

If you have already submitted an ONLINE application, DO NOT USE THIS application form.

<b>Account number</b>	<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"/>
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Please use this application form to port your clients existing Accord mortgage. Where your applicant is within 90 days of their product expiring you can apply for a new business product via this application form.

Step 1. Obtain an Illustration for you and your client [here](#)

Step 2. Complete the below editable PDF application form

Step 3. Ensure you have received confirmation from all applicants to submit the application and their personal data for processing

Step 4. Save the completed application form as a PDF, check out our guide on how to do this [here](#)

Step 5. Attach the completed application form along with supporting documentation in an email to [ApplicationSubmissions@ybs.co.uk](mailto:ApplicationSubmissions@ybs.co.uk). Please note we cannot accept a scanned copy of the application form

Contact us to make your valuation fee payment by card over the phone <input type="checkbox"/>	Evidence of post retirement income (if within 10 years of retirement) <input type="checkbox"/>	75% LTV and below - Latest payslip/ pension payslip & latest bank statement (Employed / Retired applicants) <input type="checkbox"/>
Above 75% LTV - Latest 3 payslips/ pension payslips & latest bank statement (Employed / Retired applicants) <input type="checkbox"/>	Latest personal bank statement & latest business bank statement (Self-employed applicants) <input type="checkbox"/>	Evidence of repayment strategies for any new Interest Only borrowing (e.g. latest investment statements) <input type="checkbox"/>

For more details of our requirements please refer to our website [www.accordmortgages.com](http://www.accordmortgages.com).

**INSURANCE ARRANGEMENTS, VERIFICATION OF CUSTOMER IDENTITY & INTERMEDIARY DECLARATION**

I am arranging the following buildings insurance/contents cover	Company name	Sum insured (if known) £			
		Premium £			
I am arranging the following mortgage payment insurance cover	<table border="1"> <tr> <td>Accident <input type="checkbox"/></td> <td>Sickness <input type="checkbox"/></td> <td>Unemployment <input type="checkbox"/></td> </tr> </table>	Accident <input type="checkbox"/>	Sickness <input type="checkbox"/>	Unemployment <input type="checkbox"/>	Through (name of company)
Accident <input type="checkbox"/>	Sickness <input type="checkbox"/>	Unemployment <input type="checkbox"/>			

Name verification	1st Applicant	2nd Applicant
Document type (e.g. Driving licence, passport)		
Issuer (e.g. DVLC, passport office)		
Document reference number (e.g. Passport number)		
Document expiry date		
Document's country of origin (if foreign passport or national ID card used)		
Residency verification		
Document type (e.g. Utility bill, bank statement)		
Issuer		
Document reference number (e.g. customer number)		
Document issue date (must be within 3 months)		

**DECLARATION**

I confirm that I have verified the customer(s) identity and will retain suitable records of the evidence seen to satisfy identity verification requirements under the Money Laundering Regulations 2007 and the Financial Services and Markets Act 2000. I will make these records available, on request, to Accord Mortgages Ltd or the Financial Conduct Authority (FCA). I have advised the customer on the types of valuations and surveys available; the other costs included; and credit scoring (if you need any further information about these please refer to our website [www.accordmortgages.com](http://www.accordmortgages.com)). I also confirm that the registration number for the FCA completed below is correct, and that I have complied with the FCA rules in giving advice to the customer(s). I confirm that I am not submitting this application on behalf of an unauthorised person or firm.

Please tick to provide consent <input type="checkbox"/>	Date
Name	Position
Firm name	Email
Address	Telephone
	Fax
Postcode	FSR Number
Please indicate the mortgage club/network to be used (We are unable to pay you a procurator fee without this information)	
What is your fee charged to your client for arranging this mortgage? £	What is the amount of your fee that is refundable if the mortgage application does not proceed? £
What is your fee charged to your client for arranging insurance? £	Is the level of service offered to your client advised?

LOAN DETAILS										
1. Purchase price (house purchase only) or approximate value of property (if remortgaging)	£		What is the current valuation amount of the property? (Scotland only)				£			
2. Is this a Help to Buy Equity Loan application?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	If yes, please confirm which Help to Buy scheme (i.e. England)							
3. If Help to Buy scheme, what is the equity loan amount?	£		Equity loan term (whole years only)				Years			
4. Total loan required and over what term?	£		Years				Months			
5. If remortgaging, how much is the loan for?	Repayment of existing mortgage		£							
	Capital raising (please note this may not be used for business purposes)		£							
	Home improvements (please specify) (e.g. Central heating/bathroom/kitchen)		£				For			
	Other (please specify) (e.g. Purchase of land/transfer of property subject to mortgage)		£				For			
6. Is the loan for the benefit of all applicants (remortgage only)?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>						
7. Are you purchasing, or was the property purchased, under the 'Right to Buy' scheme or as a concessionary purchase?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>						
PERSONAL DETAILS	1st Applicant				2nd Applicant					
1. Existing account numbers with Accord Mortgages (if applicable)										
2. Title (Mr, Mrs, etc) and surname	Title	Surname			Title	Surname				
3. Forename(s)										
4. Date of birth										
5. Nationality										
6. Marital status (delete as appropriate)	Married civil Partner	<input type="checkbox"/>	Single	<input type="checkbox"/>	Married civil Partner	<input type="checkbox"/>	Single	<input type="checkbox"/>		
	Dissolved civil Partner	<input type="checkbox"/>	Separated	<input type="checkbox"/>	Dissolved civil Partner	<input type="checkbox"/>	Separated	<input type="checkbox"/>		
	Widowed	<input type="checkbox"/>	Surviving civil Partner	<input type="checkbox"/>	Widowed	<input type="checkbox"/>	Surviving civil Partner	<input type="checkbox"/>		
7. Maiden/previous surname										
8. Are you a UK citizen or do you hold a European Community passport?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>		
If No, do you have indefinite leave to remain in the UK?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>		
9. Number of dependants (e.g. children who are financially dependant on you)										
10. At what age do you expect to retire?										
11. Present address (including postcode)										
					Postcode					
12. How long have you lived at your present address?	Years	<input type="checkbox"/>	Months	<input type="checkbox"/>	Years	<input type="checkbox"/>	Months	<input type="checkbox"/>		
13. Are you currently (tick as appropriate)	Owner occupier	<input type="checkbox"/>	Tenant	<input type="checkbox"/>	Owner occupier	<input type="checkbox"/>	Tenant	<input type="checkbox"/>		
	Living with relatives	<input type="checkbox"/>	Living with friends	<input type="checkbox"/>	Living with relatives	<input type="checkbox"/>	Living with friends	<input type="checkbox"/>		
	Other (please specify)				Other (please specify)					

