

Decision in Principle Form

Please print clearly using CAPITALS
(Please answer ALL questions)

Intermediary to complete

Company Name Consultant
PRA/FCA Number STD code Tel. No. Fax No.

How was the sale made?

Face to face ☐ Telephone ☐ Internet ☐ Post ☐ Other ☐ Intermediary ☐

Network/Mortgage Club/Company/Branch Agency/Principal that you wish this DIP to be processed under

Level of advice

Advised ☐ Execution only ☐ Broker Fee Packager Fee

Personal Details First Applicant Second Applicant

		Relationship to first applicant	
		<input type="text"/>	
	Title	Surname	
First name(s)	<input type="text"/>	<input type="text"/>	Title
Any previous name(s)	<input type="text"/>	<input type="text"/>	Surname
National Insurance Number	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of birth (dd/mm/yy)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Planned retirement age	<input type="text"/>		Planned retirement age
Nationality	UK <input type="checkbox"/> EUR <input type="checkbox"/> Other <input type="checkbox"/>		Nationality
Permanent rights to reside in the UK?	Yes <input type="checkbox"/> No <input type="checkbox"/>		Permanent rights to reside in the UK?
Marital Status:	Single / Married or Civil Partnership / Separated Divorced or Dissolved Civil Partnership / Widowed / Living with Partner (delete as appropriate)		Single / Married or Civil Partnership / Separated Divorced or Dissolved Civil Partnership / Widowed / Living with Partner (delete as appropriate)
Time at current bank:	<input type="text"/> MM <input type="text"/> YYYY to <input type="text"/> MM <input type="text"/> YYYY		<input type="text"/> MM <input type="text"/> YYYY to <input type="text"/> MM <input type="text"/> YYYY
Are you an existing customer of the Society?	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you ever had any defaults registered?	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>
If Yes:	Date registered <input type="text"/> MM <input type="text"/> YYYY Amount <input type="text"/>		Date registered <input type="text"/> MM <input type="text"/> YYYY Amount <input type="text"/>
	Satisfied Yes <input type="checkbox"/> No <input type="checkbox"/>		Satisfied Yes <input type="checkbox"/> No <input type="checkbox"/>
	Date Satisfied <input type="text"/> MM <input type="text"/> YYYY		Date Satisfied <input type="text"/> MM <input type="text"/> YYYY
Have you ever been in arrears with your mortgage/rent/ credit card payment?	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

If **Yes** to any of the above, please supply full details on the **Additional Information** page.

Personal Details (cont'd)

First Applicant

Second Applicant

Have you ever had a County Court Judgement?

Yes ☐ No ☐

Yes ☐ No ☐

If Yes:

Date registered

MM YYYY

Amount

Satisfied Yes ☐ No ☐

Date Satisfied MM YYYY

Date registered

MM YYYY

Amount

Satisfied Yes ☐ No ☐

Date Satisfied MM YYYY

Have you ever been subject to an individual Voluntary Arrangement? Yes ☐ No ☐

Yes ☐ No ☐

If Yes:

Date of IVA

MM YYYY

Satisfied Yes ☐ No ☐

Date Satisfied MM YYYY

Date of IVA

MM YYYY

Satisfied Yes ☐ No ☐

Date Satisfied MM YYYY

Have you ever been made Bankrupt?

Yes ☐ No ☐

Yes ☐ No ☐

If Yes:

Date of bankruptcy order

MM YYYY

Date bankruptcy discharged

MM YYYY

Date of bankruptcy order

MM YYYY

Date bankruptcy discharged

MM YYYY

Have you ever had a property repossessed, either as result of a Voluntary Arrangement or by court action?

Yes ☐ No ☐

Yes ☐ No ☐

If Yes:

Date of repossession

MM YYYY

Date of repossession

MM YYYY

Have you ever been cautioned, convicted or have a prosecution pending for any offence other than driving?

Yes ☐ No ☐

Yes ☐ No ☐

If Yes: Type of conviction

Relevant Sentence

Type of conviction

Relevant Sentence

Have you or any person who will reside in the property to be mortgaged, received a formal police caution in the last 5 years, ever been convicted of, or have any prosecution pending for any offence other than for parking or speeding, excluding any which are spent under the Rehabilitation of Offenders Act 1974?

Yes ☐ No ☐

Yes ☐ No ☐

If Yes to any of the above, please supply full details on the **Additional Information page**.

