Mortgage Application Form

THE CAMBRIDGE
Building Society

Thank you for choosing The Cambridge for your additional borrowing. You can rest assured that any details you provide about your income or personal circumstances will be treated with the strictest of confidence.

FOR OFFICE USE ONLY

Account number

Application date

Instructions for Completion

This application form has been split into sections to make it easier to complete. Please fill in the relevant sections using **BLOCK CAPITALS**. This application must be completed and signed by all applicants. If you need any help contact your mortgage adviser or intermediary.

Your personal details	Page 2/3
Employment details – Employed applicants	Page 4/5
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YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

For intermediary completion

What level of advice is given?

Advised ☐ Execution only ☐ Buy To Let ☐

Is this application submitted via:

A mortgage club ☐

Network ☐

Other ☐

Name

Intermediary Fees

Amount £

When payable: Offer ☐ Application ☐ Completion ☐

Intermediary Details

First name

Surname

Company name

Company FCA number

Registered address

Principal company name

Principal FCA number

Applicant one details

Personal details

Title
Forenames
Surname
Date of birth (DD/MM/YYYY)
Estimated retirement age
Nationality
Diplomatic immunity Yes No
Permanent right to reside in the UK Yes No
Length of residency in the UK Years Months
Marital status

Will all applicants be named on the legal title of the property?

Yes No

Previous names (if any)

Title
Forenames
Surname

Current address details

Address

Postcode
Residential status (e.g. owner occupier or renting)
Date moved in (DD/MM/YYYY)

Previous address details

If you have lived at your present address for less than three years, please provide details of your previous address. If you have more than one previous address to record, please use the extra space on page 19. Remember to quote the question and section.

Address

Postcode

Residential status
Date moved in (DD/MM/YYYY)
Date moved out (DD/MM/YYYY)

Applicant two details

Personal details

Title
Forenames
Surname
Date of birth (DD/MM/YYYY)
Estimated retirement age
Nationality
Diplomatic immunity Yes No
Permanent right to reside in the UK Yes No
Length of residency in the UK Years Months
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Address

Postcode

Residential status
Date moved in (DD/MM/YYYY)
Date moved out (DD/MM/YYYY)

Applicant one details (continued)

Contact details

Home telephone number	
Work telephone number	
Mobile telephone number	
Email address	
Preferred contact method	

Current account details

Sort code	
Account number	
Bank name	
Address	
Account holder name	

Applicant two details (continued)

Contact details

Home telephone number	
Work telephone number	
Mobile telephone number	
Email address	
Preferred contact method	

Current account details

Sort code	
Account number	
Bank name	
Address	
Account holder name	

Applicant one employment and income – Employed applicants

Employed applicants only

If you are a company director do you have more than 25% ownership? Yes ☐ No ☐

National Insurance number

Tax code

Start date (DD/MM/YYYY)

Employment permanent Yes ☐ No ☐

Still within probationary period Yes ☐ No ☐

End date of probationary period (DD/MM/YYYY)

If you are on a Fixed Term contract does the contract have at least nine months to run? Yes ☐ No ☐

Zero hours contract Yes ☐ No ☐

Annual income

Basic income	£	Frequency Paid	
Overtime	£	Frequency Paid	
Commission	£	Frequency Paid	
Bonus	£	Frequency Paid	
Car allowance	£	Frequency Paid	
Other allowances	£	Frequency Paid	

Deductions

Do you have any deductions from your salary? Yes ☐ No ☐

Pension deduction	£	Frequency Paid	
Student loan	£	Frequency Paid	
Car lease scheme	£	Frequency Paid	
Child care scheme	£	Frequency Paid	
Season ticket	£	Frequency Paid	
Other	£	Frequency Paid	

Primary employment details

Job title

Employee number

Company name

Business sector

Company address

Address

Postcode

Applicant two employment and income – Employed applicants

Employed applicants only

If you are a company director do you have more than 25% ownership? Yes ☐ No ☐

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Tax code

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Other allowances	£	Frequency Paid	