PERSONAL DETAILS	1st Applicant				2nd Applicant				
14. If you have lived at your present address for less than 3 years, please tell us your previous address									
	Postcode				Postcode				
	Years	<input type="text"/>	Months	<input type="text"/>	Years	<input type="text"/>	Months	<input type="text"/>	
15. How long were you at your previous address?	Owner occupier	<input type="text"/>	Tenant	<input type="text"/>	Owner occupier	<input type="text"/>	Tenant	<input type="text"/>	
	Living with relatives	<input type="text"/>	Living with friends	<input type="text"/>	Living with relatives	<input type="text"/>	Living with friends	<input type="text"/>	
	Other (please specify)				Other (please specify)				
<b>If you have more than one previous address during the last 3 years please provide details for each address in the extra space on page 10</b>									
CONTACT DETAILS									
1. Email address									
2. Home telephone number									
3. Work telephone number (include ext)									
4. Preferred contact	Email	<input type="text"/>	Post	<input type="text"/>	Email	<input type="text"/>	Post	<input type="text"/>	
	Mobile	<input type="text"/>	Home/work	<input type="text"/>	Mobile	<input type="text"/>	Home/work	<input type="text"/>	
5. Preferred time	Morning	<input type="text"/>	Afternoon	<input type="text"/>	Morning	<input type="text"/>	Afternoon	<input type="text"/>	
	Evening	<input type="text"/>			Evening	<input type="text"/>			
INCOME DETAILS									
I understand that it is a criminal offence if either I or someone acting on my behalf provides incorrect information in order to obtain a mortgage, and the provision of any inaccurate information can lead to prosecution for fraud.									
1. Are you currently (tick as appropriate)	Employed	<input type="text"/>	Self employed	<input type="text"/>	Employed	<input type="text"/>	Self employed	<input type="text"/>	
	Retired	<input type="text"/>	Un-employed	<input type="text"/>	Retired	<input type="text"/>	Un-employed	<input type="text"/>	
	Other (please specify)				Other (please specify)				
2. Are you?	Full time	<input type="text"/>	Part time	<input type="text"/>	Full time	<input type="text"/>	Part time	<input type="text"/>	
Are you?	Permanent	<input type="text"/>	Fixed term	<input type="text"/>	Permanent	<input type="text"/>	Fixed term	<input type="text"/>	
	Zero hours contract	<input type="text"/>	Salaried director	<input type="text"/>	Zero hours contract	<input type="text"/>	Salaried director	<input type="text"/>	
	Non-salaried director	<input type="text"/>			Non-salaried director	<input type="text"/>			
What is your company's/employer's trade profession?									
What is your job title?									
3. Are you a member of a company pension/annuity scheme or superannuation scheme?	Yes	<input type="text"/>	No	<input type="text"/>	Yes	<input type="text"/>	No	<input type="text"/>	
4. Basic annual salary and/or pension/annuity?	Salary	£	Pension	£	Salary	£	Pension	£	
	Zero hour salary (if applicable)				£	Zero hour salary (if applicable)			
Share of net profits for the last 2 years plus a projection and go to question 7	Year ending				Year ending				
	Amount	£	£	£	Amount	£	£	£	
Sustainable annual overtime (i.e. the amount you reasonably expect to continue earning)	£				£				
Sustainable annual bonus (i.e. the amount you reasonably expect to continue earning)	£				£				
Annual commission	£				£				

Do you receive childcare vouchers?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Please tell us the annual amount	£				£			
Other (e.g. annual band enhancement/ annual dividends)	£				£			
Total income	£				£			
5. Are you due a pay rise in the next 3 months?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
If YES, new annual basic salary	£				£			
Are you due an increment in the next 12 months?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
If YES, new annual basic salary	£				£			
6. Is your income likely to reduce in the future?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
If YES, please provide details								
7. What date did you start your current employment?								
If you are a fixed term contract, please state the start and end dates of contract?	Current	Start			Current	Start		
		End				End		
	Previous	Start			Previous	Start		
		End				End		
8. Please give details of any other income you receive (e.g. pay from 2nd job, share dividends, maintenance payments, rental)	£				£			
	Source				Source			
If you receive any of the following benefits, please provide details: DLA, PIP, Employment and Support Allowance, Carer's allowance, Industrial Injuries Disablement Benefit	£				£			
	Source				Source			
If dividend income, please provide last 2 years plus projection	Last year				Last year			
	Year 2				Year 2			
	Projection				Projection			
If you are a company director, please provide your share of net profits minus corporation tax for the last 2 years, plus a projection'	Last year				Last year			
	Year 2				Year 2			
	Projection				Projection			
<b>EMPLOYED AND / OR RETIRED APPLICANTS</b>								
1. National Insurance number								
2. Name of your Tax Office								
3. Tax Reference (not your tax code)								
4. Employee number and/or pension/annuity reference								
5. Employer and/or pension/annuity company name								
6. Employer and/or pension/annuity company address								
	Postcode				Postcode			
7. Name and telephone number (inc ext) of the individual who can provide confirmation of your income	Name				Name			
	Telephone				Telephone			
8. How are you paid?	Cash	<input type="checkbox"/>	Cheque	<input type="checkbox"/>	Cash	<input type="checkbox"/>	Cheque	<input type="checkbox"/>
	Direct to bank	<input type="checkbox"/>	Other (please specify)		Direct to bank	<input type="checkbox"/>	Other (please specify)	

9. How often are you paid?	Weekly	<input type="checkbox"/>	Monthly	<input type="checkbox"/>	Weekly	<input type="checkbox"/>	Monthly	<input type="checkbox"/>
	4 weekly	<input type="checkbox"/>	Other (please specify)		4 weekly	<input type="checkbox"/>	Other (please specify)	

**If you are about to leave your current employment, please give details of any future employment in the extra space on page 10**  
**If you receive income from more than one pension or have more than one employer, please give us details in the extra space on page 10**

10. If you have been with your current employer for less than 3 months, please tell us where you previously worked during the last year and when your employment started and finished?

