	£ <input type="text"/>	<input type="text"/>
Total	£ <input type="text"/>	<input type="text"/>

*for example, background property costs (i.e. other properties you will continue to own other than the mortgage property), professional fees, etc.

13 Are you aware of any future changes to your expenditure which may impact on your ability to repay the mortgage?

Yes No

If Yes: please give details

Credit history

1 Have you ever had a County Court Judgment or any other Court Order for non payment of a debt made against you?

First borrower Yes No Second borrower Yes No

2 Have any borrowers ever incurred mortgage, rent or loan (including Credit Card) arrears, been refused a mortgage or credit, been declared bankrupt, entered into any arrangements with creditors or been party to a mortgage where the property has been taken into possession on either a voluntary or enforced basis?

First borrower Yes No Second borrower Yes No

5 The loan

If any part of your mortgage is currently on an interest only basis, please provide details of the repayment vehicle(s) you are using to repay the interest only or part interest only element.

Permitted types are: Sale of mortgaged property sale of another property, a managed investment plan, pension, managed share portfolio or endowment policy. All of the above (with the exception of sale of this/other property) must have been in place for at least 12 months. Please give details of each plan in the boxes to the right. If you need space for more plans, please use section 7: Additional Information.

Where the repayment vehicle is the sale of another property it must be owned by the applicant(s), be UK based and the following information supplied in the box to the right for each property: the full address and if there is a mortgage outstanding please return a copy of the latest mortgage statement with this application

2 Do you require additional borrowing?

Yes * No

Additional borrowing amount required £

Reason for additional borrowing

*If we are able to consider this we will need to arrange a telephone appointment with a mortgage advisor. We will contact you to arrange this appointment.

3 What is the tenure of the property?

Leasehold Freehold/Heritable (Scotland) Shared Ownership

If leasehold: please give details

Service Charge £ per month

Ground Rent £ per month

If Shared Ownership: please give details

Rent payable to Housing Association/ Registered Provider £ per month

% share you own of the property %

	Vehicle 1	Vehicle 2 (if applicable)	Vehicle 3 (if applicable)
First borrower	<input type="text"/>	<input type="text"/>	<input type="text"/>
Second borrower	<input type="text"/>	<input type="text"/>	<input type="text"/>
Type of repayment vehicle	<input type="text"/>	<input type="text"/>	<input type="text"/>
Name of Provider/If sale of property please provide further details below	<input type="text"/>	<input type="text"/>	<input type="text"/>
Policy Number/Reference	<input type="text"/>	<input type="text"/>	<input type="text"/>
Current value of Vehicle	<input type="text"/>	<input type="text"/>	<input type="text"/>
Declared Maturity Amount	<input type="text"/>	<input type="text"/>	<input type="text"/>
Monthly Contribution	<input type="text"/>	<input type="text"/>	<input type="text"/>
Start Date	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
Maturity date – this will be the maturity date of the vehicle or end of the Mortgage term if vehicle is a managed share portfolio or the date is unknown	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>

Please note, if details are not complete, we will ask you again for the information, which will cause delays. We will take into account the payments you must make to maintain these products in assessing whether you can afford this mortgage and you must provide us with the information requested.

We will release the details of your mortgage terms and conditions to your landlord in order to obtain their consent to the mortgage and any variation of it. We will also release information about you and your mortgage (including details of any arrears) to your landlord when requested to do so by your landlord.

6 Law firm/licensed conveyancer details

- 1 Name and address of the law firm/
licensed conveyancer who will be acting
for you in the transfer of ownership of
the property
- 2 Postcode
- 3 Name of legal representative

Please note your law firm will also need to represent Virgin Money in respect of this transaction and will need to be active on Virgin Money's panel. Please call us if you require more information. Alternatively you can ask your chosen Law Firm to confirm if they are already registered on our panel or they can apply to be added.

7 Additional Information

Please also state the section(s) for which you are providing additional information

8 Declarations – You agree and declare that:

1. You understand that we may transfer or otherwise dispose of the benefit of the proposed loan, mortgage and other security for the loan to any person without further reference to you. By signing this request form you will be giving your general consent to us to transfer or otherwise dispose of the proposed loan, mortgage and any other security for the loan should we so wish.
2. You understand that we may disclose information and documents relating to you, the property, the mortgage and the conduct of the mortgage account to any transferee or any potential transferee.
3. You agree to pay the administration fee and all legal costs incurred in connection with this request whether or not the transaction completes.
4. You authorise Clydesdale Bank PLC (trading as Virgin Money) or any solicitor/licensed conveyancer appointed by us to obtain account information (including repayment figures) from your lender.
5. You declare that the statements and particulars given in this request are, to the best of your knowledge and belief, true and correct.

