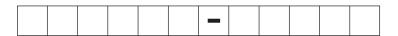


Residential Change of Parties request form

In this form, references to 'we', 'us' and 'our' are references to Clydesdale Bank PLC (trading as Virgin Money) and includes our successors or assigns.

Please give the Mortgage account number to which this request relates (this can be found on your mortgage statement)



PSL16 VMP92V25

\checkmark	Checklis

To help us process your request, please check the following, as an incomplete form will cause delays.
I have enclosed (please tick all that apply):
If employed:
Latest payslip if paid monthly or 4 weekly.
Latest 2 payslips if paid fortnightly, or latest 4 payslips if paid weekly.
If employed in current job for less than six months, please provide a copy of the employment contract confirming the permanent position, and also a copy of the latest payslip.
If self employed:
Sole Trader
Last two years HMRC SA302s accompanied by the corresponding Tax Year Overviews.
If profits have reduced, reason for the reduction and projection for the next financial year.
Limited Firm
Two years accounts (finalised not drafts).
If profits have reduced, reason for the reduction and projection for the next financial year.
Accountant's contact details to request accountant's certificate directly if we require them.
Retired Income
If retired:
Latest pension slip if paid monthly or 4 weekly (latest 2 if paid fortnightly or 4 if weekly).
Latest annual pension statement or award letter.
Latest month's bank statements showing pension credits.
Latest P60.
Latest tax calculation (SA302) and corresponding years tax year overview.
If lending to or beyond your anticipated retirement age or your 71st birthday and this falls within the next 10 years:
Most recent annual pension statement for all pensions you may have.
Interest Only Mortgages
Documentary evidence of repayment vehicles if any part of your mortgage is on an interest only basis. If sale of property please complete the enclosed form.
If you are receiving any of the following, we will need the latest DWP Award letter, dated in the last 12 months, confirming your entitlement:
Carer's Allowance.
Child Benefit or Child Tax Credits.
Adult Disability Payment, Child Disability Payment, Disability Living Allowance, Disabled Person Tax Credits, Incapacity Benefit, Independent Living Fund, Personal Independence Payment (PIP).
War Disablement Pension.
Working & Family Tax Credit or Universal Credit.
Employment and Support Allowance or Reduced Earnings Allowance.
What is the reason for this Change of Parties?
Please forward photocopies of any documents that are required. Original documents are not currently required, but we may ask for them at a later stage.
Please return this form and your documents as soon as possible to:
Change of parties Virgin Manay
Virgin Money Jubilee House
Gosforth
Newcastle upon Tyne NE3 4PL
NEV TI E

 $Alternatively \ please\ email\ the\ completed\ form\ and\ documents\ to\ IV \ @virginmoney.com,\ please\ place\ your\ mortgage\ account\ number\ in\ the\ subject\ field.$

Can I get this in a different format?

Of course. If you need this in another format (e.g. braille, large print or audio) please just let us know:

- By email: disability.awareness@virginmoney.com
- By phone: 0191 279 5300*

Finding things tough to get your head around?

Don't worry, we know it isn't easy. We're happy to take a bit more time to explain things if that would help. Just contact us on 0345 602 8301* and chat to one of our team.

*Calls may be monitored and recorded. Calls to 03 numbers cost the same as calls to 01 and 02 numbers and they are included in inclusive minutes and discount schemes in the same way.

