

RESIDENTIAL MORTGAGE APPLICATION FORM



Mortgage introducers must complete this page for all cases to comply with the FSA's mortgage rules. Failure to do so will delay the application. Please complete this form using block capitals and black ink.

OFFICE USE ONLY
Account number

FEES

Please list all fees charged to the applicant(s).

Type of fee	Payable to whom	Amount	Refundable?	
		£	Yes	No
		£	Yes	No
		£	Yes	No

Will any part of the procurement fee be paid to the applicant?

 Yes No

If so, how much?

 £

LEVEL OF SERVICE

What level of service have you provided?

Advised Non advised

Is the mortgage a distance contract under MCOB 1.3?

 Yes No

ADVISER DETAILS

Please state your FSA registration number

Adviser name

Company name

Appointed representative of

Company address

Address

Postcode

Postcode

Telephone number

Appointed representative FSA number

Fax number

OFFICE USE ONLY
FSA website checked

Email address

Adverse coal report

 Yes No

The Society requires the property to be insured with at least buildings cover.

Arrangements will be made by myself or the applicant(s) for a suitable policy to be in force at completion.

 Yes No

Please note that if a suitable policy is not received in adequate time this may result in completion being delayed.

The applicant would like Tipton & Coseley to arrange cover and the customer should be contacted accordingly.

 Yes No

I confirm that I/my company have/has the necessary permissions from the FSA to advise (where applicable), complete and submit this application to the Society on behalf of my/our clients. In addition, I have given the applicant(s) reasonable time to consider the Key Features Illustration (KFI) document and they have confirmed their agreement to proceed with the application.

If the mailing address for the procurement fee is different to the details above please indicate the address that the fee should be sent to on the notes section overleaf.

Mortgage adviser signature

Date

CHECKLIST

Enclosures	Applicant 1		Applicant 2		Comments / explanation of omissions
Last 3 months payslips	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Latest P60	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Last 3 years accounts if self-employed	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Right to buy offer letter	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	

In order to comply with money laundering regulations and to protect our customers from fraud we are required by law to confirm the identity and address of every applicant. We are able to access credit reference agency databases to check that the details you have supplied us with are correct. This will show as a search of the database but not as a credit score, so will not affect your credit rating. In the majority of cases this will enable us to begin processing your application without the need for any paper-based identification. We will advise you if we require you to supply further paper-based proof of identification.

For joint accounts, the first named will be the Representative Joint Borrower in accordance with the Rules of the Society and will be the person to receive communications from the Society and have voting rights. You may choose who is to be the Representative Joint Borrower.

Please note that searches may be made of credit reference agencies and fraud prevention agencies. Further details are given in the declaration at the end of this form. Information held about you by the credit reference agencies may already be linked to records relating to one or more of your partners. For the purposes of this application, you may be treated as financially linked and your application will be assessed with reference to any 'associated' records. An 'association' between any joint applicants and/or any individual identified as a financial partner, will be created at credit reference agencies, which will link your financial records. The information about you and anyone else with whom you are associated will be taken into account in all future applications by either or both of you. The linking will continue until one of you successfully files a 'disassociation' at the credit reference agencies.

NOTES

VALUATION INSTRUCTIONS

We are legally obliged to assess the value of the property for mortgage purposes and will obtain a valuation report. However, this report may not be adequate for the purposes of someone wishing to purchase and live in the property. The report may not reveal serious defects and there may be important inaccuracies or omissions. It will not be a Structural or Building Survey report and will be based upon a limited inspection. You must also note that the report will be carried out for our needs only and will not be done for your benefit. Accordingly, you will not be able to enforce or take the benefit of anything contained in the report or in the contract between ourselves and our valuer. You are therefore strongly advised to obtain your own report on the condition and value of the property, based on a fuller inspection. The standard valuation fee and Homebuyers Report fee include administration expenses as well as the cost of the property valuation. The valuation fee must be paid at application. Applications received without a fee, with the exception of those where a free valuation is included within the product chosen, will not be processed until the fee has been received. Valuations are instructed upon receipt of the appropriate fee and therefore such fees are non-refundable whether or not the application proceeds.