Previous employer's name						
Previous employer's address			Postcode			Postcode
Previous employer's telephone number						
Dates of employment	Start			Start		
	End			End		

**SELF-EMPLOYED APPLICANTS AND SHAREHOLDING DIRECTORS**

1. Name and address of your business	Name of business			Name of business				
	Address			Address				
			Postcode			Postcode		
How long has the business been established?	Years		Months		Years		Months	
How long have you been connected with the business?	Years		Months		Years		Months	
2. Do you produce accounts?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
3. Name, address and telephone number of your accountant (incl name of person)	Name			Name				
	Telephone			Telephone				
	Address			Address				
			Postcode			Postcode		
4. What qualifications does your accountant hold? (e.g. FCA, ACA)								
5. If you are a company director, what is your % shareholding?				%				%

**RETIREMENT INCOME**

1. Please tell us your anticipated retirement income						
2. Please tell us what you will do should your retirement income be insufficient to cover the mortgage payments.	Sell 2nd property		<input type="checkbox"/>	Sell 2nd property		<input type="checkbox"/>
	Sell this property and downsize		<input type="checkbox"/>	Sell this property and downsize		<input type="checkbox"/>
	Make regular overpayments		<input type="checkbox"/>	Make regular overpayments		<input type="checkbox"/>
Please note that the term of the mortgage cannot extend beyond your expected retirement date for any interest only parts of your mortgage						

**FINANCIAL DETAILS**

1. Do you have a current account with a bank or building society?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
If YES, how long you have had it?	Years		Months		Years		Months	
Do you have a debit card?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Do you regularly use an overdraft facility?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Maximum amount overdrawn in last 3 months	£			£				
2. Do you have a savings account?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
3. Please tell us how much you have in savings	£			£				

4. How many credit cards do you have?								
5. Are you planning on taking any further debts and/or credit cards?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
6. Do you have any debts outstanding under hire purchase arrangements, bank loans, credit cards, secured loans, student loans?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
If YES, please give details, including outstanding debts, monthly repayments, the dates when the debts are due to be fully repaid, and if they will be paid off on completion	Type				Type			
	Outstanding debt				Outstanding debt			
	Monthly repayment				Monthly repayment			
	Final repayment				Final repayment			
	Repaid on completion		<input type="checkbox"/>		Repaid on completion		<input type="checkbox"/>	
			<input type="checkbox"/>				<input type="checkbox"/>	
			<input type="checkbox"/>				<input type="checkbox"/>	
	7. Do you have childminding, nursery or school fees or significant outgoings e.g. hobbies/gym/golf membership?	Type of outgoing		Monthly amount		Type of outgoing		Monthly amount
			£				£	
8. Are you making maintenance payments to a third party?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
If YES, please provide full details								
9. Have you had a mortgage or been party to one?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
10. Following completion of this mortgage, will you be party to any other mortgage(s)? If you are in the process of applying for a mortgage (including buy to let and investment mortgages) with another lender, you should tell us about this too	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
	If YES, please provide full details				If YES, please provide full details			
11. When you take out this mortgage what will the outstanding balance be on any other mortgage?	£				£			
12. Have you ever been behind with any financial commitment?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Maximum months arrears								
Last date 3 months in arrears								
Missed payments in last 12 months								
Missed payments in previous 12 months								
Payments made in last 3 months								

13. Have you ever had a county court judgment (CCJ) or a high court judgment registered against you? If YES, please provide full details	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
	Date registered			Date registered				
	Amount			Amount				
	Is it satisfied?			Is it satisfied?				
Date satisfied			Date satisfied					
14. Have you ever been subject to a Bankruptcy order or Trust Deed (Scotland only)? If YES, please provide full details	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
	Date registered			Date registered				
	Is it discharged?			Is it discharged?				
	Date discharged			Date discharged				
14.1 Have you ever been subject to an Individual Voluntary Arrangement (IVA)? If YES, please provide full details	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
	Date registered			Date registered				
	Is it satisfied?			Is it satisfied?				
	Date satisfied			Date satisfied				
	Maintained satisfactorily			Maintained satisfactorily				
	Monthly payment date			Monthly payment date				
	Final IVA payment date			Final IVA payment date				
Repaid on completion			Repaid on completion					
<b>APPLICANTS WHO HAVE A MORTGAGE NOW OR HAVE HAD A MORTGAGE IN THE PAST</b>	<b>1st Applicant</b>				<b>2nd Applicant</b>			
1. What is the mortgage account number?								
2. Name and address of the lender	Name			Name				
	Address			Address				
	Postcode			Postcode				
3. What is the address of the property?								
	Postcode			Postcode				
Date mortgage opened								
Date repaid (if applicable)								
Balance outstanding (if applicable)	£				£			
Monthly mortgage payment (if applicable)	£				£			
4. If this mortgage will still be outstanding when your new mortgage completes, will you:	Repay the mortgage at the time of completion	<input type="checkbox"/>	Repay the mortgage at the time of completion			<input type="checkbox"/>		
	Be released from the mortgage	<input type="checkbox"/>	Be released from the mortgage			<input type="checkbox"/>		
	Retain the mortgage	<input type="checkbox"/>	Retain the mortgage			<input type="checkbox"/>		
5. If applicable, what is the selling price/ value of your property?	£				£			
	<b>If you have had more than one mortgage in the last 12 months, please answer questions 1-5 above for each mortgage held in the extra space on page 10</b>							

