

Mortgage application

for Buy to Let further advances

This mortgage application form should only be used for the following case types:

- Green further advances
- Cases requiring a conveyancer.



Notes to intermediaries

Important: Please select the appropriate Lender for this mortgage application. By selecting this Lender you confirm that the application you are making is for the Lender indicated below, which is part of the Coventry Building Society Group ('the Group'):

Coventry Building Society

☐

Godiva Mortgages Limited

☐

ITL Mortgages Limited

☐

I confirm that the Lender indicated above is the one that this mortgage application is intended for, and all requirements for that Lender have been included with this application.

Intermediary's name

Intermediary's signature

Date

Illustration requests - what you need to know

If you would like us to provide an illustration only at this point, please complete all sections of the application listed below and complete the Intermediary declaration on page 4.

Personal details

Other sources of income

Financial history

Current and previous housing

Future income

Mortgage scheme

Loan details

Existing loans and commitments

Fees

Current employment

Other mortgage payments

Illustration requests only

Previous employment

When collecting this information, you must inform your client that the data is being collected, and will be used, in accordance with the Group Privacy Notice which is available on request.

Once all sections have been completed (including the fees section) please return the form to us at **intermediaries@thecoventry.co.uk**

We will return the completed illustration to you (usually within one working day) and if your client is happy with the illustration and wishes to go ahead, the partially completed application will be returned to you in order to collect the remaining information.

The remaining questions on this form are only required if your client wishes to proceed with the application. **Please note, you will need to complete the Full application declaration on page 4.**

Mortgage applications - what you need to know

To help you secure the fastest possible service with the mortgage applications that you send to us, you must read the Submission Guidelines and Application Guidance notes online, and the information below, to ensure the correct documents and fees are included with this application.

Application service standards

After we have received all the necessary information and following payment of the applicable fees, we normally issue an offer within **15 days**. Please ensure you visit our website and read our online guidance notes before submitting the application.

Guidelines

- Processing of this application and instruction of a valuation will not start until any applicable fees have been received.
- Payment of any relevant fees, which may include a non-refundable application fee, are payable immediately on submission. If any required fees are not paid within 10 days of submission, the application will be cancelled.
- To ensure we can process the application effectively, please forward all supporting documentation as soon as possible once the application fee has been paid (where necessary).
- Please ensure that copies of the original documents listed overleaf are enclosed, each certified 'original seen' and signed by yourself.

It is your responsibility to check our lending policy before submitting the application, as fees are not refundable. All applications must meet our standard lending criteria and eligibility. We reserve the right to request additional information in order to finalise our lending decision.

ID confirmation

Please provide two forms of identification (one from each list) for each applicant and indicate (✓) items enclosed. A full list of acceptable ID is available within our Lending Policy online at coventryforintermediaries.co.uk

NB: This requirement may NOT apply if the applicant already holds an account with Coventry Building Society or Godiva Mortgages Limited.

List A – Confirming identity, must show name and signature List B – Confirming address, must show name and address

App 1 App 2

App 1 App 2

☐	☐	Passport (UK or foreign) – current, valid and full	☐	☐	Full or provisional UK photocard or old style paper driving licence – current, signed
☐	☐	Valid (UK or EEA) photocard driving licence (full or provisional)	☐	☐	Bank/building society statement – less than 3 months old and not printed off the internet. Those issued by the Coventry are not acceptable
☐	☐	EEA member state identity card	☐	☐	House insurance certificate – valid for the current year
☐	☐	Full old style paper driving licence (UK) – current, signed	☐	☐	Council/local authority tax bill – less than 12 months old and valid for the current year
☐	☐	DWP pension entitlement letter – valid for the current year	☐	☐	Utility bills (i.e. gas, electricity, water) or cable/satellite/phone bill (excluding mobile phones) – less than 3 months old and not printed off the internet

* New customers who are foreign nationals must provide evidence of indefinite leave, settled or pre-settled status.

All items provided must be certified copies. Documents printed from the internet or scanned on mobile phones are not acceptable.

Unless you use our online document upload facility, each document should be certified independently using the following words: 'I confirm that I have seen the original document'. You as the certifier must sign your name and include the following details – full name, profession, company address, phone number and date.

