

# Mortgage Application Summary

Please ensure a copy of this Mortgage Application Summary is provided to all Applicants.

## 1. YOUR PERSONAL DETAILS

### First Applicant

Title  First Name(s)

Surname

If you have had any other names (*Title, First Name, middle name, surname*) in the last three years please provide details below

Previous name

Date of Birth  Sex  Male  Female

National Insurance Number

Country of birth

Permanent right to reside in UK  Yes  No Nationality

Since (date)  or  Since birth

Address

Postcode

Date Occupied  To

Residential Status

Are you an existing Metro Bank customer?  Yes  No

Actual/Anticipated Retirement Age

Your Marital Status (*eg. Married, Single, Divorced, Separated, Widow/er, Living Together*)

Number of Dependents  Are You a First Time Buyer?  Yes  No

Previous Address 1

Postcode

Date Occupied  To

Residential Status

Home Telephone Number

Work Telephone Number

Mobile Number (mandatory)

Preferred contact method

Email Address

### Second Applicant

Title  First Name(s)

Surname

If you have had any other names (*Title, First Name, middle name, surname*) in the last three years please provide details below

Previous name

Date of Birth  Sex  Male  Female

National Insurance Number

Country of birth

Permanent right to reside in UK  Yes  No Nationality

Since (date)  or  Since birth

Address

Postcode

Date Occupied  To

Residential Status

Are you an existing Metro Bank customer?  Yes  No

Actual/Anticipated Retirement Age

Your Marital Status (*eg. Married, Single, Divorced, Separated, Widow/er, Living Together*)

Number of Dependents  Are You a First Time Buyer?  Yes  No

Previous Address 1

Postcode

Date Occupied  To

Residential Status

Home Telephone Number

Work Telephone Number

Mobile Number (mandatory)

Preferred contact method

Email Address

**1. YOUR PERSONAL DETAILS** *(continued)*

**Third Applicant**

Title  First Name(s)

Surname

If you have had any other names (*Title, First Name, middle name, surname*) in the last three years please provide details below

Previous name

Date of Birth  Sex  Male  Female

National Insurance Number

Country of birth

Permanent right to reside in UK  Yes  No Nationality

Since (date)  or  Since birth

Address

Postcode

Date Occupied  To

Residential Status

Are you an existing Metro Bank customer?  Yes  No

Actual/Anticipated Retirement Age

Your Marital Status (*eg. Married, Single, Divorced, Separated, Widow/er, Living Together*)

Number of Dependents  Are You a First Time Buyer?  Yes  No

Previous Address 1

Postcode

Date Occupied  To

Residential Status

Home Telephone Number

Work Telephone Number

Mobile Number (mandatory)

Preferred contact method

Email Address

**Fourth Applicant**

Title  First Name(s)

Surname

If you have had any other names (*Title, First Name, middle name, surname*) in the last three years please provide details below

Previous name

Date of Birth  Sex  Male  Female

National Insurance Number

Country of birth

Permanent right to reside in UK  Yes  No Nationality

Since (date)  or  Since birth

Address

Postcode

Date Occupied  To

Residential Status

Are you an existing Metro Bank customer?  Yes  No

Actual/Anticipated Retirement Age

Your Marital Status (*eg. Married, Single, Divorced, Separated, Widow/er, Living Together*)

Number of Dependents  Are You a First Time Buyer?  Yes  No

Previous Address 1

Postcode

Date Occupied  To

Residential Status

Home Telephone Number

Work Telephone Number

Mobile Number (mandatory)

Preferred contact method

Email Address

## 2. CURRENT HOUSING DETAILS

### First Applicant

Residential Status (Owner occupier, tenant, living with parents, etc.)

If you are an owner occupier please state your current Lender details

Name of lender

Account number

Mortgage holders name

Will you be redeeming your current mortgage on completion?  Yes  No

If no, please give details

Monthly Mortgage Payment /Rent

Mortgage Balance Outstanding

Existing Mortgage Account Number

Date Current Mortgage Taken Out

Estimated value of current residential property

If renting  Local Authority  Private

Name of Landlord /Letting Agent

Contact number

### Second Applicant

Residential Status (Owner occupier, tenant, living with parents, etc.)

If you are an owner occupier please state your current Lender details

Name of lender

Account number

Mortgage holders name

Will you be redeeming your current mortgage on completion?  Yes  No

If no, please give details

Monthly Mortgage Payment /Rent

Mortgage Balance Outstanding

Existing Mortgage Account Number

Date Current Mortgage Taken Out

Estimated value of current residential property

If renting  Local Authority  Private

Name of Landlord /Letting Agent

Contact number

## Mortgage Application Summary (continued)

### 2. CURRENT HOUSING DETAILS (continued)

#### Third Applicant

Residential Status (Owner occupier, tenant, living with parents, etc.)

If you are an owner occupier please state your current Lender details

Name of lender

Account number

Mortgage holders name

Will you be redeeming your current mortgage on completion?  Yes  No

If no, please give details

Monthly Mortgage Payment /Rent

Mortgage Balance Outstanding

Existing Mortgage Account Number

Date Current Mortgage Taken Out

Estimated value of current residential property

If renting  Local Authority  Private

Name of Landlord /Letting Agent

Contact number

#### Fourth Applicant

Residential Status (Owner occupier, tenant, living with parents, etc.)

