

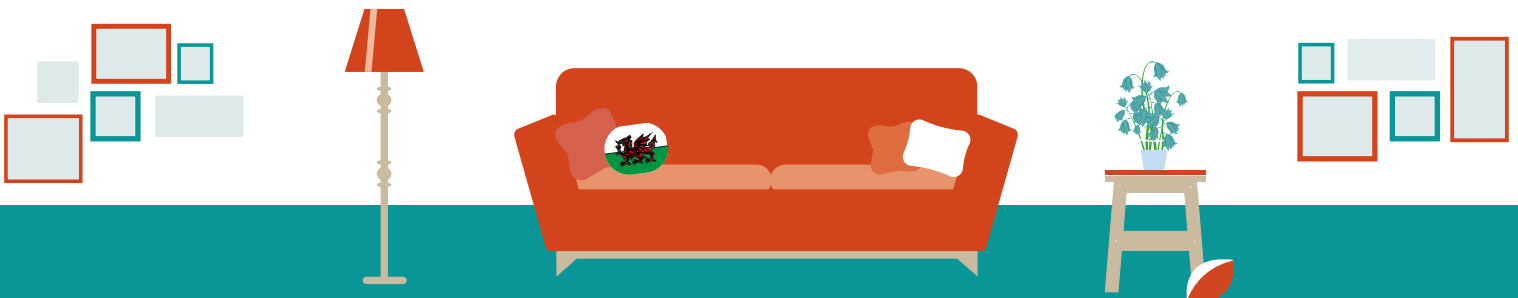


Llywodraeth Cymru
Welsh Government

Help to Buy – Wales

Property Information Form

www.gov.wales/helptobuy



Property Information Form



Confidential

Before applying for a shared equity loan, please ensure you have read the **Help to Buy – Wales Buyer’s Guide** and all supporting scheme documentation for guidance and eligibility. These are available for download at www.gov.wales/helptobuy

Please complete the following sections of the Property Information Form in full using BLOCK CAPITALS to enable us to process your application quickly.

DISCLAIMER: To minimise delay in your application being processed, please ensure all sections are filled in and completed with the appropriate boxes ticked, and all relevant documents are provided. Any applications missing this information will be returned and Help to Buy (Wales) Ltd will not be responsible for any consequential delays that occur in an applicant’s purchasing process.

Section 1 Personal Details

Section 2 Financial Details

Section 3 Property Information

Section 4 Use of Your Information

Section 5 Disclosures and Agreements

Please submit the completed Property Information Form accompanied with:

- 3 months income evidence for each applicant
- A property reservation form acquired from the property vendor
- Signed Direct Debit mandate form

by post, fax or email to:

Buyers’ e-mail: buyers@helptobuywales.co.uk

Help to Buy (Wales) Ltd
1 Capital Quarter
Tyndall Street
Cardiff CF10 4BZ

Fax: 029 2080 3451

Contact us

Tel: 08000 937 937

General enquiries: enquiries@helptobuywales.co.uk

Website: www.gov.wales/helptobuy

This form is available in other formats and in Welsh on request. Please contact us to discuss your needs.

If more than two applicants please complete an additional application form for submission.

Section 1: Personal Information

| | Buyer 1 | | Buyer 2 | |
|--|---------|----|---------|----|
| Title: | | | | |
| Firstname: | | | | |
| Middle name(s): | | | | |
| Surname: | | | | |
| Telephone number(s): | | | | |
| Personal email address | | | | |
| Date of birth: | | | | |
| Current address: | | | | |
| Time at address: | | | | |
| Previous address: | | | | |
| Time at address: | | | | |
| Are you a first time buyer? | YES | NO | YES | NO |
| Do you own a residential property? | YES | NO | YES | NO |
| If yes please provide address to be sold: | | | | |
| Proposed date of sale for this address: | | | | |
| Relationship status between applicants: | | | | |
| Number of adults to live at new property (17yrs and over): | | | | |
| Number of children to live at new property (under 17yrs): | | | | |

Section 2: Financial Details

| Buyer 1 | | Buyer 2 | | |
|--|-----|---------|-----|----|
| Name of employer: | | | | |
| Employer address: | | | | |
| Usual place of work if different to Employer's address | | | | |
| Job title: | | | | |
| Self employed: | YES | NO | YES | NO |
| Length of time in employment / self employment: | | | | |

| | Buyer 1 | Buyer 2 |
|---|---------|---------|
| Gross annual income (before tax and NI): | £ | £ |
| Annual overtime, bonus, commissions: | £ | £ |
| Monthly universal credit (working tax element): | £ | £ |
| Monthly disability allowance: | £ | £ |
| Monthly maintenance income: | £ | £ |
| Other regular income/allowances: | £ | £ |
| Monthly pension deduction: | £ | £ |
| Pension % of salary: | % | % |
| Monthly childcare vouchers: | £ | £ |
| Monthly student loan repayments: | £ | £ |
| Student Loans Plan Type: | | |
| Total monthly loans/HP repayments: | £ | £ |
| Total credit card and store card balances: | £ | £ |

