



Pure Classic

Application Form

This form is an application for a lifetime mortgage with Pure Retirement Limited. To avoid delays in processing the application, it is important that the form is completed correctly, as fully as possible, and that all the necessary attachments are included with this application. Please use the checklist at the back of this booklet to help you ensure that you submit everything needed to support this application.

Before you complete and sign this application form, please be sure to read the contents of our brochure and the Key Facts Illustration provided.

For adviser use only

| | | | | | |
|-----------------------|--------------------------|-----|--------------------------|----|----------------------------------|
| Classic Lump Sum | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No | |
| Classic Drawdown Plan | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No | KFI Ref No. <input type="text"/> |

1. Personal details

| | First Applicant | Second Applicant (if applicable) |
|---|------------------------|---|
| Title | <input type="text"/> | <input type="text"/> |
| Forename(s) | <input type="text"/> | <input type="text"/> |
| Surname | <input type="text"/> | <input type="text"/> |
| Home address (to which correspondence will be sent) | <input type="text"/> | <input type="text"/> |
| | Postcode | Postcode |
| Time at current address | <input type="text"/> | <input type="text"/> |
| If less than 3 years please provide details of address(es) within last 3 years | <input type="text"/> | <input type="text"/> |
| | Postcode | Postcode |
| Date of birth | <input type="text"/> | <input type="text"/> |
| Your nationality | <input type="text"/> | <input type="text"/> |

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| | First Applicant | | Second Applicant (if applicable) | |
|-------------------------|------------------------------------|---|------------------------------------|---|
| Home telephone number | <input type="text"/> | | <input type="text"/> | |
| Mobile telephone number | <input type="text"/> | | <input type="text"/> | |
| Email address | <input type="text"/> | | <input type="text"/> | |
| Marital status | <input type="checkbox"/> Single | <input type="checkbox"/> Married | <input type="checkbox"/> Single | <input type="checkbox"/> Married |
| | <input type="checkbox"/> Seperated | <input type="checkbox"/> Divorced | <input type="checkbox"/> Seperated | <input type="checkbox"/> Divorced |
| | <input type="checkbox"/> Widowed | <input type="checkbox"/> Civil Partners | <input type="checkbox"/> Widowed | <input type="checkbox"/> Civil Partners |
| Your sex | <input type="checkbox"/> Male | <input type="checkbox"/> Female | <input type="checkbox"/> Male | <input type="checkbox"/> Female |
| Are you a UK resident? | <input type="checkbox"/> Yes | <input type="checkbox"/> No | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

We will need to see the original Birth Certificate, Passport or photo Driving Licence for both applicants. Where an applicant is married and has taken their partners name, the Birth Certificate should be accompanied by the Certificate of Marriage.

2. Details of other people living in the property

| | Other Occupant | Other Occupant |
|---------------------|----------------------|----------------------|
| Title | <input type="text"/> | <input type="text"/> |
| Forename(s) | <input type="text"/> | <input type="text"/> |
| Surname | <input type="text"/> | <input type="text"/> |
| Date of birth | <input type="text"/> | <input type="text"/> |
| Relationship to you | <input type="text"/> | <input type="text"/> |

We will require any other occupants who will be 17 years of age or over on completion of the lifetime mortgage, to sign an Occupier Consent form waiving any right of occupancy and they must seek legal advice.

3. Lasting Power of Attorney

For these Pure Retirement products we require that:

1. If a Power of Attorney is in place it must be a "Lasting Power of Attorney" and have been registered with the Office of the Public Guardian.
2. An Attorney cannot also be an applicant.

Please complete this section if you are an Attorney completing this application on behalf of an applicant and you hold a “Lasting Power of Attorney”

Do you hold power of attorney for **Applicant 1** and/or **Applicant 2**

| | Attorney one: | Attorney two (if applicable): |
|------------------------------|----------------------|--------------------------------------|
| Title | <input type="text"/> | <input type="text"/> |
| Forename(s) | <input type="text"/> | <input type="text"/> |
| Surname | <input type="text"/> | <input type="text"/> |
| Correspondence address | <input type="text"/> | <input type="text"/> |
| | Postcode | Postcode |
| Telephone number | <input type="text"/> | <input type="text"/> |
| Relationship to applicant(s) | <input type="text"/> | <input type="text"/> |

4. Details of your building's insurance

Under the terms of the Pure Retirement Lifetime Mortgage you are responsible for ensuring that your property is fully insured at all times. The sum insured must be index-linked and will need to meet the cost of rebuilding.