If you are an owner occupier please state your current Lender details

Name of lender

Account number

Mortgage holders name

Will you be redeeming your current mortgage on completion?  Yes  No

If no, please give details

Monthly Mortgage Payment /Rent

Mortgage Balance Outstanding

Existing Mortgage Account Number

Date Current Mortgage Taken Out

Estimated value of current residential property

If renting  Local Authority  Private

Name of Landlord /Letting Agent

Contact number

**3a. YOUR EMPLOYMENT DETAILS - IF SELF EMPLOYED GO TO SECTION 3b**

**First Applicant**

Your Job Title

Date Started Current Job

**Current Employer Information**

Name

Address

Postcode

Telephone Number

Is this the address for an employer's reference?  Yes  No

**Employment status**

Full Time (permanent)

Part Time (permanent)

Fixed Term Contract

Retired

Unemployed

Homemaker

If employed - nature of business

If contracted - date of contract

If Fixed Term contract: Start date  End date

Has the contract previously been renewed?  Yes  No

**Secondary employment?**  Yes  No

**Employment status**

Full Time (permanent)

Part Time (permanent)

Fixed Term Contract

Retired

Unemployed

Homemaker

If employed - nature of business

If contracted - date of contract

If Fixed Term contract: Start date  End date

Has the contract previously been renewed?  Yes  No

**Allowance**

Do you foresee a reduction in the level of your income within the next three months?  Yes  No

If yes, please give details

Previous Employment Details (1 year history): Please provide full details of your employment if you have been less than 1 year with your current employer

Title

Nature of business

Employed from  to

**Second Applicant**

Your Job Title

Date Started Current Job

**Current Employer Information**

Name

Address

Postcode

Telephone Number

Is this the address for an employer's reference?  Yes  No

**Employment status**

Full Time (permanent)

Part Time (permanent)

Fixed Term Contract

Retired

Unemployed

Homemaker

If employed - nature of business

If contracted - date of contract

If Fixed Term contract: Start date  End date

Has the contract previously been renewed?  Yes  No

**Secondary employment?**  Yes  No

**Employment status**

Full Time (permanent)

Part Time (permanent)

Fixed Term Contract

Retired

Unemployed

Homemaker

If employed - nature of business

If contracted - date of contract

If Fixed Term contract: Start date  End date

Has the contract previously been renewed?  Yes  No

**Allowance**

Do you foresee a reduction in the level of your income within the next three months?  Yes  No

If yes, please give details

**3a. YOUR EMPLOYMENT DETAILS - IF SELF EMPLOYED GO TO SECTION 3b** (continued)

**Third Applicant**

Your Job Title

Date Started Current Job

**Current Employer Information**

Name

Address

Postcode

Telephone Number

Is this the address for an employer's reference?  Yes  No

**Employment status**

Full Time (permanent)

Part Time (permanent)

Fixed Term Contract

Retired

Unemployed

Homemaker

If employed - nature of business

If contracted - date of contract

If Fixed Term contract: Start date  End date

Has the contract previously been renewed?  Yes  No

**Secondary employment?**  Yes  No

Employment status

Full Time (permanent)

Part Time (permanent)

Fixed Term Contract

Retired

Unemployed

Homemaker

If employed - nature of business

If contracted - date of contract

If Fixed Term contract: Start date  End date

Has the contract previously been renewed?  Yes  No

**Allowance**

Do you foresee a reduction in the level of your income within the next three months?  Yes  No

If yes, please give details

Previous Employment Details (1 year history): Please provide full details of your employment if you have been less than 1 year with your current employer

Title

Nature of business

Employed from  to

**Fourth Applicant**

Your Job Title

Date Started Current Job

**Current Employer Information**

Name

Address

Postcode

Telephone Number

Is this the address for an employer's reference?  Yes  No

**Employment status**

Full Time (permanent)

Part Time (permanent)

Fixed Term Contract

Retired

Unemployed

Homemaker

If employed - nature of business

If contracted - date of contract

If Fixed Term contract: Start date  End date

Has the contract previously been renewed?  Yes  No

**Secondary employment?**  Yes  No

Employment status

Full Time (permanent)

Part Time (permanent)

Fixed Term Contract

Retired

Unemployed

Homemaker

If employed - nature of business

If contracted - date of contract

If Fixed Term contract: Start date  End date

Has the contract previously been renewed?  Yes  No

**Allowance**

Do you foresee a reduction in the level of your income within the next three months?  Yes  No

If yes, please give details

**3b. YOUR EMPLOYMENT DETAILS (FOR SELF EMPLOYED)**

If you are Self Employed or are a director of a limited company with a share holding of more than 25% please complete this section

**First Applicant**

Business Name

Percentage Shareholding

Job title

Address

Postcode

Telephone Number

Nature of Business

Company type  Sole Trader  Partner  Limited Company

Registration Number (if Ltd)

Date commenced trading

Is an accountant used to prepare your accounts?  Yes  No

If yes, please provide details below:

Accountant Name

Company Name

Address

Postcode

Telephone No.

