

Further advance application form

For Intermediary use only		Service provided:	
Name of Advisor:	<input type="text"/>	Advice	<input type="checkbox"/>
Name of Intermediary firm:	<input type="text"/>	Will you be charging a broker fee?:	Yes <input type="checkbox"/> No <input type="checkbox"/>
Mortgage club (if applicable):	<input type="text"/>	Type of fee?	<input type="text"/>
Firm's FCA ref. no. (FRN):	<input type="text"/>	If yes, how much?	£: <input type="text"/>
Date of application:	<input type="text"/>	Are fees refundable?:	Yes <input type="checkbox"/> No <input type="checkbox"/>
Mortgage scheme inc. interest rate:	<input type="text"/>	Amount refundable:	£: <input type="text"/>
Network firm:	<input type="text"/>	Does the customer have to purchase any conditional insurance products through your firm?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Mortgage account number:	<input type="text"/>	If 'yes', please provide details:	<input type="text"/>
Mortgage Illustration reference:	<input type="text"/>		

Application type	Non-regulated <input type="checkbox"/>	Capital Raising <input type="checkbox"/>	Home Improvement <input type="checkbox"/>
Purchase of Equity <input type="checkbox"/>	Purchase of Freehold <input type="checkbox"/>	Purchase of Land <input type="checkbox"/>	

Important note to applicants

- This form should only be used if your application is made through an Intermediary to the West Bromwich Building Society ("the Society").
- Please complete this form fully in ink using block capitals and ignore sections labelled **"For office use only"**.
- If there is insufficient space for some of your answers, please use the additional information sheet.
- Where there is a choice of answer, please ✓ the appropriate box.
- Please answer all questions. However, where a question is not applicable, state 'no', 'none', or 'n/a'.
- Please check that you have enough time to check all the details on your Illustration before completing an application.
- Please ensure that all applicants sign the declaration.

Please note: When returning this application back to the Society, you must send income documentation, along with the application. A summary of income evidence is available at www.wbfi.co.uk/product-switch to show the acceptable documents that we may require - If income evidence is not supplied when returning the application, this will cause delays in processing the case. Please send the application and supporting documents to us by using our secure email facility.

Please send to the West Brom's Intermediary Sales and Support team:

the West Brom, Intermediary Sales and Support team, Head Office: 2 Providence Place, West Bromwich B70 8AF

Telephone: 0345 241 3597

Email: ist@westbrom.co.uk



Personal details		Applicant 1	Applicant 2
Customer number: (if known)			
Please provide your existing mortgage account number:			
Title: (Mr/Mrs/Miss/Ms/Dr/Other – please specify)			
Surname:			
Forename(s) in full:			
Please state relationship to other applicant:			
Date of birth:		/ /	/ /
Marital status: (civil partner/single/married/divorced/widowed/separated)			
Please indicate the number of dependant adults in the household:			
Please indicate the number of dependant children in the household:			
Contact details: (include STD code)	Tel. Home: _____ Tel. Work: _____ Tel. Mobile: _____ Email: _____	Tel. Home: _____ Tel. Work: _____ Tel. Mobile: _____ Email: _____	
Address:			
	Postcode: _____		Postcode: _____
Time at current address:	Years: _____ Months: _____	Years: _____ Months: _____	
Have you lived in the UK for at least 3 years prior to this application being received?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Previous surname(s) (if changed within last 3 years):			
Previous address(es) (if changed within last 3 years):			
	Postcode: _____		Postcode: _____
How long did you live at your previous address(es)?	Years: _____ Months: _____	Years: _____ Months: _____	

If you have lived at more than one previous address in the last three years, please provide details on the 'Additional information sheet' at the end of this application form.
 If you do not appear on the voters' roll at any address stated over the last three years, please provide a copy of your council tax bill and a bank statement.

Further advance loan requirements			
Please state the further advance amount required on Capital Repayment Method:	A	£	(A)
Please state the further advance amount required on Interest Only Method:	B	£	(B)
Total further advance amount required:	(A+B)	£	(C)
Balance outstanding on all existing Society mortgage accounts:		£	(D)
Total balances (main mortgage plus new further advance):	(C+D)	£	
Term options – please indicate your preference by ticking the appropriate box:			
<ul style="list-style-type: none"> Round down the term of the further advance to the nearest whole year in line with the existing term: e.g. Existing term 21 years 7 months, the new further advance term would be 21 years exactly. 	<input type="checkbox"/>		
<ul style="list-style-type: none"> Term required if less than existing mortgage term: The further advance term cannot exceed the existing mortgage term. 	<input type="checkbox"/> _____ years		
Purpose of additional borrowing:	Amount:		
	£		
	£		
	£		
Estimated property valuation:	£		
Estimated property valuation after works (if applicable):	£		

Repayment plan details

Please complete the repayment plan costs, where the loan type includes any element of interest only. Please also state the repayment plan frequency, whether annually, monthly, quarterly, half yearly or weekly.