1 Personal details

		First borrower					9	Second bo	orrow	er					
1	Title (Mr/Mrs/Miss or other) and surname														
2	Forenames														
3	Marital status														
4	Previous name(s), maiden name or any other name(s) by which you are known, or have been known, within the last six years														
5	Date of Birth in six digits e.g. 06/09/75	/	/						/						
6	Nationality						L								
7	Country of residence						╣								
8	Country of birth						╣;								
9	Dual nationality														
							=								
10	Citizenship						_								
							=								
							_ 								
11	Gender	Male Fe	male	T			 	Male	T		Female				
12	Relationship to other borrower						L	. Idio			Terriale				
13	Home name/no. and street name						_								
14	Postcode		7				╣								
15	When did you move to your permanent address?	/							/		/				J [
	If less than 3 years ago, please tell us your previous address(es) over the last 3 years,							As First applicant							
	how long you lived there and the nature of occupancy. Give your most recent address first – if you need space for more than one previous address, please use Part 7: Additional Information														
		Postcode				4	Postcode								
		From: / / To: / /					From: / / To: / /								
		Nature of occupancy						Nature of occupancy							
16	At your permanent address, are you: If 'Other', please specify	Home owner		Tenai	nt – furnis	ned		Home own	ner			Tena	ant – furn	ished	
		Tenant – unfurnished Relatives/friends				Tenant – unfurnished Relatives/friends									
		Other						Other							
17	Telephone number including STD code and email address	Home				Home									
		Mobile				4	Mobile								
		Email						Email							
18	If removing a customer, please provide										e note:				
	current address and contact number for the customer wishing to be removed from the account along with confirmation of where they will reside following completion of the Change of Parties (if this differs)									remo	ved fro	m this	y custor accoun reques	it to ma	
19	Please provide details of your														
	correspondence address, to be used after your Change of Parties completes. (If this is different to the mortgage property address please confirm why)														

Personal details (continued) Children and dependents Please tell us if you have any children and other dependents. This should only be completed for any person who is financially dependent on you and your income. How many children or other dependents do you have? Please confirm the relationship to you and their age: Dependents Relationship to you Age 2 3 4 **Employment (if self employed see Section 3)** First borrower Second borrower Occupation Date started current employment / / / / Is employment permanent? No If No when will your contract finish? Yes If No when will your contract finish? No Is it likely to be renewed? Yes No Is it likely to be renewed? No Expected Retirement age Employer's name and address Postcode Nature of employer's business National Insurance number and Payroll No. Payroll No. payroll number UK tax payer Yes No Yes No Other country of tax residence Tax identification (other country of tax residence) 12 What is your employment status? Employed full-time Employed part-time Employed full-time Employed part-time Self-employed Contract Contract Self-employed Homemaker Benefits Homemaker Benefits Unemployed Student Unemployed Student Retired Retired Other Other

Pension

Gambling/Lottery win

Student Loan/Grant

Salary

Benefits

Other

Investment income

Pension

Gambling/Lottery win

Student Loan/Grant

- 13 Main source of income
- 14 Basic gross earnings (annual)
- 15 Annual overtime
- 16 Guaranteed annual bonus/commission

Salary

Benefits

Other

Investment income

First borrower Second borrower 17 Additional income (please specify and provide details of this source of income in Section 7) 18 Nature of previous employer's business 19 Are you aware of any future changes to No your income which may impact on your ability to repay the mortgage? If Yes: please give details Self Employment (Details of self employment or more than 20% shareholding in company) First borrower Second borrower Nature of business Date business originally established / 3 Expected Retirement age Company name Company address Postcode Company registration number (if applicable) On what basis do you trade? Sub-contractor Sole trading Sub-contractor Sole trading Limited company Partnership Partnership Limited company Percentage shareholding Please state last two years' share of £ £ Year Year $net\ profit\ after\ tax\ and\ year\ ended$ £ £ Year Year 11 If you also receive a salary in addition to Per £ the above net profit, please indicate here 12 Position in company 13 Name and address of accountant 14 Accountant's postcode 15 Professional qualifications of accountant 16 Accountant's email address 17 Are you aware of any future changes to No your income which may impact on your ability to repay the mortgage? If Yes: please give details

Employment (if self employed see Section 3) (continued)

4 Outgoings

Your current monthly outgoings and other property details (all applicants)

Please give details of all mortgages, bank loans, current credit card or credit/hire agreements, involving regular payments. Please also include any Help to Buy equity and student loans. If you have more than five loans, please provide the same details as requested above for each loan in Section 7.