A copy of the policy certificate will be requested by your solicitor in due course.

5. Details of your property

Please note that the Pure Retirement Lifetime Mortgage must be secured on your main residence.

| | |
|-------------------------------------|----------------------|
| Address of property to be mortgaged | <input type="text"/> |
| | Postcode |
| Estimated property value | <input type="text"/> |

Valuation Fee:

Please enclose a cheque payable to Pure Retirement Limited or call us with your card details once the application is received. The amount of the valuation fee is shown on your Key Facts Illustration.

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Is the property your existing home or a new purchase? Existing Home New Purchase

Description of property House Bungalow Maisonette Flat
 Detached Semi-detached Terraced Other

Number of bedrooms

Construction of walls Brick Stone Timber Framed
 Other (please specify)

Construction of roof Tiled Slate Thatched Flat If roof is flat, what % is flat?
 Other (please specify)

Approximate year built

If the property is less than 10 years old, is a building warranty in place? Yes No

If 'Yes' what type?

Is the property ex-local authority or housing association, or on a council estate? Yes No

If 'Yes' does the Local authority still own the Freehold Yes No

Is the property being purchased under the right to buy scheme? Yes No

Is the property currently let? Yes No

Is the property to only be used for ongoing residential purposes? Yes No

Has there been any structural damage to the property or has the property required underpinning. If yes please provide copies of the guarantees. Yes No

Are there any age restrictions on who can live in the property? Yes No

Is the property sheltered accommodation? Yes No

Are there any limitations on the use of the property? Yes No

Is the property listed? Yes No

Does the property have more than 5 acres of land? Yes No

Does the property have agricultural restrictions?

Yes No

Is the property in a flood risk area, near any coastal erosion, been at high risk of movement of subsidence or near contamination?

Yes No

Is the property used wholly for residential purposes?

Yes No

If 'No', please give details

Is the property subject to a trust?

Yes No

If 'Yes', what type of trust?

Flats or maisonettes only

Description of property

Purpose built Conversion Studio

Number of storeys (Ground floor = 0)

Which stories is the property on?

Is it over retail or business premises?

Yes No

Property ownership

On what basis is the property owned

Freehold Leasehold Commonhold Absolute ownership

Does the property have shared ownership with the local council or developers?

Yes No

If leasehold property

| | Freeholder / Landlord | Management Agent |
|----------------------------|-----------------------|----------------------|
| Name | <input type="text"/> | <input type="text"/> |
| Address | <input type="text"/> | <input type="text"/> |
| | Postcode | Postcode |
| Years remaining on lease | <input type="text"/> | |
| Ground rent per annum £ | <input type="text"/> | |
| Service charge per annum £ | <input type="text"/> | |

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Do you have an existing loan or mortgage secured on your property?

Yes No

Amount outstanding

Name of lender

Address

Postcode

Lender reference number

Please note that any outstanding mortgage or loan on the property must be repaid on or before completion of the plan. Pure Retirement will arrange repayment of this sum and deduct it from the cash advance you receive on completion. Please do not cancel any Direct Debit due to the lender as this will be taken into account when the loan is redeemed.

6. Repayment Strategy

Is it your intention to repay the loan from the sale of your property on your death or on the death of the last borrower: or if you, or the last of you when more than one borrower, have left your home permanently. e.g. if you move into long-term care.

Yes No

If no, please give details

7. Credit history of applicants

Have you ever had an application for a mortgage declined, or been refused credit or defaulted on any loan or credit agreement?

First Applicant

Yes No

Second Applicant (if applicable)

Yes No

If yes, please give details

Have you ever had a county court judgment/decreed recorded against you or any other court orders for non-payment in the last six years?