Standard valuation Homebuyers report Free Valuation product

The Society may also request that further specialist reports be provided to consider whether the property represents suitable security. The provision of such a report will be at your expense and does not guarantee that the mortgage will be granted.

CREDIT / DEBIT CARD AUTHORISATION

If you wish, we can collect any valuation fees by credit or debit card. If you would like to take advantage of this facility, please provide a telephone number where we can contact you to obtain the full details of the card to be debited.

Name Contact telephone number

PERSONAL DETAILS - PLEASE COMPLETE FOR ALL APPLICANTS**Applicant 1**OFFICE USE ONLY
Customer number

Title

Forename(s)

Surname

Previous surname

Date of birth

DD/MM/YYYY

Marital status

Anticipated retirement age

Number and age of all dependents

Nationality

Current address

Postcode

How long have you lived at this address?

Years

Months

Daytime telephone

Evening telephone

Mobile telephone

Email address

Applicant 2OFFICE USE ONLY
Customer number

Title

Forename(s)

Surname

Previous surname

Relationship to applicant 1

Date of birth

DD/MM/YYYY

Marital status

Anticipated retirement age

Number and age of all dependents

Nationality

Current address

Postcode

How long have you lived at this address?

Years

Months

Daytime telephone

Evening telephone

Mobile telephone

Email address

If you live at different addresses you can each choose to have a copy of your mortgage documentation or, alternatively, have one copy sent to the first named applicant. Which would you prefer?

One copy between us

One copy each

PREVIOUS ADDRESS DETAILS - ONLY COMPLETE IF YOU HAVE LIVED AT YOUR CURRENT ADDRESS FOR LESS THAN 3 YEARS

Address 1

Postcode

How long have you lived at this address?

Years

Months

Residential status

Mortgaged

Rented

Other

Address 2

Postcode

How long have you lived at this address?

Years

Months

Residential status

Mortgaged

Rented

Other

Address 1

Postcode

How long have you lived at this address?

Years

Months

Residential status

Mortgaged

Rented

Other

Address 2

Postcode

How long have you lived at this address?

Years

Months

Residential status

Mortgaged

Rented

Other

EMPLOYMENT AND INCOME DETAILS - ONLY COMPLETE IF YOU ARE SUB-CONTRACTED OR IN FULL OR PART TIME EMPLOYMENT

Applicant 1

Occupation

Employer's name

Address

Postcode

Telephone number

Fax number

Email address

Is the employment contract:

Permanent Fixed term Part time

Length of service Years Months

Basic salary £

Guaranteed bonus/overtime £

Regular bonus/overtime £

Other income £

Source of the income

National Insurance number

Applicant 2

Occupation

Employer's name

Address

Postcode

Telephone number

Fax number

Email address

Is the employment contract:

Permanent Fixed term Part time

Length of service Years Months

Basic salary £

Guaranteed bonus/overtime £

Regular bonus/overtime £

Other income £

Source of the income

National Insurance number

PREVIOUS EMPLOYER OR BUSINESS DETAILS - ONLY COMPLETE IF IN YOUR CURRENT EMPLOYMENT OR BUSINESS LESS THAN 3 YEARS

Occupation

Employer's name

Address

Postcode

Telephone number

Fax number

Email address

Length of service Years Months

Occupation

Employer's name

Address

Postcode

Telephone number

Fax number

Email address

Length of service Years Months

OTHER FINANCIAL DETAILS

If you have any outstanding loans or credit, including credit cards, store cards, catalogues, hire purchase and student loans please give full details, including any maintenance payments made. Additional details should be included within the 'Notes' section. **FAILURE TO DISCLOSE ANY COMMITMENTS WILL RESULT IN YOUR APPLICATION BEING DECLINED.**

Loan type	Applicant			Monthly payment	Amount outstanding	End date	To be repaid?	
	1	2	Joint				Yes	No
	1	2	Joint	£	£		Yes	No
	1	2	Joint	£	£		Yes	No
	1	2	Joint	£	£		Yes	No
	1	2	Joint	£	£		Yes	No

EMPLOYMENT AND INCOME DETAILS - ONLY COMPLETE IF YOU ARE A PARTNERSHIP OR SELF-EMPLOYED

Applicant 1

Trading name

Address

Postcode

Telephone number

Date trading commenced

Nature of business

Percentage shareholding

Company number (if applicable)