Other important matters

- If a valuation/application fee is required, this must be paid before this application can be processed. If the application is cancelled or declined, the valuation fee will only be refunded if the valuation has not been undertaken. The application fee is non-refundable.
- All correspondence will be sent to the address of the first applicant, unless you require copies sending to the address of each applicant.
- Ensure that all questions are answered for all applicants. If there are more than two applicants making this application please indicate here and use an extra form. ☐
- Please use ink and write in BLOCK CAPITALS.
- It will be a condition of this mortgage that adequate property insurance is in place at all times.

Intermediary declaration

(This section is to be completed by the Group Intermediaries only.)

NOTE: The Intermediary named below is NOT an agent of the Group. Any advice provided is given on behalf of the Intermediary and not the Group.

Introducer code

FCA number

This code is critical to the progress of the application. If you do not know your code, please call us on 0800 121 7788.

Name of individual

Company name

Address

Telephone

Fax

Email

Intermediary fee

£

Refundable? Yes

☐

No

☐

Payment route requested

Illustration only declaration

I confirm that I have read and agree to the Terms of Business as stated at **coventryforintermediaries.co.uk**

☐

Intermediary signature

Print full name

Position

Full application declaration

I confirm that I have read and agree to the Terms of Business as stated at **coventryforintermediaries.co.uk**

I confirm that I have advised my client(s) on the suitability of this mortgage.

☐

Intermediary signature

Print full name

Position

Personal details

We comply with data protection regulation and as a Data Controller, we will only collect, store and process personal information required to open and operate your account. If you're not already a customer, we'll use the information you give us to create a record and will share it with third parties, in particular credit reference and fraud prevention agencies for identity checking purposes, and to prevent fraud and money laundering. Please note that if fraud is detected, certain services or finance may be refused. For more information, please ask us for a copy of our Privacy Notice or review it [here](#).

	First applicant	Second applicant
Title (Mr/Mrs/Miss/Ms/Other)		
First name(s)		
(Please provide ALL names to ensure accurate completion of legal documents)		
Surname		
Previous surname (if applicable)		
Date of birth		
Gender	Male ☐ Female ☐	Male ☐ Female ☐
Marital status	Married/Civil Partnership ☐ Single ☐ Divorced ☐ Unmarried partner ☐ Engaged ☐	Married/Civil Partnership ☐ Single ☐ Divorced ☐ Unmarried partner ☐ Engaged ☐
Please confirm your relationship to the first applicant		Married/Civil Partnership ☐ Engaged ☐ Friend ☐ Partner/Business colleague ☐ Parent/Guardian ☐ Other family member/Close relative ☐
Home telephone number		
Work telephone number		
Mobile telephone number		
Email address		
Nationality		
If not a UK National, do you hold any level of diplomatic immunity?	Yes ☐ No ☐	Yes ☐ No ☐
Are you a UK resident?	Yes ☐ No ☐	Yes ☐ No ☐
Have you ever owned a property?	Yes ☐ No ☐	Yes ☐ No ☐
Do you want correspondence about this application sent to each applicant separately?		Yes ☐ No ☐

Current address

	First applicant	Second applicant
House name/number		
Flat number		
Building name		
Street		
Town/City		
County		
Postcode		
For British Forces Post Office (BFPO) addresses, please quote service number		
Date you moved into your current property		
Nature of occupancy	Owner-occupier ☐ Renting ☐	Owner-occupier ☐ Renting ☐
	Living with relatives/friends ☐ Reside at place of work ☐	Living with relatives/friends ☐ Reside at place of work ☐
	Other (please give details) ☐	Other (please give details) ☐

Loan details

Estimated current property valuation	
Mortgage account number	
First line of property address	
Estimated or current gross monthly rental income	
1. Will the property be rented to close relatives?	Yes ☐ No ☐
2. Do you intend to live in the property in the future?	Yes ☐ No ☐
If you have answered YES to either of the above questions, please complete questions 3-7 below.	
3. Number of financial dependants living at home (e.g. children/elderly relatives)	
4. Of these, how many dependants living at home are children (under age of 18)?	
5. Planned retirement age	
6. Anticipated gross annual retirement income	
7. Please complete total monthly amounts for both applicants.	
School fees (if above £50 per month)	
Nursery/Childminding (if above £50 per month)	
Buildings/Contents insurance	
Life insurance	

Loan details continued

BTL classification - Important information - please read

BTL Further Advances will be given the same regulatory classification as the original loan. However, if either of the following apply, the further advance will be given a regulatory classification of Investment Property Loan.