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Pension deduction	£	Frequency Paid	
Student loan	£	Frequency Paid	
Car lease scheme	£	Frequency Paid	
Child care scheme	£	Frequency Paid	
Season ticket	£	Frequency Paid	
Other	£	Frequency Paid	

Primary employment details

Job title

Employee number

Company name

Business sector

Company address

Address

Postcode

Applicant one employment and income – Employed applicants (continued)

Is this where we can obtain a reference? Yes ☐ No ☐

Please provide:

Email address

Name of reference

Position

Income and expenditure changes

Do you know of any changes in the level of your income or expenditure within the foreseeable future? Yes ☐ No ☐

Please provide details

Applicant two employment and income – Employed applicants (continued)

Is this where we can obtain a reference? Yes ☐ No ☐

Please provide:

Email address

Name of reference

Position

Income and expenditure changes

Do you know of any changes in the level of your income or expenditure within the foreseeable future? Yes ☐ No ☐

Please provide details

Applicant one employment and income – Self-employed applicants

Self-employed applicants only

National Insurance number

Company type
(e.g. limited, partnership or sole trader)

Nature of business

Percentage of business owned

Is all of the income from this employment derived from Buy To Lets? Yes No

Date commenced trading
(DD/MM/YYYY)

Last two years' net profit:

Month/year ending (MM/YYYY) £

Month/year ending (MM/YYYY) £

Salary and dividends

If your company is a Limited Company, and you own more than 25% or your company is a partnership please provide the following details:

Last two years' salary/dividends/drawings

Latest year ending date (DD/MM/YYYY)

Salary £

Dividends £

Drawings £

Year ending date (DD/MM/YYYY)

Salary £

Dividends £

Drawings £

Business details

Business sector

Name of business

Telephone number

Registered business address

Address

Postcode

Applicant two employment and income – Self-employed applicants

Self-employed applicants only

National Insurance number

Company type
(e.g. limited, partnership or sole trader)

Nature of business

Percentage of business owned

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Month/year ending (MM/YYYY) £

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Last two years' salary/dividends/drawings

Latest year ending date (DD/MM/YYYY)

Salary £

Dividends £

Drawings £

Year ending date (DD/MM/YYYY)

Salary £

Dividends £

Drawings £

Business details

Business sector

Name of business

Telephone number

Registered business address

Address

Postcode

Applicant one employment and income – Self-employed applicants (continued)

Accountant details

Accountant used to prepare accounts Yes ☐ No ☐

Accountant name

Qualifications

Telephone number

How long have these accountants acted for you? Years Months

Accountant address

Address

Postcode

Income and expenditure changes

Do you know of any changes in the level of your income or expenditure within the foreseeable future? Yes ☐ No ☐

Please provide details

Applicant two employment and income – Self-employed applicants (continued)

Accountant details

Accountant used to prepare accounts Yes ☐ No ☐

Accountant name

Qualifications

Telephone number

How long have these accountants acted for you? Years Months

Accountant address

Address

Postcode

Income and expenditure changes

Do you know of any changes in the level of your income or expenditure within the foreseeable future? Yes ☐ No ☐

Please provide details

Applicant one employment details (Retired applicants and other income)

Other sources of income including pension(s)

Other sources of income? Yes ☐ No ☐

National Insurance number	
Tax code	
1) Source	
Gross annual income	£
Net monthly income	£
2) Source	
Gross annual income	£
Net monthly income	£

Income and expenditure changes

Do you know of any changes in the level of your income or expenditure within the foreseeable future? Yes ☐ No ☐

Please provide details

Applicant two employment details (Retired applicants and other income)

Other sources of income including pension(s)

Other sources of income? Yes ☐ No ☐

National Insurance number	
Tax code	
1) Source	
Gross annual income	£
Net monthly income	£
2) Source	
Gross annual income	£
Net monthly income	£