National Insurance number

Accountant name

Address

Postcode

Telephone number

Fax number

Net profit for the previous 3 years (before tax)

Year end	<input type="text"/>	Profit	£ <input type="text"/>
Year end	<input type="text"/>	Profit	£ <input type="text"/>
Year end	<input type="text"/>	Profit	£ <input type="text"/>

Applicant 2

Trading name

Address

Postcode

Telephone number

Date trading commenced

Nature of business

Percentage shareholding

Company number (if applicable)

National Insurance number

Accountant name

Address

Postcode

Telephone number

Fax number

Net profit for the previous 3 years (before tax)

Year end	<input type="text"/>	Profit	£ <input type="text"/>
Year end	<input type="text"/>	Profit	£ <input type="text"/>
Year end	<input type="text"/>	Profit	£ <input type="text"/>

PREVIOUS EMPLOYER OR BUSINESS DETAILS - ONLY COMPLETE IF SELF-EMPLOYED FOR LESS THAN 3 YEARS

Occupation

Employer's name

Address

Postcode

Telephone number

Fax number

Email address

Length of service Years Months

Occupation

Employer's name

Address

Postcode

Telephone number

Fax number

Email address

Length of service Years Months

OTHER FINANCIAL DETAILS

If you have any outstanding loans or credit, including credit cards, store cards, catalogues, hire purchase and student loans please give full details, including any maintenance payments made. Additional details should be included within the 'Notes' section. **FAILURE TO DISCLOSE ANY COMMITMENTS WILL RESULT IN YOUR APPLICATION BEING DECLINED.**

Loan type	Applicant			Monthly payment	Amount outstanding	End date	To be repaid?	
	1	2	Joint				Yes	No
<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"/>	£ <input type="text"/>	£ <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

PROPERTY AND MORTGAGE DETAILS

Please note that we cannot consider the following types of property:

- Ex-local authority and housing association flats and flats in blocks over 4 storeys high.
- Concrete and steel construction.
- Properties with agricultural restrictions.

Type of borrower: First time buyer Home mover Remortgage Right to buy

Product applied for

Repayment method Repayment Interest only Part and part

If part and part, please state the split Repayment £ Interest only £

Mortgage property address

Postcode

Tenure Freehold Leasehold Commonhold

If Leasehold, how many years remain on the Lease?

Purchase price or estimated current value £

Amount you wish to borrow £

Over how many years?

Are you related or connected to the vendor? Yes No

Is the property ex-local authority? Yes No

Property type: Detached Semi-detached Terraced Flat Other

Number of bedrooms within the property Year built

Please give the details of the person the valuer should contact to view the property

Contact name

Home telephone number

Mobile telephone number

Where is the deposit coming from to fund the purchase?

If this is a remortgage application and you wish to borrow more than you currently owe, what will this money be used for?

OCCUPANTS OF THE PROPERTY

Please name all people, other than the applicant(s) but including children that will occupy the property. Please state 'None' if none.

Surname	Forename(s)	Date of birth	Relationship to the applicant(s)
		DD/MM/YYYY	
		DD/MM/YYYY	
		DD/MM/YYYY	
		DD/MM/YYYY	

PRESENT HOUSING DETAILS

Applicant 1

Is the property you currently occupy:

Mortgaged by you Mortgage free
 Rented from council Rented privately
 Other (please state)

If you own your existing property:

What is the outstanding mortgage balance? £
 What is the value of the property? £
 Is this property being sold? Yes No

Current lender or landlord

Name
 Address
 Postcode
 Lenders/Landlords reference number
 Telephone number
 Current monthly payment £

If you have been party to any other mortgage within the last 3 years please give details in the 'Notes' section.

If you own any other properties please provide details below: Please include all relevant addresses, any mortgage outstanding and any rental income received. Please continue in the 'Notes' section if necessary.

If this is a remortgage application:

Original loan for house purchase Date

Subsequent loans/mortgages secured on the property

Amount	Date	Purpose
£	DD/MM/YYYY	
£	DD/MM/YYYY	

Applicant 2

Is the property you currently occupy:

Mortgaged by you Mortgage free
 Rented from council Rented privately
 Other (please state)

If you own your existing property:

What is the outstanding mortgage balance? £
 What is the value of the property? £
 Is this property being sold? Yes No

Current lender or landlord

Name
 Address
 Postcode
 Lenders/Landlords reference number
 Telephone number
 Current monthly payment £

If you have been party to any other mortgage within the last 3 years please give details in the 'Notes' section.