- You've answered 'No' to either questions 1 or 2 or
- The main loan is currently unregulated (if you are unsure please call 0800 121 7788).

IPL declaration

This investment property loan will be taken for business purposes, which means that it is not regulated under the Mortgage Credit Directive Order 2015. Therefore the applicant(s) will not benefit from the protection that comes with a Consumer Buy-to-Let mortgage. The applicant(s) should seek independent legal advice to address any doubts as to the implications of taking out this mortgage.

Please read this declaration and check the box to confirm that you understand.

☐

Amount of any additional borrowing

Is the property a new build, conversion or renovation that has been built in the last two years or will be occupied for the first time?

Yes ☐

No ☐

Reason for additional borrowing:

Home improvements to the mortgaged property

Home improvements to another property

Green energy efficiency home improvements to the mortgaged property

Visit <https://www.coventryforintermediaries.co.uk/mortgages/product-guides/green-further-advance-product-guide.html> to see the list of eligible energy efficiency improvements. If your clients works are not on this list, they will not be eligible for a Green product.

Please detail here any green energy efficiency home improvements to be made to the mortgaged property

Raising funds to buy another property (Residential)

Raising funds to buy another property (Buy to Let)

Buying a freehold or extending lease

Purchase of equity

Purchase of land (adjoining current property)

Redeem a loan secured on the mortgaged property

Purchase additional share of property

Essential repairs to the mortgaged property

Essential repairs to another property

Other (please give details)

Will the additional borrowing benefit all parties to this mortgage?

Yes ☐

No ☐

Loan details continued

How shall we send the funds for the additional borrowing?

Electronic payment

☐

Yes

Sort code

 - -

Account number

Account holders

Reference

Internal transfer

☐

Coventry Building Society account number

Where a solicitor has been instructed, the funds will normally be released to the solicitor.

Current employment

We use the information you give us to make decisions about how much you can afford to borrow.

Note: If you have held more than one job in the previous two years please enter the details of your current job here, and any previous jobs in the 'Previous employment' section. Also, if you currently have more than one job, please enter the details of the highest paid here, and your other jobs on page 20.

First applicant

Second applicant

Are you a Coventry Building Society staff member?

Yes

☐

No

☐

Yes

☐

No

☐

Employment type

Employed

☐

Employed

☐

(If you have ticked this box please answer questions 1-6, 8-9, 18-21 overleaf)

Sole trader/Partnership/Sub-contracting

☐

Sole trader/Partnership/Sub-contracting

☐

(If you have ticked this box please answer questions 1-4 12-14, 16, 18-20, 21 overleaf)

LLP - PAYE registered

☐

LLP - PAYE registered

☐

(If you have ticked this box please answer questions 1-6, 8-9, 21 overleaf)

LLP - not PAYE registered

☐

LLP - not PAYE registered

☐

(If you have ticked this box please answer questions 1-4 7, 12-14, 18-20, 21 below)

Retired

☐

Retired

☐

Unemployed/House manager

☐

Unemployed/House manager

☐

Contract

☐

Contract

☐

(If you have ticked this box please answer questions 1-6, 8-9, 18-21 below)

Director >=20% shareholder

☐

Director >=20% shareholder

☐

(If you have ticked this box please answer questions 1-4, 12-15, 17-20, 21 below)

Director <20% shareholder

☐

Director <20% shareholder

☐

(If you have ticked this box please answer questions 1-6, 8-11, 18-21 below)

1. Employer/Business name

2. Employer/Business address

House name/number

Flat number

Building name

Street

Current employment continued

	First applicant	Second applicant
Town/City		
County		
Postcode		
3. Date current employment started		
4. Occupation		
5. Employment status	Permanent ☐ Temporary ☐ Probationary ☐	Permanent ☐ Temporary ☐ Probationary ☐
If probationary, please let us have more information about your probationary employment status		
6. Gross annual income	£	£
7. Your gross annual share of the net income from the partnership	£	£
8. Gross annualised bonus	£	£
9. Total regular gross annual overtime, shift allowance or commission	£	£
10. Gross dividend income last year	£	£
11. Gross dividend income previous year	£	£
12. Date business established		
13. Type of business		
14. Company registration number		
15. % of Shares owned	%	%
16. Your gross share of net profits for the most recent accounting period	£	£
17. Your gross share of net profits (before dividends) for the most recent accounting period	£	£
18. Are you reliant on any non-Sterling income to repay this loan?	Yes ☐ No ☐	Yes ☐ No ☐
If yes, which currency type?		
19. Are you reliant on any non-Sterling assets to repay this loan?	Yes ☐ No ☐	Yes ☐ No ☐
If yes, which currency type?		
20. Employee/Payroll number		
21. Are you employed by your family business?	Yes ☐ No ☐	Yes ☐ No ☐

Accountant's details

If your employment type is Sole trader/Partnership/Sub-contracting, Director $\geq 20\%$ shareholder, Director $< 20\%$ shareholder or you are employed by the family business please complete the accountant's details below.