Income and expenditure changes

Do you know of any changes in the level of your income or expenditure within the foreseeable future? Yes ✓ No ☐

Please provide details

Applicant one financial commitment details

If the commitments are joint please only enter against one applicant and state 'joint'

Renting

If you are currently renting what is your monthly rental payment? £

Name of landlord

Address of landlord

Postcode

Date tenancy commenced (DD/MM/YYYY)

Mortgage

If you are currently a homeowner please provide details about your existing mortgage:

Date mortgage commenced (DD/MM/YYYY)

Current monthly mortgage repayment £

Outstanding mortgage balance £

Estimated value of residential property £

Mortgage to be redeemed on completion Yes No

Reason for not redeeming on completion

If the new mortgage is not going to be redeeming this mortgage, please provide the following details for this property:

Monthly council tax £

Monthly gas/electricity/other heating/water £

Monthly household insurances £

Second charges

If you have any second charges registered against the security property please provide the following details:

Second charge lender

Second charge monthly repayment £

Second charge balance outstanding £

Second charge to be redeemed on completion

Yes No

Secondary mortgages

If you have any other non Buy To Let mortgaged properties please provide the following details:

Any Buy To Let property details will be collected on page 11.

Residential monthly mortgage repayment £

Applicant two financial commitment details

If the commitments are joint please only enter against one applicant and state 'joint'

Renting

If you are currently renting what is your monthly rental payment? £

Name of landlord

Address of landlord

Postcode

Date tenancy commenced (DD/MM/YYYY)

Mortgage

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Date mortgage commenced (DD/MM/YYYY)

Current monthly mortgage repayment £

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Estimated value of residential property £

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Second charge lender

Second charge monthly repayment £

Second charge balance outstanding £

Second charge to be redeemed on completion

Yes No

Secondary mortgages

If you have any other non Buy To Let mortgaged properties please provide the following details:

Any Buy To Let property details will be collected on page 11.

Residential monthly mortgage repayment £

Applicant one financial commitment details (continued)

Residential mortgage balance outstanding £

Estimated value of residential property £

Mortgage to be redeemed on completion?

Yes No

Reason for not redeeming on completion

If the new mortgage is not going to be redeeming this mortgage, please provide the following details for this property:

Monthly council tax £

Monthly gas/electricity/ other heating/water £

Monthly household insurances £

Credit cards

If you have any credit cards with outstanding balances please provide details:

1) Provider

Balance £

To be repaid upon completion Yes No

2) Provider

Balance £

To be repaid upon completion Yes No

3) Provider

Balance £

To be repaid upon completion Yes No

4) Provider

Balance £

To be repaid upon completion Yes No

Loan and hire purchase

If you have any loans/hire purchases please provide details:

1) Lender

End date (DD/MM/YYYY)

Balance £

Monthly payment £

To be repaid upon completion Yes No

2) Lender

End date (DD/MM/YYYY)

Balance £

Applicant two financial commitment details (continued)

Residential mortgage balance outstanding £

Estimated value of residential property £

Mortgage to be redeemed on completion?

Yes No

Reason for not redeeming on completion

If the new mortgage is not going to be redeeming this mortgage, please provide the following details for this property:

Monthly council tax £

Monthly gas/electricity/ other heating/water £

Monthly household insurances £

Credit cards

If you have any credit cards with outstanding balances please provide details:

1) Provider

Balance £

To be repaid upon completion Yes No

2) Provider

Balance £

To be repaid upon completion Yes No

3) Provider

Balance £

To be repaid upon completion Yes No

4) Provider

Balance £

To be repaid upon completion Yes No

Loan and hire purchase

If you have any loans/hire purchases please provide details:

1) Lender

End date (DD/MM/YYYY)

Balance £

Monthly payment £

To be repaid upon completion Yes No

2) Lender

End date (DD/MM/YYYY)

Balance £

Applicant one financial commitment details
(continued)

Loan and hire purchase continued

Monthly payment £

To be repaid upon completion Yes No

3) Lender

End date (DD/MM/YYYY)

Balance £

Monthly payment £

To be repaid upon completion Yes No

Other commitments and future borrowing

If you have any other commitments or planned future borrowing please provide details:
Note: Include child maintenance payments/mail order accounts etc.

