



COUTTS MORTGAGE ENQUIRY FORM

Personal details

	Applicant 1	Applicant 2
Title	<input type="text"/>	<input type="text"/>
First name	<input type="text"/>	<input type="text"/>
Last name	<input type="text"/>	<input type="text"/>
Marital Status		
Relationship to other applicant	<input type="text"/>	<input type="text"/>
Date of birth	<input type="text"/>	<input type="text"/>
Nationality	<input type="text"/>	<input type="text"/>
Country of residency		
Country of domicile		
No of dependants	<input type="text"/>	<input type="text"/>
No of people under 18 years of age living in the property	<input type="text"/>	<input type="text"/>
Names and DOB of dependants	<input type="text"/>	<input type="text"/>
Current address	<input type="text"/>	<input type="text"/>
Move-in date	<input type="text"/>	<input type="text"/>
Address history for past 3 years	<input type="text"/>	<input type="text"/>
Status	<input type="text"/>	<input type="text"/>
Phone number – Mobile	<input type="text"/>	<input type="text"/>
Phone number – Work/home	<input type="text"/>	<input type="text"/>
Email address	<input type="text"/>	<input type="text"/>

Borrowing requirements

Applicant 1

Applicant 2

Borrowing Type

Is this a Buy-To-Let mortgage? Yes No

If Purchase

Price of property £

Value of deposit £

Is it a new build? Yes No

Source of deposit

Details of deposit

Are you looking to undertake any work on the property? Yes No

If so, how much is required? £

If so, details

If Remortgage

Estimated value £

Mortgage required £

Additional borrowing? Yes No

If so, Reason for additional borrowing

Address of property to be Mortgaged

Owner of property

If trust, name of company

Element 1

Element 2

Element 3

Amount to borrow £

Term

Product

Interest rate %

Repayment type

Borrowing requirements (cont'd)

	Element 1	Element 2	Element 3
If IO, repayment method	<input type="checkbox"/> Regular Savings/Investments/ Pension	<input type="checkbox"/> Regular Savings/Investments/ Pension	<input type="checkbox"/> Regular Savings/Investments/ Pension
	£	£	£
	<input type="checkbox"/> Surplus cashflow	<input type="checkbox"/> Surplus cashflow	<input type="checkbox"/> Surplus cashflow
	£	£	£
	<input type="checkbox"/> Property charged to the bank	<input type="checkbox"/> Property charged to the bank	<input type="checkbox"/> Property charged to the bank
	£	£	£
	<input type="checkbox"/> Property not charged to the bank	<input type="checkbox"/> Property not charged to the bank	<input type="checkbox"/> Property not charged to the bank
	£	£	£
First line of address	First line of address	First line of address	
Postcode	Postcode	Postcode	

Property Details

	Applicant 1	Applicant 2
Property Type		
Year built		
No of bedrooms		
EPC Rating		
Acreage		
If a flat		
Tenure		
Outstanding lease term		
Service charge per annum	£	£
Ground rent per annum	£	£
Total floors in block		
Floor property is on		
Above commercial premises	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Retirement age		
Will the Mortgage extend into retirement?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
If yes, how will you meet the monthly payments?		

Employment

	Applicant 1	Applicant 2
Employment Status	<input type="text"/>	<input type="text"/>
If employed		
Occupation	<input type="text"/>	<input type="text"/>
Name of employer	<input type="text"/>	<input type="text"/>
Address of employer	<input type="text"/>	<input type="text"/>
Start Date	<input type="text"/>	<input type="text"/>
Previous employment (if less than a year)?	<input type="text"/>	<input type="text"/>
Income		
Basic salary	£ <input type="text"/>	£ <input type="text"/>
Employee Bonus payments	£ <input type="text"/>	£ <input type="text"/>
Guaranteed annual bonus/ regular Commission/ Company Allowance/ Contractor income	£ <input type="text"/>	£ <input type="text"/>
Partnership distributions	£ <input type="text"/>	£ <input type="text"/>
Drawings/profits from incorporated businesses	£ <input type="text"/>	£ <input type="text"/>
Share dividends from incorporated businesses	£ <input type="text"/>	£ <input type="text"/>
Undrawn profits/dividends from incorporated or unincorporated businesses	£ <input type="text"/>	£ <input type="text"/>
Dividend income, from investments	£ <input type="text"/>	£ <input type="text"/>
Income from Investment or Buy to Let property	£ <input type="text"/>	£ <input type="text"/>
Private equity carried Interest 'carry income'	£ <input type="text"/>	£ <input type="text"/>
Repayment of Directors Loans	£ <input type="text"/>	£ <input type="text"/>
Image rights/Appearance fees/Royalties	£ <input type="text"/>	£ <input type="text"/>
Receipt of Alimony/ Maintenance/Trust income	£ <input type="text"/>	£ <input type="text"/>
Details	£ <input type="text"/>	£ <input type="text"/>
Income from pension	£ <input type="text"/>	£ <input type="text"/>
Other	£ <input type="text"/>	£ <input type="text"/>

