



Account Number:

For internal use only

Adviser:

Branch code:

For intermediary use only

Your introducer code

Your name

Name of your business

Your business address

Your telephone number

FCA reference

Level of service given (tick one box)

☐

Advised

☐

Non-Advised

Broker fee payable at : submission/offer/completion £
(please circle the option that applies)

Your Mortgage Requirements

Which product are you applying for?

Checklist

To ensure you send us all the information we need to deal with your application, please see the **SECTION 21 Document checklist and Other Items Required**. Tick the boxes that apply to confirm what you have enclosed. We will accept copies of documents if you get a member of our staff, your financial adviser or other professional person to sign them as being true copies of the originals. Please do not send original copies as we cannot guarantee their safe return.

As proof of identity, we will accept a full UK or EC driving licence or a full UK or EC Passport..

1. Your Personal Details

Title

First names

Surname

Previous surname

Date of Birth

Gender

Marital status (civil partner, married, single, divorced etc.)

Any other names(s) you have been known by:

Nationality

Relationship to other applicant

Time with current bank

First Applicant	Second Applicant

2. Contact Details

Home telephone number

Work telephone number

Mobile telephone number

Email address

Preferred contact method

3. Customer information

Do you have an existing account with the Society?

If yes please provide account number

First Applicant	Second Applicant

4. Non-Borrowing Occupants - Family, dependents, other people who live with you

a) Please give details of dependent children and any other dependents:

First Applicant		Second Applicant	
Age	Relationship	Age	Relationship
e.g. 10	son		

b) Please state the name, Date of Birth & relationship of anyone aged 17 or over who do or may live in the property including any people aged 17 or over that you have already mentioned above in (a):

First Applicant			Second Applicant		
Name	Date of Birth	Relationship	Name	Date of Birth	Relationship

The people named in 4b will be asked to sign a form by the solicitors. We will not give them any financial information about you but may have to tell them the amount you are borrowing from us.

5. Your Address Details

Current Address

Postcode

Time at current address

Are You

Name and address
of your current
lender/landlord (if applicable)

Postcode of lender/landlord

Account number / reference

Monthly mortgage / rental payment

Will the existing mortgage be repaid on
completion of this loan?

If no, please explain in the 'Additional
information' (section 21).

First Applicant		Second Applicant	
Years	Months	Years	Months
<input type="checkbox"/> Owner with Mortgage <input type="checkbox"/> Tenant <input type="checkbox"/> Owner without Mortgage <input type="checkbox"/> Living with Family/Partner		<input type="checkbox"/> Owner with Mortgage <input type="checkbox"/> Tenant <input type="checkbox"/> Owner without Mortgage <input type="checkbox"/> Living with Family/Partner	
<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No	

If you have lived at any other addresses in the last 3 years please provide details on the following page

6. Further Address Details

Previous address

Postcode

Date at this address

Were you

Name and address

of your lender/ landlord

Postcode

Account number / reference

Monthly mortgage / rental payment

Will this mortgage be repaid
on completion of our loan?

If no, please explain in the 'Additional
Information' (section 21).

First Applicant	Second Applicant
From: To:	From: To:
<input type="checkbox"/> Owner with Mortgage <input type="checkbox"/> Tenant <input type="checkbox"/> Owner without Mortgage <input type="checkbox"/> Living with Family/Partner	<input type="checkbox"/> Owner with Mortgage <input type="checkbox"/> Tenant <input type="checkbox"/> Owner without Mortgage <input type="checkbox"/> Living with Family/Partner
£	£
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

6a. Further Address Details

Previous address

Postcode

Date at this address

Were you

Name and address

of your lender/ landlord

Postcode

Account number / reference

Monthly mortgage / rental payment

Will this mortgage be repaid
on completion of our loan?

If no, please explain in the 'Additional
Information' (section 21).