1) Commitment type

Monthly payment £

End date (DD/MM/YYYY)

2) Commitment type

Monthly payment £

End date (DD/MM/YYYY)

3) Commitment type

Monthly payment £

End date (DD/MM/YYYY)

Buy To Let portfolio details

If you will own any investment/Buy To Let properties following completion of this loan, please provide details:

Total number of properties

How many of these Buy To Let properties are mortgaged with The Cambridge?

Estimated value of portfolio £

Total outstanding balance of mortgages £

Total monthly portfolio rental income £

Total monthly portfolio mortgage payments £

We may ask for a breakdown of your Buy To Let portfolio.

Is the portfolio managed by an agent on the applicants behalf? Yes No

Applicant two financial commitment details
(continued)

Loan and hire purchase continued

Monthly payment £

To be repaid upon completion Yes No

3) Lender

End date (DD/MM/YYYY)

Balance £

Monthly payment £

To be repaid upon completion Yes No

Other commitments and future borrowing

If you have any other commitments or planned future borrowing please provide details:
Note: Include child maintenance payments/mail order accounts etc.

1) Commitment type

Monthly payment £

End date (DD/MM/YYYY)

2) Commitment type

Monthly payment £

End date (DD/MM/YYYY)

3) Commitment type

Monthly payment £

End date (DD/MM/YYYY)

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How many of these Buy To Let properties are mortgaged with The Cambridge?

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Total outstanding balance of mortgages £

Total monthly portfolio rental income £

Total monthly portfolio mortgage payments £

We may ask for a breakdown of your Buy To Let portfolio.

Is the portfolio managed by an agent on the applicants behalf? Yes No

Applicant one financial commitment details (continued)

Individual voluntary arrangements

Have you ever been subject to an Individual Voluntary Arrangement (IVA)? If yes, please provide details:

1) Date of IVA (DD/MM/YYYY)

Date IVA satisfied (DD/MM/YYYY)

2) Date of IVA (DD/MM/YYYY)

Date IVA satisfied (DD/MM/YYYY)

Bankruptcies

Have you ever been made bankrupt?
If yes, please provide details:

1) Date of bankruptcy order (DD/MM/YYYY)

Date bankruptcy discharged (DD/MM/YYYY)

2) Date of bankruptcy order (DD/MM/YYYY)

Date bankruptcy discharged (DD/MM/YYYY)

Repossession

Have you ever had a property repossessed or surrendered? If yes, please provide details:

Date of repossession/ surrender (DD/MM/YYYY)

Debt management

Do you have any live debt management plans?

Yes No

If yes, please provide:

Date of DMP (DD/MM/YYYY)

Outstanding balance £

Monthly payment £

Start date (DD/MM/YYYY)

To be repaid on completion Yes No

Applicant two financial commitment details (continued)

Individual voluntary arrangements

Have you ever been subject to an Individual Voluntary Arrangement (IVA)? If yes, please provide details:

1) Date of IVA (DD/MM/YYYY)

Date IVA satisfied (DD/MM/YYYY)

2) Date of IVA (DD/MM/YYYY)

Date IVA satisfied (DD/MM/YYYY)

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Debt management

Do you have any live debt management plans?

