

Retirement Mortgage



Application Form

NOTES FOR COMPLETING THIS FORM

Please complete Parts A and C of this form in full.

For Part B:

- If the Decision in Principle form was completed based on estimated data, please complete the relevant sections of part B in full.
- If the Decision in Principle form was completed in full, but certain details have changed, you need only complete the shaded areas in part B in respect of those details that have changed.
- If the information you gave in the Decision in Principle form has not changed, you do not need to complete the shaded sections in part B.

You must sign the declaration in section 12 of this form before submitting it to us.

Part A

1. DECISION IN PRINCIPLE

Decision in Principle reference on which you wish to proceed		This must be completed
Loan amount required	£	

2. FIRST APPLICANT

Full name including title		
Marital status	Date of Birth	

3. SECOND APPLICANT

Full name including title		
Marital status	Date of Birth	



4. ABOUT YOUR PROPERTY

Your property must be a suitable security for the mortgage loan. Please complete this section as fully as possible, to ensure that any issues that could affect your application are identified early. Once you have submitted this application, we will instruct a surveyor to visit your property to value it.

If you are unsure about the eligibility of your property, please contact us for assistance.

Occupiers

Does anyone else occupy the property? Yes No If yes please provide details below.

Tenure

Freehold Leasehold Commonhold Absolute
If Leasehold, remaining term years
Annual Service Charge
How is the title of your property held? In one name As beneficial joint tenants As tenants in common

Property Type

House Detached Semi Detached Terrace /Linked
 Bungalow Detached Semi Detached Terrace /Linked
 Flat/Maisonette On what floor is it situated Number of floors in block
Is there a lift Yes No
 No of Beds Age of Property Years
Date Purchased Purchase Price

Construction

External Walls

Brick
 Stone
 Timber Frame

If Timber Frame
Is the outer wall brick, block or stone Yes No

Other

Roof

Tile
 Slate
 Other

If Flat roof approx % of total roof area

Is the property your main residence Yes No
Is the property located in England, Wales or mainland Scotland Yes No
Was the property previously owned by the Public Sector ie Council, Housing Association or MoD Yes No
Is the property situated over or in close proximity to retail or business premises Yes No

4. ABOUT YOUR PROPERTY (continued)

Is the property part of a sheltered housing development	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Do any age restrictions apply to the property	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Is the property used for any form of business/commercial activity	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Is the property Listed	<input type="checkbox"/> Yes	<input type="checkbox"/> No
If yes, Grade of Listing <input type="checkbox"/>		
Does the property have more than 10 acres of land	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are there any agricultural ties or restrictions on the property	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Has the property ever been flooded or is it at significant risk of flooding	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Has the property ever been subject to underpinning or major structural repair	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Is the property held in Trust	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Has the property had solar panels fitted	<input type="checkbox"/> Yes	<input type="checkbox"/> No

NB If you have ticked any of the shaded boxes, please provide further details to enable our underwriters to assess the eligibility of your property

5. PRE-RETIREMENT INCOME

Please complete this section if you are not yet retired.

APPLICANT 1

Income from Employment		Self Employed Income	
Employer name		Business name	
Employer address		Business address	
Employer telephone number		Business telephone number	
Nature of business		Nature of business	
Please provide payslips covering the last 3 months	<input checked="" type="checkbox"/>	Please provide the last 3 years SA302 or an Accountant Certificate	<input checked="" type="checkbox"/>

APPLICANT 2

Employer name		Business name	
Employer address		Business address	
Employer telephone number		Business telephone number	
Nature of business		Nature of business	
Please provide payslips covering the last 3 months	<input checked="" type="checkbox"/>	Please provide the last 3 years SA302 or an Accountant Certificate	<input checked="" type="checkbox"/>

6. STATE PENSION ENTITLEMENT

	APPLICANT 1	APPLICANT 2
If you are retired, please provide your latest state pension statement	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
If you are not yet retired, please provide your projected state pension statement issued by the DWP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Part B

7. OTHER PROPERTIES OR MORTGAGE COMMITMENTS

If you own any other properties, please provide further details below.