First Applicant	Second Applicant
From: To:	From: To:
<input type="checkbox"/> Owner with Mortgage <input type="checkbox"/> Tenant <input type="checkbox"/> Owner without Mortgage <input type="checkbox"/> Living with Family/Partner	<input type="checkbox"/> Owner with Mortgage <input type="checkbox"/> Tenant <input type="checkbox"/> Owner without Mortgage <input type="checkbox"/> Living with Family/Partner
£	£
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

7. Your Income Details

Employed Applicants

Employers Name

Occupation

Name and address
of your employer

Postcode

Contact Telephone Number

Time with current employer

Are you still within a probationary
period

Planned age of retirement

Is your position

Gross basic salary per annum (before
tax)

Car, housing or shift allowance per
annum

Overtime/bonus/commission etc. per
annum

Total earned income per annum

First Applicant		Second Applicant	
Years	Months	Years	Months
<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Years of Age		Years of Age	
<input type="checkbox"/> Permanent <input type="checkbox"/> Temporary		<input type="checkbox"/> Permanent <input type="checkbox"/> Temporary	
<input type="checkbox"/> Fixed Term Contract		<input type="checkbox"/> Fixed Term Contract	
£		£	
£		£	
£		£	
£		£	

If your present employment has been for less than 12 months please give details of previous employment below.

8. Previous Employment

Employed Applicants

Occupation

Name and address
of your employer

Postcode

Contact Telephone Number

Time with this employer

Time in Role

Was your position

Gross basic salary per annum (before
tax)

First Applicant		Second Applicant	
Years	Months	Years	Months
Years	Months	Years	Months
<input type="checkbox"/> Permanent <input type="checkbox"/> Temporary		<input type="checkbox"/> Permanent <input type="checkbox"/> Temporary	
<input type="checkbox"/> Fixed Term Contract		<input type="checkbox"/> Fixed Term Contract	
£		£	

If your present and previous employment has been for less than 2 years please give further details of previous employment in the 'Additional information' (section 21).

12. Your Financial Commitments

Please give details of any current / pending financial commitments, credit card balances, hire purchase agreements, loans, and maintenance or child support agreements. If you need more space please use 'Additional Information' (section 21).

If the loan is not for the direct benefit and advantage of ALL applicants then you will need to seek independent legal advice.

Applicant 1, 2 or Joint	Name of lender	Account No.	Remaining Term	Type of commitment (credit card, loan, hire purchase)	Balance outstanding	Monthly payment	Is this debt secured against your home?	Is this to be repaid from the advance?	Is this to be repaid from other sources?

13. Other Monthly Commitments

As a responsible lender we want to be sure you don't over stretch yourself. Please provide details of your monthly outgoings below as accurately as possible. Estimates are acceptable if you are not sure what the exact costs are going to be for a new home.

Essential Expenditure

Food / drink / groceries

£

Leasehold charges (if applicable)

£

Council tax

£

Electricity/Gas/Water/Fuel

£

Protection

Monthly payments for all existing insurance policies, including pensions

£

Travel Expenditure

Please confirm the amount you spend monthly on travel including bus and/or train travel, fuel, insurance, tax, parking, servicing for each car in the household

£

Other Expenditure

Clothing/footwear/recreation & essential repairs

£

School / Nursery / University Fee

£

14. Credit Declarations

During the last 2 years have you ever been in arrears with your mortgage payments, rent payments, or any other secured or unsecured loans?

(If yes please confirm the following)

Highest number of missed payments in last 12 months

Highest number of missed payments in last 2 years

Have you ever had a default registered against you?
(If yes please confirm the following)

Have you ever had a court judgment registered against you?
(If yes please confirm the following)

Have you ever been subject to an individual voluntary arrangement?
(If yes please confirm the following)

Have you ever been bankrupt?
(If yes please confirm the following)

Have you ever had a property repossessed?
(If yes please confirm the following)

Have you ever been cautioned, convicted or have any prosecution pending for any offence other than motoring?
(If yes please confirm the following)

Are you a first time buyer?

Do you have any other mortgages on any other properties?