	First applicant	Second applicant
Name of accountant		
Accountant's telephone number		
Accountant's address		
House name/number		
Flat number		
Building name		
Street		
Town/City		
County		
Postcode		
Which tax office is the applicant registered at?		
Applicant's tax reference		
Applicant's National Insurance number		

Previous employment

Note: If you have held more than one job in the previous two years please enter the details of the last job here, and any previous jobs on page 20. If there is a gap in your employment history please provide further details.

	First applicant	Second applicant
Employment type	Employed ☐	Employed ☐
	Sole trader/Partnership/Sub-contracting ☐	Sole trader/Partnership/Sub-contracting ☐
	LLP - PAYE registered ☐	LLP - PAYE registered ☐
	LLP - not PAYE registered ☐	LLP - not PAYE registered ☐
	Retired ☐	Retired ☐
	(If you have ticked this box you do not need to answer questions 1-4 below)	
	Unemployed/House manager ☐	Unemployed/House manager ☐
	(If you have ticked this box you do not need to answer questions 1-4 below)	
	Contract ☐	Contract ☐
	Director >=20% shareholder ☐	Director >=20% shareholder ☐
	Director <20% shareholder ☐	Director <20% shareholder ☐
1. Date employed from		
2. Date employed to		
3. Employer/Business name		
4. Occupation		

Accountant's details

If your previous employment type was Sole trader/Partnership/Sub-contracting, Director >=20% shareholder, Director <20% shareholder or you are employed by the family business please complete the accountant's details below.

	First applicant	Second applicant
Name of accountant		
Accountant's telephone number		
Accountant's address		
House name/number		
Flat number		
Building name		
Street		
Town/City		
County		
Postcode		

Other sources of income

First applicant

Second applicant

Do you have any other sources of income?

Yes ☐ No ☐

Yes ☐ No ☐

Please state

State/Company/
Occupational pension

£

£

Private pension

£

£

Gross rental income

£

£

Widow's pension

£

£

Current income

First applicant

Second applicant

What is the highest rate of Income Tax you will pay once this mortgage application completes?

None ☐

Basic Rate/Starter
Rate (Scotland)/
Intermediate Rate
(Scotland)

☐

None ☐

Basic Rate/Starter
Rate (Scotland)/
Intermediate Rate
(Scotland)

☐

Higher
Rate ☐

Additional/Top
Rate (Scotland)

☐

Higher
Rate ☐

Additional/Top
Rate (Scotland)

☐

Is your total gross annual income equal to or greater than £49,000? (£42,500 if resident in Scotland)

Yes ☐ No ☐

Yes ☐ No ☐

Future income

First applicant

Second applicant

Are you aware of any changes, now or in the future, to your income and expenditure?

Yes ☐ No ☐

Yes ☐ No ☐

If yes, please provide details

Existing loans and commitments

Please complete all relevant sections below and continue on page 20 if you need to.

Monthly ground rent/service charge

£

Credit/Store card ☐

Secured personal loan ☐

Unsecured
personal loan ☐

Credit agreement ☐

Hire purchase ☐

Provider

Current balance owing

£

If credit/store card - credit limit

£

Regular monthly payment

£

How much of the outstanding balance will be repaid prior to completion of this mortgage?

£

What will your regular monthly payment be after you have paid off part of the outstanding balance?

£

Which applicants are named on this loan or commitment?

App 1 ☐

App 2 ☐

Existing loans and commitments continued

Credit/Store card ☐ Secured personal loan ☐ Unsecured personal loan ☐ Credit agreement ☐ Hire purchase ☐

Provider

Current balance owing

If credit/store card - credit limit

Regular monthly payment

How much of the outstanding balance will be repaid prior to completion of this mortgage?

What will your regular monthly payment be after you have paid off part of the outstanding balance?

