



Pure Sovereign

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.

Please only use this form to apply for the Pure Sovereign Plan

For adviser use only

New Application Yes No Additional Borrowing Yes No

If 'yes', please quote the original Agreement Number

KFI Ref No.

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 original or certified copies of identification for all applicants.

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"/>

Subject to our approval, any other occupants over 17 years old will be required to sign a Deed of Consent waiving any right of occupancy and must seek legal advice before they do so.

3. Enduring and Lasting Power of Attorney

You only need to complete this section if an Enduring or Lasting Power of Attorney will form part of your application. We will need to see original or certified copies of identification for all Power of Attorney.

	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"/>
Home 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 buildings 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 for the valuation fee. The amount of valuation fee is shown on your Key Facts Illustration/Porting Letter.

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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

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

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

Is the property listed? Yes No

Does the property have more than 20 acres of land? Yes No

Does the property have agricultural restrictions? Yes No

Has the property ever been flooded, been at high risk of movement of subsidence or near contamination? 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

Number of storeys (Ground floor = 1)

If 6 storeys or over, is it served by lifts? Yes No

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 <input type="text"/>	Postcode <input type="text"/>
Years remaining on lease	<input type="text"/>	

Is the Annual Service Charge more than £1,000 or more than 0.75% of the property value? Yes No

Existing loans

Do you have an existing loan or mortgage secured on your property with another lender (other than Pure)? Yes No

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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. Credit history of applicants

Have you ever had an application for a lifetime 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/decree recorded against you?

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

Have you ever incurred mortgage, rent or loan arrears?

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.

7. 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

Flat No. / Flat name

House No. / House name

Street

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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"/>

8. Plan details

Purpose of loan

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

Amount that you wish to receive as your initial cash advance

£

Total cash facility

£

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

Name of company

Address

Postcode

Contact telephone number

Additional information

10. 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
- To share with our funder, Pension Insurance Corporation plc
- For regular reporting to the FCA (Financial Conduct Authority)

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 acknowledging that we may 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 10 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** at **3175 Century Way, Thorpe Park, Leeds, LS15 8ZB**.

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11. 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.

	First Applicant	Second Applicant (if applicable)
Signature(s)	<input style="width: 100%; height: 30px;" type="text"/>	<input style="width: 100%; height: 30px;" type="text"/>
Date(s) signed	<input style="width: 100%; height: 30px;" type="text"/>	<input style="width: 100%; height: 30px;" 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.

12. Confirmation of identity

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

First applicant details (see explanatory notes below)

Full name of customer	<input style="width: 100%; height: 30px;" type="text"/>
Current address	<input style="width: 100%; height: 60px;" type="text"/>
Previous address if individual has changed address in the last three years	<input style="width: 100%; height: 60px;" type="text"/>
Date of birth	<input style="width: 60%; height: 30px;" type="text"/>

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).

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Signed	<input type="text"/>
Name	<input type="text"/>
Position	<input type="text"/>
Date	<input type="text"/>

N.B. Please note Pure Retirement Limited will conduct its own verification of identity via its conveyance solicitor.

Second applicant details (see explanatory notes below)

Full name of customer	<input type="text"/>
Current address	<input type="text"/>
	Postcode
Previous address if individual has changed address in the last three years	<input type="text"/>
	Postcode
Date of birth	<input type="text"/>

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	<input type="text"/>
Name	<input type="text"/>
Position	<input type="text"/>
Date	<input type="text"/>

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.

13. Adviser's declaration

Name of adviser

Company name

FCA / Network number

From 1st August 2007, ERC members will only accept business from advisers who hold a suitable lifetime mortgage qualification.

I confirm that this application is made under Pure Retirement Limited's current Terms of Business which I have read. I confirm that I comply with the requirements of those Terms of Business.

I confirm that to the best of my knowledge this application meets with Pure Retirement Limited's current lending criteria and that the information provided is correct.

I confirm that I have passed an appropriate examination in Home Reversion Plans/Lifetime Mortgages as prescribed by the Financial Conduct Authority and that I have provided/supervised this Equity Release advice and recommendation.

Signature of adviser/
supervisor

Date

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14. Once this application is completed:

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

Mortgage Processing
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?

Certified copy of Primary ID (e.g. passport/drivers licence etc.)



Certified copy of Address ID (e.g. bank statement- dated within the last 3 months/recent utility bill etc.)



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