



## Application Form Pure Lump Sum Plan

This form is an application for a lifetime mortgage with Pure Retirement Limited. To avoid delays in processing the application, it is important that the form is completed correctly, as fully as possible, and that all the necessary attachments are included with this application. Please use the checklist at the back of this booklet to help you ensure that you submit everything needed to support this application.

**Before you complete and sign this application form, please be sure to read the contents of our brochure and the Key Facts Illustration provided.**

Please only use this form to apply for the  
**PURE LUMP SUM PLAN**

### For adviser use only

New Application

Yes

No

KFI Ref Number



Advisor Name.....  
Company Name.....  
FSA Reg. No.....  
Tel. No.....

## Section 1 – Personal details

	First Applicant	Second Applicant (if applicable)
<b>Title</b>	<input type="text"/>	<input type="text"/>
<b>Forename(s)</b>	<input type="text"/>	<input type="text"/>
<b>Surname</b>	<input type="text"/>	<input type="text"/>
<b>Home address</b> (to which correspondence will be sent)	<input type="text"/>	<input type="text"/>
	<b>Postcode</b>	<b>Postcode</b>
<b>Time at current address</b>	<input type="text"/>	<input type="text"/>
If less than 3 years please provide details of address(es) within last 3 years	<input type="text"/>	<input type="text"/>
	<b>Postcode</b>	<b>Postcode</b>
<b>Date of birth</b>	<input type="text" value="DD"/> <input type="text" value="MM"/> <input type="text" value="YYYY"/>	<input type="text" value="DD"/> <input type="text" value="MM"/> <input type="text" value="YYYY"/>

## Section 1 – Personal details

	First Applicant	Second Applicant (if applicable)
Please confirm your nationality	<input type="text"/>	<input type="text"/>
Home telephone number	<input type="text"/>	<input type="text"/>
Mobile telephone number	<input type="text"/>	<input type="text"/>
Email address	<input type="text"/>	<input type="text"/>
Marital status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Civil Partners <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Civil Partners <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed
Your sex	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
Are you a UK resident?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

We will need to see the original Birth Certificate, Passport or photo Driving Licence for both applicants. Where an applicant is a married woman, the Birth Certificate should be accompanied by the Certificate of Marriage.

## Section 2 - Details of other people living in the property

	Other Occupant	Other Occupant
Title	<input type="text"/>	<input type="text"/>
Forename(s)	<input type="text"/>	<input type="text"/>
Surname	<input type="text"/>	<input type="text"/>
Date of birth	<input type="text" value="DD"/> <input type="text" value="MM"/> <input type="text" value="YYYY"/>	<input type="text" value="DD"/> <input type="text" value="MM"/> <input type="text" value="YYYY"/>
Relationship to you	<input type="text"/>	<input type="text"/>

We may require any other occupants who will be 17 years of age or over on completion of the lifetime mortgage, to sign an Occupier Consent form waiving any right of occupancy and they must seek legal advice.

## Section 3 - Enduring and Lasting Power of Attorney

Please complete this section if you are an Attorney completing this application on behalf of an applicant and you hold an Enduring or Lasting Power of Attorney.

Do you hold power of attorney for  Applicant 1 and/or  Applicant 2

	Attorney one:	Attorney two (if applicable):
Title	<input type="text"/>	<input type="text"/>
Forename(s)	<input type="text"/>	<input type="text"/>
Surname	<input type="text"/>	<input type="text"/>
Correspondence address	<input type="text"/>	<input type="text"/>
	Postcode	Postcode
Telephone number	<input type="text"/>	<input type="text"/>
Relationship to applicant(s)	<input type="text"/>	<input type="text"/>

## Section 4 - Details of your building's insurance

Under the terms of the Pure Retirement Lifetime Mortgage you are responsible for ensuring that your property is fully insured at all times. The sum insured must be index-linked and will need to meet the cost of rebuilding.

A copy of the policy certificate will be requested by your solicitor in due course.

## Section 5 - Details of your property

Please note that the Pure Retirement Lifetime Mortgage must be secured on your main residence.

Address of property to be mortgaged

Postcode

Estimated property value

Valuation Fee: Please enclose a cheque payable to Pure Retirement Limited or call us with your card details once the application is received. The amount of the valuation fee is shown on your Key Facts Illustration.

Description of property

<input type="checkbox"/> House	<input type="checkbox"/> Bungalow	<input type="checkbox"/> Maisonette	<input type="checkbox"/> Flat
<input type="checkbox"/> Detached	<input type="checkbox"/> Semi-detached	<input type="checkbox"/> Terraced	<input type="checkbox"/> Other

Number of bedrooms

Construction of walls

<input type="checkbox"/> Brick	<input type="checkbox"/> Stone	<input type="checkbox"/> Other (please specify)	<input style="width: 80px;" type="text"/>
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Construction of roof

<input type="checkbox"/> Tiled	<input type="checkbox"/> Slate	<input type="checkbox"/> Thatched	<input type="checkbox"/> Flat	<input style="width: 40px;" type="text"/>	<small>If roof is flat, confirm what % is flat</small>
<input type="checkbox"/> Other (please specify)	<input style="width: 150px;" type="text"/>				

Approximate year built

If the property is less than 10 years old, is a building warranty in place?

