

LENDING INTO RETIREMENT CUSTOMER DECLARATION

September 2018

I confirm that:

- (a) In accordance with the mortgage illustration delivered with this declaration:
 - (i) The mortgage term is to continue after the stated anticipated retirement date I/we have declared and as a consequence, mortgage repayments will have to be met out of my/our retirement income.
- (b) To the best of my/our knowledge and belief:
 - (i) I/we have understood the advice I/we was/were given and I/we am/are fully aware of, and accept, the consequences of taking the proposed mortgage loan;
 - (ii) I/we have understood the consequences should I/we not have sufficient income in retirement, and I/we intend to maintain any payments to my/our pension that I/we currently make;
 - (iii) I/we understand that this mortgage will be assessed on the basis that I/we continue to contribute to my proposed pension plan to at least the current level I/we am/are contributing at, or where the pension plan is determined by years of service, that I/we do not intend to leave service of my/our own volition before the declared date on the application;
 - (iv) Where any pension provision is relied upon to maintain the mortgage, I/we understand in the event that this is a joint mortgage, there is sufficient income or alternative methods of repayment should the pension holder die during the term of the mortgage, to either maintain or repay the outstanding balance.

I/we understand and agree that you will be relying on this declaration in deciding whether, and upon what terms, to agree any future mortgage application that I/we or my/our introducer might submit.

FCA registered introducer details	
Introducer name	Introducer firm

Applicant 1 signature	
Print name	Date
Applicant 2 signature	
Print name	Date