Repayment Plan Type	Repayment Plan Cost	Repayment Plan Frequency	Amount to be repaid
ISA(s):			£
Endowment(s):			£
Pension(s):			£
Other investments/savings plans:	Please specify		£
Interest only balance £ *Please note this must match the interest only balance stated above			*Total £

Employment details

Applicant 1

Applicant 2

Are you a UK tax payer?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Employment type:	Employed <input type="checkbox"/> Self-Employed <input type="checkbox"/> Retired <input type="checkbox"/> Homemaker <input type="checkbox"/> Fixed term contract <input type="checkbox"/> Other <input type="checkbox"/>	Employed <input type="checkbox"/> Self-Employed <input type="checkbox"/> Retired <input type="checkbox"/> Homemaker <input type="checkbox"/> Fixed term contract <input type="checkbox"/> Other <input type="checkbox"/>
Your job title:		
Business sector:		
National Insurance Number:	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <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"/>
Employer's name, address and telephone number:	_____ _____ _____ Postcode: _____ Telephone: _____	_____ _____ _____ Postcode: _____ Telephone: _____
Start date:	____ / ____ / ____	____ / ____ / ____
Has the contract been renewed previously?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Has the fixed term contract replaced an employed position in the same profession?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Are you employed by the family business?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Gross basic annual salary:	£	£
Permanent annual shift allowance:	£	£
Commission:	£ Paid monthly <input type="checkbox"/>	£ Paid monthly <input type="checkbox"/>
Overtime:	£ Paid monthly <input type="checkbox"/>	£ Paid monthly <input type="checkbox"/>
Bonus:	£ Paid monthly <input type="checkbox"/>	£ Paid monthly <input type="checkbox"/>
Car/large town allowances:	£	£
Do you foresee a reduction in the level of your income within the next 3 months? If so, these details have been included on the 'Additional information sheet' at the end of this application form.	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
More than 25% ownership:	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

Employment details (continued)	Applicant 1	Applicant 2
Employment permanent:	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Still within probationary period:	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
End date of probationary period:	____ / ____ / ____	____ / ____ / ____
What is your tax code?	_____	_____
Any deductions from salary?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Source:	_____	_____
Gross monthly amount:	£ _____	£ _____
Please indicate your expected retirement age: If this mortgage extends beyond your retirement age please provide details of your income in retirement on the 'Additional information sheet' at the end of this application form.	_____	_____

Self-employed or Directors with more than 25% shareholding		
	Applicant 1	Applicant 2
In addition to completing these details, please forward accounts or tax assessments for the past three years with this application		
National Insurance Number:	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <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"/> <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"/>
Company type?	Partnership <input type="checkbox"/> Ltd company <input type="checkbox"/> Sole trader <input type="checkbox"/> Contractor <input type="checkbox"/> LLP <input type="checkbox"/>	Partnership <input type="checkbox"/> Ltd company <input type="checkbox"/> Sole trader <input type="checkbox"/> Contractor <input type="checkbox"/> LLP <input type="checkbox"/>
Name of business:	_____	_____
Nature of business:	_____	_____
Latest return:	£ _____ Projected <input type="checkbox"/>	£ _____ Projected <input type="checkbox"/>
Previous return:	£ _____	£ _____
% shareholding	_____ %	_____ %
Please indicate your expected retirement age: (If this mortgage extends beyond your retirement age please provide full details of your income in retirement on the 'Additional information sheet' at the end of this application form.	_____	_____
When was the business established?	Year: _____	Year: _____
Are you a UK tax payer?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Accountant name:	Name _____	Name _____
Accountant address:	_____ _____ _____ Postcode: _____	_____ _____ _____ Postcode: _____
Accountant telephone number (include STD code):	_____	_____

If you have worked for your current company for less than two years, please provide additional information on the 'Additional information sheet' at the end of this application form.

Other income	Applicant 1	Applicant 2
Description and source of other income: (e.g. Investment Income)	_____	_____
Amount of other income:	£ _____ Per annum	£ _____ Per annum

Note: only complete the above if you have been receiving this income for over 12 months. Also please provide details of the employer (i.e. name, address and contact number) in the additional information sheet at the end of the application form.

