

## FURTHER ADVANCE APPLICATION FORM

June 2024

### Submission requirements

Although every application will have a bespoke list of submission requirements, you may be asked to provide some or all of the following. If you can't provide the required documents during the online application, please make sure you send them to us within 24 hours of making your application as we won't be able to fully underwrite your case until we receive these.

	Landlords with four or more buy-to-let properties, and HMO and multi-unit block applications	Limited companies	Landlords with three or fewer buy-to-let properties
<b>Fully completed online application</b>	✓	✓	✓
<b>Fully completed <a href="#">property schedule</a></b> (We can accept your own property schedule, providing it contains all of our required fields)	✓ Only required if the landlord owns four or more buy-to-let properties	✓ Only required if the limited company owns four or more buy-to-let properties	✗
<b>If employed:</b> • the last three months' payslips	✓	✓ Only required if the Guarantors sole income is from employment	✓
<b>If self-employed, the last two years:</b> • SA302 tax calculations (or equivalent) • Tax Year Overview • Tax return / SA100	✓ Sole traders and for rental income from property held in personal name	✗ However, we will need to verify the income declared	✓ SA302 tax calculations only
<b>For limited companies whose principal purpose is holding buy-to-let property:</b> • the last two years accounts (if available), prepared by a qualified member of an accountancy body acceptable to us	✗	✓	✗
<b>The last three months' rental bank statements</b> (To confirm all rental income and investment mortgage payments across all portfolios)	✓ Only required if the landlord owns four or more buy-to-let properties	✓ Only required if the limited company owns four or more buy-to-let properties	✗
<b>Completed direct debit instruction</b>	✓	✓	✓
<b>Completed <a href="#">submission requirements questionnaire</a></b>	✓	✓	✓

The applicant's most recent residential mortgage statement may be requested where it is not possible to evidence the mortgage by credit reference agency search. We reserve the right to contact the applicant(s) and request additional information or references such as an accountant's reference, employment reference, bank/mortgage statements or a bank reference.

**In conjunction with other criteria, we will assess the affordability of this mortgage based on the expected monthly income generated from letting the property to a tenant. The actual income generated may be different and can be influenced over time by changes within the rental market. The applicant(s) will remain responsible for meeting the costs of the mortgage and the additional costs associated with letting property for the duration of ownership.**

## Intermediary details

Where this application is being submitted by a professional adviser, this section must be completed in order to avoid processing delays.

<b>Submitting intermediary</b>	
To ensure compliance with any business agreements you have in place, and also that the business is allocated to the correct source, please confirm whether you are submitting:	
<input type="checkbox"/> As an appointed representative of	network
<input type="checkbox"/> As Directly Authorised	<input type="checkbox"/> Non regulated based on your CCL
Consultant's full name	
Consultant's FCA number	
Company name	
Principal's FCA number	
Intermediary's address <i>(Including postcode)</i>	
Telephone number	Email address

<b>Originating intermediary</b>	
Where this application is being originated by a different intermediary to the submitting intermediary, please complete the following details:	
Consultant's full name	
Consultant's FCA number	
Company name	
Principal's FCA number	
Intermediary's address <i>(Including postcode)</i>	
Telephone number	Email address

## Application form for let properties

This form has been designed to cover applications on either a single property or multiple properties, and also from the following types of applicant:

**Private individual(s):** Please ignore references to the company / LLP and the limited company details section and begin the application overleaf.

**Limited company / limited liability partnership:** It should be noted that the expressions “guarantor” or “you” should be interpreted to mean a director / member or significant shareholder of the company / LLP.

In accordance with our lending criteria, full, joint and several personal guarantees must be available from all of the directors / members subject to the company / LLP having a maximum of four directors / members. We reserve the right to request guarantees on a similar basis from significant shareholders.