**APPLICANTS WHO ARE RENTING OR HAVE RENTED IN THE LAST 12 MONTHS**

1. If you are currently renting the property that you are living in, please tell us:

The name, address and telephone number of your current landlord	Name		Name					
	Telephone		Telephone					
	Address		Address					
	Postcode		Postcode					
The date your tenancy began								
Your monthly rental payment	£		£					
2. Have all your rent payments been paid on time?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
	<b>If No, please provide details in the extra space on page 10</b>							
	<b>If you have rented more than one property in the last 12 months, please provide full details for each tenancy in the extra space on page 10</b>							

**PROPERTY INFORMATION**

1. Approximate year the property was built		Date of entry (Scotland Only)				
2. Full address (if it is a new property, and yet to be numbered, please tell us the plot number)				Postcode		
3. Type of property (more than one answer may apply)	House	<input type="checkbox"/>	Bungalow	<input type="checkbox"/>		
	Flat/maisonette	<input type="checkbox"/>	Detached	<input type="checkbox"/>		
	Semi detached	<input type="checkbox"/>	Terrace	<input type="checkbox"/>		
4. If you have ticked FLAT or MAISONETTE, please tell us	Which floor in block	<input type="checkbox"/>	No of floors in block	<input type="checkbox"/>		
	Purpose built	<input type="checkbox"/>	Converted house	<input type="checkbox"/>		
	Above/below shop premises			<input type="checkbox"/>		
5. Accommodation - please indicate the number of:	Reception rooms	<input type="checkbox"/>	Kitchens	<input type="checkbox"/>	Bedrooms	<input type="checkbox"/>
	Bathrooms	<input type="checkbox"/>	Inside WCs (if separate)	<input type="checkbox"/>		
6. Are there solar panels on the property?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>		
7. Which of these applies to the property? (more than one answer may apply)	Heritable (formerly Feudal) (Scotland ONLY)	<input type="checkbox"/>	Freehold	<input type="checkbox"/>	Commonhold	<input type="checkbox"/>
	Leasehold unexpired term of lease	Years	<input type="checkbox"/>	Ground rent /service charge	£	
8. Please give the full names of anyone over the age of 17 who will be living with you in the mortgaged property						
9. Do you intend to run a business from or let any part of the property?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>		
	If YES, please provide details					
10. Will the property be your main residence?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>		
11. Is the property a new build? (will you be the first owner/occupier since the property was built/ converted to its current state)?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>		
12. If a new build, please provide the builders' name						
13. If a new build, please provide the development name						



MORTGAGE REQUIREMENTS						
1. If you wish to pay on a date other than the 1st, please enter a date in the box	(2ND - 28TH)					
2. Which of Accord Mortgages' products are you applying for?	Product code	Capital & Interest repayment	Interest only	Total		
		£	£	£		
		£	£	£		
		£	£	£		
<b>Note:</b> If you would like to have more than one product, or if you are an existing borrower wishing to use portability, please confirm the amount required on each product						
3. For any new Interest Only borrowing, please state the proposed repayment strategy that will be used to repay the amount borrowed at term end e.g. Existing endowment, general investments, sale of mortgaged property	Repayment strategy	Amount	Repayment strategy	Amount		
		£		£		
		£		£		
	You must make sure you have made the necessary arrangements to repay your mortgage at the end of the repayment term.					
4. For any existing Interest Only parts, please state the proposed repayment strategy that will be used to repay the amount borrowed at term end. Please refer to the Accord website for details of acceptable repayment strategies for any existing Interest Only parts.	Repayment strategy	Amount	Repayment strategy	Amount		
		£		£		
		£		£		
5. Do you want to add the Higher Lending Charge to your loan amount?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	N/A	<input type="checkbox"/>
VALUATION AND SOLICITOR DETAILS						
A mortgage valuation is solely for our purposes and benefit so that we can be satisfied that the property provides sufficient security for us to lend. You may not receive a copy of any valuation report prepared in connection with this application.						
1. What type of valuation have you had/do you require?	Mortgage valuation	<input type="checkbox"/>	Home buyer survey & valuation	<input type="checkbox"/>	Building survey	<input type="checkbox"/>
If the valuation has already been carried out please confirm contact name, address and telephone number of the valuer	Name					
	Telephone number					
	Address					
	Postcode					
2. Who can the valuer obtain keys from? (Please confirm contact name, address and daytime telephone number)	Name					
	Telephone number					
	Address					
	Postcode					
3. Name and address of solicitor/licensed conveyancer (Please confirm contact name, address and telephone number)	Name					
	Telephone number					
	Address					
	Postcode					



**OFFSET SAVING DETAILS (ALL APPLICANTS WHO ARE APPLYING FOR AN OFFSET MORTGAGE)**

You are allowed to link up to a maximum of three accounts to your offset mortgage account. All names on the offset savings account must also be a party to the mortgage application.

By signing the declaration on page 15 you are agreeing to us opening one offset savings account in the mortgage holder's name(s) as indicated below. If you would like additional offset savings accounts linked to your mortgage you must complete separate application forms (ACC0123OS) for each additional account.

Applicant 1	<input type="checkbox"/>	Applicant 2	<input type="checkbox"/>	Joint	<input type="checkbox"/>
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Your signature is required to enable you to maintain and transact on your account following completion of your mortgage. This also forms parts of the Terms and Conditions of an offset mortgage.

**EXISTING OFFSET SAVINGS DETAILS (PORTABILITY ONLY)**

Account holder		Account number	
Account holder		Account number	
Account holder		Account number	

**OFFSET PAYMENT DETAILS**

With the offset mortgage account you have three options for your payment amount. You can change your offset option at any time during the life of your mortgage by contacting us.