	PROPERTY 1	PROPERTY 2
Property address		
Mortgage lender		
Balance outstanding		
Remaining mortgage term		
Monthly mortgage payment		
Monthly rent receivable		
Is the property currently let? (Y/N)		
Estimated property value		
Loan account number		
Please provide a copy of the tenancy agreement and bank statements showing the last 3 months rental history	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

8. PROJECTED PENSION INCOME – APPLICANT 1

Please complete this section if you are not yet retired.

Please consider your responses carefully. As a condition of the mortgage, you will be required to purchase a pension that matches the terms set out below.

Defined contribution pensions

	Fund 1	Fund 2	Fund 3
Current fund value (£)			
Annual contribution – employee (£)			
Annual contribution – employer (£)			
Expected tax free cash (%) ¹			
Index-linked (Y/N) ²			
Spouse's pension (%) ³			
Guarantee period (yrs) ⁴			
Retirement age ⁵			
Pension scheme and policy number			
Copy of the latest annual statement enclosed	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Notes

Please tell us:

1. how much of this fund you expect to take as tax free cash
2. if you intend that the pension you purchase with this fund will be index linked
3. the amount of spouse's pension (as a % of the pension income) you will purchase
4. the number of years for which your income will be guaranteed
5. the age at which you intend taking this pension

Defined benefit pensions

	Fund 1	Fund 2	Fund 3
Accrued pension at retirement (£) ⁶			
Additional lump sum (£) ⁷			
Index-linked (Y/N) ⁸			
Spouse's pension (%) ⁹			
Retirement age ¹⁰			
Pension scheme and policy number			
Copy of the latest annual statement enclosed	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Notes

Please tell us:

6. the pension you expect to get when you retire, expressed in today's prices
7. whether you are eligible for a lump sum in addition to the accrued pension
8. if the pension provided under the scheme will be index linked
9. the amount of spouse's pension (as a % of the pension income) provided by the scheme
10. the age from which this pension will become payable.

8. PROJECTED PENSION INCOME – APPLICANT 2

Please complete this section if you are not yet retired.

Please consider your responses carefully. As a condition of the mortgage, you will be required to purchase a pension that matches the terms set out below.

Defined contribution pensions

	Fund 1	Fund 2	Fund 3
Current fund value (£)			
Annual contribution – employee (£)			
Annual contribution – employer (£)			
Expected tax free cash (%) ¹			
Index-linked (Y/N) ²			
Spouse's pension (%) ³			
Guarantee period (yrs) ⁴			
Retirement age ⁵			
Pension scheme and policy number			
Copy of the latest annual statement enclosed	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Notes

Please tell us:

1. how much of this fund you expect to take as tax free cash
2. if you intend that the pension you purchase with this fund will be index linked
3. the amount of spouse's pension (as a % of the pension income) you will purchase
4. the number of years for which your income will be guaranteed
5. the age at which you intend taking this pension

Defined benefit pensions

	Fund 1	Fund 2	Fund 3
Accrued pension at retirement (£) ⁶			
Additional lump sum (£) ⁷			
Index-linked (Y/N) ⁸			
Spouse's pension (%) ⁹			
Retirement age ¹⁰			
Pension scheme and policy number			
Copy of the latest annual statement enclosed	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Notes

Please tell us:

6. the pension you expect to get when you retire, expressed in today's prices
7. whether you are eligible for a lump sum in addition to the accrued pension
8. if the pension provided under the scheme will be index linked
9. the amount of spouse's pension (as a % of the pension income) provided by the scheme
10. the age from which this pension will become payable.

9. PENSIONS IN PAYMENT – APPLICANT 1

Please complete this section if you are retired and drawing your pension.