First Applicant	Second Applicant
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Yes <input type="checkbox"/> No Date registered: Amount £ Satisfied: Y/N Date satisfied:	<input type="checkbox"/> Yes <input type="checkbox"/> No Date registered: Amount £ Satisfied: Y/N Date satisfied:
<input type="checkbox"/> Yes <input type="checkbox"/> No Date registered: Amount £ Satisfied: Y/N Date satisfied:	<input type="checkbox"/> Yes <input type="checkbox"/> No Date registered: Amount £ Satisfied: Y/N Date satisfied:
<input type="checkbox"/> Yes <input type="checkbox"/> No Date registered: Amount £ Satisfied: Y/N Date satisfied:	<input type="checkbox"/> Yes <input type="checkbox"/> No Date registered: Amount £ Satisfied: Y/N Date satisfied:
<input type="checkbox"/> Yes <input type="checkbox"/> No Bankruptcy Order Date: Bankruptcy discharge Date:	<input type="checkbox"/> Yes <input type="checkbox"/> No Bankruptcy Order Date: Bankruptcy discharge Date:
<input type="checkbox"/> Yes <input type="checkbox"/> No Date of possession:	<input type="checkbox"/> Yes <input type="checkbox"/> No Date of possession:
<input type="checkbox"/> Yes <input type="checkbox"/> No Conviction Date: Conviction Type: Sentence:	<input type="checkbox"/> Yes <input type="checkbox"/> No Conviction Date: Conviction Type: Sentence:
<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

15. Other Mortgages

Please give details of any other mortgages that will remain upon completion of this mortgage. If you need more space please continue details on 'Additional Information' (section 21).

Property Address	Property Value	Balance outstanding	Monthly mortgage Payment	To be redeemed

15a. Buy to Let Mortgages

Please give details of any other Buy to Let mortgages that will remain upon completion of this mortgage. If you need more space please continue details on 'Additional Information' (section 21).

Total number of properties	Estimated value of portfolio	Balance outstanding	Monthly mortgage payment	Total monthly rental income

16. House Purchase

Complete this section if you are moving house and buying another property, or if you are a first time buyer.

Purchase price	£
Discounted price if under Right To Buy Scheme	£
Amount of mortgage required	£
Please state the source of deposit	<input type="checkbox"/> Equity from house sale (answer question below) <input type="checkbox"/> Savings <input type="checkbox"/> Family gift <input type="checkbox"/> Other _____
If purchasing under Shared Ownership please confirm the name of Housing Association/Registered provider	
Percentage to be purchased under Shared Ownership	%
What is the agreed sale price of your current property?	£

Self-Build Purchase/Remortgage

Complete this section if you are in the process of completing a self-build or buying a property/land to build your own home.

Land Value (Estimated /Purchase price of plot	£
Amount required for first drawdown	£
Estimated build costs	£
Estimated final value	£
Total loan amount required	£

Remortgage

Complete this section if you are re-financing the mortgage arranged on your existing property.

Value of property (estimate)	£
Was this property originally purchased from the local authority?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Date Of Purchase	/ /
Total amount required	£

How much of the amount required is for:

Repayment of existing mortgage	£
Home improvement purposes*	£
Consolidation of other debt*	£
To buy out someone else who owns the property*	£
Capital Raising*	£

Think carefully before securing other debts against your home

Your home may be repossessed if you do not keep up repayments on your mortgage

* Please provide details

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Type of Mortgage (Please indicate the repayment method required)

<input type="checkbox"/> Repayment (Capital & Interest)	With a Repayment mortgage, your monthly payments will cover the interest on the loan and also gradually pay off the capital which you have borrowed. By the end of the agreed term, provided you have maintained your payments, you will have repaid the whole loan.
<input type="checkbox"/> Interest Only	With an Interest Only mortgage, your monthly payments only cover the interest on the loan. They will not pay off any of the capital which you have borrowed. If you have chosen to arrange all or part of your mortgage on an Interest Only basis, it is your responsibility to ensure that adequate funds are available to repay the mortgage loan at the end of the term, or upon death if prior to the end of the term.
<input type="checkbox"/> Combination of Repayment and Interest Only	
Please state amount of: Repayment	£
Interest Only	£

If you have chosen to arrange all or part of your mortgage on an Interest Only basis, it is your responsibility to ensure that you have a repayment strategy in place to repay the mortgage loan at the end of the term, or upon death if prior to the end of the term. Please detail below your strategy to repay the mortgage at the end of the term;

Term Required	Years	
---------------	-------	--

17. Property to be Mortgaged

Property Details

Address Of Property

Postcode:

Type of property

If the property is a flat /maisonette

Number of

If Leasehold:

Amount of Ground Rent / service charge (if known) £

Please state unexpired term

Wall Construction

Roof Construction

Year built (if known)

Are any incentives being offered?