- 1. Net – Reduce current mortgage repayments** Your monthly payment is calculated based on the difference between your mortgage balance and your offset savings balance; so the more savings you have, the lower your monthly mortgage payment will be. You must specify the total amount of savings you will have linked to your mortgage within 30 days of completion to ensure we calculate your mortgage payments correctly. You must make us aware if you reduce your offset savings balance at any time, as your mortgage payments will only automatically be recalculated at our annual review and if savings are withdrawn, you could be underpaying.
- 2. Gross – Reduce future mortgage repayments** You make your monthly mortgage payment as if there was no money in your offset savings account. Your offset savings are used to reduce the interest charged on your mortgage and lower the monthly payment when it is recalculated at annual review. The payment is recalculated, based on the mortgage balance and the remaining mortgage term.
- 3. Static – Pay your mortgage off sooner** Similar to option 2, however a static/fixed direct debit amount is set up and maintained throughout the mortgage term which effectively pays the mortgage balance off quicker. The monthly direct debit payment will not reduce even though the registered monthly mortgage payment will. The static payment can be amended at any time. You must specify the amount you want your fixed static payment to be which needs to be equal to or higher than the gross monthly payment to take effect.

Please indicate the payment option you require

<input type="checkbox"/>	Net payment - Enter estimated savings balance here £	<input type="text"/>
<input type="checkbox"/>	Gross	
<input type="checkbox"/>	Static payment - Enter static amount as discussed during your appointment here £	<input type="text"/>

Please refer back to your adviser/broker if this was not discussed

**PLEASE USE CAPITAL LETTERS****Your payment date**

A first payment of initial interest will be payable immediately following completion. Your monthly payments will then be due on the first day of the month to which they relate, starting from the 1st of the month following release of funds. With Accord Mortgages' agreement the date that your monthly payments are due can be changed to any date between the 1st and 28th of the month, to help coincide with your salary payment.

1. If you prefer, you may specify a payment date between 1st and 28th of each month. Please enter the date opposite.

**Your payment method**

Accord Mortgages operates a Direct Debit scheme which provides a simple and convenient way to pay. On page 14 is a Direct Debit instruction form. Please complete it, sign it and return it along with this application form, to ensure that there is no delay in commencing collection following completion of your mortgage. No collections will be taken until after completion of your mortgage, and Accord Mortgages will give you ten working days' notice of any change in the amount or date of your direct debit collections.

**If you have NOT completed the Direct Debit form, please indicate how you intend to make payments**

Standing order

## ABOUT YOUR PERSONAL INFORMATION (ALL APPLICANTS) AND (IF APPLICABLE) YOUR OFFSET SAVING ACCOUNT

Accord Mortgages Limited decides what personal information we need to collect about you, how we use it, who we share it with and how long we keep it. This makes us the data controller of your personal information for data protection purposes.

When we refer to 'Society', 'YBS Group' or 'Yorkshire Group' we mean Yorkshire Building Society Group (Accord's parent company) trading as:

- Yorkshire Building Society (sometimes referred to as The Yorkshire, YBS)
- Chelsea Building Society (sometimes referred to as The Chelsea, CBS)
- Norwich and Peterborough (sometimes referred to as N&P)

We will use the personal information obtained from you and additional information obtained in the course of opening and managing your account. This includes, but is not limited to, name, address, identification, account transactions and communications and where relevant sensitive information, credit reference data, financial crime data, health details, nationality and legal proceedings.

We will respect your rights to privacy and will only collect, use, store and share your personal information where a lawful purpose applies:

- It's necessary for the performance of a contract you have or have requested to enter into.
- If we have a legal obligation.
- If we have a legitimate business interest where it does not have an unfair impact on you.
- If you have given your consent where the collection, use, storage or sharing involves special category (sensitive) personal information (e.g. health race and religion).
- Where we believe you or another person is at risk and we need to protect your or their vital interests.
- Where it's in the public interest or we have been given official authority to do so.

For full details of the types of information used in each product, and the other lawful purposes we may use it for, please see our "How we use your personal information" booklet which can be found at [www.accordmortgages.com](http://www.accordmortgages.com) or via your intermediary.

## HOW WE USE YOUR PERSONAL INFORMATION

When you apply for a mortgage account we will use your personal information together with other information available including relevant sensitive information, (e.g. health, race and religion), for:

- Identity verification (including checking documents with issuing authorities e.g. driving licence - DVLA)
- Processing any Decision in Principle
- Processing your application
- Making credit decisions about you
- Contacting you where necessary
- Fraud prevention and detection
- Arranging associated insurance (where you have requested us to do so)
- Completing your mortgage
- Administering your account up to and including redemption
- Legal and regulatory compliance
- Marketing (where we have your consent) and market research
- General business purposes

If you are making an enquiry or application on behalf of another person they must have authorised you to act on their behalf, to give us their personal information, to authorise a credit search and to consent to our use of their personal information. We may also share information about you with a joint account holder if they make an enquiry or further application without you being present where they have confirmed you have authorised them to act on your behalf.

We will share information with one or more Credit Reference Agencies (CRAs), now and in the future, to:

- Check your identity
- Verify the accuracy of the information you have provided
- Assess your creditworthiness and affordability
- Manage your account(s)/relationship with us
- Process your application
- Ensure any offers we send are appropriate to you
- Trace and recover debts
- Prevent criminal activity, fraud and money laundering.

We will continue to exchange information about you with CRAs while you have a relationship with us. We will also inform the CRAs about your settled accounts. If you borrow and do not repay in full and on time, CRAs will record the outstanding debt. This information may be supplied to other organisations by CRAs.

When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders.

We routinely carry out an additional credit search for account management purposes but this will not affect your future creditworthiness as no hard foot print will be left.