Financial commitments

Please detail below all current financial agreements

Applicant	Lender's name	Remaining term	Amount outstanding	Monthly repayment	Secured on property?	Is this protected?	Cleared before further advance starts?
1 / 2 / Joint		Yrs: Mths:	£	£	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
1 / 2 / Joint		Yrs: Mths:	£	£	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
1 / 2 / Joint		Yrs: Mths:	£	£	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

Please detail below any credit / store cards

Applicant	Card type (please specify)	Amount outstanding	Is this protected?	Cleared before further advance starts?
1 / 2 / Joint		£	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
1 / 2 / Joint		£	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
1 / 2 / Joint		£	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

Please give details of any further commitments, including maintenance payments and/or guarantor liabilities

Buy to let (BTL)

Do you own any BTL properties?

Yes ☐

No ☐

If yes, how many do you own?

Details of these properties are shown in the 'Additional information sheet' at the end of this application form.

Financial profile

Applicant 1

Applicant 2

Have you ever had a property repossessed?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you ever been in arrears?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you ever been subject to an individual voluntary arrangement?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Has a county court judgement been registered against you?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you ever had a default registered against you?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you ever been made bankrupt?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you been subject to a Debt Relief Order in the last 3 years?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Time with current bank:	Years:	Months:	Years:	Months:

Budget planner

Net Income	£
Monthly amount you spend on CSA/Child maintenance/School/Nursery/College/University fees	£
Monthly Council Tax payment	£
Monthly payment for all insurances and life policies relevant to this application i.e. building and contents insurance, life policies	£
Monthly amount you spend on food and non alcoholic drink	£
Monthly amount you spend on travel/transport	£
Monthly amount you spend on housing, fuel, power and communication	£
Other expenditure – please enter the monthly amount you spend on clothing / footwear and health etc	£

Customer requirements

Do you foresee any changes in your personal circumstances? Yes ☐ No ☐

Details of changes in personal circumstances (if applicable):

Valuation viewing arrangements

Name of contact for valuation: Mr/Mrs/Ms/Miss/Dr

Contact's telephone number (include STD code):

Property insurance

It is a condition of the mortgage that the property be adequately insured against fire and associated perils. The property must be insured for its full reinstatement value.

Are you looking to arrange your insurance through the Society? Yes ☐ No ☐

If you are not arranging your insurance through the Society, we will have to make sure your own policy meets our minimum requirements. We may charge a fee for the work this involves, and this will be shown on your Illustration.

Please note that it is your responsibility to ensure that all necessary forms of insurance relating to the property and the mortgage are in place.

Solicitor's details

Solicitor's details are only required if the further advance is for any of the following reasons: Purchase of equity, purchase of freehold, purchase of land, capital raising where a secured loan is being repaid.

We will send instructions to the company's Solicitor by telephone, letter, fax, email or any other reasonable form of communication. The instructions may include a copy of the mortgage offer and any related documents.

Name of solicitors acting on your behalf:
(inc. Appointed solicitor)

Address:

Postcode: _____
Email: _____
Telephone: _____
Fax: _____ DX: _____

For Office use only

Solicitors code

Other occupants in the property

Please provide details of anyone 17 years or over (who is not a mortgage applicant) who will be living at the property. This also includes persons who will be aged 17 or over by completion of this mortgage: If you need more space please use the 'Additional information sheet' at the end of this application form.

Name	Date of birth	Relationship
_____	____ / ____ / ____	_____
_____	____ / ____ / ____	_____

If you wish to make a formal application please complete the following sections

Release of Monies

The Society will release your funds via a telegraphic transfer to the bank account you have already provided to the Society to collect your monthly mortgage payment.

Please complete the section below if you want them to be paid into a different account in your name, if this is a joint application funds need to be released to a joint bank account. If you do not have a joint bank account both applicants need to confirm that they accept the funds will be sent to a sole named account. **Both applicants will be required to sign below if this is applicable.**

To The Manager:

Address:

Postcode:

Sort Code: - -

Bank Account No:

Account Name

All applicants must sign below

First Applicant's Signature:

Second Applicant's Signature:

Date:

Date:

Important Notices

Mortgage transfers by the Society (securitisation)

Securitisation is one way in which West Bromwich Building Society can raise large scale funds to provide mortgage finance at competitive rates. This may involve transferring mortgages to third parties, possibly another lender. This enables funds to be raised in the capital markets using residential property as security. The Society is under no obligation to inform you of any actual or proposed securitisation of your mortgage. However, if you would like to know if your mortgage has been subject to a securitisation, you can write to West Bromwich Building Society, 2 Providence Place, West Bromwich B70 8AF.