Which applicants are named on this loan or commitment? App 1 ☐ App 2 ☐

.....

Pension contributions ☐ Student loan ☐ Child maintenance ☐
(including those deducted from salary)

Regular monthly payment

Which applicants are named on this loan or commitment? App 1 ☐ App 2 ☐

.....

Pension contributions ☐ Student loan ☐ Child maintenance ☐
(including those deducted from salary)

Regular monthly payment

Which applicants are named on this loan or commitment? App 1 ☐ App 2 ☐

.....

If additional loans and/or commitments have been listed on page 20, please tick this box ☐

Other mortgage payments

Please only complete this section if you have any existing mortgages. If you have more than one BTL or residential mortgage, please enter the details of your additional mortgages on page 20.

Buy to Let (BTL) mortgage(s)

Include all existing BTL mortgaged properties owned by all applicants, and any other BTL applications that are in progress within the Coventry Building Society Group.

For all applicants, what is the combined total number of mortgaged BTL properties, including this application (if BTL)?

How many of these are held with the Group, including this application (if BTL)?

Lender name if not part of the Group

Current mortgage account number

Will this mortgage be paid upon completion? Yes ☐ No ☐

Current mortgage balance

Current monthly mortgage payment

Which applicants are responsible for paying the current mortgage? App 1 ☐ App 2 ☐

What will be the total outstanding mortgage balance on **all** BTL borrowing, including this application (if BTL)?

What will be the total gross monthly rental income from all BTL properties, including this application (if BTL)?

Other mortgage payments continued

Residential (owner-occupied) mortgage(s)

Have you held a residential mortgage that has been redeemed in the last 12 months? Yes ☐ No ☐

Please only complete the remainder of this section if you have any existing residential mortgages

Do you have any current residential mortgages? Yes ☐ No ☐

Lender name if not part of the Group

Current mortgage account number

Will this mortgage be paid upon completion? Yes ☐ No ☐

Current mortgage balance £

Current monthly mortgage payment £

Financial history

We share the information you give us with credit reference agencies to carry out a credit check. If there's anything else you haven't told us yet that you think we should know, call us.

Have you been refused a mortgage by any other organisation in the last 12 months? Yes ☐ No ☐

If yes, please give details Lender

Date

Reason

Have you had a property repossessed by a lender, given voluntary possession, or sold a property under mortgage through an assisted voluntary scheme with your lender? Yes ☐ No ☐

If yes, please give details Lender

Date

Have you ever been made bankrupt or made arrangements such as Individual Voluntary Arrangements (IVAs) with creditors? Yes ☐ No ☐

If yes, has the bankruptcy/IVA been discharged? Yes ☐ No ☐

Latest registered

Discharge date

Have you had a County Court Judgement (CCJ) or court order made against you within the last six years? Yes ☐ No ☐

If yes, please give details Total value in last six years £

Total value in last three years £

Date of most recent

Have you ever been convicted of fraud? Yes ☐ No ☐

If yes, please give details

Do you have any unspent convictions? Yes ☐ No ☐

If yes, please give details

I/We understand what a credit check is and by ticking the box I/we agree to you carrying this out. ☐

Mortgage scheme

Product name	Interest rate	Repayment amount	Interest-only amount (porting applications only)	Term	
	%	£	£	Yr	Mth

Note: when completing product name please quote both product code and name e.g. FXX11 – 2.50% Fixed rate to 31.12.19

If interest-only – please select the applicable repayment plan(s) on the right, and complete the relevant questions (from 1–12) which follow below. (Please continue on page 20 if required)

Sale of property ☐

Sale of unencumbered UK residential property ☐

(If you have ticked this box please answer questions 1-7)

Stocks and shares ISA ☐

(If you have ticked this box please answer questions 7-12)

Endowment policy ☐

(If you have ticked this box please answer questions 7-9, 11-12)

UK pension ☐

(If you have ticked this box please answer questions 7-9, 11-12)

Unit Trust/OEIC/Investment Trust ☐

(If you have ticked this box please answer questions 7-12)

Unit Trust/OEIC/Investment Trust ☐

(If you have ticked this box please answer questions 7-9, 11-12)

1. Estimated value of the property to be sold

2. Which best describes the property? ☐ Detached ☐ Semi-detached ☐ Mid-terrace ☐
☐ End-terrace ☐ Quad ☐ Converted ☐
(e.g. flat/maisonette) ☐ Purpose-built ☐
(e.g. flat/maisonette)