If you own any other properties please provide details below: Please include all relevant addresses, any mortgage outstanding and any rental income received. Please continue in the 'Notes' section if necessary.

Amount

Subsequent loans/mortgages secured on the property

Amount	Date	Purpose
£	DD/MM/YYYY	
£	DD/MM/YYYY	

ADDITIONAL INFORMATION

Please answer the following questions and provide additional information in the 'Notes' section if you answer 'Yes' to any question.

Have you ever:
 personally or as a company director been bankrupt, insolvent or entered into any arrangement with your creditors? Yes No
 failed to keep up payments under a mortgage or other loan? Yes No
 had a County Court Judgement registered against you? Yes No
 made arrangements with creditors or been subject to an Individual Voluntary Arrangement (IVA)? Yes No
 been refused a loan? Yes No
 defaulted on credit accounts? Yes No

Have you ever:
 personally or as a company director been bankrupt, insolvent or entered into any arrangement with your creditors? Yes No
 failed to keep up payments under a mortgage or other loan? Yes No
 had a County Court Judgement registered against you? Yes No
 made arrangements with creditors or been subject to an Individual Voluntary Arrangement (IVA)? Yes No
 been refused a loan? Yes No
 defaulted on credit accounts? Yes No

INTEREST ONLY MORTGAGES

An interest only mortgage is where your monthly payments cover only the interest part of the mortgage. They do not pay off the amount you owe. This means that, at the end of the mortgage term, assuming that you have made all the interest payments, you will owe the same amount that you borrowed at the beginning.

Please note that only the repayment vehicles/methods shown below will be acceptable to the Society when requesting an Interest Only mortgage. We reserve the right to refuse any requests for an Interest Only mortgage without proof of a satisfactory repayment strategy.

You have told us that you intend to repay the amount borrowed from the proceeds of a suitable repayment vehicle (e.g. endowment, pension or ISA) or other arrangements as agreed with us. Please confirm how you will repay your interest only mortgage.

Endowment policy ISA Pension

There is no guarantee that your money will grow enough to pay off the mortgage by the end of the mortgage term, because your chosen plan may perform poorly or the stock market may fall. You should check the progress of the plan at least once a year. If it has grown poorly, think about taking steps to bring your savings back on track. You may need to change to a repayment mortgage or make lump sum payments, if you can afford it.

Use a lump sum from somewhere else

For example an inheritance, or selling something such as a business. This may be risky - for example, how sure are you that the inheritance will materialise, or what happens if your business fails? The Society will require satisfactory evidence of the source of funds and your legal entitlement to those funds before an application can be approved.

Sell a property to pay off the mortgage

This is suitable only if you own property that is not classed as your main residence - for example, a buy-to-let property. The equity within this property must be at least equal to the Interest Only loan requested and a charge on this property will be required. A valuation will be carried out on behalf of the Society and you will be liable for the valuation fee and any additional legal costs.

If you are relying on an investment plan to repay the amount borrowed, it is important that you regularly check the value of the plan to ensure it is growing at a sufficient rate to enable you to repay this. WE WOULD THEREFORE REMIND YOU THAT IT IS YOUR RESPONSIBILITY TO ENSURE THAT YOU HAVE SUITABLE ARRANGEMENTS IN PLACE TO REPAY THE INTEREST ONLY PART(S) OF THIS MORTGAGE BY THE END OF THE AGREED TERM.

I/We have applied to Tipton & Coseley Building Society for an interest only mortgage where the method detailed above will be used to repay the interest only part of the mortgage at the end of the term.

I am/We are aware and fully understand the implications of these matters in that an interest only mortgage does not pay off any of the amount I/we have borrowed and the outstanding balance will become payable at the end of the mortgage term.

I/We further understand that this is my/our responsibility to ensure that our repayment strategy remains on target and I/we will inform the Society should this not be the case. This will result in some or all of our mortgage being transferred to a capital and interest basis.

