

PERSONAL DETAILS

Which applicant do these details relate to? Applicant 1 Applicant 2

1 Forename(s)	
2 Middle Name(s)	
3 Surname(s)	
4 Title (<i>Mr / Mrs / Miss / Ms / other</i>)	
5 Gender	Male <input type="checkbox"/> Female <input type="checkbox"/>
6 Previous/other names & title (<i>if applicable</i>)	
7 Marital status (<i>married / single / divorced / living with partner / widowed / separated</i>)	
8 Date of birth	/ /
9 Country of origin	
10 Resident in the UK	Yes <input type="checkbox"/> No <input type="checkbox"/>
11 Do you have the right to work and reside in the UK permanently? (<i>if no to either, please provide details on the additional information sheet</i>)	Yes <input type="checkbox"/> No <input type="checkbox"/>
12 National Insurance number	
13 Daytime contact telephone number	
14 Home / Mobile telephone number	H <input type="checkbox"/> M <input type="checkbox"/>
15 Email address	
16 Number and ages of dependent children	
17 Relationship to joint applicant(s)	
18 Current address	 Postcode
19 Are you currently: (<i>Owner/tenant/living with relative/friend</i>)	
20 Is this an overseas address?	Yes <input type="checkbox"/> No <input type="checkbox"/>
21 Date moved to current address	/ /
22 Previous address	 Postcode
23 Were you: (<i>Owner/tenant/living with relative/friend</i>)	
24 Is this an overseas address?	Yes <input type="checkbox"/> No <input type="checkbox"/>
25 Date moved to previous address	/ /

INCOME DETAILS

EMPLOYED

If you have 25% or more shareholding in your company you should complete the Self Employed Applicant's details in Section C overleaf

<p>1 Employment Status</p> <p>2 Name, address and telephone number of employer</p> <p style="text-align: right;"><i>Company name</i></p> <p style="text-align: right;"><i>Address</i></p> <p><i>If the contact for reference purposes is different, please provide details on the additional information sheet.</i></p> <p>Telephone number and fax number</p> <p>3 Job title</p> <p>4 Payroll number</p> <p>5 Is your position?</p> <p>6 Date employment started <i>if less than 1 year please provide details of previous employers on the additional information sheet</i></p> <p>7 Time continuously employed in this line of business</p> <p>8 What is your shareholding in the company? <i>(If 25% or more please complete Self Employed Section C overleaf)</i></p> <p>9 Basic annual income</p> <p>10 Average annual bonus/commission/overtime payments</p> <p>11 Total annual income</p> <p>12 Any other guaranteed income</p> <p>13 Source of other income</p>	<table border="1" style="width: 100%;"> <tr> <td><input type="checkbox"/></td> <td>Employed</td> <td><input type="checkbox"/></td> <td>Self Employed</td> </tr> <tr> <td><input type="checkbox"/></td> <td>Non Employed</td> <td><input type="checkbox"/></td> <td>Retired</td> </tr> </table> <hr/> <hr/> <hr/> <p style="text-align: right;">Postcode</p> <p>T <input type="text"/> F <input type="text"/></p> <hr/> <p>Permanent <input type="checkbox"/> Fixed Term <i>(please provide details)</i> <input type="checkbox"/></p> <p>Casual <i>(please provide details)</i> <input type="checkbox"/></p> <p style="text-align: center;">/ /</p> <hr/> <p style="text-align: center;">%</p> <hr/> <p>£ <input type="text"/> p.a.</p> <hr/> <p>£ <input type="text"/> p.a.</p> <hr/> <p>£ <input type="text"/> p.a.</p> <hr/> <p>£ <input type="text"/> p.a.</p> <hr/>	<input type="checkbox"/>	Employed	<input type="checkbox"/>	Self Employed	<input type="checkbox"/>	Non Employed	<input type="checkbox"/>	Retired
<input type="checkbox"/>	Employed	<input type="checkbox"/>	Self Employed						
<input type="checkbox"/>	Non Employed	<input type="checkbox"/>	Retired						

Current / Latest Residential Mortgage / Tenancy Details

All mortgages / tenancies in the last 12 months. Please state your residential mortgage first.