If this property is / will be let, please confirm the monthly rental income

<input type="checkbox"/> House <input type="checkbox"/> Bungalow <input type="checkbox"/> Detached <input type="checkbox"/> Semi- Detached <input type="checkbox"/> Terraced
<input type="checkbox"/> Purpose built flat/maisonette <input type="checkbox"/> Converted flat/maisonette How many floors in the block? _____ On what floor is the flat/maisonette? _____ Is the flat serviced by a lift? <input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Bedrooms <input type="checkbox"/> Kitchens <input type="checkbox"/> Bathrooms
Years
<input type="checkbox"/> Brick <input type="checkbox"/> Stone <input type="checkbox"/> Concrete <input type="checkbox"/> Timber <input checked="" type="checkbox"/> Other (please specify)_____
<input type="checkbox"/> Tile <input type="checkbox"/> Slate <input type="checkbox"/> Thatched <input type="checkbox"/> Flat <input type="checkbox"/> Other (please specify)_____
Years
£

17a. Property Declarations

Will any part of the property be used for business?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Will the applicant occupy the property within 1 month of completion?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Will the property be used wholly for your residential purposes?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Is the property above or adjacent to commercial premises?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Is the property subject to any agricultural restrictions?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Does the property include more than ten acres of land?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

If yes, please provide details:

18. Your Solicitor/Licensed Conveyancer

NOTE: If we are unable to use your nominated solicitor we will notify you and we will instruct a separate firm to act on our behalf and additional costs will be incurred.

Please give the name and address of your Solicitor or Licensed Conveyancer	
Postcode	
Contact Name	
Telephone Number	
Fax Number	

19. Your Valuation / Survey Requirements

Assessment of the Security

Notes – Assessment of the security is how we will determine if the property is suitable security to secure the loan. There are a number of approaches we may utilise for this assessment, including:

Mortgage valuation, Automated Valuation Model, Desktop valuation – these are all simply for us to decide if the property is suitable to secure the loan and if it is worth the amount we are lending to you. It is important to understand that these are very limited valuations and will not potentially raise any hidden problems. For purchase applications, we will normally give you a copy of our assessment. This assessment does not cover everything about the property's condition. There could be faults that would only be found on a more detailed inspection. The valuer may notice something wrong but may decide not to put it in the report. This is because the report will only contain information which is important in deciding whether the value of the property will cover the amount we are lending you. Please do not think the property has no faults just because there are none in the report. If any faults are mentioned, these may not be the only ones in the property.

RICS Condition Report - this report focuses purely on the condition of the property. It will not include any advice on what needs to be done to repair any defects found or a surveyors assessment of the property's value - If you ask for a Condition report to be carried out an additional mortgage valuation will be necessary. There could be faults that would only be found on a more detailed inspection. Please do not think the property has no faults just because there are none in the report. If any faults are mentioned, these may not be the only ones in the property.

RICS Homebuyer Survey and Valuation – a Homebuyer Survey and Valuation is a survey on the condition of the property and covers all parts of the property which are easily accessible. The surveyor will be able to give you a general opinion of the property. It will detail any future problems that can be foreseen and will tell you if any areas need further investigation. If you ask your own surveyor to do a Homebuyer Survey and Valuation or detailed building survey, rather than arranging this through us, an additional mortgage valuation by a valuer approved by us may be necessary.

Detailed building survey – a detailed building survey covers the same points as the Homebuyer Survey and Valuation but in much more detail. If there are any problems or faults with the property the surveyor will explain what may have caused them and how to put them right.