Yes No

If yes, please provide:

Date of DMP (DD/MM/YYYY)

Outstanding balance £

Monthly payment £

Start date (DD/MM/YYYY)

To be repaid on completion Yes No

Property details

Property details

Type of purchase (e.g. estate agent, auction)	
Property address	
Postcode	
Are there any incentives, discounts or allowances in relation to the property?	Yes ☐ No ☐
If yes, type of incentive and value	Incentive ☐ Value £
Property type (e.g. house, flat, maisonette)	
If flat or maisonette, please tell us;	
Number of floors in building	
Which floor this property is situated on	
Year of construction (DD/MM/YYYY)	
Is it a listed property?	Yes ☐ No ☐
If the property is less than 10 years old, please state the certificate type:	
Will this be the applicants main residence?	Yes ☐ No ☐
If no, provide details	
Number of bedrooms	
Number of kitchens	
Number of reception rooms	
Number of bathrooms	
Number of garages	
Is there any flat roof?	Yes ☐ No ☐
Is the property Freehold / Leasehold?	
If leasehold tell us the remaining term of the lease	Years
If leasehold what is the ground rent?	£
If leasehold what is the service charge?	£
Is there any element of flying freehold?	Yes ☐ No ☐
If the property is connected to, or above a commercial property, please provide details:	
If any part of the property is to be used for business purposes, please tell us:	
% of property used for business	%
Type of business	

Is the property age restricted?	Yes ☐ No ☐
Are you purchasing the property directly from the Local Authority?	Yes ☐ No ☐
Does the property include more than three acres of land?	Yes ☐ No ☐
Is the property subject to agricultural restrictions?	Yes ☐ No ☐
Is the property to be let under an Assured Shorthold Tenancy?	Yes ☐ No ☐

Your mortgage requirements

Application summary	Applicant one	Applicant two
Are you a first time buyer?	Yes ☐ No ☐	Yes ☐ No ☐
Is this a Right to Buy application?	Yes ☐ No ☐	
Is this a Shared Ownership application?*	Yes ☐ No ☐	
Is this a Shared Equity application?*	Yes ☐ No ☐	
*If yes state the Housing Association/ Equity Scheme provider name		

Note: if you are purchasing a Right to Buy, Shared Ownership or Shared Equity Scheme property we will need further information. Your mortgage adviser will be able to give you more detail.

Loan purpose	Purchase ☐ Remortgage ☐
Type (i.e. Residential or Buy to Let)	
Mortgage amount	£
1) Source of deposit (e.g. savings, gift, equity)	£
2) Source of deposit (e.g. savings, gift, equity)	£
Term	Years ☐ Months ☐
Will selected term extend beyond anticipated retirement age?	Yes ☐ No ☐
Source of income into retirement:	

Household details

Number of households living in the property	

Dependants for all applicants

Number of non-applicant adult dependants	
Number of child dependants	

Loan amount purpose

Please indicate the purpose of the loan and how it will be allocated:

1) Loan allocation	
Amount	£
2) Loan allocation	
Amount	£

THINK CAREFULLY BEFORE SECURING OTHER DEBTS AGAINST YOUR HOME. YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

Repayment strategy

Repayment type: (capital and interest, interest only or part and part)	
Capital repayment amount	£
Interest only amount	£
1) Repayment strategy	
Projected value	£
2) Repayment strategy	
Projected value	£

Implications statement

Please remember it is your responsibility to ensure you have arranged an appropriate repayment strategy to repay the outstanding debt, in full, at the end of the agreed term. You must check your repayment strategy regularly to see that it is on target to repay the amount of your mortgage. You must also ensure that your repayment strategy is kept up to date and continues to provide you with the levels of cover required.

Product summary

Which of The Cambridge's mortgage products are you applying for?

Product name ______ Rate ______ Length ______

Where your selected product has a mortgage completion fee payable do you wish this to be added to the loan?

Yes ☐ No ☐

If you are an existing borrower are you porting your existing product? Yes ☐ No ☐

Your insurance needs

Mortgage protection requirements

The Society strongly recommends that you obtain advice on your mortgage protection needs in the event of death, serious illness, accident and unemployment.

Please confirm your requirements below:

I/We feel that we do not require any form of protection ☐

I/We are arranging a mortgage protection policy suitable for our needs ☐

I/We feel we already have sufficient cover in place ☐

Household insurance requirements

We require that your property is insured for the full reinstatement value, from exchange of contracts. A building insurance borrower declaration will be sent to your solicitor for completion with your mortgage offer.