Applicant 1,2,3,4 or joint	Lender / Landlord Name & Address	Account Number	Date Mortgage / Tenancy started	If Tenancy is it private? Y/N	Amount of loan outstanding?	Monthly payment	No. of missed payments			Non Conforming Y/N	Is this mortgage to be retained? Y/N
							months 1-3	months 4-6	months 7-12		
			/		£	£					
			/		£	£					
			/		£	£					

Additional Information

<p>1 If Yes to residential mortgage retained, reason for retention?</p> <p>2 What will be your monthly payment on the mortgage you are retaining on completion of this loan?</p> <p>3 If your residential mortgage is to be retained and rented, what will the monthly rental income be?</p> <p>4 Have you had 3 or more months arrears (cleared or not) on any secured or unsecured loan in the last 2 years? If so how many?</p> <p>5 Have you received housing benefit totaling >50% of the monthly payment due in the last 12 months? If Yes, number of payments</p> <p>6 Have you ever been bankrupt? If yes bankruptcy registration / discharge date</p> <p>7 Have you ever entered into an IVA? IVA arrangement / completion date</p> <p>8 Do you have a conviction for any offence or have a prosecution pending other than for a driving related offence or a spent conviction? If yes please provide details on the additional information sheet</p> <p>9 Have you ever had a property repossessed? If yes, please confirm date of repossession and lenders name</p> <p>Please give monthly amounts of any of the following payment obligations:-</p> <p>10 Maintenance/alimony</p> <p>11 IVAs & Outstanding Balance £</p> <p>12 How many Credit / Debit Cards do you hold & balance outstanding? How much will be repaid on completion?</p> <p>13 Have you any other non credit monthly commitments?</p>	<p>Ex- Marital <input type="checkbox"/> Renting <input type="checkbox"/></p> <p>£ <input type="text"/></p> <p>£ <input type="text"/></p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/> <input type="text"/> Months</p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/> <input type="text"/> Months</p> <p>Last 1-6 months <input type="checkbox"/> Last 7-12 months <input type="checkbox"/></p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>Reg <input type="text"/> / <input type="text"/> / <input type="text"/> Dis <input type="text"/> / <input type="text"/> / <input type="text"/></p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>Arr <input type="text"/> / <input type="text"/> / <input type="text"/> Com <input type="text"/> / <input type="text"/> / <input type="text"/></p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/> <input type="text"/> / <input type="text"/> / <input type="text"/></p> <p><input type="text"/></p> <p><input type="text"/></p> <p>£ <input type="text"/></p> <p>£ <input type="text"/> £ <input type="text"/></p> <p><input type="text"/> £ <input type="text"/></p> <p>£ <input type="text"/></p> <p>£ <input type="text"/></p>
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INSURANCE REQUIREMENTS

Please answer all of the following questions.

Your mortgage application may be delayed if these sections are not completed.

We have made arrangements with Legal & General Insurance Limited to provide insurance services. Please note that contents insurance is not available for Buy to Let products.

Buildings / Buildings & Contents

Adequate Buildings Insurance for the mortgaged property is a condition of the loan. You should also insure the contents. Flats – under the terms of the lease the buildings insurance is usually the responsibility of the freeholder. We can help with your insurance requirements through our arrangement with Legal & General Insurance.

Please tick the box if you DO require Legal & General to contact you with regards to a Home Insurance quotation.

If you arrange Buildings Insurance cover through an alternative insurer, an administration fee will be payable.

Please note that full cover details will need to be supplied to us and failure to do this may result in a delay in processing your mortgage.

Mortgage Payment Protection Insurance

Platform strongly recommends that you take out accident, sickness and involuntary unemployment insurance known as mortgage payment protection insurance, in connection with your mortgage application. Following the Government's changes to income support, it is clear that protecting you and your family has never been more important.

We can help you with your insurance requirements through our arrangement with Legal & General Insurance.

Please tick the box if you DO require Legal & General to contact you with regards to a Mortgage Payment protection Insurance quotation.

I /We confirm that I/we have read and understood the insurance requirement recommendations.

Applicant 1 Tick box

Applicant 2 Tick box

Signed

Date

Signed

Date

Platform and your Introducer may receive commission from Legal & General in respect of your insurance requirements. Legal & General Insurance Limited, Registered in England No. 423930, One Coleman Street, London, EC2R 5AA, is authorised and regulated by the Financial Services Authority for insurance business. Legal & General is not part of the Platform group. Platform do not charge any fees for introduction to Legal & General Insurance Company.