If you are making a joint application, or tell us that you have a spouse or financial associate, we will link your records together, so you should make sure you discuss this with them, and share with them this information, before applying. CRAs will also link your records together and these links will remain on your and their files until such time as you or your partner successfully files for a disassociation with the CRAs to break that link.

If we use an automated system to make a decision about you, such as credit scoring, we will tell you if your application is rejected and give you the opportunity to discuss the matter with us. The decision can be reviewed to ensure an appropriate decision has been made.

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 in the future.

Further details of how your personal information will be used by us, Credit Reference Agencies and Fraud Prevention Agencies can be found in our booklet "How we use your personal information" which can be found at [www.accordmortgages.com](http://www.accordmortgages.com) or via your intermediary.

If you take out Yorkshire Building Society home insurance or other insurance we and/or your insurer may:

- Share information you have supplied and details of your policy and claim with each other, a data administration company, licensed credit reference agencies, relevant insurance companies and fraud prevention bodies. This information will be made available to other prospective lenders and insurers.
- Use your personal information together with other information available (including relevant sensitive information (e.g. health, race and religion)) to carry out a risk assessment, process your application, administer your policy and claims during the life of the policy, for fraud prevention and detection, legal and regulatory compliance, marketing and market research and general business purposes.
- We may contact your medical professional representative with your explicit consent to obtain information or confirm a pre-existing medical condition you have informed us of, but we will always explain why we need the information, how it will be used and who it will be shared with.

Insurers pass information to the Claims and Underwriting Exchange register, run by Insurance Database Services Ltd. (IDS Ltd.). The aim is to help us check information provided and also to prevent fraudulent claims. When we deal with your request we may search the register. When you tell us about an incident (such as fire, water damage or theft) which may or may not give rise to a claim, we will pass information relating to it to the register. IDS Limited may also pass on information received from other insurers about other incidents involving anyone insured under the policy.

We will only use, keep and share your personal information for as long as is required to meet our legal and regulatory obligations, industry standards and business requirements, and to deal with your enquiry, administer and manage your accounts, products and relationship with us. After this time, we will delete your personal information in line with the requirements of the Financial Conduct Authority, Prudential Regulation Authority, Money Laundering regulations, Financial Ombudsman Service and HM Revenue & Customs.

<b>DISCLOSING YOUR PERSONAL INFORMATION</b>	
<p>We may disclose your personal information with other people or organisations as follows:</p> <ul style="list-style-type: none"> <li>• The progress of your application, including if it has been granted, to your broker, Independent Financial Adviser, professional adviser or other intermediary, if the request came from them.</li> <li>• With HM Revenue &amp; Customs, Department for Work &amp; Pensions, any lender, landlord, employer or professional adviser named on this form to obtain information to confirm any income received and payments made.</li> <li>• To any government body providing you with financial assistance (for example, Homes England or Help to Buy (Wales) Limited) any application or account information in which that body has a legitimate interest such as an unauthorised letting or property alteration or any identified false or inaccurate information.</li> <li>• The information you have supplied, and details of how you conduct your account including disputes, arrears and repossession proceedings, to joint account holders, anyone who guarantees the loan or their legal adviser.</li> <li>• Your account, including current balance, current monthly payment, projected balance and monthly payment to a subsequent charge holder in connection with any application for the postponement of that charge.</li> <li>• Your account, including balance outstanding, interest rate(s) applicable, early repayment charges and monthly payments to potential borrowers if one of you in the future enquires about adding or removing a party to the account (also known as a "transfer of equity"). However, such a transaction will not proceed without a completed application form signed by all account holders.</li> </ul>	<ul style="list-style-type: none"> <li>• With Yorkshire Building Society and its subsidiary companies for fraud prevention, lawful purposes, account administration and for general business purposes (e.g. updating customer records, handling customer queries and complaints).</li> <li>• Personal information to (i) our external auditors and regulatory bodies including the Financial Ombudsman Service, Prudential Regulation Authority and the Financial Conduct Authority, and (ii) associate companies, agents and service providers including solicitors and valuers acting for the Society, field agents, debt recovery agents, tracing agents, letting agents, brokers, printers, market research agencies and providers of information technology services.</li> </ul> <p>If we sell or transfer all or part of our business, we may share or transfer our customer records as part of the proposed/actual sale or transfer. However, we will only do so under a contract or where we have a legal obligation to do so. The protection, security and confidentiality of your personal information are important to us and we put in place appropriate safeguards to manage this.</p> <p>Where we transfer personal information to countries outside the European Economic Area (EEA) this is always done under a contract which includes appropriate safeguards for the security and confidentiality of your personal information, with your consent, or where permitted by Data Protection laws.</p>

<b>YOUR RIGHTS UNDER THE DATA PROTECTION LAWS</b>	
<p><b>You have the right to:</b></p> <ul style="list-style-type: none"> <li>- Be informed about processing of your personal information</li> <li>- Have your personal information corrected if it is inaccurate or incomplete</li> <li>- Object or restrict to the processing of your personal information</li> <li>- Have your personal information erased subject to conditions (e.g. where the processing fails to satisfy legal requirements)</li> </ul>	<ul style="list-style-type: none"> <li>- Request access to your personal information and details about how we process it</li> <li>- Move, copy or transfer your personal information also known as 'data portability'</li> <li>- Challenge automated decision making including profiling, which is the automated processing of your personal information to evaluate certain things about you.</li> <li>- Complain to the Information Commissioner's Office (<a href="https://ico.org.uk/">https://ico.org.uk/</a>) which enforces data protection laws</li> </ul>