	Fund 1	Fund 2	Fund 3
Annual pension income			
Payment frequency			
Index-linked (Y/N)			
Spouse's pension (%)			
Unexpired guarantee period (yrs)			
Pension scheme and policy number			
Copy of the latest annual statement enclosed	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

9. PENSIONS IN PAYMENT – APPLICANT 2

Please complete this section if you are retired and drawing your pension.

	Fund 1	Fund 2	Fund 3
Annual pension income			
Payment frequency			
Index-linked (Y/N)			
Spouse's pension (%)			
Unexpired guarantee period (yrs)			
Pension scheme and policy number			
Copy of the latest annual statement enclosed	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

10. SOURCES OF CAPITAL REPAYMENTS

If you agree (as a condition of the mortgage offer) to use additional sources of funds to repay some of the loan capital in the future, we will allow this in the circumstances set out below.

<p>Endowment policies On maturity, you can use these proceeds to reduce the loan value</p>	<p>Current fund values</p> <input type="text"/> <input type="text"/> <input type="text"/>	<p>Maturity dates</p> <input type="text"/> <input type="text"/> <input type="text"/>	<p>Statements enclosed</p> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>
<p>Tax free cash When you retire, you can use these proceeds to reduce the loan value</p>	<p>Applicant 1 % of tax free cash to be used</p> <input type="text"/>	<p>Applicant 2 % of tax free cash to be used</p> <input type="text"/>	<input checked="" type="checkbox"/>
<p><i>For example, insert 50% here if the borrowers wish to use half of their tax free cash entitlement to repay the loan on retirement</i></p>			

Please note that if, after receiving the funds shown above, you do not use them to repay part of your loan, you will breach the terms and conditions of the loan. There is a risk that your home may be repossessed if you fail to comply with the terms and conditions.

Part C

11. YOUR SOLICITOR

You must appoint your own solicitor to act for you in taking out this mortgage. They will assist you in understanding the nature of the long-term commitment you are taking on.

Company name	
Name of solicitor acting for you	
Address	
	Postcode
Contact details	Telephone:
	Email:
	DX:

12. DECLARATION TO HODGE LIFETIME

I understand, confirm and agree the following:

This mortgage

- I have received, read and understood the personalised Key Facts Illustration referred to in section 1 of this application, and wish to borrow the amount set out in that illustration
- I enclose payment in order for a Chartered Surveyor to value my property. This is not a survey. I understand that this fee is not refundable, even if the property is not eligible for the Retirement Mortgage. Payment of this fee does not mean that Hodge Lifetime is obliged to accept my application
- I understand that this mortgage will be subject to the Retirement Mortgage Terms and Conditions. These will be provided to you with any offer we issue, but in the meantime they can also be downloaded from our website, or are available on request
- I have a right to withdraw from this mortgage application at any time before it is complete and I have received the monies. However, if I withdraw, I will not receive a refund of any fees I have paid to Hodge Lifetime, and I may still be required to pay my financial adviser and solicitor for the work they have undertaken on my behalf
- I understand that a lifetime mortgage is a long-term commitment, and that I could incur significant early repayment charges if I wish to repay it early. My financial adviser has explained to me what the maximum early repayment charge could be, and I understand when these charges may be applied
- All the details in my personalised Key Facts Illustration and this application are, to the best of my knowledge and belief, true and complete. If Hodge Lifetime finds any to be untrue, it could affect my eligibility for the mortgage or reduce the amount I may borrow
- I understand that my home could be repossessed if I fail to keep up with repayments on this mortgage, if I fail to comply with the terms and conditions, or if I fail to comply with any conditions included in my mortgage offer

Fraud prevention

- If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies
- Law enforcement agencies may access and use this information
- We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:
 - Checking details on applications for credit and credit related or other facilities
 - Managing credit and credit related accounts or facilities
 - Recovering debt
 - Checking details on proposals and claims for all types of insurance
 - Checking details of job applicants and employees
- Please contact us at 0800 731 4076 if you want to receive details of the relevant fraud prevention agencies
- We and other organisations may access and use from other countries the information recorded by fraud prevention agencies