Valuation and other occupants

Valuation type

Before buying your property you should consider arranging a survey to check on the condition of the property and to identify any problems that might affect its value. The Cambridge Building Society will carry out a basic mortgage valuation, or equivalent, using our chosen panel manager, to confirm the property forms suitable security for the mortgage you've applied for. This report is designed for the benefit of The Cambridge as a lender only and does not include full details about the condition of the property.

This report may not include a physical inspection and you may not receive a copy of the report.

What is your estimated current value of the property or the purchase price? £

Arrangements to access property

(If different to applicant's details)

Provide details for the valuer to gain access to inspect the property:

Contact

Contact name

Contact telephone number

Contact email address

Please provide any additional information which will help the valuer to gain access

Other occupants

If there are there any other occupants of the property please provide details:
Note: We may request a Deed of Consent.

	Occupant one	Occupant two
First name		
Surname		
Date of birth		
Relationship to applicant		

	Occupant three	Occupant four
First name		
Surname		
Date of birth		
Relationship to applicant		

Use the extra space on page 19 if needed

Solicitor details

Solicitor Details

You may be required to instruct a solicitor or licensed conveyancer to act for you. Your mortgage adviser will be able to confirm if this is necessary.

Solicitor contact name	
Firm name	
Telephone number	
Fax number	
Email address	
Solicitor address	

Solicitor Declaration

Usually when a solicitor or licensed conveyancer is instructed, they will act on behalf of both the borrower(s) and The Cambridge Building Society. For this reason, we have in place a panel of solicitors that we've approved to act on your behalf. If you choose to appoint a solicitor or licensed conveyancer who isn't on our panel The Cambridge will also instruct its own solicitor. This will mean that you'll be responsible for the Society's legal fees in addition to your own and you may experience a longer mortgage application processing time.

☐ I/we confirm that we have been informed and fully understand the implications of selecting a solicitor or licensed conveyancer who is not a member of The Cambridge Building Society panel of solicitors.

Extra space

Please remember to quote the relevant question and section

☐ If you require additional space, please attach a separate sheet and tick if applicable.

Applicant one – Keeping you informed

Preferred contact method:

Home ☐ Mobile ☐ Email ☐

Occasionally we would like to contact you about products and services from The Cambridge we think may be of interest to you.

Would you like to receive these communications? Yes ☐ No ☐

How would you like to be contacted:

Phone	Yes ☐	No ☐
Post	Yes ☐	No ☐
Email	Yes ☐	No ☐
SMS	Yes ☐	No ☐

Applicant two – Keeping you informed

Preferred contact method:

Home ☐ Mobile ☐ Email ☐

Occasionally we would like to contact you about products and services from The Cambridge we think may be of interest to you.

Would you like to receive these communications? Yes ☐ No ☐

How would you like to be contacted:

Phone	Yes ☐	No ☐
Post	Yes ☐	No ☐
Email	Yes ☐	No ☐
SMS	Yes ☐	No ☐

Declarations

Use of Personal Information and Privacy Notice

We only process your personal information in accordance with Data Protection laws and ensure that you can exercise all of your legal rights such as the right to access personal information.

A copy of our privacy policy will be provided to you by your intermediary and a link emailed to you once the application is processed. This details how we use your information and your data rights.

GDPR

We only ask you to give us information that we will need to decide whether you are eligible for one of our mortgages and if you decide to go ahead to open and administer your mortgage account.

In order for us to help decide whether you are eligible for a mortgage we will carry out a soft credit search. This won't leave a foot print on your credit file. If you go ahead with a full mortgage application we will carry out a further credit search. This will be recorded on your credit file and may impact your ability to secure credit from other lenders. In addition to this, once your account is open we will share information with the credit reference agency on a monthly basis. This information may be used in the future and could affect any member of the household.