Yes  No

If 'yes' what type?

Is the property ex-local authority or housing association, or on a council estate?

Yes  No

Are there any age restrictions on who can live in the property?

Yes  No

Is the property sheltered accommodation?

Yes  No

Are there any limitations on the use of the property?

Yes  No

Is the property listed?

Yes  No

Does the property have more than 15 acres of land?

Yes  No

Does the property have agricultural restrictions?

Yes  No

Has the property ever been flooded, been at high risk of movement of subsidence or near contamination?

Yes  No

## Section 5 - Details of your property (continued)

Is the property used wholly for residential purposes?  Yes  No If "No", please give details

Is the property subject to a trust?  Yes  No If "yes", what type of trust?

### Flats or maisonettes only

Description of property  Purpose built  Conversion

Number of storeys (Ground floor = 1)  If 6 storeys or over, is it served by lifts?  Yes  No

Is it over retail or business premises?  Yes  No

### 5.1 Property ownership

On what basis is the property owned  Freehold  Leasehold  Commonhold  Absolute ownership

Does the property have shared ownership with the local council or developers?  Yes  No

### If leasehold property

#### Freeholder / Landlord

#### Management Agent

Name

Address   
Postcode

Years remaining on lease

### 5.2 Existing loans

Yes  No

Do you have an existing loan or mortgage secured on your property?

Amount outstanding

Name of lender

Address   
Postcode

Lender reference number

Please note that any outstanding mortgage or loan on the property must be repaid on or before completion of the plan. Pure Retirement will arrange repayment of this sum and deduct it from the cash advance you receive on completion. Please do not cancel any Direct Debit due to the lender as this will be taken into account when the loan is redeemed.

## Section 6 - Credit history of applicants

	<b>First Applicant</b>	<b>Second Applicant (if applicable)</b>
<p>Have you ever had an application for a mortgage declined, or been refused credit or defaulted on any loan or credit agreement?</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If yes, please give details below</p> <div style="border: 1px solid black; height: 70px; width: 100%;"></div>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If yes, please give details below</p> <div style="border: 1px solid black; height: 70px; width: 100%;"></div>
<p>Have you ever had a county court judgment/decreed recorded against you?</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If yes, please give amounts, dates &amp; reasons below</p> <div style="border: 1px solid black; height: 70px; width: 100%;"></div>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If yes, please give amounts, dates &amp; reasons below</p> <div style="border: 1px solid black; height: 70px; width: 100%;"></div>
<p>Have you ever been declared bankrupt or insolvent/had proceedings commenced against you/entered into a voluntary arrangement with creditors?</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If yes, please give details below</p> <div style="border: 1px solid black; height: 70px; width: 100%;"></div>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If yes, please give details below</p> <div style="border: 1px solid black; height: 70px; width: 100%;"></div>
<p>Have you ever been convicted of (or have prosecutions pending relating to) any criminal offence (excluding minor motoring offences and offences 'spent' under the Rehabilitation of Offenders act 1974)?</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If yes, please give details below</p> <div style="border: 1px solid black; height: 70px; width: 100%;"></div>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If yes, please give details below</p> <div style="border: 1px solid black; height: 70px; width: 100%;"></div>

We reserve the right to reject applications if a credit search highlights information not disclosed in this application form.

## Section 7 - Your property valuation

Pure Retirement will need to obtain a mortgage valuation report. This is a limited report and is not a survey of the property. It is prepared for Pure Retirement's purposes only.

If you are not already the owner, please provide the name, address and telephone number of the person we can contact to make arrangements for the valuation.

	Owner details	Details if not the owner
Name	<input type="text"/>	<input type="text"/>
Flat No. / Flat name	<input type="text"/>	<input type="text"/>
House No. / House name	<input type="text"/>	<input type="text"/>
Street	<input type="text"/>	<input type="text"/>
Town	<input type="text"/>	<input type="text"/>
County	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
Telephone number	<input type="text"/>	<input type="text"/>

## Section 8 - Plan details

Purpose of loan	1.	<input type="text"/>	3.	<input type="text"/>
	2.	<input type="text"/>	4.	<input type="text"/>
	Total loan amount			
	£		<input type="text"/>	



### Section 9 - Details of your solicitor

Pure Retirement will appoint its own solicitor to represent it. You will need to appoint a firm to represent you.