<b>TRANSFER OF MORTGAGE</b>	
<p>Although you may not transfer your interest in the mortgage without consent, there is no restriction in the mortgage against a transfer of our interest. Accord Mortgages Limited may transfer its interest in your mortgage to another party which may not necessarily be a building society or an associated body of building society. Accord Mortgages is part of the Yorkshire Building Society group but is a separate legal entity from Yorkshire Building Society. You will not be a member of, or have any membership rights in Yorkshire Building Society.</p> <p>For more information please see our 'How we use your personal information' and 'Your Rights and Data Protection' booklets.</p> <p>Our 'How we use your personal information' booklet explains what personal information we need to collect, why we need it, where we may obtain information from and how long we keep it for.</p> <p>Our 'Your Rights and Data Protection' booklet provides more information on data protection laws, our legal obligation and your individual rights in relation to the processing of your personal information.</p>	<p>To obtain a copy of these booklets, or if you wish to invoke any of the rights listed above, simply visit our website <a href="http://www.accordmortgages.com">www.accordmortgages.com</a> or via your intermediary.</p> <p>If you want to see what personal information we hold about you, you can request a copy of this by completing a Subject Access request form. This form can be found on our website <a href="http://www.accordmortgages.com">www.accordmortgages.com</a> or by putting a request in writing to our head office address.</p> <p>Our Data Protection Officer (DPO) provides help and guidance to make sure we apply the best standards to protecting your personal information. You can contact the DPO by writing to:</p> <p style="text-align: center;">Data Protection Officer Yorkshire House Yorkshire Drive Bradford BD5 8LJ</p> <p style="text-align: center;">Or by emailing <a href="mailto:dpo@ybs.co.uk">dpo@ybs.co.uk</a></p>

**DECLARATION TO BE SIGNED BY ALL APPLICANTS****I apply for a loan on the property mentioned on page 7 & 8 (or any Replacement Property form attached to this form).**

1. I agree:

- that this information will form the basis of the mortgage contract between Accord Mortgages and me and that if I enter into an associated insurance contract it will also be the basis of a contract between the insurer and me
- I am aware that repayments for the capital and interest parts of my loan may continue after I am retired. I confirm that I have discussed this with my adviser and that I understand the financial implications.
- to pay Accord Mortgages' conveyancing costs and valuation fees even if the mortgage does not complete.
- to a 10-day notice period for Direct Debit changes
- to Accord Mortgages and its agents or other members of its group disclosing the details of all offset savings accounts to the other applicants and borrowers.
- to the processing of my personal information as explained on page 11 of this form. My agreement here applies in any circumstances during the mortgage where Accord Mortgages needs to make a credit decision.
- to tell Accord Mortgages of any changes to the information in this form which arise between now and completion of the loan.
- to the release to Accord Mortgages of my conveyancer's file in its entirety.

2. I confirm that:

- the information in this form is true and complete, including any answers which have been completed by someone else.
- I am aware that repayments for the capital & interest parts of my additional loan may continue after I am retired. I confirm that I have discussed this with my adviser and that I understand the financial implications.

3. I have read the explanation on Transfers of Mortgage (above) and had the opportunity to have anything I do not understand explained to me. I acknowledge that you are entitled to transfer Accord Mortgages' interest in the mortgage which I am applying for and any related security, assignment or other related deeds or documents to another body. I consent to the transfer of Accord Mortgages' interest.

4. I understand that:

- Accord Mortgages does not have to make an offer of a loan or refund any fees paid.
- If Accord Mortgages offers me a loan, this does not imply that Accord Mortgages agrees that the price paid for the property is reasonable.

**PLEASE CONFIRM THAT THE FOLLOWING STATEMENTS APPLY TO THE APPLICATION:**

- There are no more than 2 applicants
- The property to be mortgaged is not a studio flat
- The applicant will not rely on non-sterling income or assets to repay the mortgage
- If there is an element of Interest Only and the repayment strategy is sale of mortgaged property, the customer has a minimum equity of £250,000, or £300,000 if the property is located in London.
- The applicant(s) will not be using the property for business purposes or altering the outside appearance of the property for business reasons
- The property to be mortgaged will be the applicants' main residence.

 **I confirm that all the above statements apply**
 **I confirm that all applicants have consented to my acting on their behalf**
 **I confirm that I have read 'How we use your personal information' to the applicant(s) and they agree to their information in the way specified**

A Decision in Principle will confirm that we would be prepared to lend the applicant(s) the amount requested. It is not a guarantee because it's subject to proof of Income as well as any references we request and a valuation of the property.

**CONSENT TO A CREDIT SCORE**

Please be aware that a Decision in Principle is a full credit search and will leave a hard footprint against the credit record of the applicant(s).

 Please confirm you wish to continue 
**MANAGING OUR CONTACT WITH YOU:**

From time to time we would like to tell you about products and services that may be of benefit to you. These may be provided by us or other carefully selected organisations. To do this, we would like to communicate with you by post, email, text message, telephone or any other appropriate messaging service.

1st Applicant details				2nd Applicant details			
Mail	<input type="checkbox"/>	Phone	<input type="checkbox"/>	Mail	<input type="checkbox"/>	Phone	<input type="checkbox"/>
Email (including text & other messaging services)	<input type="checkbox"/>	No contact, please.	<input type="checkbox"/>	Email (including text & other messaging services)	<input type="checkbox"/>	No contact, please.	<input type="checkbox"/>
Please tick to confirm applicant one has been made aware of the above and gives consent to proceed			<input type="checkbox"/>	Please tick to confirm applicant two has been made aware of the above and gives consent to proceed			<input type="checkbox"/>
Date				Date			

We will not sell your details to other companies but we may use marketing agents to act on our behalf.

**INSTRUCTION TO YOUR BANK OR BUILDING SOCIETY TO PAY BY DIRECT DEBIT**

Please complete the whole form using ballpoint pen and return the completed form to the address below.

Service User Number

6	7	6	5	3	2
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Accord Mortgages Limited  
 Yorkshire House  
 Yorkshire Drive  
 Bradford  
 BD5 8LJ

1. Name and full postal address of your bank or building society.

The Manager

.....

.....

.....

..... Postcode: .....

2. Name(s) of Account Holder(s)

3. Branch Sort Code  -  -

4. Bank/Building Society Account Number.

Reference Number

(i.e. Accord Mortgages Limited Mortgage Account Number.)