3. Which best describes the construction of the property? ☐ Standard ☐ Non-standard

4. Number of bedrooms

5. Title register (Deeds) number

6. Property address

House number House name

Flat number Building name

Street

Town/City

County Postcode

7. Amount being used to repay the loan

8. Current value of repayment plan

9. Policy provider

10. How much is paid into the plan each month?

11. Maturity date

12. Policy/Account number

Fees

Application fee*		
Product fee		Add to mortgage ☐ Deduct from advance ☐
Valuation fee*		
Funds transfer fee		Add to mortgage ☐ Deduct from advance ☐

* Until this fee (where applicable) is received by us the application will not be processed. The fee can be paid by credit/debit card or cheque.

Illustration requests only

In order to facilitate affordability assessment, please provide the following information.

First two characters of the property's postcode

Property details

Where is the property located? England ☐ Scotland ☐ Wales ☐ Northern Ireland ☐

Address

House number		House name	
Flat number		Building name	
Street			
Town/City			
County		Postcode	

Are you buying the property from a company in which you own an interest and/or are a shareholder? Yes ☐ No ☐

Which best describes the type of property?	House	☐
	Flat (please answer questions 1-2 below, studio flats not allowed)	☐
	Bungalow	☐
	Maisonette (please answer question 2 below)	☐
	Other (please give details)	☐

1.	How many storeys in the block?	
	On which floor is the flat located?	
2.	Was the property previously owned by a local authority or social landlord?	
Property tenure	Freehold ☐	
	Leasehold ☐	Remaining years left on lease
Which best describes the construction of the property?		Standard ☐ Non-standard ☐

Property details continued

Is the property a new build, conversion or renovation that has been built in the last three years or will be occupied for the first time?

Yes ☐

No ☐

Plot number

Which best describes the property?

Detached

☐

Semi-detached

☐

Mid-terrace

☐

End-terrace

☐

Quad

☐

Converted

☐

Purpose-built

☐

Number of bedrooms

Number of living rooms

Does the property have a garage?

Yes ☐

No ☐

On what basis is the property to be let?

Family Unit ☐

Single ☐

Mandatory licenced HMOs are not allowed in England & Wales

Up to four tenants/contract-holders

☐

Companies

☐

HMO additional licence (E&W)

☐

Valuation

Who should the valuer contact to arrange access to the property?

Vendor

☐

Estate/Agent

☐

Applicant

☐

Builder

☐

Landlord

☐

Tenant

☐

Other

☐

Name of contact

Contact number

Any other information
(contact evenings only etc)

Alternative contact number

Address

House number

House name

Flat number

Building name

Street

Town/City

County

Postcode

We will instruct a valuation once we've reviewed your application. The valuation is for our benefit only and used to confirm whether we can lend on the property. It's important to remember that we decide the type of valuation most appropriate to the application, therefore a physical inspection of the property may not be required.

Payment details

Do you wish to pay by Direct Debit (DD)? Yes ☐ No ☐

If no, select from the following options Standing order ☐ Cash ☐ Cheque paid in at branch ☐

If yes, please provide your bank/building society details below

Bank name

Account number

Sort code - -

Account holder name

Which day of the month would you like us to collect your payment?

If the person/company named above is not currently on our panel of approved legal representatives we will contact you with the options available to you at that time.

Declaration

Please provide a copy of the declaration to each applicant prior to submission of the application. Please note that a copy of the declaration will be sent to the applicant(s) for information only.

By submitting this application, you confirm the following:

- Each applicant has confirmed that the contents of the application form are true;
- You have explained the content of the declaration to each applicant; and
- You have obtained each applicant's verbal agreement to the terms of the declaration.