Please provide any additional information regarding income or commitments which may be useful when processing your application:

Section 3: Property Information

| | | | |
|---|-----------|-------------------|--------------|
| Purchase Price: | | £ | |
| Eligible Purchasers must not be connected to the Developer (or anyone with a connection with the Developer) unless Help to Buy (Wales) Limited have confirmed in writing that the purchaser may proceed*: Developer name | | No of bedrooms: | Plot number: |
| | | Site name: | |
| House | Apartment | Freehold | Leasehold |
| <ul style="list-style-type: none"> • Term of lease years • Methodology for future rate increases ie linked to RPI • Amount of ground rent £ • Any additional estate management charges | | Property address: | |
| Expected exchange of contracts date: | | | |
| Expected purchase completion date: | | | |
| | | Postcode: | |

| | | | |
|--|---|---|---|
| PEA (predicted energy assessment) | A | B | C |
|--|---|---|---|

| | |
|---|---|
| Mortgage Loan Amount (excluding shared equity loan): | £ |
|---|---|

| | |
|------------------|------------------------|
| Mortgage lender: | Mortgage term (years): |
|------------------|------------------------|

| | |
|------------------------------|---|
| Total Deposit Amount: | £ |
|------------------------------|---|

| | |
|--|---|
| Please state gifted contribution if present: | £ |
| Please state Armed Forces contribution if present: | £ |
| Please state HtB ISA contribution if present: | £ |
| Please state your own contribution: | £ |

| | | | |
|-------------------------------------|---|--|---|
| Equity Loan Amount Required: | £ | Equity percentage of purchase price (between 10% and 20%): | % |
|-------------------------------------|---|--|---|

| Conveyancer/Solicitor details** | | Mortgage/Financial Adviser details |
|---------------------------------|--|------------------------------------|
| Company name: | | |
| Contact: | | |
| Telephone number(s): | | |
| Email address(s): | | |
| Company address: | | |
| Postcode: | | |

* For avoidance of doubt Help to Buy (Wales) Limited defines connected as company employees and immediate families including spouse, parents, grandparents, children, brothers, sisters, uncles, aunts and cousins.

**Please check that your chosen Conveyancer is trained in Help to Buy – Wales procedures, a full list can be found on our website.

Section 4: Use of your Information

Please read the following important information carefully. This sets out how Help to Buy (Wales) Limited (HtBW) will use the information provided in this application.

HtBW uses credit reference agencies and fraud prevention agencies to help make decisions and to manage your account, including your payment performance. How HtBW uses your personal information is detailed in our privacy notice, a copy of which can be found at www.developmentbank.wales/help-buy-wales-privacy-policy or by contacting us at Help to Buy - Wales Ltd, 1 Capital Quarter Tyndall Street Cardiff, CF10 4BZ.

Please note that these agencies will record searches about you whether or not your application proceeds and these searches may be seen by other companies who make their own credit enquiries. This may affect your ability to obtain credit elsewhere in the near future. HtBW may use credit scoring methods to assess your application. More information about how credit reference agencies use your information can be found at www.equifax.co.uk/crain.

Your application will also be assessed using credit reference agency records relating to anyone with whom you are linked financially. This information may also be used for debt tracing as well as the ongoing management of any funding HtBW provides.

HtBW would like to contact you from time to time to tell you about our services. Please tick this box if you would like to receive this information.

Section 5: Disclosures and Agreements

Please read the following important information carefully. This sets out how Help to Buy (Wales) Limited (HtBW) will use the information provided in this application.

By completing and submitting this application each applicant referred to below as 'I', 'We', 'me' or 'us' agrees to the following statements:

False or misleading information will result in the application being declined without further explanation.