**Please complete each section of the application in BLOCK CAPITALS. Where a question does not apply, please state N/A or None.**

<b>Limited company / Limited liability partnership (LLP)</b>	
This section should only be completed where the application is to be in the name of a limited company or LLP. Please note: The limited company / LLP must be registered and trading in England, Wales or Scotland and have been incorporated for the principal purpose of buying and holding residential investment property.	
Company / LLP name	
Is the company / LLP an existing Paragon mortgage customer?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is the company / LLP trading?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, date trading commenced	
Registered office* <i>(Including postcode)</i>	
Telephone number	Email
Company / LLP registration number	
Company VAT number	
Name of company secretary	
Is your main place of business in the UK different from the registered office?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please give business address <i>(Including postcode)</i>	
Telephone number	
Name and address of accountant / auditors <i>(Including postcode)</i>	
Telephone number	
Name of individual acting	
Their qualification	

\*A PO Box number is not acceptable

## Personal details

Applicant / Guarantor 1	
Title <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other	
First names (in full)	Surname
Gender <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other	
Marital status	Date of birth
Country of birth	
Number of children / dependants	Their ages / / / / /
Current residential address <i>(Including postcode)</i>	
Home telephone	Mobile
Email	
Length of time at this address	Years Months
Residential status <input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> With relations or friends	
Name of current lender / landlord	
Address of current lender / landlord <i>(Including postcode)</i>	
Account number	
If you have lived at your current address for less than two years, please give previous residential address, including postcode <i>(If more than one address please use continuation sheet on page 18)</i>	
Length of time at this address	Years Months
Residential status <input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> With relations or friends	
Name of previous lender / landlord	
Address of previous lender / landlord <i>(Including postcode)</i>	
Account number	

## Personal details

Applicant / Guarantor 2	
Title <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other	
First names (in full)	Surname
Gender <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other	
Marital status	Date of birth
Country of birth	
Number of children / dependants	Their ages / / / / /
Current residential address <i>(Including postcode)</i>	
Home telephone	Mobile
Email	
Length of time at this address	Years Months
Residential status <input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> With relations or friends	
Name of current lender / landlord	
Address of current lender / landlord <i>(Including postcode)</i>	
Account number	
If you have lived at your current address for less than two years, please give previous residential address, including postcode <i>(If more than one address please use continuation sheet on page 18)</i>	
Length of time at this address	Years Months
Residential status <input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> With relations or friends	
Name of previous lender / landlord	
Address of previous lender / landlord <i>(Including postcode)</i>	
Account number	

## Personal details

Applicant / Guarantor 3	
Title <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other	
First names (in full)	Surname
Gender <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other	
Marital status	Date of birth
Country of birth	
Number of children / dependants	Their ages / / / / /
Current residential address <i>(Including postcode)</i>	
Home telephone	Mobile
Email	
Length of time at this address	Years Months
Residential status <input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> With relations or friends	
Name of current lender / landlord	
Address of current lender / landlord <i>(Including postcode)</i>	
Account number	
If you have lived at your current address for less than two years, please give previous residential address, including postcode <i>(If more than one address please use continuation sheet on page 18)</i>	
Length of time at this address	Years Months
Residential status <input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> With relations or friends	
Name of previous lender / landlord	
Address of previous lender / landlord <i>(Including postcode)</i>	
Account number	

## Personal details

Applicant / Guarantor 4	
Title <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other	
First names (in full)	Surname
Gender <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other	
Marital status	Date of birth
Country of birth	
Number of children / dependants	Their ages / / / / /
Current residential address <i>(Including postcode)</i>	
Home telephone	Mobile
Email	
Length of time at this address	Years Months
Residential status <input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> With relations or friends	
Name of current lender / landlord	
Address of current lender / landlord <i>(Including postcode)</i>	
Account number	
If you have lived at your current address for less than two years, please give previous residential address, including postcode <i>(If more than one address please use continuation sheet on page 18)</i>	
Length of time at this address	Years Months
Residential status <input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> With relations or friends	
Name of previous lender / landlord	
Address of previous lender / landlord <i>(Including postcode)</i>	
Account number	

## Occupation and income

Applicant / Guarantor 1		
Employment status		
<input type="checkbox"/> Employed	<input type="checkbox"/> Sub-contractor	<input type="checkbox"/> Partnership
<input type="checkbox"/> Sole trader	<input type="checkbox"/> Shareholder / Company director / Designated member	
If shareholder, shareholding of business		
Occupation		
Nature of business		
Name of employer or business		
Address of employer or business <i>(Including postcode – If self-employed, provide business address)</i>		
Telephone number		
Length of current employment or date business established		
Is your employment permanent and non-probationary?		<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you employed on a contract basis?		<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, length of current contract	Years	Months
Renewal date		
Gross employed income		
Self employed net profit income <i>(Sole trader or partnership excluding buy-to-let income)</i>		
Limited company / LLP income <i>(Dividend / director's remuneration / member's profit)</i>		
Gross rental income <i>(As of today's date including all existing properties and current purchase applications)</i>		
Self employed pre-tax profit income <i>(Buy-to-let income)</i>		
All other taxable income <i>(eg pension, investments, savings etc)</i>		
If self-employed, name of accountant		
Address of accountant <i>(Including postcode)</i>		
Accountant telephone number		
Accountant email address		
Name of individual acting and qualification		
Length of time with accountant	Years	Months
National Insurance number		



