

Account number
(Aviva use only)

Agents code
(Aviva use only)



Address for adviser to return all paperwork to:

Aviva Equity Release UK Limited, PO Box 520, Norwich NR1 3WG.

Lifetime mortgage

Application

Please make sure you read the information on acceptable properties in our guide to our lifetime mortgages, before filling in this form. If you have any questions, please contact us.

Please tick next to the lifetime mortgage you want:

Lifestyle Flexible Option

Lifestyle Lump Sum Max

1 Personal details

	First borrower	Second borrower
Title Mr/Mrs/Miss/Ms	<input type="text"/>	<input type="text"/>
	Full legal name as shown on your property deeds	
First name(s)	<input type="text"/>	<input type="text"/>
Middle name(s)	<input type="text"/>	<input type="text"/>
Last name	<input type="text"/>	<input type="text"/>
Current marital status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Cohabiting <input type="checkbox"/> Widowed <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Civil partnership <input type="checkbox"/> Dissolved civil partnership <input type="checkbox"/> Separated civil partnership <input type="checkbox"/> Surviving civil partner	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Cohabiting <input type="checkbox"/> Widowed <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Civil partnership <input type="checkbox"/> Dissolved civil partnership <input type="checkbox"/> Separated civil partnership <input type="checkbox"/> Surviving civil partner
Date of birth	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
Home telephone number	<input type="text"/>	(including STD code)
Mobile telephone number	<input type="text"/>	
Email address	<input type="text"/>	
Current address	<input type="text"/>	
	<input type="text"/>	
	Postcode	
How long have you been living at this address?	Years <input type="text"/>	Months <input type="text"/>
Will this loan be secured on your current address?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Estimated valuation	£ <input type="text"/>	
Who would you like us to contact to arrange the valuation of your property?		
Name:	<input type="text"/>	
Telephone number:	<input type="text"/>	

2 Loan details

Purpose of loan (Please provide a detailed breakdown.
Use the additional information section to provide more
information if you need to.)

Estimated cost

Please let us know immediately if you change your mind about the amount you want to borrow.

	Initial	Total
Lifestyle Flexible Option	£ <input type="text"/>	£ <input type="text"/>

Lifestyle Lump Sum Max		£ <input type="text"/>
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When would you like your money? / /

Would you like to take the inheritance guarantee? Yes No

If yes, what percentage of the property would you like to guarantee? %

3 Bank details

If you have the Lifestyle Flexible Option, you may want to release additional money in the future. If so, please enter your bank details below.

If you are taking cashback we can send this directly to your bank account after your lifetime mortgage completes, or we can send a cheque. Please let us know which option you'd like:

Bank Transfer Please enter your bank details below

Cheque N.B. Joint applications – we'll make it payable to you both. If you would like us to write the cheque in one name only, please tell us who to pay:

Cheque payable to:

Name of bank:

Address of bank:

Account number:

Sort code:

Name of account holder:

4 Property details

Type of property:

House

Bungalow

Maisonette

Flat

Type of flat (eg garden flat)

Please note that we are unable to lend on retirement properties.

Is the property an ex-local authority (NIHE in Northern Ireland)/housing association property?

Yes

No

If yes, when did you buy it?

Tenure of property:

Freehold

Leasehold

Commonhold

Please tick one box only

Feuhold (*Scotland only*)

If leasehold:

How many years are left on the lease?

years

5 Details of your legal adviser (This is essential to process your application)

Name

Name of firm

Address

Postcode

Telephone number

6 Financial details

Please complete if you have any existing mortgages or loans secured on your property.

Name of lender

Amount of
loan/mortgage

£

Name of lender

Amount of
loan/mortgage

£

7 Purchases – Only complete this section if you are buying a property

Address of the property you are buying

Postcode

Please give the seller's estate agent details

Name

Address

Postcode

Telephone number

Please tell us the provisional completion date if you have one.

Purchase price

If you are buying a newly built property, are you receiving any incentive or discount?