How we use your personal information

In order to process your application and manage your account, any information provided by you may be held by West Bromwich Building Society (as Data Controller) in our records and may be shared within West Bromwich Building Society Group of companies, as well as with Fraud Prevention Agencies and Credit Reference Agencies. For further information about how we will use your personal information and your rights under Data Protection legislation, please read the Privacy Notice that has been provided to you which is also available at www.westbrom.co.uk/privacy-notice.

If you have any questions about the information provided, please write to the Data Protection Officer at West Bromwich Building Society, 2 Providence Place, West Bromwich B70 8AF.

Joint borrowers

If your mortgage is taken out in joint names, the responsibility for repayment of the loan is joint and several. This means that you are each liable for the whole loan. This is important if either of you experience financial difficulty maintaining your monthly repayments. If your circumstances do change in the future or you experience financial difficulties, it is important that you contact the Society as soon as possible.

Additional statement for applications submitted via a broker or introducer

Applicable where a mortgage application has been introduced to the Society through a broker or other person or company, whether or not in conjunction with an insurance policy or some other investment scheme: Your contract with the Society will be based solely on the terms of this mortgage application form and any mortgage offer or other literature provided to you by the Society. The making of a mortgage advance to you does not imply that the Society accepts any responsibility to you in relation to the suitability or effect of any policy or scheme as referred to above, or any act omission neglect representation or statement made by a third party.

Declaration to support a formal application – to be completed by all Applicants – please read carefully

It is important that the whole of this document, and especially this declaration, is read and understood fully before it is completed, signed and returned to West Bromwich Building Society ("the Society"). If you are unsure or confused on any point, please consult your solicitor.
This declaration is to be read and signed by each applicant.

Important Notices

Your contract with the Society will be based solely on the terms of the mortgage this further advance application form and any offer or other literature provided to you by the Society.
Where you have instructed a solicitor the Society will release the loan to you when instructed to do so by your solicitor. Funds will normally be released via your solicitor. By signing the Acceptance of Offer you accept all the terms of the mortgage included in the standard conditions of offer, any special conditions of offer applicable to the offer of loan, the relevant mortgage conditions and the Society's rules. The Society may withdraw the offer of loan at any time without notice in the event that any information in this application is or becomes inaccurate or any question arises or event occurs which in the Society's reasonable opinion renders it undesirable for the loan to be made.

Fees

I make an application for a further advance from the Society and enclose £..... in respect of the valuation fee (if applicable). I understand that the valuation fee will be refunded if this application is withdrawn or declined prior to the valuation having been instructed. I understand that I will be charged a completion fee of £..... at completion. I understand that this payment does not constitute completion of the loan and that the completion fee shall be refunded if this application is withdrawn or declined prior to completion of the loan. Please indicate how you wish to pay the completion fee, by ticking the appropriate box below:

☐ I hereby instruct the Society to deduct the completion fee from the mortgage funds released to us or the solicitor at completion.

☐ I hereby instruct the Society to add the amount of this completion fee to the balance of the mortgage at completion.

I have received and read the Illustration which provides details of the loan selected.

Interest

I understand that:

(a) the first month's interest payment is due on the date of completion in respect of interest from the date of the advance up to the end of the month in which the loan is made, and if it remains unpaid it may cause the term of the mortgage to be extended and such unpaid interest will be included in the calculation of arrears; and

(b) (unless otherwise stated in the product leaflet) interest is charged up to the end of the month in which the loan is repaid together with any further interest payments and/or charges as set out in the offer of loan; and

(c) the Society has the right to vary the rates of interest and monthly payments in accordance with the terms of the Mortgage Conditions.

Valuation

In making the further advance, I acknowledge that neither the Society nor any valuer (if a valuer has been instructed) are responsible for the physical condition of the mortgage property ("the Property") or for completion of the construction of the Property. I further acknowledge that in the event that the Society instructs a valuer and obtains a valuers report, if the report mentions any defects or repairs it is not taken as a guarantee that no others exist. I accept that it may be in my interest to commission my own structural survey and that by making the mortgage the Society does not imply any guarantee or warranty with regard to the Property.

Buildings Insurance

I acknowledge that the Society may insure the Property on a reinstatement basis through the Society's agency with such company and for such amounts and for such risks as the Society decides and that the Society may debit the premiums due under the insurance policy to the mortgage account. I undertake to advise the Society if the Property is ever left unoccupied and not fully furnished for more than sixty days. I accept that the sum insured may exceed the market value of the Property.