How we use your personal information

Here's a summary of how your information may be used and shared by Clydesdale Bank PLC (trading as Virgin Money).

For further details, including how your information may also be used by fraud prevention agencies and credit reference agencies together with your data protection rights, please see our website at virginmoney.com/privacy

Using your information

The personal information you give us, or that we collect or create, will be used in a number of ways throughout the time you're a Virgin Money customer. We'll use it to:

- Check your identity and eligibility for this account.
- Manage your account and your relationship with us.
- Prevent financial crime and the funding of terrorism.
- Assess risk and carry out credit scoring.
- Help recover any money that might be owed to us.
- Improve our services and computer systems.
- Identify other products and services that you may find useful. (But we'll only contact you if you're happy to hear from us.)
- Manage and organise our business.

The information we ask for when you apply for this account is used to:

- Check your identity and eligibility for this account.
- Manage your account and relationship with us.
- Prevent financial crime and the funding of terrorism.
- Assess risk and carry out credit scoring.

You don't have to give us any of this information but if you don't provide all of it, we won't be able to deal with your application.

Sharing your information

We'll regularly share your information with credit reference agencies. We do this to check your identity, creditworthiness and eligibility for this account.

We'll also share your information with fraud prevention agencies who will use it to prevent and detect fraud and money-laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance, or employment. We and fraud prevention agencies may also allow law enforcement agencies to access and use your information to detect, investigate and prevent crime.

Both credit reference and fraud prevention agencies may link your information to the information of a joint applicant, spouse or other financial associates.

Where we need to, we'll share information with UK or overseas tax authorities. We may also

6. You certify that where the loan is paid by one borrower then that payment should be treated as made for and on behalf of all borrowers.
7. You will not let the property without our written consent.
8. **Contacting you during unsocial hours**
Normally we would only wish to contact you between 9.00am-9.00pm, Monday to Saturday. Occasionally, we may want to contact you outside of these times.
 Please tick this box if you do not want us to contact you outside of the times stated.

Before you sign

Please check your answers in each section to ensure you have provided all the information we need.

If there are any other material facts that could reasonably be construed as likely to influence our decision about this loan request, but which have not been revealed as a result of answering specific questions within this request form, you must tick this box and provide details in section 17.

share information within our group of companies' or with our commercial partners. Some information will be held and used outside the European Economic Area (EEA). For details of the credit reference and fraud prevention agencies we use and the companies within our group, please see our website at virginmoney.com/privacy

Holding your information and your rights

We'll hold your information for as long as necessary to manage your relationship with us and to meet our legal and regulatory obligations.

You can always ask for a copy of any information we hold about you. And if you spot any errors, we'll correct them. You may also be able to ask us for some or all of your information to be deleted, or to limit the way we use it. Full details of all of your rights can be found on our website at virginmoney.com/privacy

If you're unhappy with the way we're using your information, please talk to us so we can try to sort it out. If this doesn't fix it, you can write to our Data Protection Officer at Virgin Money, Jubilee House, Gosforth, Newcastle upon Tyne, NE3 4PL or contact the Information Commissioners Office (ICO). The ICO is the UK's independent body set up to make sure organisations handle your information correctly. You'll find further details, including how to contact the ICO at ico.org.uk

Keeping you up-to-date

We'll keep in touch regularly, sending you communications on our products and services (including our Lounges), tips on managing your money, and exciting offers, competitions and prize draws. We'll do that by email, text (SMS), telephone and post, as well as through targeted online advertising.

To help tailor our communications to the things you'll be most interested in, we'll use the details you give us as well as information from third parties. We will always treat your data with respect.

I don't want to receive these communications.

Remember, you can stop receiving communications at any time. Find out more at virginmoney.com/privacy

You declare that you are entitled to disclose information about all borrowers and/or anyone else referred to by you and authorise us to search, link and/or record information at credit reference agencies about you and anyone else referred to by you.

If false or inaccurate information is provided and fraud is identified, details will be shared with fraud prevention agencies and this information may be accessed and used by law enforcement to prevent fraud and money laundering.

By signing this request form you will be agreeing that any person interested now or in the future in the loan, the mortgage and other security may rely upon the truth and accuracy of the information contained in this request and any supporting documentation, information or security.

You declare that the statements and particulars given in this request are, to the best of your knowledge and belief, true and complete.

It is an offence to knowingly make a false, inaccurate or misleading declaration when applying for a mortgage. If you make such a declaration you may face criminal prosecution and/or civil action for recovery of any losses incurred by Virgin Money.

Please read the declarations before signing.

Borrower 1
Date

Borrower 2
Date

Please refer to the checklist on page 2 to ensure you supply any relevant information needed to support this application.