		Financial Commitment 1	Financial Commitment 2	Financial Commitment 3	Financial Commitment 4	Financial Commitment 5		
1	Lender's name							
2	Type of loan	Credit card	Credit card	Credit card	Credit card	Credit card		
		Unsecured	Unsecured	Unsecured	Unsecured	Unsecured		
		Mortgage	Mortgage	Mortgage	Mortgage	Mortgage		
	If this is a Buy to Let please also confirm the monthly rent received. Is the BTL mortgage Interest Only or Repayment?							
3	Is the loan secured against this property?	Yes No	Yes No	Yes No	Yes No	Yes No		
4	Borrower(s)	App 1/App 2	App 1/App 2	App 1/App 2	App 1/App 2	App 1/App 2		
5	Reference/account number							
6	Outstanding balance on each loan	£	£	£	£	£		
7	Regular monthly loan payments	£ pm	£ pm	£ p	m £ pr	m £ pm		
8	Date balance(s) due to be repaid	/ /	/ /	/ /	/ /	/ /		
9	Assuming that this mortgage is approved, will this loan/credit card be repaid prior to completion of your Change of Parties?	Yes No	Yes No	Yes No	Yes No	Yes No No		
10	mortgage? This is the total of the figures gi	n/credit payments that you will still be liable to pay each month in addition to your Virgin Money s given in question 6 (above) plus any further loans that you will have detailed in the Additional e payments of any loan/credit that will be repaid by that time, or that will be repaid by this mortgage.						
11	Have you made an application for any credit commitments other than those that have been declared, where you are still waiting for a response?	Yes No						
	IfYes: please give details							
12	How will the mortgage payments be funded?	Salary/Pension	Transfers from othe accounts in your na	er ime Family/G	ift	neritance		
		Current savings	Sale of property	Investme	ent income Gal	abling/Lottery win		
		Benefits	Student Loan/Gran	t Rental in	come			
		Other						

4 Outgoings (continued)

First borrower Yes

No

Please provide details of any monthly Childcare/Education/CSA/Maintenance Service Costs

Second borrower Yes

Per month Comments Childcare/Education CMS Child Maintenance Service payments Other committed expenditure* £ Total £ *for example, background property costs (i.e. other properties you will continue to own other than the mortgage property), professional fees, etc. 13 Are you aware of any future changes to No Yes your expenditure which may impact on your ability to repay the mortgage? If Yes: please give details Credit history Have you ever had a County Court Judgment or any other Court Order for non payment of a debt made against you? First borrower Yes Second borrower Yes No No Have any borrowers ever incurred mortgage, rent or loan (including Credit Card) arrears, been refused a mortgage or credit, been declared bankrupt, entered into any arrangements with creditors or been party to a mortgage where the property has been taken into possession on either a voluntary or enforced basis?

No

The loan										
If any part of your mortgage is currently on an interest only basis, please provide		Vehicle 1	Vehicle 2 (if applicable)	Vehicle 3 (if applicable)						
details of the repayment vehicle(s) you are using to repay the interest only or part interest only element.		First borrower	First borrower	First borrower						
Permitted types are: Sale of mortgaged	Type of repayment vehicle	Second borrower	Second borrower	Second borrower						
property sale of another property, a managed investment plan, pension,	Name of Provider/If sale of									
managed share portfolio or endowment policy. All of the above (with the exception of sale of this/other property)	property please provide further details below									
must have been in place for at least 12 months. Please give details of each	Policy Number/Reference									
plan in the boxes to the right. If you need space for more plans, please use	Current value of Vehicle									
section 7: Additional Information.	Declared Maturity Amount									
	Monthly Contribution									
	Start Date Maturity date – this will be the	/ /	/ /	/ /						
	maturity date – this will be the maturity date of the vehicle or end of the Mortgage term	/ /	/ /	/ /						
	if vehicle is a managed share portfolio or the date is unknown									
Where the repayment vehicle is the sale of another property it must be owned by the applicant(s), be UK based and the following information supplied in the box to the right for each property: the										
full address and if there is a mortgage outstanding please return a copy of the latest mortgage statement with this application	Please note, if details are not complete, we will ask you again for the information, which will cause delays. We will take into account the payments you must make to maintain these products in assessing whether you can afford this mortgage and you must provide us with the information requested.									
Do you require additional borrowing?	Yes No No									
	Additional borrowing amount requ	uired £								
	Reason for additional borrowing									
	*If we are able to consider this we contact you to arrange this appo	3 1	hone appointment with a n	nortgage advisor. We will						
What is the tenure of the property?	Leasehold Freeho	old/Heritable (Scotland)	Shared Own	ership						
If leasehold: please give details Service Charge										
Ground Rent	€ per month € per month									
	£ per month									