First Applicant

Yes No

Second Applicant (if applicable)

Yes No

If yes, please give details

Have you ever been declared bankrupt or insolvent/had proceedings commenced against you/ entered into a voluntary arrangement with creditors?

First Applicant

Yes No

Second Applicant (if applicable)

Yes No

If yes, please give details

We reserve the right to reject applications if a credit search highlights information not disclosed in this application form.

8. Your property valuation

Pure Retirement will need to obtain a mortgage valuation report. This is a limited report and is not a survey of the property. It is prepared for Pure Retirement's purposes only.

If you are not already the owner, please provide the name, address and telephone number of the person we can contact to make arrangements for the valuation.

| | Owner details | Details if not the owner |
|------------------------|--|--|
| Name | <input style="width: 95%;" type="text"/> | <input style="width: 95%;" type="text"/> |
| Flat No. / Flat name | <input style="width: 95%;" type="text"/> | <input style="width: 95%;" type="text"/> |
| House No. / House name | <input style="width: 95%;" type="text"/> | <input style="width: 95%;" type="text"/> |
| Street | <input style="width: 95%;" type="text"/> | <input style="width: 95%;" type="text"/> |

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| | Owner details | Details if not the owner |
|------------------|----------------------|--------------------------|
| Town | <input type="text"/> | <input type="text"/> |
| County | <input type="text"/> | <input type="text"/> |
| Postcode | <input type="text"/> | <input type="text"/> |
| Telephone number | <input type="text"/> | <input type="text"/> |

9. Details of your solicitor

Pure Retirement will appoint their own solicitor to represent them. You will need to appoint a firm to represent you.

| | |
|--------------------------|----------------------|
| Name of contact | <input type="text"/> |
| Name of company | <input type="text"/> |
| Address | <input type="text"/> |
| | <input type="text"/> |
| Contact telephone number | <input type="text"/> |

10. Plan details

Plan required: Classic Lump Sum Classic Drawdown

Initial loan amount

£

Total loan amount

£

Purpose of loan

| | | | |
|----------------------|----------------------|----------------------|----------------------|
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| 1 | 2 | 3 | 4 |

Additional information

11. Using your personal information

Personal information which you provide to Pure Retirement will be used to pursue our legitimate interest and in the following ways:

- To set up and administer your Lifetime Mortgage
- To calculate the amount you can borrow
- For complaints analysis (if appropriate)
- For research and statistical analysis
- For fraud prevention
- For regular reporting to the FCA (Financial Conduct Authority)
- Pure Retirement will share data relating to you and your Pure Retirement lifetime mortgage with Rothesay Life Plc (Rothesay) so that Rothesay can risk assess the loan against your property. Rothesay will be acting as a data controller. Further information on how Rothesay will process your personal data, together with how you make a request in line with your individual rights under Data Protection legislation is available at rothesaylife.com/data-protection

To complete our processes and administer your plan, we may have to share your information with our service providers and credit reference agencies. These organisations will not use your information for any other purpose. We may also need to share information with your financial adviser and solicitor.

To apply for a lifetime mortgage with Pure Retirement Limited, it is a requirement for you to provide the personal data requested. If this data is not provided we will not be able to process the application.

We may transfer or otherwise dispose of the benefit of the proposed loan to any person without further reference to you. By signing the declaration you will be consenting for us to dispose of any loan should we so wish. Pure Retirement may disclose information relating to you, the property, the loan and the conduct of the loan account to any transferee or potential transferees of the loan.

To complete our processes we may have to share your information with other third parties. This information will not be used for any other purpose. We will not disclose any of your information to any other body or organisation except to prevent fraud or if required to do so by law.

Your information will only be used when necessary and will only be available to those who need to see it. When you sign the declaration on page 4 of this form you will be consenting for us to use any sensitive information for the purposes above.

We will keep your personal data for 12 years after the redemption of the mortgage contract if your application proceeds to completion in order to fulfil our regulatory requirements. If your application does not proceed to completion we will keep your data for 6 years for regulatory purposes.