Fax No.

Email Address

Number of years Accountant has been acting for you

Qualifications

**Second Applicant**

Business Name

Percentage Shareholding

Job title

Address

Postcode

Telephone Number

Nature of Business

Business Status  Sole Trader  Partner  Limited Company

Registration Number (if Ltd)

Date commenced trading

Is an accountant used to prepare your accounts?  Yes  No

If yes, please provide details below:

Accountant Name

Company Name

Address

Postcode

Telephone No.

Fax No.

Email Address

Number of years Accountant has been acting for you

Qualifications

Your Self employed income: State your earnings derived from the business for the last 3 years

Earnings	Year Ending	Actual	Projected
£		<input type="checkbox"/>	<input type="checkbox"/>
£		<input type="checkbox"/>	
£		<input type="checkbox"/>	

Earnings	Year Ending	Actual	Projected
£		<input type="checkbox"/>	<input type="checkbox"/>
£		<input type="checkbox"/>	
£		<input type="checkbox"/>	

**3b. YOUR EMPLOYMENT DETAILS (FOR SELF EMPLOYED) (continued)**

If you are Self Employed or are a director of a limited company with a share holding of more than 25% please complete this section

**Third Applicant**

Business Name

Percentage Shareholding

Job title

Address

Postcode

Telephone Number

Nature of Business

Company type  Sole Trader  Partner  Limited Company

Registration Number (if Ltd)

Date commenced trading

Is an accountant used to prepare your accounts?  Yes  No

If yes, please provide details below:

Accountant Name

Company Name

Address

Postcode

Telephone No.

Fax No.

Email Address

Number of years Accountant has been acting for you

Qualifications

**Fourth Applicant**

Business Name

Percentage Shareholding

Job title

Address

Postcode

Telephone Number

Nature of Business

Business Status  Sole Trader  Partner  Limited Company

Registration Number (if Ltd)

Date commenced trading

Is an accountant used to prepare your accounts?  Yes  No

If yes, please provide details below:

Accountant Name

Company Name

Address

Postcode

Telephone No.

Fax No.

Email Address

Number of years Accountant has been acting for you

Qualifications

Your Self employed income: State your earnings derived from the business for the last 3 years

Earnings	Year Ending	Actual	Projected
£		<input type="checkbox"/>	<input type="checkbox"/>
£		<input type="checkbox"/>	
£		<input type="checkbox"/>	

Earnings	Year Ending	Actual	Projected
£		<input type="checkbox"/>	<input type="checkbox"/>
£		<input type="checkbox"/>	
£		<input type="checkbox"/>	



#### 4. CREDIT INFORMATION

##### First Applicant

Have you ever been in arrears?  Yes  No

Type of commitment

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?  Yes  No

Date registered

Amount

Satisfied  Yes  No

Date satisfied

Have you ever had a CCJ (County Court Judgement)?  Yes  No

Date registered

Amount

Satisfied  Yes  No

Date satisfied

Have you ever been subject to an IVA (Individual Voluntary Arrangement)?  Yes  No

Date of IVA

Date satisfied

Have you ever been bankrupt?  Yes  No

Date of bankruptcy order

Date bankruptcy discharged

Have you ever had a property repossessed?  Yes  No

Date of repossession?

Have you ever been declined for a mortgage?  Yes  No

If yes, please provide details

##### Second Applicant

Have you ever been in arrears?  Yes  No

Type of commitment

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?  Yes  No

Date registered

Amount

Satisfied  Yes  No

Date satisfied

Have you ever had a CCJ (County Court Judgement)?  Yes  No

Date registered

Amount

Satisfied  Yes  No

Date satisfied

Have you ever been subject to an IVA (Individual Voluntary Arrangement)?  Yes  No

Date of IVA

Date satisfied

Have you ever been bankrupt?  Yes  No

Date of bankruptcy order

Date bankruptcy discharged

Have you ever had a property repossessed?  Yes  No

Date of repossession?

Have you ever been declined for a mortgage?  Yes  No

If yes, please provide details

**4. CREDIT INFORMATION** (continued)

**Third Applicant**

Have you ever been in arrears?  Yes  No

Type of commitment

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?  Yes  No

Date registered

Amount

Satisfied  Yes  No

Date satisfied

Have you ever had a CCJ (County Court Judgement)?  Yes  No

Date registered

Amount

Satisfied  Yes  No

Date satisfied

Have you ever been subject to an IVA (Individual Voluntary Arrangement)?  Yes  No

Date of IVA

Date satisfied

Have you ever been bankrupt?  Yes  No

Date of bankruptcy order

Date bankruptcy discharged

Have you ever had a property repossessed?  Yes  No

Date of repossession?