We will release the details of your mortgage terms and conditions to your landlord in order to obtain their consent to the mortgage and any variation of it. We will also release information about you and your mortgage (including details of any arrears) to your landlord when requested to do so by your landlord.

per month

%

2

3

If Shared Ownership: please give details Rent payable to Housing Association/

% share you own of the property

Registered Provider

£

1	Name and address of the law firm/ licensed conveyancer who will be acting for you in the transfer of ownership of	
2	the property	
3	Name of legal representative	
re	lease note your law firm will also need to repreequire more information. Alternatively you can Additional Information	esent Virgin Money in respect of this transaction and will need to be active on Virgin Money's panel. Please call us if you n ask your chosen Law Firm to confirm if they are already registered on our panel or they can apply to be added.
	Please also state the section(s) for which you a	re providing additional information

Law firm/licensed conveyancer details

Declarations - You agree and declare that:

- You understand that we may transfer or otherwise dispose of the benefit of the proposed loan, mortgage and other security for the loan to any person without further reference to you. By signing this request form you will be giving your general consent to us to transfer or otherwise dispose of the proposed loan, mortgage and any other security for the loan should we so wish.
- You understand that we may disclose information and documents relating to you, the property, the mortgage and the conduct of the mortgage account to any transferee or any potential transferee.
- 3. You agree to pay the administration fee and all legal costs incurred in connection with this request whether or not the transaction completes.
- You authorise Clydesdale Bank PLC (trading as Virgin Money) or any solicitor/licensed conveyancer appointed by us to obtain account information (including repayment figures) from your lender.
- 5. You declare that the statements and particulars given in this request are, to the best of your knowledge and belief, true and correct.

How we use your personal information

Here's a summary of how your information may be used and shared by Clydesdale Bank PLC (trading as Virgin Money).

For further details, including how your information may also be used by fraud prevention agencies and credit reference agencies together with your data protection rights, please see our website at **virginmoney.com/privacy**

Using your information

The personal information you give us, or that we collect or create, will be used in a number of ways throughout the time you're a Virgin Money customer. We'll use it to:

- Check your identity and eligibility for this account.
- Manage your account and your relationship with us.
- Prevent financial crime and the funding of terrorism.
- Assess risk and carry out credit scoring.
- Help recover any money that might be owed to us.
- Improve our services and computer systems.
- Identify other products and services that you may find useful. (But we'll only contact you if you're happy to hear from us.)
- Manage and organise our business.

The information we ask for when you apply for this account is used to:

- Check your identity and eligibility for this account.
- · Manage your account and relationship with us.
- Prevent financial crime and the funding of terrorism.
- · Assess risk and carry out credit scoring.

You don't have to give us any of this information but if you don't provide all of it, we won't be able to deal with your application.

Sharing your information

We'll regularly share your information with credit reference agencies. We do this to check your identity, creditworthiness and eligibility for this account.

We'll also share your information with fraud prevention agencies who will use it to prevent and detect fraud and money-laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance, or employment. We and fraud prevention agencies may also allow law enforcement agencies to access and use your information to detect, investigate and prevent crime.

