



Equity release specialists since 1978

APPLICATION FORM

KFI Reference Number
(For office use only)

INTERMEDIARY CHECKLIST

	Applicant 1	Applicant 2
Certified evidence of identification		
Certified evidence of current address		
Certified evidence of age		
Valuation fee (cheque enclosed)		

INTERMEDIARY DETAILS

Company name	
Name of adviser	
Company address (including postcode)	
Telephone no.	
Mobile no.	
Fax no.	
Email	
FSA registration no.	
Date of advice	

DECLARATION

This section must be completed in all cases in order to avoid delays in the application process.

I confirm that I have passed an appropriate approved examining board's specialist examination in equity release and I have provided/supervised* the equity release advice and recommendation.
(* delete as appropriate)

Intermediary signature	
Print name	
Mortgage club/network (if applicable)	
Adviser fee (if applicable)	

APPLICANT(S) DETAILS

PERSONAL DETAILS

	Applicant 1	Applicant 2
Mr/Mrs/Miss/Ms/Other		
Forename(s)		
Surname		
Date of birth		
Marital status		
Relationship to other applicant		
Address (including postcode)		
Telephone no./Mobile no.		
Email address		
How long have you lived at your current address?	Years	Months
If purchasing a new property, please provide address and postcode		

SURVEYOR CONTACT DETAILS

Your appointed surveyor must be a chartered surveyor from a practice of not less than two practising chartered surveyors and must carry Professional Indemnity Insurance cover of not less than £1million. Please refer to your intermediary for details of our valuation fee.

Name of surveyor	
Company name and address (including postcode)	
Telephone no.	

SOLICITOR CONTACT DETAILS

Name of solicitor	
Company name and address (including postcode)	
Telephone no.	

BUILDINGS INSURANCE DETAILS

Insurer's name	
Insurer's address (including postcode)	
Policy number	
Name of policy holder(s)	

Please use this space to provide any further information you feel may be relevant:

PROPERTY DETAILS

Property type (please tick appropriate)	House <input type="checkbox"/> Bungalow <input type="checkbox"/> Maisonette <input type="checkbox"/> Other <input type="checkbox"/> Detached <input type="checkbox"/> Semi-detached <input type="checkbox"/> Terrace/Linked <input type="checkbox"/> Flat <input type="checkbox"/> Retirement flat <input type="checkbox"/> Converted <input type="checkbox"/> No. of: floors _____ bedrooms _____ receptions _____	
Tenure (please tick appropriate)	Freehold <input type="checkbox"/> Leasehold <input type="checkbox"/> Number of years remaining _____	
Construction	Main building Brick <input type="checkbox"/> Stone <input type="checkbox"/> Block <input type="checkbox"/> Timber frame <input type="checkbox"/> Other <input type="checkbox"/> (please specify below)	Roof Tiled <input type="checkbox"/> Thatch <input type="checkbox"/> Slate <input type="checkbox"/> Flat/Bitumen <input type="checkbox"/> Other <input type="checkbox"/> (please specify below)
Estimated value of your home	£	
Do you have a mortgage or secured loan on your home? If "yes", how much?	Yes / No £	
Name and address of lender (including postcode)		
Is the property used for business purposes?	Yes / No	
Did a local authority ever own your property?	Yes / No	
Other than the applicants specified, will there be anyone else living in the property? - Occupation, name, age and relationship to applicant?	Yes / No	

THE AMOUNT YOU WISH TO RELEASE FROM YOUR HOME

(Please note this is subject to survey)

Lump sum plan	What % of equity do you wish to release?	
	What capital sum do you wish to raise?	£
Staged payment plan	What % of equity do you wish to release?	
	What capital sum do you wish to raise?	£

DECLARATION AND CONSENT

Completion of this form will not commit you in any way and the information you give will be treated in confidence. As your replies will influence our acceptance of a proposal, you must ensure that no relevant facts have been omitted. A separate sheet may be used if needed. Key Facts Illustrations are provided without obligation.

It is important that you read Sections A, B and C before signing.

Section A

The following declaration is written for each applicant. A reference made to singular words such as “I” or “my” should be read in the plural where more than one of you is making the declaration. “You/Your” in this declaration refers to either Home & Capital Trust Ltd or Home & Capital Trustee Company Ltd (together “Home & Capital”) and successors, assignees or transferees.