DECLARATIONS, CONSENTS AND AUTHORITIES

YOUR DECLARATION

This section is to be signed by ALL customers applying for the mortgage

You, (if there is more than one of you applying, each of you) declare and agree that :

- (1) you are over 18 years of age.
- (2) this form has been completed by yourself or at your dictation and that the information given is true to the best of your knowledge and belief and all material information as explained above has been disclosed and is full and correct in every detail. I authorise you to make enquiries to confirm this information and to update my Group (as defined in the Data Protection Notice) records where appropriate.
- (3) if the Mortgage Application is made by you jointly with other applicants you shall be fully responsible for all obligations undertaken by you or any other applicant ('jointly and individually liable').
- (4) if any answer has been written by any other person, that person shall for that purpose be regarded as your agent acting on your behalf and not the agent of the insurers/us.
- (5) the Introducer is not our agent.
- (6) your Solicitor shall disclose to us all information relevant to our (on behalf of Platform Funding Limited) decision to lend and that you waive any right to claim solicitor/client confidentiality or legal privilege in respect of such information.
- (7) we and/or any Introducer may obtain such references as we may deem necessary for purposes of confirmation, credit assessment and account management from your employer(s), banker(s), accountant(s), previous mortgage lender(s), landlord(s), credit reference agency/ies, government bodies or any parties as we may consider appropriate.
- (8) this application may also include an application for insurance in the normal Terms and Conditions of the Insurer's Policy and shall be incorporated in and form part of the insurance contract.
- (9) we and/or Introducer may disclose/obtain any information pursuant to the arrangement and ongoing administration of property insurance, mortgage payment protection insurance and/or mortgage indemnity insurance.
- (10) insurance cover will not begin until the insurance proposal has been accepted.
- (11) there is a choice of law for this insurance cover, but unless the insurer agrees otherwise, English Law applies.
- (12) we are authorised to instruct a valuer, and you understand that the valuation report is being obtained solely for our benefit (and Platform Funding Limited) to enable us to assess the value of the Property and such valuation report confers no rights on you whether against the Company (as defined in the Data Protection Notice) or any other person. You must, for your own protection, obtain independent advice from a surveyor or other suitably qualified professional person as to the condition and value of the Property.
- (13) you will pay the costs incurred by us in dealing with this application whether or not the loan is completed, some of these costs may not be refundable.
- (14) any commission or other allowances received by us from any insurances arranged by it in respect of this advance shall belong wholly to us.
- (15) you undertake not to let the Property without our consent.
- (16) you have not arranged any other loan, second mortgage or improvement grant in connection with the Property other than as stated on the application form.
- (17) if approved we (on behalf of Platform Funding Limited) may make the payment for the advance (less any deductions) to our Solicitors.
- (18) you will notify us should there be any change in the proposed occupants of the Property before completion of the mortgage.
- (19) you believe your income is and shall be sufficient to meet the payments upon the loan that you are applying for.
- (20) where an interest only or part interest only product is chosen, it is your responsibility to arrange a suitable way of repaying the loan at the end of the term of the mortgage.
- (21) you will be given full vacant possession of the Property upon completion, unless the Property is purchased with a buy to let product in which case certain exceptions may apply.
- (22) you have no other applications pending with either us and/or any other lender on any other property other than those stated on the application form, and you will keep us informed of any applications on any other properties up to the point of completion.
- (23) you will notify us immediately if any information given by you on this form, or if any circumstances surrounding your application, change between the furnishing of the information and us proceeding to make the Offer of Advance or thereafter in your dealings us.
- (24) we act as administrator for and on behalf of Platform Funding Limited.
- (25) we may decline the Mortgage Application without stating a reason.

By ticking the following box you confirm that you do not want to receive information about products, special offers or services of us or the Group ("us" and the "Group" are defined in the Data Protection Notice below).

By ticking the following box, you confirm that you do not want to receive information about products, special offers or services of companies or organisations outside the Group (which may include other independent Co-Operative Societies.).

You have the right, subject to applicable law, to request a copy of the personal data that we hold about you (for which we may charge a small fee) and to correct any inaccuracies. You will ensure that any co-applicant or guarantor whose details you supply is aware that he or she also has this right in respect of personal information we hold about them. Any such request or complaint should be addressed to the Compliance Officer, Platform, Exchange Tower, 2 Harbour Exchange Square, London E14 9ER.

By returning this completed form you confirm that you have read and agreed to the above statements, as well as the section entitled "Data Protection Notice" overleaf and you agree to us and other members of the Group processing (including transferring) your personal data (including any information about any third party whose details you supply) as detailed above and in the Data Protection Notice. You confirm that you are entitled to disclose information about any co-applicant, guarantor and anyone else to whom you refer or whose details you supply, that you have informed those individuals how their information will be used and are entitled to agree to use of their personal data as detailed.

Signatures of all applicants in full:

1	Date	2	Date
3	Date	4	Date

Security is required for all Secured Loans.

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



DATA PROTECTION NOTICE

Platform Home Loans Limited and Platform Funding Limited are subsidiaries of The Co-operative Bank plc ("the Bank"), part of The Co-operative Financial Services. The Co-operative Bank plc's registered office is P.O. Box 101, 1 Balloon Street, Manchester, M60 4EP. Registered in England and Wales number 990937.