Have you ever been declined for a mortgage?  Yes  No

If yes, please provide details

**Fourth Applicant**

Have you ever been in arrears?  Yes  No

Type of commitment

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?  Yes  No

Date registered

Amount

Satisfied  Yes  No

Date satisfied

Have you ever had a CCJ (County Court Judgement)?  Yes  No

Date registered

Amount

Satisfied  Yes  No

Date satisfied

Have you ever been subject to an IVA (Individual Voluntary Arrangement)?  Yes  No

Date of IVA

Date satisfied

Have you ever been bankrupt?  Yes  No

Date of bankruptcy order

Date bankruptcy discharged

Have you ever had a property repossessed?  Yes  No

Date of repossession?

Have you ever been declined for a mortgage?  Yes  No

If yes, please provide details

**5. BUDGET PLANNER FOR NEW PROPERTY**

	<b>First applicant</b>	<b>Second applicant</b>
<b>Income - employed:</b>		
Gross basic annual salary	£ _____	£ _____
Overtime	£ _____	£ _____
Commission	£ _____	£ _____
Bonus	£ _____	£ _____
Allowance	£ _____	£ _____
<b>Income - self-employed:</b>		
Most recent year's earnings	£ _____	£ _____
Most recent year's salary	£ _____	£ _____
Most recent year's dividend	£ _____	£ _____
Pension income	£ _____	£ _____
Net rental income (after all costs)	£ _____	£ _____
Other	£ _____	£ _____
<b>Total</b>	<b>£ _____</b>	<b>£ _____</b>
<b>Credit Cards:</b>		
Do you have any credit cards with outstanding balances?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
To be repaid?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Issuer		
Balance	£ _____	£ _____
To be repaid?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Issuer		
Balance	£ _____	£ _____
<b>Unsecured Loans and Hire Purchase:</b>		
Do you have any loans/hire purchases?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
To be repaid?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Lender		
End date		
Balance	£ _____	£ _____
Monthly payment	£ _____	£ _____
<b>Secured Loans:</b>		
Do you have any other secured loans (excluding Buy-to-Let)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
To be repaid?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Lender		
Balance	£ _____	£ _____
<b>Other Committed Expenditure:</b>		
Do you have any other committed expenditure?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
To be repaid?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Expense (eg child maintenance)		
Details		
Monthly payment	£ _____	£ _____

**5. BUDGET PLANNER FOR NEW PROPERTY** (continued)

	<b>First applicant</b>	<b>Second applicant</b>
Buy-to-Let portfolio:		
Do you have any investment/buy-to-let properties?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Total number of properties	<input type="text"/>	<input type="text"/>
Total current outstanding balance	£ <input type="text"/>	£ <input type="text"/>
Total monthly rent received	£ <input type="text"/>	£ <input type="text"/>
Basic essential expenditure:		
Household (food and drink)	£ <input type="text"/>	£ <input type="text"/>
Housekeeping (gas, electricity, other heating)	£ <input type="text"/>	£ <input type="text"/>
Water and sewage	£ <input type="text"/>	£ <input type="text"/>
Building and contents insurance	£ <input type="text"/>	£ <input type="text"/>
Ground rent - leasehold property	£ <input type="text"/>	£ <input type="text"/>
Service charge - leasehold property	£ <input type="text"/>	£ <input type="text"/>
Medical expenses/insurance	£ <input type="text"/>	£ <input type="text"/>
Essential travel costs	£ <input type="text"/>	£ <input type="text"/>
Car insurance	£ <input type="text"/>	£ <input type="text"/>
Telephone - land line	£ <input type="text"/>	£ <input type="text"/>
Telephone - mobile	£ <input type="text"/>	£ <input type="text"/>
Broadband	£ <input type="text"/>	£ <input type="text"/>
Laundry/dry cleaning	£ <input type="text"/>	£ <input type="text"/>
Council tax	£ <input type="text"/>	£ <input type="text"/>
Other	£ <input type="text"/>	£ <input type="text"/>
<b>Total</b>	<b>£ <input type="text"/></b>	<b>£ <input type="text"/></b>
Basic quality of living costs:		
Eating out, restaurants and hotels	£ <input type="text"/>	£ <input type="text"/>
Alcohol and cigarettes	£ <input type="text"/>	£ <input type="text"/>
Recreation (eg TV subscriptions, gym membership, non-essential travel, socialising)	£ <input type="text"/>	£ <input type="text"/>
Clothing and footwear	£ <input type="text"/>	£ <input type="text"/>
Household goods and repairs	£ <input type="text"/>	£ <input type="text"/>
Childcare and education	£ <input type="text"/>	£ <input type="text"/>
Personal goods (eg toiletries)	£ <input type="text"/>	£ <input type="text"/>
<b>Total</b>	<b>£ <input type="text"/></b>	<b>£ <input type="text"/></b>

Mortgage Application Summary (continued)