## Occupation and income

Applicant / Guarantor 2		
Employment status		
<input type="checkbox"/> Employed	<input type="checkbox"/> Sub-contractor	<input type="checkbox"/> Partnership
<input type="checkbox"/> Sole trader	<input type="checkbox"/> Shareholder / Company director / Designated member	
If shareholder, shareholding of business		
Occupation		
Nature of business		
Name of employer or business		
Address of employer or business <i>(Including postcode – If self-employed, provide business address)</i>		
Telephone number		
Length of current employment or date business established		
Is your employment permanent and non-probationary?		<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you employed on a contract basis?		<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, length of current contract	Years	Months
Renewal date		
Gross employed income		
Self employed net profit income <i>(Sole trader or partnership excluding buy-to-let income)</i>		
Limited company / LLP income <i>(Dividend / director's remuneration / member's profit)</i>		
Gross rental income <i>(As of today's date including all existing properties and current purchase applications)</i>		
Self employed pre-tax profit income <i>(Buy-to-let income)</i>		
All other taxable income <i>(eg pension, investments, savings etc)</i>		
If self-employed, name of accountant		
Address of accountant <i>(Including postcode)</i>		
Accountant telephone number		
Accountant email address		
Name of individual acting and qualification		
Length of time with accountant	Years	Months
National Insurance number		

## Occupation and income

Applicant / Guarantor 3		
Employment status		
<input type="checkbox"/> Employed	<input type="checkbox"/> Sub-contractor	<input type="checkbox"/> Partnership
<input type="checkbox"/> Sole trader	<input type="checkbox"/> Shareholder / Company director / Designated member	
If shareholder, shareholding of business		
Occupation		
Nature of business		
Name of employer or business		
Address of employer or business <i>(Including postcode – If self-employed, provide business address)</i>		
Telephone number		
Length of current employment or date business established		
Is your employment permanent and non-probationary?		<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you employed on a contract basis?		<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, length of current contract	Years	Months
Renewal date		
Gross employed income		
Self employed net profit income <i>(Sole trader or partnership excluding buy-to-let income)</i>		
Limited company / LLP income <i>(Dividend / director's remuneration / member's profit)</i>		
Gross rental income <i>(As of today's date including all existing properties and current purchase applications)</i>		
Self employed pre-tax profit income <i>(Buy-to-let income)</i>		
All other taxable income <i>(eg pension, investments, savings etc)</i>		
If self-employed, name of accountant		
Address of accountant <i>(Including postcode)</i>		
Accountant telephone number		
Accountant email address		
Name of individual acting and qualification		
Length of time with accountant	Years	Months
National Insurance number		

## Occupation and income

Applicant / Guarantor 4		
Employment status		
<input type="checkbox"/> Employed	<input type="checkbox"/> Sub-contractor	<input type="checkbox"/> Partnership
<input type="checkbox"/> Sole trader	<input type="checkbox"/> Shareholder / Company director / Designated member	
If shareholder, shareholding of business		
Occupation		
Nature of business		
Name of employer or business		
Address of employer or business <i>(Including postcode – If self-employed, provide business address)</i>		
Telephone number		
Length of current employment or date business established		
Is your employment permanent and non-probationary?		<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you employed on a contract basis?		<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, length of current contract	Years	Months
Renewal date		
Gross employed income		
Self employed net profit income <i>(Sole trader or partnership excluding buy-to-let income)</i>		
Limited company / LLP income <i>(Dividend / director's remuneration / member's profit)</i>		
Gross rental income <i>(As of today's date including all existing properties and current purchase applications)</i>		
Self employed pre-tax profit income <i>(Buy-to-let income)</i>		
All other taxable income <i>(eg pension, investments, savings etc)</i>		
If self-employed, name of accountant		
Address of accountant <i>(Including postcode)</i>		
Accountant telephone number		
Accountant email address		
Name of individual acting and qualification		
Length of time with accountant	Years	Months
National Insurance number		

## Existing property portfolio

Please complete the following where you / the company / LLP currently own property(ies) which is / are let or presently vacant which you are intending to let (excluding any main residence). Please provide full details on page 15, and should you require any additional space, please copy page 15 and attach to this application.