 Yes No

If yes, discount/incentive amount

Occupation of property

Will anyone else be living in the property apart from the borrower(s)? If yes, please give these details for each person:

 Yes No

Title Mr/Mrs/Miss/Ms

First name(s)

Middle name(s)

Last name

Relationship

Date of birth

Details of your credit history.

PLEASE NOTE: Only complete this section if you are buying a property.

Have you ever:

	First borrower		Second borrower	
been refused a mortgage on this or any other property?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
been refused insurance on this or any other property?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
had a county court judgment/court decree recorded against you?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
been declared bankrupt or insolvent, had proceedings commenced against you or entered into a voluntary arrangement with creditors?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No

If you have answered yes to any of the above questions, please give details below, including dates.

Use of personal information

We'll use the information you give us to:

- process and underwrite your application
- decide if we can offer cover and on what terms
- administer your policy and handle any claims
- help detect and prevent fraudulent activity.

Other companies from across the Aviva group, or third parties who provide services to us, in any country (including those outside the European Economic Area) could also use your information in this way. If they do, we'll make sure they agree to treat your information with the same level of protection as we would.

We may share your information with regulatory bodies, other insurers (directly or using shared databases), your insurance intermediary, or third parties providing services to them.

To keep our products and services competitive and suitable for customers' needs, we may also use your information for research and customer profiling.

From time to time, we may tell you about other products or services which may be of interest. Please tick this box if you don't want us to.

Prevention of money laundering

In line with money laundering regulations, we have to check the identity and address of everybody who's involved with, or has a beneficial interest in, this plan. This can include policyholders, premium payers, settlors, third parties and beneficial owners.

How will this be carried out?

We can check your identity and address either electronically, or by asking you to send us some documents.

Electronic verification

To do this, we use a third party company to carry out the check. The check will leave a footprint on your credit file, but it isn't a credit check so it won't affect your credit rating.

Documentary verification

In certain circumstances, we may ask you to give us more evidence of your identity and address. Your financial adviser will tell you what evidence we need.

You should not use the lifetime mortgage to raise cash for the short term. If you can think of a time when you might want to repay the loan (other than on your death or when you move into long-term care), you should consider alternative types of finance. If you choose to repay the loan early, you may have to pay a substantial early repayment charge.

Declaration – must be completed by all borrowers

The Lifetime Mortgage Key Facts Illustration is important and you should take the time to read it. You should have received one from your Financial Adviser. Please ask for a personalised illustration if you have not already received one. If there is anything that you do not understand then you should ask for further information or consult your financial adviser.

- I am completing this declaration as part of my application for the Lifetime Mortgage.
- I confirm that I am permanently resident in the United Kingdom.
- I understand that the information provided in this application form will be used by Aviva when assessing my eligibility for a lifetime mortgage.
- I understand that if any of the information I have given is not truthful, accurate and complete, then this could result in cancellation of my lifetime mortgage application, or withdrawal of, or amendment to any offer of a lifetime mortgage made to me.
- I have checked that all the information I have given in the application is truthful, accurate and complete.
- I understand that I will be responsible for all valuation and legal fees, plus any other costs and disbursements (out of pocket expenses) incurred on behalf of Aviva in connection with the lifetime mortgage whether or not it proceeds.
- I understand that the valuer's report is not a structural survey and if a structural survey is necessary I must get one independently at my expense.
- I understand that paying a valuation fee does not mean that Aviva must approve my application for a lifetime mortgage.
- I understand that if Aviva offer me a lifetime mortgage this does not guarantee that my property is in good condition or of good construction.
- I agree to Aviva processing all information associated with my application and resulting lifetime mortgage as set out in the Use of personal information statement on page 7 of this application.
- I agree to Aviva verifying my identity as set out in the Prevention of Money Laundering section on page 7 of this application.
- My financial adviser has explained what the maximum early repayment charge may be and how this charge is calculated and if applicable; circumstances when the cash reserve may be decreased or cancelled.
- I understand that the lifetime mortgage is not designed to be repaid early and I accept that I am making a lifetime commitment.