**5. BUDGET PLANNER FOR NEW PROPERTY** (continued)

	Third applicant	Fourth applicant
Income - employed:		
Gross basic annual salary	£ _____	£ _____
Overtime	£ _____	£ _____
Commission	£ _____	£ _____
Bonus	£ _____	£ _____
Allowance	£ _____	£ _____
Income - self-employed:		
Most recent year's earnings	£ _____	£ _____
Most recent year's salary	£ _____	£ _____
Most recent year's dividend	£ _____	£ _____
Pension income	£ _____	£ _____
Net rental income (after all costs)	£ _____	£ _____
Other	£ _____	£ _____
Total	£ _____	£ _____
Credit Cards:		
Do you have any credit cards with outstanding balances?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
To be repaid?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Issuer		
Balance	£ _____	£ _____
To be repaid?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Issuer		
Balance	£ _____	£ _____
Unsecured Loans and Hire Purchase:		
Do you have any loans/hire purchases?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
To be repaid?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Lender		
End date		
Balance	£ _____	£ _____
Monthly payment	£ _____	£ _____
Secured Loans:		
Do you have any other secured loans (excluding Buy-to-Let)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
To be repaid?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Lender		
Balance	£ _____	£ _____
Other Committed Expenditure:		
Do you have any other committed expenditure?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
To be repaid?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Expense (eg child maintenance)		
Details		
Monthly payment	£ _____	£ _____

**5. BUDGET PLANNER FOR NEW PROPERTY (continued)**

	<b>Third applicant</b>	<b>Fourth applicant</b>
Buy-to-Let portfolio:		
Do you have any investment/buy-to-let properties?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Total number of properties	<input type="text"/>	<input type="text"/>
Total current outstanding balance	£ <input type="text"/>	£ <input type="text"/>
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Basic essential expenditure:		
Household (food and drink)	£ <input type="text"/>	£ <input type="text"/>
Housekeeping (gas, electricity, other heating)	£ <input type="text"/>	£ <input type="text"/>
Water and sewage	£ <input type="text"/>	£ <input type="text"/>
Building and contents insurance	£ <input type="text"/>	£ <input type="text"/>
Ground rent - leasehold property	£ <input type="text"/>	£ <input type="text"/>
Service charge - leasehold property	£ <input type="text"/>	£ <input type="text"/>
Medical expenses/insurance	£ <input type="text"/>	£ <input type="text"/>
Essential travel costs	£ <input type="text"/>	£ <input type="text"/>
Car insurance	£ <input type="text"/>	£ <input type="text"/>
Telephone - land line	£ <input type="text"/>	£ <input type="text"/>
Telephone - mobile	£ <input type="text"/>	£ <input type="text"/>
Broadband	£ <input type="text"/>	£ <input type="text"/>
Laundry/dry cleaning	£ <input type="text"/>	£ <input type="text"/>
Council tax	£ <input type="text"/>	£ <input type="text"/>
Other	£ <input type="text"/>	£ <input type="text"/>
Total	£ <input type="text"/>	£ <input type="text"/>
Basic quality of living costs:		
Eating out, restaurants and hotels	£ <input type="text"/>	£ <input type="text"/>
Alcohol and cigarettes	£ <input type="text"/>	£ <input type="text"/>
Recreation (eg TV subscriptions, gym membership, non-essential travel, socialising)	£ <input type="text"/>	£ <input type="text"/>
Clothing and footwear	£ <input type="text"/>	£ <input type="text"/>
Household goods and repairs	£ <input type="text"/>	£ <input type="text"/>
Childcare and education	£ <input type="text"/>	£ <input type="text"/>
Personal goods (eg toiletries)	£ <input type="text"/>	£ <input type="text"/>
Total	£ <input type="text"/>	£ <input type="text"/>

Mortgage Application Summary *(continued)*

**6. PROPERTY TO BE MORTGAGED**

Address

Postcode

Is this to be used as your main residence?  Yes  No

Is there a mortgage on this property?  
(for remortgage only)  Yes  No

Will any part of the property be used for  
business purposes?  Yes  No

If yes,  
provide details

Property description *(House, Flat, Maisonette)*

Property type *(Detached, Semi-detached)*

Tenure  
 Freehold  Feuhold  Leasehold

If the tenure is Leasehold, please  
state the unexpired term of the lease  YEARS

Annual Service or  
Management Charge  £

Annual Ground  
Rent or Feu Duty  £

Purchase Price  £

Estimated Value  £

From whom are you  
buying the property?

Are you buying under any purchase scheme?  Yes  No

If Right To Buy:  
When did you buy it?

Are you still in the pre-emption period?  Yes  No

If yes,  
provide details

Is the property a Buy to Let?  Yes  No

If Yes, will the property be let to a close family member?  Yes  No

If yes,  
provide details

If Yes, what is the estimated monthly rental?  
 £

Is the property a new build?  Yes  No

Are building certificates available?  Yes  No

If property is a flat:  
On what floor is the flat?

Is the flat above commercial premises?  Yes  No

Total number of storeys and housing units in the building?

If yes, please give details of the commercial use of the premises

Is there balcony access to the flat?  Yes  No

Other Property Details  
Construction type - walls

Are there any Agricultural restrictions?  Yes  No

Construction type - roof

Will full vacant possession be obtained on completion?  Yes  No

If no, give details

Year of Construction

Number of bedrooms:  Number of kitchens:  Number of bathrooms:

Full names of anybody 17 years or older, excluding the Customers, who will reside in the property.