Credit searches

- Hodge Lifetime will search credit reference and fraud prevention agencies to check your identity, credit status and help us to make decisions
- Hodge Lifetime will undertake a credit search against each applicant recorded on this form
- A short guide to what we do, and how both we and credit reference and fraud prevention agencies will use your information is detailed in the section called "Use of your personal information by Hodge Lifetime, credit reference agencies and fraud prevention agencies" published in this application form
- If you would like to read the full details of how your data may be used please visit our website or phone us on 0800 731 4076
- By confirming your agreement to proceed you are accepting that we may use your information in this way
- If we decline this application, Hodge Lifetime is not obliged to tell you the reasons behind our decision

Use of my personal data

- The personal details I give on this form will be subject to the provisions of the Data Protection Act 1998 (the Act)
- The information will be retained by Julian Hodge Bank Limited who is the data controller, and may be stored on paper or an electronic medium
- The information held about me may be used for the following purposes:
 - Administering my application and mortgage
 - Assist in fraud prevention
 - Reporting to regulators or authorities
 - Market and product analysis
 - Verifying my age and identity, and anti-money laundering checks. A search may be undertaken with a credit reference agency to verify identity. This will mean:
 - The credit reference agency will check the details supplied against any database, public or otherwise
 - A record of the search will be retained
 - The credit reference agency may use the details provided to assist other companies for verification and identification purposes
- The information held about me may be shared with the following parties:
 - The professional advisers involved in taking out this mortgage, including solicitors, surveyors and my financial adviser
 - Hodge Lifetime's approved service providers in relation to this application
 - Other members of Hodge Lifetime's group, comprising Julian Hodge Bank Limited, its subsidiaries and associated companies
 - Regulators and authorities where required or permitted by law
- Hodge Lifetime may also use my information to contact me/us about its products and services that it believes may be of interest to me/us. If you would prefer not to receive marketing promotions from Hodge Lifetime please tick this box
- I have the right to see my personal information held on Hodge Lifetime's files; to do this I must put my request in writing and may be asked to pay a reasonable fee
- Telephone calls may be monitored and/or recorded in the interest of security and to help improve our service

Signed (1)

X

Date

Signed (2)

X

Date

Please inform us immediately if, during the application process, you appoint a different financial adviser or solicitor to act for you.

For Adviser use only

13. OTHER SUPPORTING INFORMATION

Decision in Principle reference	<input type="checkbox"/>	Has the Decision in Principle reference been noted in section 1?	
Application form	<input type="checkbox"/>	Have both applicants signed and dated the declaration in section 12?	
Direct Debit form	<input type="checkbox"/>	Have both applicants signed and dated the Direct Debit form?	
Proof of Age	<input type="checkbox"/>	Birth Certificate or	
	<input type="checkbox"/>	Passport or	
	<input type="checkbox"/>	Driving License	
Introduction/ Money Laundering certificate	<input type="checkbox"/>	Applicant 1	<input type="checkbox"/> Applicant 2
Survey Fee (as stated on quotation)	<input type="checkbox"/>	Cheque enclosed	
Buildings Insurance schedule	<input type="checkbox"/>	Enclosed	<input type="checkbox"/> To follow
Last 3 months personal bank statements (Must show income/pension and day to day activity on the account)	<input type="checkbox"/>	Applicant 1	<input type="checkbox"/> Applicant 2
Evidence of State Pension (current or estimate of future entitlement)	<input type="checkbox"/>	Applicant 1	<input type="checkbox"/> Applicant 2
Please note that Hodge Lifetime reserves the right to ask for any further information it considers is necessary to assess this application fully.			