Employment (cont'd)

	Applicant 1	Applicant 2
If self-employed		
Occupation	<input type="text"/>	<input type="text"/>
Nature of business	<input type="text"/>	<input type="text"/>
Name of business	<input type="text"/>	<input type="text"/>
Address of business	<input type="text"/>	<input type="text"/>
Percentage of business owned	% <input type="text"/>	% <input type="text"/>
Corporate structure	<input type="text"/>	<input type="text"/>
Length of Trading	<input type="text"/>	<input type="text"/>
If less than 1 year, details of previous employment	<input type="text"/>	<input type="text"/>
Income – Year ending 2021		
Salary or regular draw	£ <input type="text"/>	£ <input type="text"/>
Dividend or share of profit	£ <input type="text"/>	£ <input type="text"/>
Net profit (or loss) – pre tax?	£ <input type="text"/>	£ <input type="text"/>
Income – Year ending 2020		
Salary or regular draw	£ <input type="text"/>	£ <input type="text"/>
Dividend or share of profit	£ <input type="text"/>	£ <input type="text"/>
Net profit (or loss) – pre tax?	£ <input type="text"/>	£ <input type="text"/>
Income – Year ending 2019		
Salary or regular draw	£ <input type="text"/>	£ <input type="text"/>
Dividend or share of profit	£ <input type="text"/>	£ <input type="text"/>
Net profit (or loss) – pre tax?	£ <input type="text"/>	£ <input type="text"/>

Existing Properties

Property 1		
Owner	<input type="text"/>	<input type="text"/>
Property Type	<input type="text"/>	<input type="text"/>
Property Address	<input type="text"/>	<input type="text"/>
Date Purchased	<input type="text"/>	<input type="text"/>
Mortgage remaining	£ <input type="text"/>	£ <input type="text"/>
Current Value	£ <input type="text"/>	£ <input type="text"/>

Existing Properties (cont'd)

	Applicant 1	Applicant 2
Rental income (if applicable)	£	£
Mortgage account number		
Monthly cost	£	£
Lender		
Remaining Term		
Interest rate	%	%
Type of rate		
If fixed, when does fixed period end?		
Early Repayment Charges	£	£
Payment		
Will the mortgage be repaid on or before you take out the new mortgage	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No

Repeat all questions for multiple properties

Assets

	Applicant 1	Applicant 2	Joint
Property 1			
Total value of property held	£	£	£
Property 2			
Total value of property held	£	£	£
Property 3			
Total value of property held	£	£	£
Please use additional information section to complete above questions for any additional properties			
Liquid funds			
Cash at bank	£	£	£
ISA's	£	£	£
Other	£	£	£
Investments			
Unit Trusts/investment policies	£	£	£
Equities/Shares	£	£	£
Endowments/bonds	£	£	£
Deferred Company Shares	£	£	£

Assets (cont'd)

	Applicant 1	Applicant 2	Joint
Investments (cont'd)			
Vesting dates	£	£	£
Private equity	£	£	£
Other (please specify)	£	£	£
Who looks after these investments?			
Pension			
Current Fund value	£	£	£
Preserved balances from any other pension plans	£	£	£
Who looks after your pensions?			
Chattels	£	£	£
Motor vehicles	£	£	£
Jewellery	£	£	£
Fine Art	£	£	£
Other (please specify)			
Who looks after the insurance for these items?			