You have the right to access all of your personal data that we store and to apply to rectify or object to the processing of your personal data. Requests can be made in writing to, The Data Protection Officer, Pure Retirement Limited, 3175 Century Way, Thorpe Park, Leeds LS15 8ZB. There will be no charge for accessing your data.

You have the right to complain about the way we use or process your data to the Information Commissioner's Office on 0303 123 113 or through their website www.ico.org.uk

If you need any further information, please contact the **Pure Retirement Data Protection Officer** on **0844 854 2120** or email info@pureretirement.co.uk. Alternatively you may contact us in writing at **Pure Retirement Ltd, 3175 Century Way, Thorpe Park, Leeds, LS15 8ZB.**

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12. Customer's declaration and authorisation

By signing this declaration I/we agree that:

This Lifetime Mortgage will be administered on an interest roll-up basis in accordance with the terms of the Mortgage, the Lifetime Mortgage Conditions and the terms and conditions of the Offer of Loan.

I/we will inform Pure Retirement if any of the information contained in this application changes before the Lifetime Mortgage is advanced.

A mortgage valuation report will be arranged by Pure Retirement. This report is intended solely for the purpose of considering this application for a loan and is not intended to be a detailed inspection of the property.

Neither Pure Retirement nor its valuer give any warranty as to the condition or value of the property and that it is for me/us to satisfy myself/ourselves as to the value and condition of the property.

I/we will keep the property fully insured until the loan is fully repaid.

A condition of applying for a loan is that Pure Retirement needs not give any reason if declining the application. I/we will not let the property without prior authorisation from Pure Retirement.

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 application and any supporting documentation, information or security.

I/we give Pure Retirement permission:

To transfer or otherwise dispose of the benefit of the proposed loan, mortgage or other security for the loan if it so wishes, to any person(s) with reference to myself, and I acknowledge that all references to 'the lender' will include any such transferee.

To make searches at credit reference agencies who will supply credit information and information from the electoral register. The agencies will record details of the search whether or not the application proceeds.

I/we declare that:

I/we am/are over 55 years of age.

I/we are resident in the United Kingdom.

I/we have received a personalised Key Facts Illustration and Key Facts about my/our Financial Adviser's services document.

I/we have received a report from my Financial Adviser explaining why this Lifetime Mortgage is suitable for me/us.

I/we have received a copy of the Lifetime Mortgage product literature which explains the nature of this type of mortgage loan and the potential implications of entering into this arrangement.

I/we have been advised to notify and consult with any other person(s) who may have an interest in the property offered as security for this Lifetime Mortgage.

I/we apply for a loan to be made on the security of the property according to the terms and conditions applicable to the Lifetime Mortgage. Following loan completion, any fees or disbursements outstanding will be debited to the mortgage.

To the best of my/our knowledge and belief, the information on this application and any previous statements and particulars I/we have submitted to Pure Retirement are true and complete.

I/we have read the notice regarding the use of my/our personal information.

Has your adviser explained the Key Facts Illustration to you?

Yes No

Has your adviser discussed the suitability of this Pure Retirement product and any alternative options with you?

Yes No

By signing this declaration I/we am/are allowing you to process my/our application using the information that I/we have given.

| | First Applicant | Second Applicant (if applicable) |
|--------------------------------|---|---|
| Signature(s) | <input type="text"/> | <input type="text"/> |
| Date(s) signed | <input type="text"/> | <input type="text"/> |
| Power of Attorney application? | <input type="checkbox"/> Yes <input type="checkbox"/> No If 'Yes' please enclose a copy of the Power of Attorney. | |

A copy of the lifetime mortgage conditions and your completed application form are available on request.

Pure Classic Adviser Application Form

13. Confirmation of identity

Adviser's confirmation of verification of identity and age of a private individual introduced by a regulated firm.

First applicant details (see explanatory notes below)

Full name of customer

Current address

 Postcode

Previous address if individual has changed address in the last three years

 Postcode

Date of birth

Confirmation

I/we confirm that:

- (a) the information in the section above was obtained by me/us in relation to the customer;
- (b) the evidence I/we have obtained to verify the identity of the customer: (tick only one)

Meets the standard evidence set out within the guidance for the UK Financial Sector issued by Joint Money Laundering Steering Group; or

Exceeds the standard evidence (written details of the further verification evidence taken are attached to this confirmation).