The lifetime mortgage is subject to the terms and conditions which apply at the time we make the lifetime mortgage offer. We will provide terms and conditions with all lifetime mortgage offers. Please ask your financial adviser if you would like to see the terms and conditions before that time.

continued overleaf

Customer checklist

Please tick the boxes to confirm that you've enclosed all the documentation we need to deal with your application. By enclosing original or certified copies of the following documents, it may help to speed up your application.

	First Borrower	Second Borrower
Birth certificate	<input type="checkbox"/>	<input type="checkbox"/>
OR		
Passport	<input type="checkbox"/>	<input type="checkbox"/>
OR		
Photo driving licence	<input type="checkbox"/>	<input type="checkbox"/>
Marriage certificate (where a name change has occurred)	<input type="checkbox"/>	<input type="checkbox"/>
OR		
Civil partnership certificate (where a name change has occurred)	<input type="checkbox"/>	<input type="checkbox"/>
Valuation fee cheque (Payable to Aviva Equity Release UK Limited)	<input type="checkbox"/>	<input type="checkbox"/>

We strongly recommend that you discuss your plans to take out a lifetime mortgage with your family before you complete an application.

- I have discussed/intend to discuss my plans with my family/beneficiaries
- I don't want to discuss my plans with my family/beneficiaries.
- There are no beneficiaries to my estate.

I have read the **Declaration** above and the **Use of personal information** and **Prevention of Money Laundering** statements.

Signature(s) of borrower(s)

First borrower	<input type="text"/>	Date	<input type="text"/>
Second borrower	<input type="text"/>	Date	<input type="text"/>

Intermediary adviser's declaration

I certify that:

- I have given advice on this lifetime mortgage in accordance with MCOB
- I have passed an appropriate approved examining board's specialist examination in equity release and that I have provided/supervised the equity release advice and recommendation
- I have charged a fee of £ or % of loan amount for the advice given:

It will be taken at the time of application and is
fully / partially / non-refundable

It will be paid upon completion of your lifetime mortgage

- I have not charged a fee for the advice given in relation to this lifetime mortgage (delete if not applicable)
- the borrower does/does not have to take out home buildings insurance I have recommended.

Are you submitting this application through a network? Yes No

If yes, name of network:

Are you a member of a mortgage club? If so, please specify:

Signature Date / /

Print full name

Adviser's details

Company name

FCA registration no:

Address

Telephone number

Please tell us who to contact with any updates or questions we might have about this application, if different to adviser.

Contact name

Contact telephone number

Contact email address

Please send all paperwork to Aviva Equity Release UK Limited, PO Box 520, Norwich NR1 3NG.

Supporting information

Please tick to confirm where applicable

Has the quote reference number been written on the front of the application?

Application form: Have both borrowers signed and dated the declaration in section 4?

Proof of age

Birth certificate

Passport or

Driving licence

Introduction / Money Laundering certificate

Borrower 1

Borrower 2

Survey fee (as stated on quotation)

Cheque enclosed

Buildings insurance schedule

Enclosed

To follow

Confirmation of Verification of Identity (CVI)

PRIVATE INDIVIDUAL

To be completed by an FCA Regulated Firm, EU Regulated Financial Services Firm or Non-EU Regulated Financial Services Firm

Complete a separate certificate for all parties to the contract (eg joint applicants, trustees, settlors, third parties including beneficial owners) where you have checked their identity.

Full name of customer*/ trustee*/ beneficial owner*/ third party (provide relationship to applicant)*

*Delete as applicable

Date of birth

Current address

Postcode

Previous address if applicant has changed address in last three months

Postcode

FACE TO FACE/NON FACE TO FACE APPLICATION*

*Delete as applicable

Please complete the section that applies to you.

Section A

CONFIRMATION – FCA regulated firm

I/we confirm that:

- (a) I/we got the information in the section above from the customer
(b) the evidence I/we have obtained to confirm the identity of the customer:

[tick only one]

meets the standard evidence set out within the guidance for the UK Financial Sector issued by JMLSG

or

exceeds the standard evidence (I/we have attached further verification evidence to this confirmation).