Please indicate the type of valuation you require (house purchase only)

<input type="checkbox"/> VALUATION REPORT FOR MORTGAGE PURPOSES	The Society is required by law to obtain an independent mortgage valuation report. This is a limited report and is not a survey of the property. This report will provide basic details of the property for the Society which are sufficient to enable us to decide whether to make a loan on the particular property. You would not be able to rely on this report as it is addressed to us for Mortgage purposes. For your own interest we strongly recommend that you have a detailed survey carried out by a suitably qualified independent Surveyor.
<input type="checkbox"/> RICS CONDITION REPORT	This report is specifically designed for people who are seeking a professional opinion, at that point in time, on the condition of your potential purchase. The report is prepared independently for you and not for us as the lender, and as an 'entry level' survey report will provide you with a condition rating for various elements in the property and help identify possible problems, it WILL NOT provide a market valuation or estimated cost of any potential works required. The report will be subject to terms of engagement which must be agreed directly with the surveyor who will act independently on your behalf. The Society may be able to arrange this type of report for you in conjunction with the mortgage valuation report.
<input type="checkbox"/> RICS HOME BUYER SURVEY AND VALUATION REPORT	This report is specifically designed for people who are seeking a professional opinion at an economic price. It is completed on a standard format by a chartered surveyor and is aimed at helping the client make a reasoned and informed decision on whether to purchase the property, gives an opinion on what is a reasonable price to pay, takes account of repairs or replacements the property needs and outlines what further advice may be needed before proceeding. The report will be subject to terms of engagement which must be agreed directly with the surveyor who will act independently on your behalf. The Society may be able to arrange this type of report for you in conjunction with the mortgage valuation report.
<input type="checkbox"/> DETAILED BUILDING SURVEY (Formerly known as Structural Survey)	A detailed building survey covers the same points as the Homebuyer Survey and Valuation but in much more detail. If there are any problems or faults with the property the surveyor will explain what may have caused them and how to put them right. The Society will still require a mortgage valuation report for mortgage purposes.

Instructions and Contact Details for Valuer

Who should the valuer contact to gain access to the property?	<input type="checkbox"/> Applicant <input type="checkbox"/> Selling Agent <input type="checkbox"/> Current owner <input type="checkbox"/> Builder <input type="checkbox"/> Housing Association
Contact Name	
Telephone Number	
Name and address of the Agents selling the property or current owner if a private sale	
	Postcode

20. Your Insurance Needs

It is a condition of all mortgage loans issued by the Society that suitable buildings insurance is arranged. We can arrange for you to speak to someone regarding your insurance requirements. The policy is underwritten and administered by Royal & Sun Alliance Insurance Plc. registered in England & Wales at St Marks Court, Chart Way, Horsham, West Sussex, RH12 1XL. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

☐ I would like to speak to someone about my current/required protection

21. Additional Information - Use this space to provide any additional information we require to assess your application

Application Check-Lists

Document Check-List

To help us work quickly and efficiently on your behalf you will need to enclose the following items with your application. **Please note that there may be delays in processing your application if all of the required documents and fees are not enclosed.**

PLEASE USE THE TABLE BELOW TO LIST WHICH ITEMS YOU ARE ENCLOSING WITH YOUR APPLICATION

	First Applicant		Second Applicant	
	Type of document & reference number	Original or Copy?	Type of document & reference number	Original or Copy
Proof of Identity e.g. Passport, Driving Licence.				
Last 3 months bank statements, these must show your salary credits (if employed) and mortgage or rent payments				
Proof of Current Address e.g. utility bill dated within 3 months, or current years council tax statement				
Evidence of Income (Employed Applicants) i.e. your last 3 months wage slips & latest P60				
Evidence of Income (Self Employed Applicants) i.e. your latest Annual Accounts , Inland Revenue final assessment of tax liability or your Self-Assessment Tax Return				

Declarations

This is our standard mortgage application upon which we intend to rely. For your own benefit and protection each applicant should read these declarations carefully before signing them. If any point is unclear please ask for further information.

Important Information

1. I am/We are over 18 years of age and declare that the information contained in this application form, and provided in connection with this application, is true, complete and contains all material facts relating to my/our application and will be used as the basis of any lending decision by the Society and for arrangement of any insurance cover through the Society. I/We are aware that the Society may decide to decline my application.
2. I/We agree to be bound by and abide by the Society's Rules and Mortgage Conditions, which may change from time to time.
3. The Mortgage Valuation Report is for the Society's use only to assess the adequacy of the security for any loan made and does not imply that the condition of the property or the price paid is reasonable. I/We confirm and are aware that the valuation report is not a structural survey and I am/we are advised to make my/our own arrangements to have the property surveyed. I/We are aware that the Society does not accept any liability for the accuracy or contents of the valuation report.
4. I/We accept that the Society requires me/us to keep the property fully insured until the mortgage is repaid.
5. I/We accept that the Society may withdraw, revise or cancel any offer made at any time before the mortgage is granted.
6. I/We may have to provide you with evidence of where I/we have obtained the deposit on the property (if applicable).
7. I/We undertake to notify the Society immediately of any change of circumstances or any proposed changes to the occupants of the property.
8. Where the loan is interest only: it is my/our responsibility to have a suitable means of repaying the mortgage at the end of the term.