<b>Applicant / Guarantor 1</b>	
How long have you / the company / LLP been letting property?	Years
Do you / the company / LLP manage the property(ies)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
How many properties do you / the company / LLP currently own?	

<b>Applicant / Guarantor 2</b>	
How long have you / the company / LLP been letting property?	Years
Do you / the company / LLP manage the property(ies)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
How many properties do you / the company / LLP currently own?	

<b>Applicant / Guarantor 3</b>	
How long have you / the company / LLP been letting property?	Years
Do you / the company / LLP manage the property(ies)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
How many properties do you / the company / LLP currently own?	

<b>Applicant / Guarantor 4</b>	
How long have you / the company / LLP been letting property?	Years
Do you / the company / LLP manage the property(ies)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
How many properties do you / the company / LLP currently own?	

<b>Limited company / limited liability partnership (LLP)</b>	
How long has the company / LLP been letting property?	Years
Does the company / LLP manage the property(ies)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
How many properties does the company / LLP currently own?	

## Existing property portfolio

Should you require additional space, please copy this page and attach to the application.

Alternatively, complete the property schedule form located in the documents section on our website, and submit this alongside the application.

Property		
Owner		
Address <i>(Including postcode)</i>		
Property value	Current mortgage / loan balance	
Lender's name		
Lender's address <i>(Including postcode)</i>		
Loan to value	ICR	
Monthly mortgage payment	Monthly rental income	
How long have you owned the property?	Years	Months
Is the property currently let?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
House in multiple occupation?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Multi-unit block?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Property		
Owner		
Address <i>(Including postcode)</i>		
Property value	Current mortgage / loan balance	
Lender's name		
Lender's address <i>(Including postcode)</i>		
Loan to value	ICR	
Monthly mortgage payment	Monthly rental income	
How long have you owned the property?	Years	Months
Is the property currently let?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
House in multiple occupation?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Multi-unit block?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

## Property

If this application is for more than one property, please copy this page and the next page and attach them to your application.

Property	
Product and interest rate required	
Amount of further advance required*	
Method of repayment	
For part and part, please give loan required on	Interest only <span style="float: right;">Capital and Interest</span>
Further advance purpose	
Estimated value	
Existing Paragon account number	
Address of property <i>(Including postcode)</i>	
Type of property	Number of self-contained units
If flat or maisonette	If house or bungalow
Number of storeys in block	Number of flats in block
Tenure	If leasehold, unexpired term (in years)
If leasehold, Ground rent	If leasehold, Service charge
Is the property attached to, or above, commercial premises? <span style="float: right;"><input type="checkbox"/> Yes <input type="checkbox"/> No</span>	
If yes, please provide details	
Is the property ex local authority? <span style="float: right;"><input type="checkbox"/> Yes <input type="checkbox"/> No</span>	
If yes, please provide details	
Is the property subject to a home improvement grant? <span style="float: right;"><input type="checkbox"/> Yes <input type="checkbox"/> No</span>	
If yes, please provide details	
Is the property in, or to be in, multiple occupation? <span style="float: right;"><input type="checkbox"/> Yes <input type="checkbox"/> No</span>	
If yes, number of unrelated occupants	Date first in multiple occupation
Is the property subject to a HMO licence? <input type="checkbox"/> Yes <input type="checkbox"/> No <span style="float: right;"><i>If yes, please supply copy licence and planning approvals (see page 1)</i></span>	
Anticipated rental / rental income received per month	
Name of person to contact to arrange an inspection of the property	
Their address	
Telephone	Email

\*Please exclude any fees that you have chosen to add to the loan, as we will include these as part of our affordability and maximum LTV calculations. The further advance term of loan must match the remaining term of the initial advance.

## Credit history and outgoings

Have you any loans, hire purchase, credit / charge cards or other financial commitments such as maintenance payments?