Liabilities

Credit/store cards

Card type			
Current balance	£	£	£
Monthly Payment	£	£	£
Limit	£	£	£
Current rate	%	%	%
Amount being repaid	£	£	£
Amount remaining	£	£	£

Repeat all questions for multiple cards

Loans

Type			
Current balance	£	£	£
Monthly Payment	£	£	£
Term (Years)			
Current rate	%	%	%
Amount being repaid	£	£	£
Amount remaining	£	£	£
Secured?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No

Liabilities (cont'd)

Applicant 1

Applicant 2

Joint

Repeat all questions for multiple cards

Are you consolidating any of the liabilities above with the new mortgage?

Yes No

Yes No

Yes No

If yes, please detail which liabilities will be consolidated?

Have you ever had any problems in securing or maintaining credit?

Yes No

Yes No

Yes No

If yes, have you ever consolidated liabilities into your mortgage before?

Yes No

Yes No

Yes No

If yes, please provide details?

Have you had any of the following credit impairments:

County Court judgements of £500+ in the last 3 years

Yes No

Yes No

Yes No

Arrears within the last 2 years equivalent to 3 months payments

Yes No

Yes No

Yes No

Entered into a voluntary arrangement within the last 3 years

Yes No

Yes No

Yes No

Bankruptcy within the last 3 years

Yes No

Yes No

Yes No

Have you been convicted or charged with any offence, other than driving?

Yes No

Yes No

Yes No

Debt relief order within the last 3 years

Yes No

Yes No

Yes No

Please provide details on credit impairments

Affordability

	Current		Post completion	
	Applicant 1	Applicant 2	Applicant 1	Applicant 2
Income				
Monthly net basic income including guaranteed net income	£	£	£	£
Monthly variable (non-guaranteed) net income	£	£	£	£
Other monthly income	£	£	£	£
Total monthly income	£	£	£	£

	Current	Post completion
Committed Expenditure		
Mortgage/Rent	£	£
Contributions to repayment vehicle	£	£
Shared ownership rent/equity loan payments	£	£
Child maintenance/Alimony	£	£
Loan/Credit Card/Hire purchase repayments	£	£
Total	£	£

Basic expenditure		
Service charge/ground rent	£	£
Buildings/contents insurance	£	£
Council tax	£	£
Gas	£	£
Electricity	£	£
Water	£	£
Telephone/Broadband	£	£
Food and housekeeping	£	£
Motoring and car insurance	£	£
Other transport and travel	£	£
Total	£	£

Affordability (cont'd)

	Current	Post completion
Other expenditure		
Childcare	£	£
School fees	£	£
TV	£	£
Mobile	£	£
Clothing/household goods and repairs	£	£
Savings/personal pension	£	£
Holidays	£	£
Entertainment	£	£
Personal insurance (eg: Life)	£	£
Total	£	£
Total income	£	£
Total Expenditure	£	£
Surplus/Deficit	£	£

Contacts

Contact for valuation

Contact

Telephone

Email

Name of firm (if applicable)

Address

Solicitor

Contact

Telephone

Email

Name of firm (if applicable)

Address

Contacts (cont'd)

Accountant

Contact

Telephone

Email

Name of firm (if applicable)

Address

Additional information

Broker disclosure

Firm name

Broker name

Date enquiry form completed

Payment path

Fee for arranging mortgage

How we will use your client's information

We always need to communicate the following information to every customer before they submit an application to us. Please ask your client to read this information, then please check the box at the bottom to confirm they have read it.

In the "Your Information" section below "you" and "your" mean each applicant. In all other sections "you" and "your" means the intermediary.

Your Information

We share your information with:

- Other companies in our group
- Credit reference agencies so we can:
 - a. Do a credit check – this can effect your credit score
 - b. do an identity check – this could be done on you and anyone else who's linked to the account, but it doesn't affect your credit score
 - c. protect you and comply with laws – we must share information about how you manage your account, like payments made in, your balance, credit limits and any missed loan payments. They may also share this with other organisations
- Fraud prevention agencies, and we also record any identified or suspected fraud, which could mean we, or others , may refuse to provide you with services, financing or employment
- Our business partners, like the company that makes our debit and credit cards
- Industry regulators, government departments and similar organisations, like HM Revenue and Customs, who might in turn have to share it with other countries

Credit reference and fraud prevention agencies use your information because they have to prevent fraud and money laundering, to protect you, their business and to comply with laws.

What can happen?