9. Credit Reference and other mortgage checks:

Our Mortgage Privacy Notice outlines the checks we may complete in connection with this application including Credit Reference Agencies. A copy of this Notice can be found at www.theloughborough.co.uk.

10. Your Personal Data:

I/We acknowledge that I/we have been provided with a copy of the Society's full Mortgage Privacy Notice which outlines how the Society will deal with your personal information. A copy of this Notice can be found at www.theloughborough.co.uk

I/We acknowledge that my/our personal data will be used and retained in the manner set out in the Mortgage Privacy Notice.

11. Keeping You Informed:

There is certain information we're required to send you without asking for your consent. Examples of this include information that may affect the operation of your account and statutory notices, including notice of Annual General Meeting

General Communications

To help us improve our environmentally friendly credentials we'd like to send you Society statutory notices and member communications via email rather than post.

If you consent please tick the box/boxes below.

I consent to receive Loughborough Building Society statutory notices via email

Applicant 1 ☐ Applicant 2 ☐

I consent to receive Loughborough Building Society member communications via email

Applicant 1 ☐ Applicant 2 ☐

Informing you of other products

From time to time we'd like to contact you with details of other mortgage or savings products we provide which may be of interest to you. We'll never share your personal information with third parties for sales or marketing purposes.

If you consent to us contacting you for this purpose please tick below to say how you would like us to contact you.

I consent to receive communications about the Loughborough Building Society's mortgage and savings products by:

Applicant 1 Email ☐ Post ☐ Telephone ☐ Applicant 2 Email ☐ Post ☐ Telephone ☐

Changing your preferences

You can change your preference or withdraw your consent at any time by writing to us at Loughborough Building Society, 6 High Street, Loughborough LE11 2QB or emailing us at enquiries@theloughborough.co.uk

It is important that you read these declarations. By signing this application you agree that the Society can use your information in this way.

I/We confirm that I/We have received and read the Loughborough Building Society Mortgage Privacy Notice

Signed (First Applicant)

Date ____/____/____

Signed (Second Applicant)

Date ____/____/____

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

Charitable Assignment

The Loughborough Building Society is a local building society catering particularly for the needs of members and potential members in its operating area. We are determined to continue to bring the benefits of such membership to increasing numbers of people. We aim to achieve this objective by offering competitive rates on savings, investment and mortgage products, together with high standards of service.

The Society has found that such service to existing members has at times been severely disrupted by the actions of speculators. To avoid continued disruption from speculators the Society would require new members to agree to assign to charity any future windfall benefits they receive, in the unlikely event of a transfer of the Society's business to a bank or other company.

Existing shareholding members as at 31 January 2000 who continuously maintain a shareholding account are not affected by this change, i.e. they may open new accounts without being required to assign any benefits to charity.

We have chosen the well-known Charities Aid Foundation as the charity to benefit from any potential windfall.

There are certain categories of member who will be exempt from assigning any future windfall rights. A list of these categories is available from the Society.

The above is only a summary of the charitable assignment arrangements, the complete terms of which are set out below. If you need any further information please ask at any of our branches.