Both credit reference and fraud prevention agencies may link your information to the information of a joint applicant, spouse or other financial associates.

Where we need to, we'll share information with UK or overseas tax authorities. We may also share information within our group of companies' or with our commercial partners. Some information will be held and used outside the European Economic Area (EEA). For details of the credit reference and fraud prevention agencies we use and the companies within our group, please see our website at **virginmoney.com/privacy**

- You certify that where the loan is paid by one borrower then that payment should be treated as made for and on behalf of all borrowers.
- 7. You will not let the property without our written consent.

3. Contacting you during unsocial hours

Normally we would only wish to contact you between 9.00am-9.00pm, Monday to Saturday. Occasionally, we may want to contact you outside of these times.

Please tick this box if you do not want us to contact you outside of the times stated.

Before you sign

Please check your answers in each section to ensure you have provided all the information we need.

If there are any other material facts that could reasonably be construed as likely to influence our decision about this loan request, but which have not been revealed as a result of answering specific questions within this request form, you must tick this box and provide details in section 17.

Holding your information and your rights

We'll hold your information for as long as necessary to manage your relationship with us and to meet our legal and regulatory obligations.

You can always ask for a copy of any information we hold about you. And if you spot any errors, we'll correct them. You may also be able to ask us for some or all of your information to be deleted, or to limit the way we use it. If you wish to make a Rights Request, you can do so by emailing DSARCCA.Queries@cybg.com or writing to the team at: Rights Request Team, Virgin Money, Sunderland SR43 4JB. The team will respond within a month and there is no need to send a reminder during that period. Full details of all of your rights can be found on our website at virginmoney.com/privacy

Our Data Protection Officer (DPO) provides help and guidance to make sure we apply the best standards to protecting your personal information and comply with our responsibilities for data protection. Our DPO can be reached by post at Virgin Money, Data Protection Office, Sunderland, SR43 4JB.

If you're unhappy with how we're using your info, please visit us in Store or at uk.virginmoney.com/virgin/contact.

If we can't fix the issue, you can complain to the Info Commissioners Office (ICO). The ICO is the UK's independent body set up to uphold your rights. You can find out more at www.ico.org.uk.

Keeping you up-to-date

We'll keep in touch regularly, sending you communications on our products and services, tips on managing your money, and exciting offers, competitions and prize draws. We'll do that by email, text (SMS), telephone and post, as well as through targeted online advertising.

To help tailor our communications to the things you'll be most interested in, we'll use the details you give us as well as information from third parties. We will always treat your data with respect.

I don't want to receive these communications.

Remember, you can stop receiving communications at any time. Find out more at virginmoney.com/privacy

You declare that you are entitled to disclose information about all borrowers and/or anyone else referred to by you and authorise us to search, link and/or record information at credit reference agencies about you and anyone else referred to by you.

If false or inaccurate information is provided and fraud is identified, details will be shared with fraud prevention agencies and this information may be accessed and used by law enforcement to prevent fraud and money laundering.

By signing this request form you will be agreeing that any person interested now or in the future in the loan, the mortgage and other security may rely upon the truth and accuracy of the information contained in this request and any supporting documentation, information or security.

You declare that the statements and particulars given in this request are, to the best of your knowledge and belief, true and complete.

It is an offence to knowingly make a false, inaccurate or misleading declaration when applying for a mortgage. If you make such a declaration you may face criminal prosecution and/or civil action for recovery of any losses incurred by Virgin Money.

Please read the declarations before signing.

rease read the declarations before signing.		
Borrower 1	Borrower 2	
Date	Date	

Please refer to the checklist on page 2 to ensure you supply any relevant information needed to support this application.

Clydesdale Bank PLC (trading as Virgin Money) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No. 121873. Credit facilities other than regulated mortgages and regulated credit agreements are not regulated by the Financial Conduct Authority. Clydesdale Bank PLC is registered in Scotland (No. SC001111). Registered Office: 177 Bothwell Street, Glasgow G2 7ER.