Full Name(s)	Date of Birth	Relationship

## Mortgage Application Summary (continued)

### 7. DETAILS OF THE MORTGAGE YOU REQUIRE

Mortgage Term

YEARS MONTHS

Total Mortgage Amount

Loan purpose?  Purchase  Re-mortgage

Loan type?  Residential  Buy-to-let

Mortgage Amount on a Repayment Basis

Mortgage Amount on an Interest Only Basis

Which day of the month would you like repayments to be made?

Will both applicants be named on the deed?  Yes  No

If no, give details

If part or all of your mortgage is on an interest only basis, how do you intend to repay the mortgage at the end of the mortgage term?

Strategy

Amount

Name of the product you have chosen

Is the booking fee to be added to the loan?

Yes  No

Fee Description	Amount
Booking Fee	£

Please state the source of the deposit you are going to use to purchase the property:

Source  Amount

Source  Amount

Have you included any additional borrowing over and above the mortgage amount?

Yes  No

If yes, how much?

If yes, for what purpose? (e.g. home improvements, debt repayment etc.)

### 8. REMORTGAGE DETAILS

Date current mortgage commenced

When did ownership of the property commence?

Original Purchase Price

Estimated Current Value

Current Balance Outstanding

### 9. ARRANGEMENTS FOR INSPECTION OF THE PROPERTY

Inspection

Valuation Type (basic/ home buyer/ full buildings)

Name of landlord/ letting agent

Telephone Number

Provide details for the valuer to gain access to inspect the property if different to the current landlord/letting agent

Contact Name

Contact telephone Number

Additional information



## Mortgage Application Summary (continued)

### 10. SOLICITOR DETAILS

Solicitor

Please note that Solicitors need to meet the Bank's panel requirements in order to act under dual instruction.

Where your Solicitors firm does not meet the Bank's requirements, a Panel Solicitor will be instructed to act for the Bank at your expense.

Do you want to use a Metro Bank approved solicitor?  Yes  No

If no, please provide details:

Name of Conveyancing Firm	<input type="text"/>	Address	<input type="text"/>
Telephone Number	<input type="text"/>		
Fax Number	<input type="text"/>	Postcode	<input type="text"/>
Name of Person Acting for You	<input type="text"/>		

### 11. YOUR BANK ACCOUNT

Account holders name	<input type="text"/>		
Account Number	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Sort Code	<input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/>

## 12. ADDITIONAL INFORMATION

Please use this page to detail any additional information that you want to provide or have been unable to detail fully in the boxes provided.

## 13. PRIVACY NOTICE

### Who are we?

Metro Bank PLC ("**Metro Bank**", "we" or "us"), registered in England and Wales, company number: 6419578.

We are a controller for the processing activities specified in this Privacy Notice that relate to your personal data.

This Privacy Notice also explains how other parties, including companies belonging to the Metro Bank group, may use your personal data excluding any products, applications or services that have separate privacy notices which do not incorporate this Privacy Notice.

If you have any questions about this Privacy Notice, or would like more information about how we use your personal data or to exercise any of your data subject rights (see "Your rights"), please contact our Data Protection Officer:

Write to: Data Protection Officer  
Metro Bank PLC  
One Southampton Row  
London, WC1B 5HA

Email: [DataProtectionOfficer@metrobank.plc.uk](mailto:DataProtectionOfficer@metrobank.plc.uk)

If you are unhappy with our management of your information, you have the right to lodge a complaint with the Information Commissioner's Office. Please visit [www.ico.org.uk](http://www.ico.org.uk) for more information.

### Our collection and retention of personal data

Personal data includes any information that directly or indirectly (whether alone or in conjunction with other information) identifies you (or someone else). This includes information such as your name, address and contact details, but also includes, for example, any photograph we have of you (e.g. when you provide us with a selfie and a copy of a photo ID as part of the account opening process), online identifiers such as IP address or device ID, and location data.

The personal data we hold about you is limited to information that:

- You have given us directly, for example when you apply for an account or contact us (eg a copy of your ID, a selfie and your contact information, or details of your query or complaint)
- We capture through the use of CCTV when you visit one of our stores
- We record and monitor through our telephone calls to help improve the products and services we offer
- We receive from trusted third parties during eligibility checks

### **13. PRIVACY NOTICE** (*continued*)

- We collect during the provision of our contracted services to you (e.g. your account details, and details of your transactions and interactions with us)
- We, or third parties acting on our behalf (such as Google Analytics), automatically collect when you use our website or interact with our emails (in each case, with your consent, where necessary). Examples of data collected include your IP address, browser type referral source, information about which parts of our page you have visited and how long you spent on them, the preferences you have set, and whether you have opened our emails
- We occasionally obtain personal data from publicly available sources, such as social media sites (e.g. we may collect your name and comments where you mention us in a post) and Government registers (e.g. Companies House).

Where we ask you to provide personal data to us on a mandatory basis, we will tell you at the time of collection. In the event that particular personal data is required by the contract or law, this will be made clear. We will also explain the consequences of any failure to provide any mandatory personal data: for example, if you can't show us proof of identity, this will mean that we can't open an account for you.