5. **Instruction to your Bank or Building society**

Please pay Accord Mortgages Limited 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 Accord Mortgages Limited and, if so, details will be passed electronically to my bank or building society.

Signature(s)

Date

Banks and Building Societies may not accept Direct Debit Instructions for some types of account.


For Accord Mortgages Limited official use only - this is not part of the instruction to your bank or building society

If you prefer, you may specify a payment date between 1st and 28th of each month. Please enter the date in the box.

11/02/20

**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 Accord Mortgages Limited will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Accord Mortgages Limited 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 Accord Mortgages Limited 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 Accord Mortgages Limited 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.

This guarantee is provided by Accord Mortgages Limited  
 Accord Mortgages Limited is registered in England No. 2139881. Registered Office: Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ  
 Tel: 0345 1 200 872. Fax: 01274 734240. www.accordmortgages.com  
 Accord Mortgages Limited is authorised and regulated by the Financial Conduct Authority.  
 Accord Mortgages Limited is entered in the Financial Services Register under registration number 305936.  
 All communications with us may be monitored/recorded to improve the quality of our service and for your protection and security.  
 Calls to 03 numbers are charged at the same standard network rate as 01 or 02 landline numbers, even when calling from a mobile.

**OFFSET PAYMENT DETAILS**

With the offset mortgage account you have three options for your payment amount. You can change your offset option at any time during the life of your mortgage by contacting us.

- 1. Net – Reduce current mortgage repayments** Your monthly payment is calculated based on the difference between your mortgage balance and your offset savings balance; so the more savings you have, the lower your monthly mortgage payment will be. You must specify the total amount of savings you will have linked to your mortgage within 30 days of completion to ensure we calculate your mortgage payments correctly. You must make us aware if you reduce your offset savings balance at any time, as your mortgage payments will only automatically be recalculated at our annual review and if savings are withdrawn, you could be underpaying.
- 2. Gross – Reduce future mortgage repayments** You make your monthly mortgage payment as if there was no money in your offset savings account. Your offset savings are used to reduce the interest charged on your mortgage and lower the monthly payment when it is recalculated at annual review. The payment is recalculated, based on the mortgage balance and the remaining mortgage term.
- 3. Static – Pay your mortgage off sooner** Similar to option 2, however a static/fixed direct debit amount is set up and maintained throughout the mortgage term which effectively pays the mortgage balance off quicker. The monthly direct debit payment will not reduce even though the registered monthly mortgage payment will. The static payment can be amended at any time. You must specify the amount you want your fixed static payment to be which needs to be equal to or higher than the gross monthly payment to take effect.

Please indicate the payment option you require

Net payment - Enter estimated savings balance here £



Gross

Static payment - Enter static amount as discussed during your appointment here £

Please refer back to your adviser/broker if this was not discussed

**NEW OFFSET SAVINGS DECLARATION (IF APPLICABLE)****DECLARATION:**

I declare that the share account will not be held by me as trustee or nominee for a company or other corporate body or for persons who include a company or other corporate body. I will be subject to the terms and conditions of the account which are set out as follows: (i) Offset Savings account - Offset Terms, I have a copy of these. I will also be subject to the Rules of Yorkshire Building Society (a copy of which can be obtained on request). Each person who signs makes this declaration.

I agree to the processing of my personal information as explained on page 11 of this mortgage application form.

I agree to Accord Mortgages disclosing details of this Offset Savings account to all borrowers and guarantors (if any) of an Offset Mortgage account linked to this account.

For joint accounts: How many signatures are required to operate the account?

**SIGNATURE(S) (ALL APPLICANTS MUST SIGN - APPLICATIONS WILL NOT BE ACCEPTED WITHOUT ALL SIGNATURE(S))**

1st Applicant signature

2nd Applicant signature

Date

Date

**IDENTIFICATION REQUIREMENTS**

Under regulations for the prevention and detection of financial crime, we have a responsibility to verify the identity of each applicant before opening a new account, even existing customers. To do this we use an electronic verification system. However, in certain cases, for example, you are not listed on the electoral roll or you have recently moved house, we may need further proof of your identity. For postal applications, this will mean returning your application. Therefore, you may wish to provide additional proof of your identity with your application. To find out which forms of identification are acceptable, please call us on 0345 1200 872 or our website [www.accordmortgages.com](http://www.accordmortgages.com)

**FOR ACCORD MORTGAGES USE ONLY**

New Offset savings account number

New Offset savings account holders

**Please note:** without adequate security, email is not a secure form of communication as it may be intercepted, lost or corrupted. If you send attachments via email without adequate security this should be made clear to your client as Accord Mortgages cannot accept liability for any loss of personal information provided via this medium.

**accordmortgages.com**

Commercial mortgages offered by YBS Commercial mortgages is not regulated by the Financial Conduct Authority. YBS Commercial mortgages is a trading name of Yorkshire Building Society. Yorkshire Building Society is a member of the Building Societies Association and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority. Yorkshire Building Society is entered in the Financial Services Register under registration number 106085. Registered Office: Yorkshire House, Yorkshire Drive, Bradford, BD5 8LJ.

Accord Mortgages Limited is authorised and regulated by the Financial Conduct Authority. Accord Mortgages Limited is entered in the Financial Services Register under registration number 305936. Accord Mortgages Limited is registered in England No. 2139881. Registered Office: Yorkshire House, Yorkshire Drive, Bradford, BD5 8LJ. Tel 01274 801 000 - Fax 01274 801 070 - DX number 11756 Accord Mortgages is a registered Trade Mark of Accord Mortgages Limited.

All communications with us may be monitored/recorded to improve the quality of our service and for your protection and security. Calls to 03 numbers are charged at the same standard network rate as 01 or 02 landline numbers, even when calling from a mobile.

Our printed material is available in alternative formats e.g. large print, Braille or audio. Please call us on **0345 1200 891.**