I / We have read and understood the above statements ☐

I / We agree to proceed ☐

Please sign here

Applicant one		Date	
Applicant two		Date	

This form requires a wet signature.

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

The Cambridge Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (Registration Number 157223 www.fca.org.uk).

Head Office Administration Centre

51 Newmarket Road, Cambridge CB5 8EG

thecambridge@cambridgebs.co.uk 0345 601 3344

Instructions for Intermediary
Once completed and signed by the borrower(s) this form can be scanned/photographed and uploaded to your Online Intermediary portal.
Pease note we can only accept clear and complete copies.

THE CAMBRIDGE Building Society

Head Office, 51 Newmarket Road, Cambridge CB5 8FF

PLEASE USE CAPITAL LETTERS

Your payment date

If you would like to pay on a specific day, please enter here ______________________

THE CAMBRIDGE Building Society

Instruction to your bank or building society to pay by Direct Debit

DIRECT Debit

Name and full postal address of your bank or building society

To: The Manager Bank/building society

Address

Postcode

Name(s) of account holder(s)

Bank/building society account number

Branch sort code

Originator's identification number

9	8	1	8	5	5

Reference number

Instruction to your bank or building society
Please pay Cambridge Building Society 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 Cambridge Building Society and, if so, details will be passed electronically to my bank/building society.

Signature(s)

Date

Banks and building societies may not accept Direct Debit instructions for some types of account

This Guarantee should be detached and retained by the Payer.

The Direct Debit Guarantee

DIRECT Debit

- 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 Cambridge Building Society will notify you seven working days in advance of your account being debited or as otherwise agreed. If you request Cambridge Building Society 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 Cambridge Building Society 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 Cambridge Building Society 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.

The Cambridge Privacy Policy

We want to make sure you're in the know about how we at The Cambridge use your information and how we treat your data. We've updated our Privacy Pledge to be even more transparent and to comply with EU Data Protection regulation. The new Privacy Pledge will be **effective from 21st January 2019.**

How we use your personal information

At The Cambridge Building Society, protecting your data is very important to us. We act as a data controller when you provide us with your personal information. We'll use your information to open and administer your account, for fraud prevention and detection, for marketing (including promotion of products and services) and market research, to fulfil regulatory requirements, and to monitor and improve the services we provide to you.

The legal bases on which we process this data are:

- that it is necessary to fulfil our contract with you
- that it is necessary to comply with our legal obligations and/or
- that it is in our legitimate business interests (in relation to the purposes stated above)
- that you have specifically consented to such use of your personal data

Where we've obtained your specific consent for any particular processing of personal data you can withdraw this consent for further processing at any time by contacting our Customer Contact Centre, asking in branch or using the options to manage your preferences given to you at the time consent was obtained. This does not apply where we rely on one of the other legal bases for processing your personal data but where you're uncertain please contact us and we'll be pleased to assist.

We may pass your personal information to:

- anyone you appoint to administer or operate your account
- regulatory bodies
- our external auditors
- any individual/organisation that we contract or employ to provide goods or services to us
- any other person or organisation where you have given consent or if the law, public duty or our legitimate interests requires us to do so

Your data will be kept while you are a customer and held for a minimum of six years after your relationship (as a customer) has ceased. If your application is declined or cancelled before your account is opened your data will usually be retained for no longer than two years unless there are specific reasons that it needs to be retained longer such as to deal with any enquiries that you may raise. You can always let us know if information we hold about you has changed, so we can update it.

Checking you are who you say you are

If you're making an application on behalf of another person, they must have authorised you to act on their behalf. This means you're allowed to provide their personal information with consent for us to use it, as described above. A copy of this privacy statement will be emailed to all applicants where an email address is provided.

We may make any enquiry relating to you that is considered necessary to confirm the accuracy of the information provided by you. This may include:

- a search of internal records
- sharing your information with fraud prevention agencies and checking their records for similar applications made by you to other organisations
- a search of the files of credit reference agencies

In certain cases the above checks may be used to automatically open your account without human intervention. We will never automatically refuse an application.