1. I/We certify the information provided on this application is true and accurate.
2. I/We acknowledge that the term of the HtBW shared equity loan is 25 years (subject to earlier redemption in accordance with the shared equity loan provisions).
3. I/We acknowledge that if I/We own a residential property that I/We will sell the interest in that property (or properties) in advance of completing the purchase of the Property with the assistance of a HtBW shared equity loan and that it is a condition of the shared equity loan that the Property which is the subject of the HtBW shared equity loan will be the only residential property I/We have any interest in for the duration of the HtBW shared equity loan.
4. I/We further acknowledge that the Welsh Government has appointed HtBW as the Agency to manage the HtBW shared equity loans scheme and that all correspondence and payments required under HtBW scheme will be addressed to HtBW.
5. HtBW may also share information about me/us with the Welsh Government, with other organisations that handle public funds and the Provider. This information may be used for statistical surveys, which means HtBW may pass this information in confidence to local authorities, the Department for Housing and Regeneration and agencies working on HtBW's and the Welsh Government's behalf who may contact you.
6. All information I/We give to HtBW on this form (and information resulting from contact with my/our landlord, employer, conveyancer/solicitor/accountant, developer, independent financial adviser and/or mortgage broker) may be shared with the same only in relation to this application.
7. I/We authorise HtBW to request searches from credit reference agencies who will supply with credit information as well as information from the Electoral Register. These agencies will record details of any searches whether or not this application proceeds, as set out in the 'Use of Your Information' section above.
8. I/We authorise HtBW to conduct other investigations required in the assessment of this application including credit scoring and statistical analysis to test the repayment of any funding provided.
9. I/We acknowledge that HtBW may share information about me/us with third parties such as credit reference agencies, financial crime prevention organisations, Development Bank of Wales Plc and all of its associated companies, the Welsh Government and associated agents both for the assessment of this application, the prevention of financial crime and the on-going management of any funding provided.
10. I/We agree that the information and supporting documentation provided will be used by HtBW to assess this application and HtBW's decision is final.
11. I/We understand that if it is found that false information has been given to obtain assistance under the HtBW scheme either knowingly or recklessly, appropriate legal action may be taken by HtBW under its equity mortgage on its shared equity loan.

Section 5: Disclosures and Agreements (Continued)

By confirming your agreement to proceed you are accepting that HtBW, Credit Reference Agencies and Fraud Prevention Agencies may each use your information in the way described in this application and as detailed in our privacy notice. If you are completing this application on behalf of another individual you must ensure they are aware that the personal information provided by you will be used by HtBW, Credit Reference Agencies and Fraud Prevention Agencies in the way described in this application and as detailed in our privacy notice.

In submitting this application I confirm I have read and understood the disclosures and agreements above and that the details on this application are accurate and the information provided is correct.

This application is being completed by: Insert your full name below:

**And includes personal information for the following applicants:
Insert individual buyer full name(s) below:**

Buyer 1

Buyer 2

CONSENT PLEASE READ

If this application is completed by someone who is not the applicant, by ticking this box I confirm that the applicant and every other individual named in this application is aware that their personal information provided to HtBW will be used by HtBW to carry out a credit assessment using a credit reference agency.

If this application is completed by the applicant, by ticking these boxes I confirm that:

i. I am aware that my personal information provided to HtBW will be used by HtBW to carry out a credit assessment using a credit reference agency.

ii. Every other individual named in this application is aware that their personal information provided to HtBW will be used by HtBW to carry out a credit assessment using a credit reference agency.

I declare and confirm that I am:

Buyer 1

Buyer 2

UK National

EEA Citizen

Person with indefinite leave to remain status

Date

Please tell us your preferred method of communication:

Buyer 1

Buyer 2

Welsh

English

To help us identify you and protect data sensitive documents we send you, please provide a password and appropriate password hint which is personal and memorable to you, using lower case letters and numbers. Please ensure your password does not include upper case letters, special characters or spaces.

Password:

Password Hint:



Instruction to your Bank or Building Society to pay by Direct Debit

Please fill in the whole form using a ball point pen and send to:

Help to Buy (Wales) Limited
1 Capital Quarter
Tyndall Street
Cardiff
CF10 4BZ

Service User Number

| | | | | | |
|---|---|---|---|---|---|
| 4 | 4 | 0 | 9 | 2 | 0 |
|---|---|---|---|---|---|

Reference

| | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| H | T | B | W | | | | | | | | | | | | | | | | | |
|---|---|---|---|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|

Name(s) of Account Holder(s)

| |
|--|
| |
| |

Instruction to your Bank or Building Society

Please pay Help to Buy (Wales) Limited Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Help to Buy (Wales) Limited and, if so, details will be passed electronically to my Bank/Building Society.

Bank/Building Society account number

| | | | | | | | |
|--|--|--|--|--|--|--|--|
| | | | | | | | |
|--|--|--|--|--|--|--|--|

Branch Sort Code

| | | | | | |
|--|--|--|--|--|--|
| | | | | | |
|--|--|--|--|--|--|

Name and full postal address of your Bank or Building Society

| | |
|----------------|-----------------------|
| To the Manager | Bank/Building Society |
| Address | |
| | |
| Postcode | |

| |
|--------------|
| Signature(s) |
| |
| |
| Date |

Banks and Building Societies may not accept Direct Debit Instructions for some types of account

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 Help to Buy (Wales) Limited will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Help to Buy (Wales) Limited 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 Help to Buy (Wales) Limited or your Bank or building Society, you are entitled to a full and immediate refund from your bank or building society. If you receive a refund you are not entitled to, you must pay it back when Help to Buy (Wales) Limited 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.