Requested Loan

Loan purpose

Residential Purchase ☐

Residential Remortgage ☐

Further Advance ☐

First-time buyer ☐

DBS subsequent buyer ☐

Right to buy ☐

Shared Ownership ☐

Equity Share ☐

Homebuy ☐

Ex Pat Residential ☐

Ex Pat BTL ☐

LTD Co BTL ☐

BTL Purchase ☐

BTL Remortgage ☐

Self Build ☐

Loan amount

£

Term

Is the loan regulated

Yes ☐ No ☐

Repayment type

Capital & Interest ☐

Interest only ☐

Part & Part ☐

Estimated value/purchase price

£

If Part & Part

Portion on Interest Only £

Portion on Capital & Interest £

Please be aware YOU MUST have suitable arrangements in place to repay any part of the loan not on a repayment basis.

If all or part of the loan is to be paid on an interest only basis, please confirm how you intend to repay the capital element of the mortgage on the **Additional Information page**.

Post Code	
Years	Months

Post Code	
Years	Months

Yes ☐ No ☐

Owner ☐ *Tenant ☐ *Living with others ☐

*(please give details i.e. relationship/landlords and rental payment details on the Additional Information page)

Day
Evening

Yes ☐ No ☐

Yes ☐ No ☐

Yes ☐ No ☐

[illegible]

Occupation, Income & Expenditure	First Applicant	Second Applicant
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What is your occupation?

If you are a sole trader, a partner in a firm or a company director with a 25% or more shareholding, please tick the box and provide details of income/net profit for the last 3 trading years on the **Additional Information Page**. ☐ ☐

Is the applicant a high net worth individual? Yes ☐ No ☐ Yes ☐ No ☐

Is the applicant a mortgage professional? Yes ☐ No ☐ Yes ☐ No ☐

If Yes, provide information on the **Additional Information Page**.

What is your annual basic income? £ £

State any other income eg. bonus, overtime, benefits etc.

£ <input style="width: 150px;" type="text"/>
£ <input style="width: 150px;" type="text"/>
£ <input style="width: 150px;" type="text"/>
£ <input style="width: 150px;" type="text"/>
£ <input style="width: 150px;" type="text"/>

Are you aware of any changes to your income? Yes* ☐ No ☐ Yes* ☐ No ☐

If Yes, provide information on the **Additional Information Page**.

Current Employer (If self-employed please detail your trading name and address)	Name of Company <input style="width: 100%;" type="text"/> Address <input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/> Postcode <input style="width: 100%;" type="text"/> Tel: <input style="width: 100px;" type="text"/> Fax: <input style="width: 100px;" type="text"/>	Name of Company <input style="width: 100%;" type="text"/> Address <input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/> Postcode <input style="width: 100%;" type="text"/> Tel: <input style="width: 100px;" type="text"/> Fax: <input style="width: 100px;" type="text"/>
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How long have you been with your current employer/trading? Yrs Yrs

(If less than 3 years, please provide previous employment history to cover last 3 years on additional information page).

Is your current employment permanent? Yes ☐ No* ☐ Yes ☐ No* ☐

*If No, give details on the **Additional Information page**

Do you make any maintenance/child support payments to court or on a voluntary basis? Yes ☐ No ☐ Yes ☐ No ☐

If Yes, how much per month? £ £

Please state the number and age(s) of any dependents Number Age Number Age

Monthly amount for school/nursery/college/university fees	£ <input style="width: 100px;" type="text"/>
Monthly council tax payment	£ <input style="width: 100px;" type="text"/>
Monthly payment for any existing policies, including pensions	£ <input style="width: 100px;" type="text"/>
Monthly amount spent on food and drink	£ <input style="width: 100px;" type="text"/>
Monthly amount spent on travel/transport	£ <input style="width: 100px;" type="text"/>
Monthly amount spent on housing, fuel, power and communication	£ <input style="width: 100px;" type="text"/>
Other expenditure – please enter the monthly amount you spend on clothing, footwear, recreation and essential repairs	£ <input style="width: 100px;" type="text"/>
Total declared expenditure	£ <input style="width: 100px;" type="text"/>

Outstanding Loans/Mortgages	First Applicant	Second Applicant
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Do you have a **mortgage** or secured loan or any other loans outstanding eg. Bank/Car Loan, Hire Purchase, Credit Cards etc. Yes ☐ No ☐ Yes ☐ No ☐

If Yes, enter details below and indicate if the loan will be repaid on or before completion of your mortgage.