References to "we", "us" or "our" means Platform Home Loans Limited, Platform Funding Limited and/or the Bank.

References to "Group" means us, the Co-operative Group Limited (Co-operative Group), Co-operative Insurance Society Limited (CIS) and any companies or organisations wholly or partly owned (directly or indirectly) by them or us at any time. A list of Group Companies is available on request by writing to us at Britannia House, Cheadle Rd, Leek, Staffordshire, ST13 5RG.

Platform Home Loans Limited and Platform Funding Limited (or any or all of their respective successors in title, assignees and transferees (whether legal or equitable or whether by absolute assignment, transfer, assumption or by way of novation or security only)) their agents, service suppliers or representatives (each hereafter individually and jointly referred to as the "Company") may use the information provided to it or which it obtains, in the ways and for the purposes described in this Data Protection Notice. The Company's registered office is Exchange Tower, 2 Harbour Exchange Square, London, E14 9FR.

Each Company may exchange with and disclose information relating to you to other members of the Group, any affiliates of members of the Group and authorised agents or representatives of any such member of the Group who may use the information provided in the ways and for the purposes described in this Data Protection Notice. In this document, references to "information", "your information" or "information relating to you" etc. will include information relating to any third party whose details you supply.

Purposes

- You agree that we may use information, whether or not your application proceeds to completion, as follows:
 - To administer any product we provide you with (including debt tracing and recovery) or otherwise perform our obligations or exercise our rights under this Agreement or any other applicable agreement with you;
 - To use information provided by you for the purpose of system testing. We are continually looking to improve our systems to provide a more efficient service and systems testing may be necessary as part of this process. We will ensure that any testing is carried out in a secure and controlled environment.
 - For the purposes of market research, developing goods and services, statistical and business analysis and creating and maintaining a customer profile with us and the Group;
 - To assess your purchasing preferences and profile so that we and the Group may review, develop and improve the services it offers and to enable it to provide you with further marketing offers;
 - To introduce you to, or pass your information (including details of your purchasing preferences) to other Group companies and other carefully selected third parties (which may include other independent Co-operative societies) for marketing purposes. We, these Group Companies and third parties may contact you by mail, telephone, e-mail, fax, short message system or other electronic means, in person or otherwise about special offers, products and services. These third parties may advise us whether you have expressed an interest in their offers, products and services. You can tick the box in the declaration section ("Your Declaration") if you do not wish to receive these offers. Where we or the Group give discounts, offers, vouchers etc. which are provided by a third party, you agree that we can pass on your relevant contact details so they can be sent to you;
 - To disclose information to appropriate regulatory authorities (including regulators of voluntary codes of practice) as reasonably necessary or desirable to comply with legal requirements;
 - To assess further applications for additional loans and to review your total relationship with us and the Group; and
 - To help confirm your identity to ensure that we and the Group meet our money laundering obligations. We and the Group may make searches using third party verification services and fraud prevention agencies. These third party services may involve investigating individuals and/or entities to determine whether they are mentioned in restricted lists or are considered politically exposed persons.
- In order to consider your application, you authorise us and the Group to check your record at a credit reference agency/ies who will supply information relating to you including information from the Electoral Register. Even if your application goes no further, the agency/ies will add details of this search and your application to their records which are made available to third parties. Information held about you by the agency/ies may already be linked to records relating to one or more of your partners about applicants or guarantors. For the purposes of this application you may be treated as financially linked and your application will be assessed with reference to any "associated" records.
- You confirm that you are entitled to disclose information about your joint applicant and/or anyone else referred to by you and you authorise us or the Group to search, link, record or otherwise use information at credit reference agencies about you and/or anyone else referred to by you. You and anyone else with whom you have a financial link agree that each other's information will 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 agency/ies. Credit searches and other information which is provided to us or the Group and/or the credit reference agency/ies about you and those with whom you are linked financially, may be used by us or the Group and other companies if credit decisions are made about you, or other members of your household.
- You agree that if you borrow and do not repay in full and on time or deliberately fail to pay following a change of address without notice, we or the Group may tell credit reference agency/ies who will record the outstanding debt. If there are arrears on the account we are under a legal duty to notify any person who is guaranteeing your obligations that the arrears have arisen and the amount of them. Such information will also be disclosed in documents which may be sent to a court. Details of the arrears are also filed with a credit reference agency/ies. If we obtain possession of your home, details will also be passed to the Council of Mortgage Lenders for entry onto their Register of Possessions. Records remain on file with credit reference agency/ies for six years after they are closed, whether settled by you or defaulted.