I agree and declare that:

- 1) I am applying for the home reversion plan detailed in this application.
- 2) The information in this application is true and accurate to the best of my knowledge and belief and where I have not completed the form myself, I have checked and agree with the information stated.
- 3) I have disclosed any information that is material to my application and I will inform you immediately if any of the information on this application changes before completion of the home reversion plan.
- 4) I understand that you may require additional information and I will supply that to you upon request.
- 5) I will make good any loss that you may suffer by relying on any information I have given you.
- 6) I authorise you or your agents to make enquiries of any person including the Land Registry as you consider necessary in connection with this application to confirm the truth and accuracy of the above information. This may include disclosing some of the information contained in this application to these persons.
- 7) I will pay any valuation fee, as applicable from time to time, incurred by you whether or not a home reversion plan completes. Please note a full refund of the valuation fee will be reimbursed upon completion.
- 8) I authorise my financial adviser to disclose to you or your solicitors and authorise you to disclose to my financial adviser any information relating to this application. I understand that my financial adviser is not authorised to give any undertaking on your behalf whether in relation to the home reversion plan or otherwise and therefore you will not be bound by, or liable for, any such undertaking.
- 9) I authorise my solicitor to disclose to you or your solicitors and authorise you to disclose to my solicitor any information relating to this application.
- 10) I consent to you disclosing, where necessary, any relevant information in this application with the persons or organisations set out below:
 - a. Insurance companies;
 - b. Any future owners or potential owners of your interest in my home reversion plan.
- 11) I have read and understood the explanation of “**Transfer**” set out in Section B below and I consent to my home reversion plan being securitised, sold or assigned and any transfer of your interest.
- 12) I have received and read a “Key Facts Illustration” document for the home reversion plan detailed in this application.

Section B - Transfer

In common with many other financial organisations, Home & Capital may sell, assign or transfer its rights in a home reversion plan in the future to any other business which is also regulated by the Financial Services Authority.

Any disposal by Home & Capital of its rights is termed a Transfer.

Similarly we may transfer a group or groups of home reversion plans to other equity release providers.

By signing this Declaration and Consent you are giving consent to the transfer of your home reversion plan in any of the ways described above.

Section C – Data Protection Act 1998

Home & Capital will use your personal information to process your application and for statistical research. Where necessary we may need to disclose your information to our service providers and agents.

We may from time to time need to process personal data about you which the Data Protection Act 1998 defines as sensitive, such as health data or criminal convictions. By providing this data you signify your consent to such data being processed by Home & Capital and any subsequent owner of your home reversion plan in the event that Home & Capital transfers your plan as set out above.

Home & Capital is part of a group of companies. The parent company is Sovereign Reversions plc. The term “Group” means Sovereign Reversions plc and its subsidiaries, including Home & Capital.

For marketing purposes Home & Capital and the Group, together with third parties with whom we have business relationships, would like to contact you by mail, telephone, email or fax with offers of goods or services which may interest you. If you do not wish to be contacted for marketing purposes please tick the appropriate box(es).

Please do NOT contact me for marketing purposes by: Telephone Mail Other

You have the right, at any time, to apply for a copy of your personal data that Home & Capital holds, on payment of a small fee.

Personal Data – Personal information that you disclose on this form will be subject to the provisions of the Data Protection Act 1998 (the Act). The information will be retained by Home & Capital Trust Ltd, who is the data controller, and may be stored on computer or in paper form. The information about you will be used for the following purpose(s) and may be shared with:

- Other companies in the Group: to provide you with the service applied for; to assist in servicing your other relationships with the Group; to make lending and credit related decisions about you; for underwriting and claims handling purposes; to assist in fraud prevention, money laundering checks and regulatory reporting; for audit or debt collection purposes; for purposes of market and product analysis.
- Third parties, being service providers and agents: to provide you with the service applied for; for underwriting and claims handling purposes; to assist in fraud prevention, money laundering checks and regulatory reporting; for audit or debt collection; to help resolve a complaint; so that services may be processed on behalf of the Group; where a bank transfers or may transfer its rights and duties under its terms and conditions; where the Group is required or permitted to do so by law.

Please sign below to confirm you have read and understood Sections A, B and C.

	Applicant 1	Applicant 2
Signature		
Print name		
Date		



Home & Capital is a trading name of Home & Capital Trustee Company Limited and Home & Capital Trust Limited, both of which are authorised and regulated by the Financial Services Authority under FSA numbers 464862 and 464223 respectively. The registered address of both companies is at 31 Goldington Road, Bedford, MK40 3LH and registered in England under company numbers 1022327 and 2100684.



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