Lender (eg. Dudley Building Society)	Applicant 1st/2nd/Joint	Type of Loan (eg. Secured, Personal)	Account Number	Outstanding Term	Outstanding Balance	Monthly Payment	To be Repaid?
					£ <input style="width: 50px;" type="text"/>	£ <input style="width: 50px;" type="text"/>	
					£ <input style="width: 50px;" type="text"/>	£ <input style="width: 50px;" type="text"/>	
					£ <input style="width: 50px;" type="text"/>	£ <input style="width: 50px;" type="text"/>	
					£ <input style="width: 50px;" type="text"/>	£ <input style="width: 50px;" type="text"/>	

Buy To Let Portfolio

Please give details of any buy to let mortgages that will remain upon completion of this mortgage.

Total Number of Properties	Estimated Value of Portfolio	Balance Outstanding	Monthly Mortgage Payment	Total Monthly Rental Income
	£	£	£	£

Your Home and Mortgage

Address of the property to be mortgaged

Mortgage Product
Required

--

Source of deposit

--

Is the basis for paying this loan in a currency other than GBP?

Yes ☐

No ☐

If Yes, what currency?

--

House

Detached

Storeys in Block

Garage

Bathrooms

Bungalow

Semi-Detached

Purpose Built

No. of Bedrooms

Central Heating

Flat

Mid Terraced

Floors

No. of Rec. Rooms

Approx Floor Area

Maisonette

End Terrace

Converted

Year Built

--

Is the property subject to agricultural restrictions?

Yes ☐ No ☐

Will the property be used wholly for residential purposes?

Yes ☐ No ☐

Does the property include more than ten acres of land?

Yes ☐ No ☐

Will the applicants be occupying the property within one month of the loan completing?

Yes ☐ No ☐

Was the property owned by the local authority?

Yes ☐ No ☐

Will any of the property be used for business purposes?

Yes ☐ No ☐

Is the property connected to or above a commercial property?

Yes ☐ No ☐

Is there a business, financial or family relationship between the applicant and the vendor?

Yes ☐ No ☐

Will this be the applicants main residence?

Yes ☐ No ☐

Will the property be a second/holiday home?

Yes ☐ No ☐

If No to any of the above, please answer the following questions on the Additional Information page.

1. Which rooms will you reside in?

2. What will the other rooms be used for?

3. What commercial use if any will be made of the property?

4. What will the grounds be used for?

Is this a purchase or remortgage?

Purchase ☐ Remortgage ☐

Does the borrower intend to let the property to a family member now or at any time in the future, or to live in the property themselves at any point in the future?

Yes ☐ No ☐

If the property was inherited, or purchased, since the time of purchase has the property ever been occupied by the borrower or a related person?

Yes ☐ No ☐

Is vacant possession of the property being obtained on completion of the purchase and/or mortgage?

Yes ☐ No ☐

Do you intend to occupy the property immediately on completion?

Yes ☐ No ☐

Will any portion be sub-let? **If Yes, please give details in the Additional Information page.**

Yes ☐ No ☐

Is the property leasehold?

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If leasehold, what is the unexpired term?

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Yrs

Is there any Ground Rent/Service Charge per annum?

£

Will you be providing from your own savings all of the monies required in addition to this loan to enable you to purchase the property? **If No, please give details on the Additional Information page.**

Yes ☐ No ☐

Will any additional borrowings be secured against the property by a second charge? **If Yes, please give details on the Additional Information page.**

Yes ☐ No ☐

[illegible]

Your Personal Information and What We Do With It



Our Society takes its responsibilities for data management very seriously and we have thoroughly detailed our approach to how we collect and use information on the 'Privacy' page on our website. This explains how we collect and manage personal information and what we do with it. Please visit www.dudleybuildingsociety.co.uk/privacy for more information, alternatively you can request an electronic or paper copy of our privacy statements by:

Telephone: 01384 231414

Email: enquiries@dudleybuildingsociety.co.uk

Post: Dudley Building Society, 7 Harbour Buildings, The Waterfront, Brierley Hill, West Midlands, DY5 1LN

We can be contacted at any time if you have queries about this privacy notice or wish to exercise any of the rights mentioned in it by writing to us at The Secretary, Dudley Building Society, 7 Harbour Buildings, The Waterfront, Brierley Hill, DY5 1LN. This privacy notice may be updated from time to time. You should check <http://www.dudleybuildingsociety.co.uk/privacy> regularly so that you can read the up to date version.