Applicant 1 signature	<input type="text"/>	Date	<input type="text"/>
Applicant 2 signature	<input type="text"/>	Date	<input type="text"/>

**IF YOU ARE NOT COMFORTABLE WITH RISK, AN INTEREST ONLY MORTGAGE IS NOT SUITABLE.
THINK ABOUT A REPAYMENT MORTGAGE INSTEAD.**

SOLICITOR DETAILS

Please note that we will only accept certain firms of Solicitors and Licensed Conveyancers onto our panel. Please contact the Society to check if the firm required is acceptable.

Partners name	<input type="text"/>
Firms name	<input type="text"/>
Address	<input type="text"/>
	<input type="text"/>
Postcode	<input type="text"/>
Telephone number	<input type="text"/>
Fax number	<input type="text"/>
Email address	<input type="text"/>

YOUR DECLARATION

I/We:

- confirm the information given in this application is true to the best of my/our knowledge and belief. I/We also undertake to advise the Society immediately of any changes to the information I/we have provided in this application and also authorise my/our Solicitor to disclose such information to the Society.
- undertake to pay the Society's charges and expenses whether or not the mortgage transaction takes place.
- accept that a higher lending charge may be charged if the mortgage exceeds 75% of the lower of purchase price or valuation of the property.
- confirm no other person is likely to be able to claim a beneficial interest or other rights in the property offered as security by way of contributing to part of the purchase price or for any other reason.
- in relation to the section headed 'Valuation instructions' concerning the Society's valuation report for mortgage purposes confirm and agree that:
 - I/We should NOT rely upon that report in any way when deciding whether or not to buy the property.
 - I/We should satisfy myself/ourselves without reference to this report or any Mortgage Offer by the Society, as to the condition of the property and that the purchase price is reasonable.
 - I/We should obtain a fuller report for my/our own purposes. I/we run the risk that the property may suffer from serious defects which are not mentioned in the report obtained by the Society, or brought to my/our attention in writing, and the report may be inadequate for my/our purposes.
 - the Society accepts no responsibility to me/us or to anyone else for the contents or adequacy of the report made to the Society or that the purchase price is reasonable, even if the valuer is at fault in his inspection or report.
 - oral statements made by the Society's staff, or the independent valuer used, do not override the written valuation report, or any other survey or Homebuyers Report.
- consent to information about me/us, the conduct of my/our account and additions or amendments to my/our account being passed to any guarantor(s) of, or surety for, my/our mortgage or to his/her legal adviser(s).
- agree that the Society may retain any commission it receives through arranging any insurance policies.
- agree that when completion of the mortgage takes place I/we will become a member of the Society and be bound by the Society's Rules.
- confirm the property will be used wholly for my/our residential purposes from the date of completion of the mortgage advance unless otherwise stated in this application form.
- confirm that this application is not a request for a quotation or for a written quotation under the Consumer Credit Act and I/we understand that if requested the Society will provide such a quotation.
- agree to pay a valuation fee and I/we accept that this will not be refunded.
- agree to the terms and conditions relating to my/our application for the mortgage scheme chosen and confirm I/we have received a copy of the Key Features Illustration.



DATA PROTECTION ACT 1998

Any information you provide, including information you give us in the future, may be held on record by the Society. The record may be held as a computer record.

The Society may use this information for purposes specified in paragraph (a) to (d) of 'Your declaration as to the use of your information' overleaf.

The information may also be used in order to provide you with details of other services or products (including those supplied by third parties) that we think may be of interest to you, and for this purpose the information may be passed to other carefully selected third parties.

Under the Data Protection Act 1998, you have the right to ask us to send you a copy of your records (on payment of an administration fee) and the right to change any of your information that is incorrect.

You further have the right of access to your personal records held by credit and fraud agencies. We will supply their names and addresses upon request.

Where you borrow or may borrow from us, we may give details of your account and how you manage it to credit reference agencies. If you borrow and do not repay in full and on time, we may tell credit reference agencies who will record the outstanding debt.

