

# HINCKLEY AND RUGBY BUILDING SOCIETY

## MORTGAGE INTERMEDIARY DECLARATION AND INTRODUCTION CERTIFICATE FOR PRIVATE INDIVIDUALS

Please complete all sections of this form and enclose it with the mortgage application form, certified copy mortgage statement and any documents detailed in the application form.

Applicant(s) Name(s)	
Date(s) of Birth.	
Current Address	Previous Address if changed in last 3 months

**I enclose a Mortgage Application for the above named, and certify that I, or an authorised representative of this firm, have:**

1. Personally interviewed all applicants, and verified their identity and address in accordance with FSA requirements for certifying Identity and Residency.
2. Inspected the original documents, and checked that any documents requiring a signature were pre-signed.
3. Confirmed that any associated photographs of the applicants bore a good likeness to the applicants.
4. The following FSA permissions: - (tick boxes to confirm)

Arranging (bringing about) regulated mortgage contracts	<input type="checkbox"/>
Advising on regulated mortgage contracts	<input type="checkbox"/>
5. Provided the applicants with information to enable them to understand the product, its purpose and the risks and I confirm that the mortgage meets the affordability criteria as set out in MCOB 4 & 11, including consideration of reasonably anticipated changes in financial circumstances, and I further confirm that I have been able to rely on any information provided by the customer.
6. Understood the terms of the product and the targeted customer group for the product. (See Guide to Terms & Underwriting Criteria). I also understand that if I had any doubts as to the clarity or nature of the product, I have contacted the Society to clarify any details.
7. Checked that if the applicants require an Interest-Only mortgage, they have a suitable means of repaying the mortgage by the end of the term and that the intended Repayment vehicle is described in the enclosed mortgage application form.
8. Confirmed with the applicants that if the mortgage term will extend beyond either applicants' intended retirement date, they will have adequate pension income from which to meet the mortgage payments and their other financial commitments.
9. If submitting the application form electronically, obtained all applicants' consent to the Society making a credit reference search, and have informed the applicants that this will leave a footprint on their credit reference file, whether or not the application proceeds, and that a record of the Society's search (but not the Society's name) may be seen by, and may influence the decisions of other organisations to which they may apply for credit in the future.

Full Name of Regulated Firm	
FSA register number	
CCA Licence number	
Mortgage Club or other special scheme.	
Please indicate which sourcing system you use	
<p>This certificate must be signed by the person who has seen and certified the original documentary evidence. Certified documentary evidence is only acceptable when signed and verified by the person signing this certificate. Alternatively, any administration personnel verifying identity documents must be employed under the same FSA registration as the introducer signing this certificate.</p>	
Signature.	
Name	Introducer Address
Position	
Telephone No.	
Date	Email Address

**Information required to enable the Society to produce a Regulated Mortgage Contract offer.**

**Please complete all sections on pages 2 and 3.**

**Level of Service** (Section 2 in the Offer)

Have you provided advice and made a recommendation to the applicants? YES  NO

Have you undertaken a non-advised sale? YES  NO

Please confirm IDD provided YES

Please confirm KFI provided YES

**Repayment vehicle** (Section 6 in the Offer)

Is this to be an **Interest-Only** mortgage? YES  NO

If YES, state amount of mortgage which is to be Interest-Only. £.....

a. State how applicant will repay this amount of capital at the end of the mortgage term.

.....  
.....  
.....

b. Give details of any repayment vehicle arranged by you, in connection with this application.

.....  
.....

**Fees. Are any fees paid by the customer to you or to any third party?** YES  NO

(Section 8 in the Offer)

**If YES, please answer the following eight questions.**

1. Description of the fee
2. To whom is the fee payable.
3. The amount of the current fee, and if it is estimated.
4. Has the fee already been paid.
5. When is the fee payable.
6. Are the fees payable by the customer whether or not the customer enters into the mortgage.
7. Have any of the fees been added to the loan. If so state the total fees added to the loan.
8. Have any insurance premiums or insurance related charges been added to the loan. If so state total amount of premiums and/or insurance related charges added to the loan. (Section 9 of the offer).