- You acknowledge that the information does or may include information about your physical or mental health or criminal records and similar information relating to third parties. Such information may be processed only as necessary for the Purposes described herein.
- You authorise us or the Group to make such enquiries, including searches with fraud prevention agency/ies, to confirm the accuracy of the information you provide relating to you or a third party where this is done in the interests of fraud prevention and detection, as considered necessary in relation to your application, account, or other requirements. We may also pass information to financial and other organisations involved in fraud prevention to protect them and their customers from theft and fraud.

In particular, you agree we or the Group may share information with insurers and third parties to prevent fraudulent claims including amongst other organisations, participants of the Creditor Insurance Anti-Fraud Register (CIAFR) operated by Equifax Europe (UK) Limited. A list of participants is available on request. The information supplied on this application form and any claim form, together with other information relating to the claim, will be provided to CIAFR participants or the Company may seek information from other insurers and CIAFR participants to check the answers you have provided and you authorise the giving and such use of information for such purposes.
- If we reasonably believe that you have given false or inaccurate information and we suspect fraud, you agree that we may record this with fraud prevention agency/ies. We or the Group and other companies may use this information to make decisions about you or others at your address on credit or credit-related services, or motor, household, life or any insurance facilities, for identity verification, debt recovery and tracing, and claims assessment.
- You are aware that you can telephone us on 020 7512 4006 if you want to have details of those credit reference and fraud prevention agencies from which we obtain and with whom we record information about you.
- You agree to us using a credit scoring or other automated decision making system when assessing your application and will make periodic searches of Group records, credit reference and fraud prevention agency/ies to manage your account, to take decisions regarding credit, including whether to make credit available or to continue or extend existing credit. The searches will not be seen or used by lenders to assess your ability to obtain credit.
- You agree that information for related insurances which is provided on this form or on any claim you may make, will be used to consider your proposal, administer your policy and deal with any claims. You agree to it being supplied to Insurance Database Services Ltd (IDS Ltd), so that it can be made available to other insurers and financial institutions. These records are to help them assess the insurance risk in relation to yourself and members of your household and preventing fraud. In response to any searches we may make in connection with this application or any claim, IDS Ltd and fraud prevention agencies may supply information they have received from other insurers about claims you have made and we or the Group will record the appropriate information supplied.

Recipients

- You agree that we or the Group may pass any information or documents held by us or provided to us to:
 - any actual or proposed transferee or assignee of or party taking security over this Agreement or any other agreement with you or the loan or any insurance;
 - the provider of funds for the loan;
 - any other party with whom we or the Group is considering entering into a contractual arrangement in relation to the loan or this Agreement or any other agreement with you. In the event of any potential or actual assignment, transfer, assumption or securitisation of our or the Group's rights and/or obligations under any loan that may be made to you, or any other transfer, assumption or disposal of such rights and/or obligations, we or the Group may pass any information in its possession to any interested or potentially interested person, who shall also benefit from any consent granted to us or the Group hereunder;
 - legal and regulatory authorities and any other body having a legal right to or which reasonably requests access to the information and anyone you appoint to administer or operate your account;
 - credit reference, fraud prevention and other third parties as identified above.
 - third parties who offer associated insurances. Relevant data will be passed to third parties (including Legal & General and other insurers) to enable them to offer insurance and other services directly to you.
- You agree that the information that the Company or Group holds/shares about you may be disclosed to any other party:
 - as detailed in this notice or associated application forms or documentation or at your request or with your consent;
 - to agents and others in connection with running accounts and services for you;
 - to investigate or prevent fraud; and
 - if the law permits it or it is in the public interest.

International Transfers

- You agree that the above activities may be undertaken in and transfers of information may be made to countries worldwide in which the Company or Group is established, including those without data protection laws or which may not afford you the same level of protection regarding your personal information as in the United Kingdom. If so this will only be done under a contract which will include appropriate safeguards for the security and confidentiality of your personal information.

Monitoring

- The Company or the Group may record and/or monitor telephone conversations or intercept electronic or other communications including email for the purposes of security, internal training, accurate account operation, internal customer monitoring and to improve the quality of services to you and otherwise for purposes identified above in this document.

I/we confirm that, where I/we have self certified my/our income on the mortgage application, I/we have considered the financial implication to me/us, and can afford the repayments on the amount of loan applied for. I/we am/are aware that the company have not obtained independent confirmation of the amount declared.

Signatures of all applicants in full:

1	Date	2	Date
3	Date	4	Date

Security is required for all Secured Loans.

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

PLEASE ENSURE THAT BOTH SIDES OF THIS FORM ARE FULLY COMPLETED