14. ADVISER DECLARATION

Company Name			
Name of Adviser /supervisor			
Address			
Telephone/fax			
Email			
FCA Firm reference No.	Your firm	If relevant, your principal/network	
	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
Date of Advice			
Mortgage Club and/or Network (if applicable)			
Broker Fee £ (if applicable)			
Declaration I confirm that I have passed an appropriate approved examining board's specialist examination in equity release and that I have provided/supervised* the equity release advice and recommendation. (*delete as appropriate)			
Signature	<input style="width: 100%; height: 30px;" type="text" value="X"/>		Print Name <input style="width: 100%; height: 30px;" type="text"/>



Please fill in the whole form using a ball point pen and send it to:

Hodge Lifetime
31 Windsor Place
Cardiff
CF10 3UR

Name(s) of account holder(s)

Bank/Building Society account number

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Branch Sort Code

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Name and full postal address of your Bank or Building Society

To: The Manager	Bank/Building Society
Address	
Postcode:	

Instructions to your Bank or Building Society to pay by Direct Debit

Service user number

8	4	0	4	4	7
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Reference

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Instruction to your Bank or Building Society

Please pay Hodge Lifetime Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with Hodge Lifetime and, if so, details will be passed electronically to my bank/building society.

Signature(s)
Date

Bank and Building Societies may not accept Direct Debit Instructions from some types of account

This guarantee should be detached and retained by the Payer

The Direct Debit Guarantee



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of your Direct Debit Hodge Lifetime will notify you ten working days in advance of your account being debited or as otherwise agreed. If you request Hodge Lifetime to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Hodge Lifetime 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 Hodge Lifetime 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.



Use of your personal information by Hodge Lifetime, credit reference agencies and fraud prevention agencies

1. When You apply to Us for a mortgage account, We will check the following records about You and others (see 2 below):

- Our own;
- Credit reference agencies.
- Fraud prevention agencies.

When credit reference agencies receive a search from us they will place a search footprint on your credit file that may be seen by other lenders. They supply to us both public (including the electoral register) and shared credit and fraud prevention information.

We will make checks such as assessing this application for credit and verifying identities to prevent and detect crime and money laundering. We may also make periodic searches at credit reference agencies and fraud prevention agencies to manage your account with us.

2 If You make a joint application to Us, or have a spouse or financial associate, We will link your records together. You must be sure that You have their agreement to disclose information about them.

Credit reference agencies also link records together and these links will remain on file. You or your partner can make an application to the credit reference agency to disassociate your records to break that link.

3 We will send information about Your application to credit reference agencies and this information will be recorded by them. If Your application is successful and You borrow from us, We will give details of Your accounts and how You manage them to credit reference agencies. If You do not repay Your loan in full and on time, credit reference agencies will record the outstanding debt. They may supply this information to other organisations to perform similar checks, to trace Your whereabouts and recover debts that You owe. Records remain on file for 6 years after they are closed, whether settled by You or defaulted.

4 If You give us false or inaccurate information and We suspect or identify fraud We will record this and may also pass this information to fraud prevention agencies and other organisations involved in crime and fraud prevention.

5 If You have borrowed from Us and do not make payments that You owe Us, We will trace Your whereabouts and recover debts.

6 We and other organisations may access and use the information recorded by fraud prevention agencies from other countries.

7 Your data may also be used for other purposes for which You give Your specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the Data Protection Act 1998.

How to find out more

This is a condensed version of how your data may be used. Full details are available on our website or by calling us to request a copy.

If you want to, you can also contact the credit reference agencies operating in the UK. The information they hold about you may not be the same so it is worth contacting them all. They will charge you a small statutory fee.

- CallCredit, Consumer Services Team, PO Box 491, Leeds, LS3 1WZ or call 0870 060 1414
- Equifax PLC, Credit File Advice Centre, PO Box 3001, Bradford, BD1 5US or call 0870 010 0583 or log on to www.myequifax.co.uk
- Experian, Consumer Help Service, PO Box 8000, Nottingham NG80 7WF or call 0844 481 8000 or log on to www.experian.co.uk

Please contact Hodge Lifetime if you want details of the relevant fraud prevention agencies.

Please send this application and all supporting documents to:

Hodge Lifetime, Application Administration, 29 Windsor Place, Cardiff CF10 3BZ.