**Tied Product** (Section 9 in the Offer)

Do you require any tied product to be taken out by the customer? YES  NO

If yes, state:

a. Details of the tied product

.....

b. For how long is the customer obliged to purchase the product

.....

**Additional Questions.**

**Distance Market Contracts** (withdrawal rights)

Was the contract made face to face? YES  **Or**  
Was it a distance market contract?  
(e.g. was the contract made with “no simultaneous physical contact with the customer”)? YES

**Complaints Procedure.** (at end of Offer)

Please state:

- a. Name of the person at your firm who is the contact point.
  
- b. The telephone number of this person.
  
- c. The address for any complaint

**General points**

**Data Protection.**

Under the Data Protection Act 1998, when you complete the mortgage application form, this is data owned by the Society.

For this purpose you are a Data Processor and must comply with the seventh principle under the Act, ensuring a level of security appropriate to:

- a. The harm that might result from such unauthorised or unlawful processing or accidental loss, destruction or damage as are mentioned in the seventh principle, and
- b. The nature of the data to be protected.

**Bribery Act 2010**

**It is the policy of Hinckley and Rugby Building Society to conduct its business in an open, fair, honest and transparent way and without the use of corrupt practices or acts of bribery to obtain an unfair advantage**

The Society is committed to adherence to the highest legal and ethical standards and this must be reflected in every aspect of the way in which the Society operates.

In introducing the applicant to the Society and signing the Declaration you are agreeing, warranting and undertaking not to or permit anything to be done which is an offence or which may potentially be deemed to be an offence under the Bribery Act 2010. You must notify the Society immediately upon becoming reasonably suspicious that an activity related to this introduction has contravened or may contravene the Bribery Act 2010.

**Checklist.**

It will help us to avoid delays in processing this application if you can ensure that all of the following are enclosed with this completed declaration form. Thank you.

**Fully completed mortgage application form signed by the applicants, and any guarantor.**

**Certified copy last full year’s mortgage statement.**

**For Remortgage applications, please ensure that the applicants complete the Letter of Authorisation to their existing lender.**

**This is contained in page 4 of this declaration form.**

**If your client is self-employed, any income verification documents requested by your Hinckley and Rugby Building Society contact.**

**LETTER OF AUTHORISATION**  
**For Remortgage applications only.**

To:.....

.....

.....

.....

(Name and address of your current mortgage lender)

Dear Sirs

Re: Mortgage Account Number

Property

Borrowers' Name(s)

---

I/we authorise you to provide the Hinckley and Rugby Building Society or Solicitors acting on its behalf, with a redemption quotation.

Please ensure that the above details are completed before all borrowers on the existing mortgage sign below.

Signed .....Date.....

Signed .....Date.....

Signed .....Date.....

Signed .....Date.....



**HINCKLEY AND RUGBY**  
BUILDING SOCIETY

# INTRODUCER FEEDBACK FORM

We value your feedback and would be grateful if you would take time to complete this form and return it to us with the Mortgage Application form. This will help us to maintain our high level of service.

Name of mortgage applicant(s) .....

Company name and address: .....

Consultant/Broker: .....

Do you feel that the Society's products have been explained clearly in our key features and that we detail any charges fully? **Yes/No**

Do you feel that the Society's underwriting terms and conditions are clear? **Yes/No**

Was the information on our website clear and did you find it helpful? If not, please add any comments below. **Yes/No**

Can you confirm that your company has a TCF policy in place? **Yes/No**

Please can you advise us from where you produced the KFI? **HRBS website/MBL/Trigold/Other**

If other, please specify: .....

What was the main reason you chose Hinckley and Rugby Building Society for your client? .....

.....

.....

Any other comments: .....

.....

.....

Signed: ..... Date: .....

---

**FOR HINCKLEY AND RUGBY BUILDING SOCIETY USE ONLY**

Date received by Development Department: .....

Any action taken/follow up required: .....

.....

Signed: ..... Date: .....

Development Department

FOR HINCKLEY AND RUGBY BUILDING SOCIETY USE ONLY

Date received by Business Development Manager .....

Any action taken/follow up required .....

.....

Signed ..... Date .....

Business Development Manager

.....  
Signature of Business Development Manager      Date