Transfer of your information out of the EEA

Information that we collect from you may be transferred to third party service providers working for us who may process that information at a destination outside of the European Economic Area (EEA).

These destinations may not have the same legal protections for personal data as you enjoy under English law. We will take all steps reasonably necessary to ensure that your data is treated securely and in accordance with this privacy statement and data protection legislation.

When we transfer your personal data out of the EEA, we ensure a similar degree of protection is afforded to it by ensuring at least one of the following safeguards is implemented:

- the countries we transfer your personal data to have been deemed to provide an adequate level of protection for personal data by the European Commission;
- we use contractual clauses approved by the European Commission which give personal data similar protection to that which it has in the EEA; or
- where we use providers based in the US, we may transfer data to them if they are part of the Privacy Shield which requires them to provide similar protection to personal data that applies within the EEA

Please contact us if you want further information on the specific mechanism used by us when transferring your personal data out of the EEA.

How others may use your personal information

Credit reference agencies may check the details supplied against any particulars on any databases (public or otherwise) to which they have access. They may also use the details in the future to assist other companies for verification purposes. A record of the search will be retained. By proceeding with this application you are agreeing to a search being undertaken in this way.

We and other organisations may access and use the information recorded by fraud prevention agencies to prevent fraud and money laundering. If false or inaccurate information is provided or we have reason to suspect you of fraud or money laundering, we may send details to fraud prevention agencies and/or law enforcement agencies.

Consequences of not providing your personal information

If you do not provide personal information that we request from you we may be unable to process your application or provide some or all of our services to you. Where we need information to continue to provide existing services to you we will make clear the consequences of any failure to provide information to us at the relevant time.

For our mortgage customers

Please note that credit reference agencies will keep a record of each search. This could affect your ability to get credit elsewhere within a short period of time. Details about this application (whether or not it goes ahead) will be recorded at the credit reference agencies.

A financial link between joint applicants or between you and any named partner or spouse will be created at the credit reference agencies. This will link your financial records, where each will be taken into account in all future applications by either or both of you. If you already have a financial association, your application will be assessed on this basis. This situation will continue until one of you successfully files for a 'disassociation' at the relevant credit reference agencies.

We will pass details about you and how you manage your account (if your application is successful) to credit reference agencies including recording any outstanding debt if you do not repay in full and on time.

We may use automated methods to credit score your application. In certain cases the above checks may allow us to make an automated decision on your application, however, you can always contact us to arrange a manual review of your application on 0345 601 3180.

We may also make periodic searches at credit reference and fraud prevention agencies to help manage your account with us.

We may release any information relating to this application or the mortgage to:

- any person consenting to the mortgage
- the legal adviser acting on the mortgage
- the financial adviser
- and any company responsible for these parties

We may disclose the information to insurers, reinsurers and their respective advisers, associate companies, agents and service providers including solicitors and valuers acting for us, debt recovery agents, letting agents, market research agencies and providers of information technology, for any purpose relating to any insurance we may arrange. We may also pass any information or documentation relating to this mortgage account (and any additional loans) to any guarantors while they remain liable on their guarantees.

Your rights

You have rights under data protection laws, in certain circumstances, including to:

- request access to personal information that we may process about you
- receive a copy of certain of your personal data in a computer-readable format that can be transferred to another controller without hindrance
- to require us to correct any inaccuracies in your information
- to require us to erase personal data that we may process about you where this is no longer required to be processed by us
- to object to or restrict our processing of some of your personal information in certain circumstances

For more information

For further information about how to exercise any of these rights please call our Customer Contact Centre, ask in branch, or email our Data Protection Officer direct at dataprotection@cambridgebs.co.uk.

If you're unhappy about how your personal information has been used, please refer to our complaints policy. You also have a right to complain to the Information Commissioner's Office which regulates the processing of personal information. For more information visit ico.org.uk.