Signed

Name

Position

Date

Adviser's confirmation of verification of identity and age of a private individual introduced by a regulated firm.

Second applicant details (see explanatory notes below)

Full name of customer

Current address

Postcode

Previous address if individual has changed address in the last three years

Postcode

Date of birth

Confirmation

I/we confirm that:

- (a) the information in the section above was obtained by me/us in relation to the customer;
- (b) the evidence I/we have obtained to verify the identity of the customer: (tick only one)

Meets the standard evidence set out within the guidance for the UK Financial Sector issued by Joint Money Laundering Steering Group; or

Exceeds the standard evidence (written details of the further verification evidence taken are attached to this confirmation).

Signed

Name

Position

Date

Details of introducing firms (or sole trader)

Full name of regulated firm (or sole trader)

FCA reference number

Explanatory notes

1. A separate confirmation must be completed for each customer (e.g. joint holders, trustee cases and joint life cases). Where a third party is involved, e.g. a Power of Attorney, the identity of that person must also be verified, and a confirmation provided.
2. This confirmation must carry an original signature, or an electronic equivalent.

Pure Classic Adviser Application Form

14. Adviser's declaration

Name of adviser

Company Name

Address line 1

Address line 2

Town

Postcode

FCA / Network number

Adviser email address

Please tick to indicate that advice has been given:

Advice given and a recommendation made that the customer(s) apply for the lifetime mortgage product indicated (advised sale).

Please disclose any fee payable by the customer(s) for advising on or arranging this lifetime mortgage.

£

Advice:

Meets the standard evidence set out within the guidance for the UK Financial Sector issued by JMLSG; or exceeds the standard evidence (written details of the further verification evidence taken are attached to the confirmation).

I confirm that the information provided (including details of FCA Authorisation) are correct. I confirm that I have passed an appropriate approved examining board's specialist examination in equity release and that I have provided/supervised (tick as appropriate) the equity release advice and recommendation.

Provided

Supervised

I confirm I have verified the age of the customer(s) by (e.g. Passport, driving licence etc.)

Applicant 1

Applicant 2

Signature of adviser/
supervisor

Date

15. Once this application is completed:

1. Read through the checklist below
2. Send the main application, with attachments to:

The Administration Manager
Pure Retirement Limited,
3175 Century Way,
Thorpe Park,
Leeds,
LS15 8ZB

Application checklist

Has your client signed the Declaration?



Have you signed the Adviser's Declaration?



To enclose with this Application

Have you enclosed a cheque, payable to Pure Retirement, for the valuation report? (if applicable)



Have you enclosed the following forms of ID for your client?

Primary ID

Certified copy of original Passport(s)? or



Certified copy of original photo Driving Licence(s)?



Address verification

Utility bill or bank statement dated within the last 3 months? or



Latest council tax bill or mortgage statement?



Financial Conduct Authority (FCA)

Tel: 0800 111 6768

Web: www.fca.org.uk

Equity Release Council

Tel: 0844 669 7085

Web: www.equityreleasecouncil.com

Complaints

We hope you will be delighted with our service. But, if we fall short and you wish to complain, please write to our Complaints Officer at the address in the 'How to contact us' section. We will send you an acknowledgement together with a copy of our internal complaint handling procedure. If you are not happy with the outcome of our investigation, you can then take the matter up with:

The Financial Ombudsman Service,
Exchange Tower,
London E14 9SR
Tel: 0845 080 1800
www.financial-ombudsman.org.uk



Providing solutions for your future

Pure Retirement Limited, 3175 Century Way,
Thorpe Park, Leeds, LS15 8ZB

Tel: 0113 366 0599

Email: info@pureretirement.co.uk

www.pureretirement.co.uk

Company registered in England and Wales No. 7240896.

Pure Retirement Limited is authorised and regulated by the
Financial Conduct Authority.

FCA registered number 582621.

www.equityreleasecouncil.com Tel: 0300 012 0239