Please tick this box to confirm the above. Otherwise the application will not be accepted

☐

Declaration and Direct Debit Guarantee

All applicants should read this Declaration carefully. If you've got any questions about the Declaration, it's very important you contact either your broker or us directly. Your application can only go ahead if you fully understand and agree to the Declaration. I/We declare and understand that:

1. The information given in the application form and supporting sheets (if any) is true and correct and shall form the basis of any contract between me/us and the Lender which is part of the Coventry Building Society Group (the Group).
2. (a) The Lender may:
 - (i) make such enquiries as it considers necessary whether of a Credit Reference Agency, which will supply it with credit information as well as information from the Electoral Register, my/our employers or otherwise,
 - (ii) search the files of a Credit Reference Agency, which will keep a record of that search and my/our application, whether or not the application proceeds. This will be seen by other organisations carrying out later searches. Details about me/us and of how I/we conduct the account may also be disclosed to the agency, including recording the outstanding debt if I/we do not repay on time. The Lender may use automated methods to credit score this application and to verify my/our identity.
Note: An 'association' between joint applicants and/or any individual identified as your financial partner, will be created at credit reference agencies, which will link your financial records. You and anyone else with whom you have a financial link understand that each other's information may be taken into account in all future applications by either or both of you. This linking will continue until one of you successfully files a 'disassociation' at the credit reference agencies.
 - (iii) share the information provided in my/our account application with HM Revenue and Customs (HMRC) and fraud prevention agencies. HMRC will help us to validate whether income information provided to us is accurate. HMRC may also use the information to inform its risk profiling activities and to establish any mismatch with declared income. Fraud prevention agencies will use it to prevent fraud and money laundering and to verify your identity. Please note that if fraud is detected, certain services or finance may be refused. Further details explaining how the information held by fraud prevention agencies may be used can be obtained by visiting our website coventrybuildingsociety.co.uk or in our Privacy Notice.Please contact us if you want details of those credit reference and relevant fraud prevention agencies from whom we obtain and with whom we record information about you. You have a legal right to these details.
(b) The Lender may also:
 - (i) Disclose information to the Lender's insurers or their authorised agents for the purpose of risk assessment.
 - (ii) Use the information provided for the purpose of statistical analysis about credit, insurance and fraud, and to offer you pre-approved credit facilities (though you have no obligation to take up any of those facilities).
 - (iii) Record or monitor any telephone calls you make to the Lender, to increase your security and for staff training purposes.
3. (a) To enable the Lender also to administer and service the account, and for other related purposes, including assessing my/our acceptability and that of the security offered, arrangement and administration of any type of insurance, and products regulated under the Financial Services and Markets Act 2000 (or any alteration to, replacement for or re-enactment of it) provided by third parties, updating or enhancing existing customer records, analysis for management purposes and statutory returns, crime prevention and legal and regulatory compliance, and those described in any other paragraph of this Declaration, or notified to the Information Commissioner under data protection regulation, the Lender may also obtain, use, process and disclose personal data about me/us (including any sensitive personal data, as defined by data protection regulation - for example, details about my/our health). The Lender may also transfer the personal data to any country, including countries outside the European Economic Area, for any of the purposes described in this Declaration.
(b) I/We have a right of access, under data protection regulation, to the personal data the Lender holds about me/us.
(c) For the purposes of data protection regulation, the Data Controller in relation to any personal data supplied by me/us is the Lender.
4. I/We have read and understand the 'Valuation Details' section of the application form. I/We further understand that the payment of an application fee (where applicable) shall neither bind the Lender to grant an advance nor release the mortgage valuation summary to me/us.
5. Neither the Lender, nor any person in its employment warrants that the purchase price of the property is reasonable, or accepts responsibility for the workmanship, construction or condition of the property.
6. I/We irrevocably authorise my/our conveyancer to send their entire file(s) relating to the purchase of the property intended to be secured by this loan and relating to the mortgage or remortgage transaction to you/your agent at your/your agent's request. I/We expressly waive any right to assert legal privilege in relation to any part of the file(s). I/We also acknowledge that this waiver and right for the Lender to receive the file(s) continues until the loan balance from time to time is repaid in full and remains in force in all other circumstances.
7. I/We declare that to the best of my/our knowledge and belief the information given on the application form is true in every respect and that any insurance cover will be based on this information. I/We also declare that if anything on the application form was written by another person he or she acted as my/our agent for this purpose. I/We declare that I/we shall notify the Lender of any changes to the information given in support of this application prior to the completion of the mortgage applied for. If I/we build any extension or carry out improvements to my/our house, I/we will advise that cost to you for insurance purposes.
8. I/We declare that the advance is for the benefit of all the borrowers or should the advance not be for the benefit of all the borrowers then we agree and confirm that the non-benefitting borrower(s) will obtain independent legal advice before completion as to the nature and extent of their continued liability.
9. Where the Lender is Coventry Building Society and any advance is made to joint applicants the first named applicant will be the 'Representative Joint Borrower' in accordance with the Rules of Coventry Building Society. The Representative Joint Borrower alone will have the voting rights (if any) of joint borrowers as borrowers and alone will be entitled to receive certain communications from Coventry Building Society. I/We understand that the order in which the borrowers are named on this advance will be the same as on the original Mortgage Deed (if applicable).
10. The Lender reserves the right to decline to proceed with the application at any time.
11. (a) I/We have applied for the mortgage scheme indicated in the 'Mortgage Scheme' section of this application form. The special terms of this mortgage scheme have been explained to me/us. I/We understand that these terms, amongst others, will be confirmed with the offer of advance (if any) made to me/us and will apply to the mortgage on completion.
For intermediary introduced applications only:
(b) I/We have been provided with information on the mortgage scheme indicated in the 'Mortgage Scheme' section of this application form by the Intermediary. I/We understand that the Intermediary is not an agent of the Lender. I/We have not been given any advice by the Lender.
(c) I/We authorise the Lender to disclose any personal data about me/us (including any sensitive personal data as defined by data protection regulation which is relevant to this application, to my/our appointed mortgage intermediary.
12. Any resulting offer of mortgage will be cancelled if the mortgage is not completed within the validity period detailed in the offer.
13. I/We consent to the disclosure by the Lender of my/our confidential information (whether financial or otherwise) to any person who may be asked to act as guarantor for the mortgage or their legal advisor. It is important that you read and understand this Declaration.
14. Where applicable, I/we consent to the debiting of my/our Visa/Mastercard/Maestro credit/debit card for the amount shown in the 'Fees Enclosed' section of the application form.
15. Where applicable, I/we have been advised by the Lender to take legal and financial advice if this application relates to the Step-Up facility.