If you open an account with us and you are under 18, we may also collect personal data that directly or indirectly identifies your parent or legal guardian who helped you open an account. We may use and keep their personal data only for the purposes of checking your identity. You must not give us personal data about someone else (such as a joint applicant or a parent or guardian) without first getting their permission for it to be used and released. We will assume that that person has given permission, although we may still ask for confirmation.

At the end of your relationship with us (for example, if you decide to close your account), we retain your personal data for as long as required to meet our legal and regulatory obligations. Where retention is based on other reasons, we will retain it for no more than seven years, in line with our data retention policy.

#### **The purposes and lawful basis for our collection of personal data**

Your personal data is collected and processed for business and compatible purposes, in accordance with applicable laws and as set out below. Personal data may occasionally be used for purposes not obvious to you where the circumstances warrant such use (e.g. in fraud investigations or similar).

We generally process your personal data under one of the following legal bases:

- Our legitimate business interests (described in the section below), except where these are overridden by your interests or fundamental rights and freedoms which require protection of personal data ("Legitimate Interests")
- Compliance with our legal obligations ("Legal Obligation")
- For the performance of a contract to which you are a party or in order to take steps at your request prior to entering into such a contract ("Contractual Performance").

We may also rely on other bases (for example, where the processing is necessary in the performance of a task carried out in the public interest or in order to protect your vital interests or those of another person or where you have given your consent) on an exceptional basis, where none of the above apply.

#### **Sensitive personal data**

We may collect a limited amount of Special Category Personal data (revealing racial or ethnic origin, religious or philosophical beliefs, trade union membership, genetic data, biometric data (where that information is used to identify an individual), information concerning physical or mental health, an individual's sex life or sexual orientation (in order to make appropriate accommodations or adjustments), or to provide biometric identification services. When we do so, we will explain to you why we need it, and obtain your consent to use it for the relevant purpose.

To the extent permitted by applicable laws, we may collect and process a limited amount of information regarding criminal convictions and offences and related proceedings (including information relating to allegations and suspicions of criminal offences).

#### **Further processing**

If we determine that your personal data is to be used for a new purpose, we will inform you beforehand.

#### **Sharing your information**

Your personal information may be shared with third party service providers, including companies belonging to the Metro Bank group, which may provide products or services to you or us.

We will only share your personal data where necessary and where we have a lawful basis for doing so (for the purposes previously outlined). Recipients of your personal data include:

- Other parties connected to your account (i.e. joint account holders)
- Credit reference agencies (please see section below)
- Our service providers (such as payment processors, IT service providers, email service providers and web analytics providers)
- Specific subcontractors who help to provide you with the services you have requested
- Tax authorities, regulatory authorities, law enforcement agencies and fraud prevention agencies
- Our insurers, lawyers, auditors, consultants and other professional advisers
- Other banks or financial institutions (where you ask us to share your personal data, or where we are asked to confirm your identity for the purposes of preventing or investigating financial crime)
- If you want to use our referral to selected third parties to get discounts for their services, or where you want to take advantage of our functionality to import or export your banking data
- Third parties where you have consented for us to share your data with them.

These recipients may be located in countries around the world (please see "Processing Personal Data outside of the EU (EEA) and UK").

The personal information we have collected from you will be shared with fraud prevention agencies, who will use it to prevent fraud and money laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment. Further details of how your information will be used by us and these fraud prevention agencies, and your data protection rights, can be found at [www.cifas.org.uk/FPN](http://www.cifas.org.uk/FPN).

### 13. PRIVACY NOTICE (continued)

#### Your rights

You have specific rights over your personal data, as explained below. These may not apply in all circumstances – we will let you know where this is the case.

- Data subject access request
- Rectification of inaccurate personal data
- Erasure of personal data
- Restricting processing of personal data
- Right of portability
- Object to the processing of your personal data
- Right not to be subject to automated decision-making
- Right to withdraw consent.

**You can exercise your rights by contacting us on 0345 08 08 500, in writing using the contact details given at the top of this document, or by visiting one of our stores.**

**We will respond to your request within one calendar month. We may need to confirm your identity before processing your request. If you can't give us satisfactory proof of your identity, we have the right to refuse your request. We also have the right to reject requests that are manifestly unfounded or excessive.**

For more information on how we process your personal data, please see our website Privacy Notice <https://www.metrobankonline.co.uk/about-us/privacy-and-security/>

### 14. DECLARATION

#### 1. Your information

Metro Bank's decision on whether to lend to you, is based on the information you have provided in this application. You declare that the information given in this application is, to the best of your knowledge and belief, correct and not misleading. If it alters, you must promptly tell Metro Bank in writing. We may demand repayment of your mortgage loan if your application is inaccurate or misleading. Deliberately or recklessly making false, misleading or inaccurate declarations is fraud, which is a criminal offence, for which you may be prosecuted. If you commit mortgage fraud then you also risk being sued for recovery of the sums loaned under the mortgage, which means your home could be at risk.

Before proceeding with this application you should carefully read "**Our Service Relationship with Customers**" and the "**Important Information Summary**". If there is any term that you do not understand then please discuss it with a Metro Bank Customer Service Representative before proceeding.