We'll make decisions based on the automated checks of data we hold and receive about you. You have rights in relation to these decisions, including a right to appeal if your application is declined. If it's declined, we'll usually keep your information for 5 years or longer if needed to comply with the law.

If you want more details about how we use your information or your rights, you can find our full Privacy Notice on the privacy page on our website.

Applicant(s) declaration

Please ask the applicant(s) to complete this section of the application themselves or, if you are completing it on their behalf, by ticking the box below you confirm that you have ensured that the applicant(s) have read all of the declarations, understand them and are happy to consent to them.

General:

- The applicant(s) would like to apply for this mortgage
- The information supplied in this application is true and complete to the best of the applicant(s)' knowledge and belief. The applicant(s) will tell us if the information changes before the application is finalised
- The applicant(s) agree that we may use their information in the way described in the "Your Information" section above
- The applicant(s) agree, where they have provided an email address as part of this application, that the bank can communicate with them in relation to the application and any mortgage resulting from the application by e-mail to the address provided
- The applicant(s) agree that should the mortgage proceed to completion, our legal representatives are instructed to repay any existing mortgages from the new mortgage, and reassign any existing life policies to the policy owners and further to register/record the appropriate discharges
- The applicant(s) understand that we will write to each person over the age of 17 (excluding dependants under 26), who occupies the property. We will give them some basic details about the mortgage and ask them to sign a consent form in case they have an interest in the property
- The applicant(s) understand that we will have no responsibility to the applicant(s) for the accuracy of any valuation report obtained or the reasonableness of the valuation figure

Applicant(s) declaration (cont'd)

Fees and funds release:

- If this application is approved, where applicable, the applicant(s) will pay the valuer's fee for the valuation and all legal and other costs and expenses incurred in connection with the mortgage and any security granted for the mortgage whether or not such security is ultimately granted in our favour
- The applicant(s) understand that where fees are added to the loan, interest will be payable on them

Enquiries:

- The applicant(s) authorise us to make any enquiries we consider necessary for confirmation of the information in this application and for credit assessment and this includes contacting the applicant(s)' legal representatives, current and former employers, bankers, accountants and landlords where appropriate
- The applicant(s) understand that this may involve obtaining a reference from the applicant(s)' employer(s) and confirm that the employer information contained in this application may be used for this purpose
- The applicant (s) agree that the applicant(s)' current lenders may be contacted for the purpose of obtaining the title deeds to the property and details of the applicant(s)' accounts

Joint accounts:

- Each applicant agrees that information about the applicant and the account may be passed to any joint applicant

Affordability:

- The applicant(s) can afford the monthly payments (including, if applicable, the monthly payments during the initial interest rate deal period(s) and the monthly payments following the expiry of the initial deal period(s)) after taking account of the applicant(s)' regular monthly expenditure and other financial commitments. The applicant(s) appreciate that interest rates are likely to change and understand that their mortgage payments may increase over time. The applicant(s) have discussed this with the Intermediary and are aware that taking on new/additional financial commitments of any kind during the period of the mortgage could affect the ability to pay the mortgage payments as they become due, and that the applicant(s)' home may be repossessed if the applicant(s) fail to maintain the mortgage payments

Intermediary declaration

By submitting this mortgage application I, the Intermediary, confirm that:

- The details in this application are submitted on behalf of the applicant(s) named in this request and with their consent
- I have discussed affordability of this mortgage fully with the applicant(s) and the applicant(s) have been advised of the need to provide accurate details of their income. In my opinion the mortgage loan requested is affordable, based on the income details provided by the applicant(s)
- For Customer Identification/Address proof (where required): The documents I am submitting are true copies of original documents relating to the party/parties on this application
- For Income/Expenditure proof: I am confirming either that the scanned documentation is a true copy of an original document, or where electronic documentation is being supplied, this is an unaltered document obtained by the client directly from the corresponding business or organisation
- I have provided the [Privacy Notice](#) to the client and have read the [Terms of Business](#) and agree that these Terms will apply to the processing of this application and all related business
- The applicant(s) have read the "Your Information" section
- The applicant(s) have read and agree to the "Applicant(s) declaration"

Please tick the box to accept the Intermediary declaration and that your client has read the "Your Information", "Privacy Notice" and has read and accepts the "Applicant(s) Declaration".