This is the Lender's standard declaration upon which the Lender will rely. For your own benefit and protection you should read this declaration carefully. If you do not understand any part then please ask for further information.

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 or date or frequency of your Direct Debit, Coventry Building Society Group (which for these purposes comprises of Coventry Building Society, Godiva Mortgages Limited and ITL Mortgages Limited) will notify you five working days in advance of your account being debited or as otherwise agreed. If you request Coventry Building Society Group to collect a payment, confirmation of the amount and date will be given to you at the time of request.
- If an error is made in the payment of your Direct Debit by Coventry Building Society Group 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 Coventry Building Society Group 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.

Additional information

Use this space to give any additional information requested in any of the questions and any information which you feel will help the Lender in assessing your application.

Office use only

Name of first applicant	
Name of second applicant	
Account number	

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

Coventry Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (firm reference number 150892).

Godiva Mortgages Limited is a limited company registered in England and Wales (with company number 5830727) and is authorised and regulated by the Financial Conduct Authority (firm reference number 457622, www.fca.org.uk).

ITL Mortgages Limited is a limited company registered in England and Wales (with company number 2321779) and is authorised and regulated by the Financial Conduct Authority (firm reference number 302608, www.fca.org.uk). ITL Mortgages Limited is a wholly owned subsidiary of Coventry Building Society.

Our Customer Service Centre is open Monday to Friday 8am–7pm and Saturday 9am–2pm.

Calls to 0800 numbers are free when made from the UK. You may be charged for calls to all other numbers, please contact your service provider for further details. We may monitor, record, store and use telephone calls to help improve our service and as a record of our conversation.

Information correct at time of going to print (July 2026).

Get in touch with Coventry Building Society

At a branch



For details of our opening hours, visit www.coventrybuildingsociety.co.uk/branch-finder

Online



Visit us at coventrybuildingsociety.co.uk

By phone



Call us on **0800 121 8899**

Get in touch with Godiva Mortgages Limited

By phone



Call us on **0800 121 6162**

By post



Write to us at Customer Service Centre, PO Box 600, Oakfield House, Binley Business Park, Coventry CV3 9YR

Get in touch with ITL Mortgages Limited

By phone



Call us on **0800 121 6363**

By post



Write to us at Customer Service Centre, PO Box 600, Oakfield House, Binley Business Park, Coventry CV3 9YR

Coventry Building Society.

Principal Office: Coventry House, Harry Weston Road, Binley, Coventry, West Midlands CV3 2TQ.

Godiva Mortgages Limited.

Registered Office: Coventry House, Harry Weston Road, Binley, Coventry, West Midlands CV3 2TQ.

ITL Mortgages Limited.

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