CONFIRMATION – EU regulated financial services firm

We confirm that:

- (a) I/we got the information in section 1 above from the customer
(b) the evidence we have obtained to confirm the identity of the customer meets the requirements of our national money laundering legislation that implements the EU Money Laundering Directive and any relevant authoritative guidance provided as best practice for the type of business or transaction to which this confirmation relates
(c) where the underlying evidence confirming the customer's identity is held outside the UK, we'll provide copies of the relevant customer records we're required to keep by local law to UK law enforcement agencies or regulators under court order or any relevant mutual assistance procedure.

CONFIRMATION – Non-EU regulated financial services firm

We confirm that:

- (a) I/we got information in section 1 above from the customer
(b) the evidence we have obtained to confirm the identity of the customer meets the requirements of local law and regulation;
(c) where the underlying evidence confirming the customer's identity is held outside the UK, we'll provide copies of the relevant customer records we're required to keep by local law to UK law enforcement agencies or regulators under court order or any relevant mutual assistance procedure.

Section B

I have not verified the identity of the applicant because (tick as applicable):

Please tick

Low premium exemption applied

Source of funds concession applied

Adviser's Declaration

Please complete in all cases

Jurisdiction

Full name of regulator firm

Name of regulator

Regulator reference number

Signed*

Name

Position

Date

Company stamp:

*This certificate must be signed by the person who has seen the original documentary evidence.

Explanatory notes

- 1 You must complete a separate confirmation for each customer (eg joint holders, trustee cases, beneficial owners and joint life cases). A beneficial owner is an individual other than trustees who controls the management of a trust or other arrangement and any individuals entitled to more than 25% of the property of the trust. Where a third party is involved, for example a payer of contributions who is different from the customer, you must also verify the identity of that person and provide confirmation.
- 2 You can't use this form to verify the identity of any customer who was an existing client of the introducing firm before local anti-money laundering laws or regulations requiring verification came into force.
- 3 This confirmation must carry an original signature, or electronic equivalent.
4. For the source of funds concession, the premium payer and the policyholder must be the same person. We can't accept any third parties.

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Full name of customer*/ trustee*/
beneficial owner*/ third party
(provide relationship to applicant)*

*Delete as applicable

Date of birth

Current address

Postcode

Previous address
if applicant has changed address in last three months

Postcode

FACE TO FACE/NON FACE TO FACE APPLICATION*

*Delete as applicable

Please complete the section that applies to you.

Section A

CONFIRMATION – FCA regulated firm

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- (b) the evidence I/we have obtained to confirm the identity of the customer:

[tick only one]

meets the standard evidence set out within the guidance for the UK
Financial Sector issued by JMLSG

or

exceeds the standard evidence (I/we have attached further verification
evidence to this confirmation).

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We confirm that:

- (a) I/we got the information in section 1 above from the customer
- (b) the evidence we have obtained to confirm the identity of the customer meets the requirements of our national money laundering legislation that implements the EU Money Laundering Directive and any relevant authoritative guidance provided as best practice for the type of business or transaction to which this confirmation relates
- (c) where the underlying evidence confirming the customer's identity is held outside the UK, we'll provide copies of the relevant customer records we're required to keep by local law to UK law enforcement agencies or regulators under court order or any relevant mutual assistance procedure.

CONFIRMATION – Non-EU regulated financial services firm

We confirm that:

- (a) I/we got information in section 1 above from the customer
- (b) the evidence we have obtained to confirm the identity of the customer meets the requirements of local law and regulation;
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Please tick

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Source of funds concession applied

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Please complete in all cases

Jurisdiction

Full name of regulator firm

Name of regulator

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Explanatory notes

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- 3 This confirmation must carry an original signature, or electronic equivalent.
4. For the source of funds concession, the premium payer and the policyholder must be the same person. We can't accept any third parties.

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