YOUR DECLARATION AS TO THE USE OF YOUR INFORMATION

I/We:

- a) authorise the Society, for the purpose of considering whether to grant the mortgage I/we have applied for:
- to make such enquiries as it considers necessary whether of a credit reference agency, my/our employers, HM Revenue & Customs, my/our current lender/landlord or otherwise;
 - to make searches about me/us at credit reference agencies who will supply the Society with credit information, as well as information from the Electoral Register. I/We acknowledge that the agencies will record details of the search whether or not the application proceeds. The Society may use credit scoring methods to assess this application and to verify my/our identity. I/We acknowledge that credit searches and other information which is provided to the Society and/or credit reference agencies about me/us and those with whom I/we are linked financially may be used by the Society and other companies if credit decisions are made about me/us or other members of my/our household. In the case of joint applications, we acknowledge that an association will be created at credit reference agencies and that this will link our financial records, each of which will be taken into account in all future applications made by either or both of us. This information may also be used for debt tracing and the prevention of money laundering as well as the management of my/our account;
 - to disclose information to the Society's insurers or their authorised agents for the purpose of risk assessment;
 - to make such enquiries as it shall consider necessary in respect of my/our application and to disclose information furnished by me/us in this application for the purposes of checking my/our details with fraud prevention agencies when it may then be made available to other credit grantors in the interests of fraud prevention and detection. I/We acknowledge that if the Society suspects fraud, or finds that I/we have given false or inaccurate information, then it has the right to record that suspicion or finding. This information may also be used by the Society and other companies in making decisions about credit and insurance facilities. It may also be used for tracing and claims assessment.
- b) authorise the Society to alter the address on all my/our accounts held with the Society, if it should change and agree that information may be retained on computer after my/our account is closed.
- c) authorise the Society to use the information provided for the purpose of customer administration, research and statistical analysis, credit scoring and fraud prevention.
- d) consent to my/our information/name and address being passed to other companies within the Tipton & Coseley Group or to other organisations selected by the Society for the purpose of receiving details of other products and services the Society thinks may be of interest to me/us unless I/we have indicated otherwise.

YOUR CONSENT

For your own benefit and protection, it is important that you read carefully the sections entitled 'Your declaration' and 'Your declaration as to the use of your information', (including the section in paragraph (a) on the credit reference and fraud prevention agencies). By signing this application, you are making both declarations and you also agree that we can use your information in the manner specified above. If you do not understand any point please ask for further information.

I/We agree that the Society may contact me/us to discuss my/our mortgage needs prior to the end of any special mortgage products that I/we have chosen.

I/We do not wish to receive information about the Society's products and services and do not wish the Society to share my information with other organisations for their marketing.

Signatures

Applicant 1	<input type="text"/>	Date	<input type="text"/>
Applicant 2	<input type="text"/>	Date	<input type="text"/>
First guarantor (if applicable)	<input type="text"/>	Date	<input type="text"/>
Second guarantor (if applicable)	<input type="text"/>	Date	<input type="text"/>

NOTE: The Society reports all cases of suspected mortgage fraud to the police.

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

Tipton & Coseley Building Society is authorised and regulated by the Financial Services Authority (register number 159601).
Member of the Building Societies Association. Licensed Credit Broker.

MONTHLY REPAYMENTS

Note: Monthly repayments must be made by Direct Debit. Please state if you have a preferred payment date. (Depending upon your completion date, it may not be possible for payments to be collected on your preferred date. We will advise you of this at the time of completion).

Preferred payment date



Instruction to your Bank or Building Society to pay by Direct Debit



Tipton & Coseley Building Society
70 Owen Street
Tipton
West Midlands
DY4 8HG

Originator's identification number

7	2	4	1	2	4
---	---	---	---	---	---

Name(s) of account holder(s)

--

Reference

--	--	--	--	--	--	--	--

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

Your bank/building society account number

--	--	--	--	--	--	--	--	--	--

Branch Sort Code

--	--	--	--	--	--

Name and full address of your bank or building society

To: The Manager	Bank/Building Society
Address	
Postcode	

Signature(s)

Banks and Building Societies may not accept Direct Debit instructions for some types of account



The Direct Debit Guarantee

- This Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit scheme. The efficiency and security of the scheme is monitored and protected by your own Bank or Building Society.
- If the amounts to be paid or the payment date change Tipton & Coseley Building Society will notify you three working days in advance of your account being debited or as otherwise agreed.
- If an error is made by Tipton & Coseley Building Society or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us.