General

I have not arranged any other loan or further mortgage or any financial assistance by way of Local Authority or other Grants.
I am able to afford the loan repayments under the terms of the Society's further advance.
I have not been convicted of a criminal offence other than motoring offences (convictions spent under the terms of the Rehabilitation of Offenders Act 1974 do not need to be disclosed).
I have read and accept the notes contained on this form.
I, being over 18 years of age, declare that the information supplied on this application for a further advance, and provided in connection with this application for a further advance is true and complete, that nothing materially affecting the application has been concealed by me and that the same shall form a basis of any arrangement for a quotation.
I confirm that the income and assets from which the mortgage is to be repaid is denominated in sterling.
I hereby further declare that all the information that I have supplied in connection with this application for a further advance loan is true and correct.

Mortgage transfers by the Society

I agree that, unless I have told you otherwise in writing at the time of making this declaration, the Society may assign, transfer or deal in any other manner with its rights, benefits and obligations in respect of the loan I apply for, to or with any other person, body or third party of any kind.

Appointment of solicitors (if applicable)

I acknowledge that I will be responsible for paying my solicitor's costs whether or not the transaction proceeds.
I authorise my solicitors to disclose to the Society all information relevant to the Society's decision to lend and waive any rights to confidentiality or privilege in respect of such information.
I authorise the Society to send to my solicitors the net amount of the loan (less any higher lending charge, completion fee, inspection fee or other costs associated with the loan and not paid in advance and any retention specified in the Special Conditions of the offer).

Marketing Consent

The Society would occasionally like to keep you up to date with details of products and services by email, telephone or post. The Society will not sell your details to any company for their own use, but may pass on your details to i) its subsidiary companies and ii) mailing houses (who enable us to send our direct marketing communications to you).
If you **would like** to receive such direct marketing communications, please indicate by marking the box.
First applicant ☐
Second applicant ☐

You may withdraw your consent or change your preferences at any time by writing to: Data Protection Officer, West Bromwich Building Society, 2 Providence Place, West Bromwich B70 8AF. Alternatively, you can speak to our Customer Service team on 0345 241 3784 (we are open Monday to Friday 8.30am to 7.00pm; Saturday 8.30am to 12.30pm).

Please note that these instructions will supersede any existing consents currently held by the Society. These will also continue as your current marketing preferences unless you contact us and tell us otherwise.

I have read the section entitled Marketing Consent and by signing this form I consent to the uses and disclosures of information listed.

All applicants must sign below

First Applicant's Signature:

Second Applicant's Signature:

Date:

Date:

Note: There may be a valuation / completion fee linked to the mortgage product you are applying for. Some of these fees are payable upon application. Please refer to your Illustration.
If you are paying fees upon application, please indicate how you intend to pay these by ticking the appropriate box below. Note: cheques should be made payable to West Bromwich Building Society.

☐ Cheque. ☐ Cash. ☐ Card.

Tel: 0345 241 4526

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

Head Office: 2 Providence Place, West Bromwich B70 8AF

www.westbrom.co.uk

Calls and electronic communications may be monitored and/or recorded for your security and may be used for training purposes. Your confidentiality will be maintained. The West Brom is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Register No. 104877. 'the West Brom' is a trading name of West Bromwich Building Society.



Additional information sheet

Please make sure you check **all** the additional information sheets and that **all** the information is correct. If you need to make any amendments please do so in black ink, initialling all changes.

Additional information sheet continued

Please make sure you check **all** the additional information sheets and that **all** the information is correct. If you need to make any amendments please do so in black ink, initialling all changes.

Additional information sheet continued

Please make sure you check **all** the additional information sheets and that **all** the information is correct. If you need to make any amendments please do so in black ink, initialling all changes.

Additional information sheet continued

Please make sure you check **all** the additional information sheets and that **all** the information is correct. If you need to make any amendments please do so in black ink, initialling all changes.

Additional information sheet continued

Please make sure you check **all** the additional information sheets and that **all** the information is correct. If you need to make any amendments please do so in black ink, initialling all changes.

Additional information sheet continued

Please make sure you check **all** the additional information sheets and that **all** the information is correct. If you need to make any amendments please do so in black ink, initialling all changes.

Additional information sheet continued

Please make sure you check **all** the additional information sheets and that **all** the information is correct. If you need to make any amendments please do so in black ink, initialling all changes.

Additional information sheet continued

Please make sure you check **all** the additional information sheets and that **all** the information is correct. If you need to make any amendments please do so in black ink, initialling all changes.