AGREEMENT TO ASSIGN WINDFALLS TO CHARITY

1. Paragraphs 2 to 6, below, will apply to me unless I am an exempt customer at the time when the account is opened.
2. I agree with the Society that, if the right to any windfall benefits is granted to me after the account is opened, I will assign those windfall benefits to the selected charity.
3. I authorise the Society and the successor to pass any windfall benefits direct to the selected charity (or to any other charity which the selected charity may nominate to receive those benefits), without notice to me.
4. I understand that:
 - the Society has promised to transfer to the selected charity the benefit of the agreement, which I have given under paragraph 2, above;
 - neither the Society nor the selected charity will release me from that agreement; and
 - any power of the Society to change the terms of its contract with me will not apply to any of the terms set out in this section of the application form.
5. I authorise the Society to give the selected charity any information about me or any account, which I have with the Society (now or in the future) - but only if the selected charity reasonably needs it regarding the agreement I have given under paragraph 2, above.
6. I understand that the Society will require anyone who opens an account (who is not then an exempt customer) to agree to assign to charity the right to any windfall benefits to which that person may become entitled. The terms of the agreement will be decided by the Society and may be different from the current terms. This paragraph will no longer apply if the Society publishes a termination notice.

Notes

These notes apply to paragraphs 1 to 6, above:

- (a) The "account" is the mortgage account, which you are applying for by completing this form.
- (b) The "current terms" means terms, which are the same as, or similar to, the terms set out in paragraphs 2 to 5, above.
- (c) You are an "exempt customer" when you open the account if:
 - you have held shares in the Society on, and at all times since, 31 January 2000; or
 - you belong to one of the groups of other people who, in the Society's opinion, do not need to be asked to agree to the current terms. A list of these groups is available from the Society at any time. The Society may alter the number and composition of the groups from time to time, but no alteration will apply retrospectively.
- (d) A "fixed-term scheme notice" means a notice in the press publicising a decision by the Society that, though it will require new shareholding members to enter into agreements as described in paragraph 6 above, the member's agreement will only require him or her to assign any windfall benefits to charity if an event relating to a transfer of the Society's business to a successor occurs during a fixed term specified in the agreement.
- (e) A person "opens" an account either by opening a new account or by having an existing account transferred into his or her name (whether as sole or joint holder).
- (f) A "public announcement" is a public announcement by the Society of a proposal to transfer its business to a successor.
- (g) The "selected charity" means the Charities Aid Foundation or, if it is at any time no longer a registered charity, any other charity or charities selected by it to receive assignments of windfall benefits.
- (h) The "successor" is any company or other corporate body to which the Society transfers its business under Section 97 of the Building Societies Act 1986 (or under any provision which amends or replaces it).
- (i) A "termination notice" means a notice in the press publicising a decision by the Society that it will no longer require new borrowing members to enter into agreements as described in paragraph 6, above.
- (j) A "windfall benefit" is a benefit which a person has the right to receive as a borrowing member of the Society, under the terms of any future transfer of the Society's business to a successor (i.e. on a conversion or take-over), other than:-
 - the replacement of a mortgage account with the Society with a mortgage with the successor; or
 - any benefit conferred under the terms of a transfer which is the subject of a public announcement made more than five years after the Society has published a termination notice or a fixed-term scheme notice; or
 - any benefit, which the Society has decided, may be kept by a person who has a number of accounts and was an exempt customer when opening one or more (but not all) of them. A list setting out the conditions, which determine whether, and to what extent, such a person may keep a benefit, is available from the Society at any time. These conditions may be altered by the Society from time to time, but no alteration will apply retrospectively.
- (k) Where more than one of you is signing this form, paragraph 1 and (if applicable) paragraphs 2 to 6, above, apply to each of you separately.
- (l) If the Society no longer exists following a merger with another building society, paragraphs 2 to 6, above, will still apply between you and the other society.

Please fill in the whole form including official use box using a ball point pen

The Loughborough Building Society
6 High Street
Loughborough
Leicestershire, LE11 2QB

Instruction to your Bank or Building Society To pay by Direct Debit

Originators Identification Number

9	3	0	8	1	0
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Reference Number

0																			
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Bank/Building Society Account Number

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Branch Sort Code

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

Name and full address of your Bank or Building Society

To the Manager	Bank/Building Society
Postcode	

This is not part of the instruction to your Bank or Building Society

There is a choice of dates available to you for collection.

Please state the date you require: of the month

NB. The latest collection date is 28th of the month

Instruction to your Bank or Building Society

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

Signatures(s)

--

Date

--

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 Loughborough Building Society will notify you ten working days in advance of your account being debited or as otherwise agreed. If you request Loughborough 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, Loughborough 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 Loughborough 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.