If yes, please provide details below where the current balance exceeds £500, and / or the commitment will continue for a period exceeding 12 months. If the loan or commitment is to be repaid on or before completion please indicate this.

Applicant / Guarantor 1 <input type="checkbox"/> Yes <input type="checkbox"/> No		Applicant / Guarantor 2 <input type="checkbox"/> Yes <input type="checkbox"/> No			
Applicant / Guarantor 3 <input type="checkbox"/> Yes <input type="checkbox"/> No		Applicant / Guarantor 4 <input type="checkbox"/> Yes <input type="checkbox"/> No			
Applicant / Guarantor 1, 2, 3 or 4	Lender / Company	Purpose of loan	Monthly payment	Current balance	To be repaid

## Payment details

Please note that payment for this further advance will be collected on the direct debit mandate held on your main mortgage account. If you wish the payment to be collected from an alternative bank account, please confirm this to us, together with the new bank account details.

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This guarantee should be detached and retained by the Payer

### The Direct Debit Guarantee



- This Guarantee is offered by all Banks and Building Societies that accept instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of your Direct Debit Paragon Bank PLC will notify you 5 working days in advance of your account being debited or as otherwise agreed. If you request Paragon Bank PLC to collect a payment, confirmation of the amount and date will be given to you at the time of the request
- If an error is made in the payment of your Direct Debit by Paragon Bank PLC or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society
  - If you receive a refund you are not entitled to, you must pay it back when Paragon Bank PLC asks you to
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

## Other details

### Solicitor details

Required if either the property is in Scotland or the property has had works undertaken to it, since completion of the original mortgage, that required planning and/or building regulations approvals.

Please note: It is normally possible for the solicitor you appoint to also act for the Lender. However, we can only instruct your solicitor if the firm is registered on Lender Exchange, agrees to our terms and conditions, and has/will be appointed to Paragon's conveyancing panel. Please refer to our lending guidelines and submission requirements for further information on the criteria solicitors must meet. We reserve the right to refuse to instruct your solicitor at our discretion.

Solicitor firm name

Name of person acting

Address  
(Including postcode)

Telephone number

Email address

DX number

What (if any) is the relationship between you / the company and the solicitor?

### Additional information (must be completed in all circumstances)

As a responsible lender, when you apply for a mortgage, we have to assess all material facts before an offer is issued. It is your responsibility to disclose any material facts that could influence our decision. The following questions we consider to be material and must be answered on behalf of all applicants before we can assess your application.

- |    |  |                              |                             |
|----|--|------------------------------|-----------------------------|
| 1. | Have you ever been convicted of any offence (other than driving offences)?   | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 2. | Are you aware of any future changes to your income or expenditure that would affect your ability to repay the mortgage?  | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 3. | Have you ever incurred mortgage or unsecured credit arrears, been declared bankrupt, entered into arrangement with creditors or been partly to a mortgage where the property has been taken into possession? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 4. | Have you ever been declared bankrupt whilst being a director of a company that went into liquidation, receivership or administration or been disqualified from being a director of a company                 | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 5. | Have you ever had a county court judgement or any other court order made against you?  | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 6. | Have you been refused a mortgage in the last 12 months?  | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

If you have answered yes to any of the above questions, or if you are in doubt as to whether any fact is material, you should provide full details.



## Continuation sheet

Additional details referred to in the relevant sections of this form to be included here in support of your application.

## Declaration

**For your own benefit and protection, you should read these terms carefully before proceeding. If you do not understand any point, please ask for further information. You can visit our website at [www.paragonbank.co.uk / data-protection](http://www.paragonbank.co.uk/data-protection) or call our support services team on 0345 849 4040.**