How do we share your information with Credit Reference Agencies?

In order to process your application, we will perform credit and identity checks on you with one or more credit reference agencies ("CRAs"). To do this, we will supply your personal information to CRAs and they will give us information about you. This will include information from your credit application and about your financial situation and financial history. CRAs will supply to us both public (including the electoral register) and shared credit, financial situation and financial history information and fraud prevention information.

We will use this information to:

- Assess your creditworthiness and whether you can afford to take the product;
- Verify the accuracy of the data you have provided to us;
- Prevent criminal activity, fraud and money laundering;
- Manage your account(s);
- Trace and recover debts; and
- Ensure any offers provided to you are appropriate to your circumstances.

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.

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 lodging the application. 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.

How do we share your information with Fraud Prevention Agencies?

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. Further details of how your information will be used by us and these fraud prevention agencies, and your data protection rights, can be found by writing to us using the details above.

What should you do if your personal information changes?

You should tell us without delay so that we can update our records. The contact details for this purpose are:

Telephone: 01384 231414

Email: enquiries@dudleybuildingsociety.co.uk

Post: Dudley Building Society, 7 Harbour Buildings, The Waterfront, Brierley Hill, West Midlands, DY5 1LN

Marketing Preferences



We would love to keep you informed about the products and services that are available to you as a member of Dudley Building Society. In order to receive them please confirm your preferences by selecting the following:

Applicant 1

Email ☐

Post ☐

Telephone ☐

Applicant 2

Email ☐

Post ☐

Telephone ☐

Declarations

• Joint Accounts

By making a joint application, I am creating a financial association with the other applicant, I am also confirming that I am entitled to:-

- ☐ Disclose information about the other applicant(s) and/or anyone else referred to by me.
- ☐ Authorise you to search, link and/or record information at credit reference agencies about me and/or anyone else referred to by me.

• Sole Accounts

Information held about me by the credit reference agencies may already be linked to another individual who has an existing financial association with me. For the purposes of my application I may be treated as financially linked and my application will be assessed with reference to any "associated" records.

By signing this Decision in Principle you are confirming that you have acknowledged the Society's Privacy Notices and the guidance that is contained within them.

I/We declare that I/we have read and understood the Society's Privacy Notice.

1st Applicant's signature _____

Date DD MM YYYY

2nd Applicant's signature _____

Date DD MM YYYY

Intermediary

- Where a client is not present to sign the declaration, I confirm that the information on this form has been provided by the applicant(s) to me and I have made him/her aware to which lender the information will be passed. I also confirm that I have read him/her the full declaration detailing use of this information.

- Where a client is not present to sign the declaration, I confirm the Privacy Notice has been provided to all relevant parties and that they have read and understood the Privacy Notice.

Signature of Intermediary recording information _____

Date DD MM YYYY

Dudley Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 161294. You can check this number by visiting the FCA Website www.fca.org.uk or by contacting the FCA on 0800 111 6768.

Mortgage Budget Planner

Before you enter into any new mortgage commitment, you need to be sure that it is affordable on your own personal budget. Use this planner to work out what you can afford to pay each month.

Income:

"Take Home" Monthly Pay - Applicant 1	£
"Take Home" Monthly Pay - Applicant 2	£
Other Monthly Income	£
Total Monthly Income	£

Credit Commitments:

Credit Card / Store Card Payments*	£
Loan Repayments	£
Other Standings Orders and Direct Debits	£
Maintenance / CSA Payments	£
Shared Ownership Rent/Shared Equity Loan	£
Cost of Repayment Strategy (Interest Only)	£
Sub Total	£

Committed Expenditure:

Utilities (Housing, Fuel, Power Communication)	£
Council Tax	£
Nursery / School / University Fees	£
Sub Total	£

Personal Expenditure:

Housekeeping (Food, Drink, Alcohol and Cigarettes)	£
Recreation (Including Clothing, Footwear and Essential Repairs)	£
Travel and Transport	£
Life Assurance Premiums / Insurance Policies (Including Pensions and Regular Savings)	£
Sub Total	£
Total Expenditure	£

Spare Income Each Month	£
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Application:	
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Name(s):	
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Signed:	
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*Please notify us if any of these savings are directly linked to the application and will cease on mortgage completion.