#### 2. Your financial commitment

You declare that you are aware of the approximate monthly payments under the mortgage. If you have chosen a variable interest rate and the interest rate increases, your monthly payments would increase. Taking on new or additional financial commitments at any time during the period of the mortgage, where you have not received any corresponding increase in income, could affect your ability to meet the mortgage payments as they fall due. Your home will be at risk if you fail to maintain the mortgage payments.

#### 3. Non-refundable costs and fees

- (a) You agree to pay a valuation fee of £[ ] when you submit this application form. This fee is not refundable once the valuation has taken place, even if Metro Bank does not offer you a mortgage.
- (b) if you have decided to add the booking fee to the mortgage (see section 7) Metro Bank will deduct this upon completion of your mortgage. If you **do not** want to add the fee to your mortgage, you must agree to pay a booking fee of £[ ] when you submit this application form. Metro Bank will not refund the booking fee if Metro Bank offers you a mortgage, even if the mortgage does not complete.
- (c) You agree to pay a funds transfer fee of £35 when you submit this form. Metro Bank will refund this fee to you if you do not take out a mortgage with Metro Bank.
- (d) You are responsible for the costs and fees of your conveyancer, including fees and costs they charge you when acting for Metro Bank, whether or not Metro Bank offers you a mortgage.

#### 4. Conveyancer

You must appoint a solicitor to act both for you and us. The solicitor must be regulated by the Solicitors Regulation Authority, must practice in a firm with at least two partners and their firm must have professional indemnity insurance cover of not less than £2,000,000.

#### 5. Withdrawing from the application process. You agree that:

- Metro Bank may reject or refuse your application; and
- Before offering you a mortgage, Metro Bank may withdraw or revise any indication Metro Bank has made about the availability of a particular mortgage.

#### 6. Personalised Illustration

You acknowledge that you have been provided with an Initial Disclosure Document and a Mortgage Illustration for the mortgage loan you are now applying for.

## 14. DECLARATION (*continued*)

### 7. Insurance

You acknowledge that if you are buying a freehold property, you must purchase buildings insurance for the property. If you are not sure whether the property is freehold, you should ask your conveyancer. You also acknowledge that Metro Bank recommends that you have contents insurance in place. You acknowledge that if you are taking out the mortgage jointly with another person, it is your responsibility to ensure that you have suitable life cover or other means of repayment in place to repay the mortgage in the event of your death.

### 8. Valuation report is for Metro Bank's use

You acknowledge that the valuation report Metro Bank obtains is solely for Metro Bank's benefit to determine whether and how much Metro Bank will lend you. The report will not be detailed and will be based on a limited inspection. If Metro Bank provides you or your conveyancer with a copy, you must not rely on the report and should obtain your own detailed report or structural survey.

### 9. Use of the property

**For Residential applications:** You confirm that you are at least 18 years old, that you or a member of your immediate family will live in at least 40% of the property as a dwelling and the property will not be used for business purposes. "Immediate family" means your parent, brother, sister, child, grandparent, grandchild, spouse, civil partner or any person whose relationship with you has the characteristics of the relationship between husband and wife.

**For Buy to Let applications:** You confirm that you are at least 21 years old, that the property will be used for rental purposes contracted by means of an assured shorthold tenancy and that you or a member of your immediate family (as explained above) will not reside in more than 40% of the property as a dwelling.

### 10. Remortgage applications

Where you are applying for a remortgage, you authorise us to obtain a repayment figure from your existing lender(s). You must pay any fees charged by your existing lender(s) relating to the remortgage, such as fees for providing a repayment figure to us and any repayment fees in connection with your existing mortgage.

### 11. Data protection

You consent to Metro Bank using your personal information in the ways described in section 13 of this form.

### 12. Contacting you about other products and services

Metro Bank will not contact you to tell you about other products and services, unless you have requested us to do so as part of another Metro Bank product

### 13. Is the mortgage loan for the benefit of all applicants?

I confirm all of the following are true:

a: when the mortgage completes, no person other than the applicants will own a share of the property used as security for the mortgage loan; AND

b: each applicant:

- will use the mortgage loan only to buy their share of that property; AND
- is buying their share of that property from someone who is not related to or in a business or personal relationship with any applicant.

### 14. If you are applying for an interest only mortgage

Each person applying for an interest only mortgage acknowledges that it is their responsibility to ensure that they have a repayment plan to repay the mortgage at the end of the term. Each person applying for this mortgage acknowledges that if they cannot repay the mortgage at the end of the term then their home could be at risk.

### 15. This is Metro Bank's standard application form for a mortgage upon which Metro Bank intends to rely.

**For your own benefit and protection, each applicant should:**

- carefully read this declaration, the European Standard Information Sheet and the other mortgage literature we have given you;
- ask us to explain anything about which you are unsure;
- not proceed unless you believe you can afford the payments under the mortgage;

**This application summary contains important information about you, your mortgage application, how we may use your data, and the obligations you will have under this mortgage contract. Please ensure you read it thoroughly and advise us immediately if there are any errors. By proceeding with this application you agree to the declarations and consents, and agree to be bound by our mortgage terms and conditions.**

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