### You confirm that:

- a) The information you've provided is complete, true, and accurate, and you understand that if you fail to disclose or provide any false or misleading information, this may result in an offer being withdrawn and may constitute a criminal offence. If any information you have provided changes before the mortgage is completed, you will tell us straight away
- b) When considering your application, we may make enquiries in respect of income confirmation, credit assessment and history of payments for any other mortgage or credit agreements. This includes confirming that you have not been declared bankrupt or have any judgments for debt registered against you
- c) You are a UK resident and have an indefinite right to remain in the UK
- d) We can request information or references about you and your application from third parties acting on your behalf, for example your broker or your solicitor
- e) If we provide you with a copy of, or extract from, our valuation report, we make no representation or warranty (express or implied) nor accept any liability or responsibility in respect of its contents
- f) All parties to the mortgage are responsible for making the relevant payments
- g) We may decline your application or withdraw an offer at any time
- h) Where there are multiple applicants, we may give information about the mortgage to one of you, rather than all. Where you share the same address, we may send only one copy of any required communication addressed to all of you
- i) We can share your latest application details with any intermediary making a further application on your behalf. This may include personal details such as address, phone number, email address and employer, but will not include details of your payment history or account conduct
- j) We can transfer any (or all) of our rights and responsibilities under our agreement with you to someone else at any time. For example, we may sell or assign your loan (and any mortgage or other security we have for your repayments) to another business. In this case, the other party will usually ask us to continue to administer them as though our own. So, for example, following securitisation, we would continue to collect payments and should you experience any difficulties in making payments, or have any queries, you should contact us

### Your data – Our promise

Paragon knows that your personal data belongs to you and not us. That's why when you, or a third party, share your personal data with us we make sure that we keep it private and safe.

We use your personal data to decide whether you're eligible for a Paragon product, to administer your account and for a variety of other reasons but sometimes it may lead to us refusing to provide, or continue to provide, you with a product or service.

We also share your information with a number of third parties. Your information may be transferred to and stored in locations outside the UK and European Economic Area (EEA), including countries that may not have the same level of protection for personal information. When we do this, we'll ensure it has an appropriate level of protection and that the transfer is lawful. We may need to transfer your information in this way to carry out our contract with you, to fulfil a legal obligation, to protect the public interest and / or for our legitimate interests.

To ensure that your personal data does receive an adequate level of protection we may put in place approved standard contractual clauses which constitute appropriate measures to ensure that your personal data is treated by those third parties in a way that is consistent with, and which respects, the EU and UK laws on data protection.

You have the right to know how we, and the fraud prevention agencies will use your information. The personal information we collect from you will be shared with fraud prevention agencies who will use it to prevent fraud and money laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance, or employment. Your information will also be shared with credit reference agencies (CRAs) to carry out credit checks and record details of your repayment history. The CRA's have drafted a notice called 'Credit Reference Agency Information Notice' (CRAIN) which sets out how your data will be processed by TransUnion, Equifax and Experian. Please go to [www.equifax.co.uk/crain.html](http://www.equifax.co.uk/crain.html), [www.transunion.co.uk/crain](http://www.transunion.co.uk/crain) or [www.experian.co.uk/crain/index.html](http://www.experian.co.uk/crain/index.html) to read the notice and [www.experian.co.uk/legal/bi-compliance-and-risk-privacy-notice/index](http://www.experian.co.uk/legal/bi-compliance-and-risk-privacy-notice/index) for the full Experian privacy notice.

Further details of how your information will be used by us, the CRA's, fraud prevention agencies, and your data protection rights, can be found on [www.paragonbank.co.uk/data-protection](http://www.paragonbank.co.uk/data-protection) or by contacting us.

We may also use the information we hold about you to inform you of products and services which are similar to the ones you currently hold with us which we believe will be of interest to you, and for statistical and analytical purposes. If you don't wish to receive these updates, please contact us.

We will only keep your personal data for as long as we need it and you have a right to ask for a copy of the personal data we hold about you.

If the personal data we hold is incorrect you have a right to ask for it to be corrected and, if you believe that we no longer have a reason to keep your personal data, you have a right to ask for it to be deleted.

For lots more information on what we do with your personal data, why we do it and what rights you have over that data, including how to make a complaint to the ICO, visit [www.paragonbank.co.uk/data-protection](http://www.paragonbank.co.uk/data-protection) or contact us.


**All applicants / guarantors to the mortgage are required to sign the following section. To forge a signature makes you liable to criminal prosecution.**

Name	Date
Signature	
Name	Date
Signature	
Name	Date
Signature	
Name	Date
Signature	


**We accept no responsibility for any representations made by any employee or agent of ours or any other person unless these are incorporated in the offer or are subsequently confirmed by us in writing.**

**PARAGON 51 HOMER ROAD, SOLIHULL, WEST MIDLANDS B91 3QJ**

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