Name of contact

Name of company

Address

Postcode

Contact telephone number

### Additional information

## Using your personal information

### **Personal information which you provide to Pure Retirement will be used:**

- To set up and administer your Lifetime Mortgage
- To calculate the amount you can borrow
- For complaints analysis (if appropriate)
- For research and statistical analysis
- For fraud prevention
- For regular reporting to the FCA (Financial Conduct Authority)

To complete our processes and administer your plan, we may have to share your information with our service providers and credit reference agencies. These organisations will not use your information for any other purpose. We may also need to share information with your financial adviser and solicitor.

We may transfer or otherwise dispose of the benefit of the proposed loan to any person without further reference to you. By signing the declaration you will be consenting for us to dispose of any loan should we so wish. Pure Retirement may disclose information relating to you, the property, the loan and the conduct of the loan account to any transferee or potential transferees of the loan.

To complete our processes we may have to share your information with Just Retirement Limited. This information will not be used for any other purpose. We will not disclose any of your information to any other body or organisation except to prevent fraud or if required to do so by law.

Your information will only be used when necessary and will only be available to those who need to see it.

When you sign the declaration on page 10 of this form you will be consenting for us to use any sensitive information for the purposes above.

If you need any further information, please contact the Pure Retirement Data Protection Officer on 0844 854 2120 or email [info@pureretirement.co.uk](mailto:info@pureretirement.co.uk)

## Customer's declaration and authorisation

### By signing this Declaration

I/We agree that:

This Lifetime Mortgage will be administered on an interest roll-up basis in accordance with the terms of the Mortgage, the Lifetime Mortgage Conditions and the terms and conditions of the Offer of Loan.

I/We will inform Pure Retirement if any of the information contained in this application changes before the Lifetime Mortgage is advanced.

A mortgage valuation report will be arranged by Pure Retirement. This report is intended solely for the purpose of considering this application for a loan and is not intended to be a detailed inspection of the property.

Neither Pure Retirement nor its valuer give any warranty as to the condition or value of the property and that it is for me/us to satisfy myself/ourselves as to the value and condition of the property.

I/We will keep the property fully insured until the loan is fully repaid.

A condition of applying for a loan is that Pure Retirement needs not give any reason if declining the application.

I/We will not let the property without prior authorisation from Pure Retirement.

Any person interested now or in the future in the loan, the mortgage and other security may rely upon the truth and accuracy of the information contained in this application and any supporting documentation, information or security.

### I/We give Pure Retirement permission:

To use the information I/We gave as detailed in the section headed 'Using your personal information'.

To pass the information to third parties for the prevention of detection of fraud, enabling assets to be rightfully claimed or where required by law or regulation.

To transfer or otherwise dispose of the benefit of the proposed loan, mortgage or other security for the loan if it so wishes to any person with reference to myself and I acknowledge that all references 'the lender' will include any such transferee.

To make searches at credit reference agencies who will supply credit information and information from the electoral register. The agencies will record details of the search whether or not the application proceeds.

### I/We declare that:

I/We are resident in the United Kingdom.

I/We have received a personalised Key Facts Illustration and Key Facts about my/our Financial Adviser's services document.

I/We have received a report from my Financial Adviser explaining why this Lifetime Mortgage is suitable for me/us.

I/We have received a copy of the Lifetime Mortgage product literature which explains the nature of this type of mortgage loan and the potential implications of entering in this arrangement.

I/We have been advised to notify and consult with any other person(s) who may have an interest in the property offered as security for this Lifetime Mortgage.

I/We apply for a loan to be made on the security of the property according to the terms and conditions applicable to the Lifetime Mortgage. Following loan completion, any fees or disbursements outstanding will be debited to the mortgage.

To the best of my/our knowledge and belief, the information on this application and any previous statements and particulars I/We have submitted to Pure Retirement are true and complete.

I/We have read the notice regarding the use of my/our personal information.

	First applicant	Second applicant (if applicable)
Signature(s)	<input type="text"/>	<input type="text"/>
Date(s)	<input type="text" value="DD"/> <input type="text" value="MM"/> <input type="text" value="YYYY"/>	<input type="text" value="DD"/> <input type="text" value="MM"/> <input type="text" value="YYYY"/>
Power of Attorney application?	<input type="checkbox"/> Yes <input type="checkbox"/> No If 'Yes' please enclose a copy of the Power of Attorney	

A copy of the lifetime mortgage conditions and your completed application form are available on request.

## Confirmation of identity

Adviser's confirmation of verification of identity of a private individual introduced by a regulated firm.

**First applicant details** (see explanatory notes below)

Full name of customer

Current address

  


Postcode

Previous address if individual has changed address in the last three years

  


Postcode

Date of birth

DD	MM	YYYY
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### Confirmation

I/we confirm that (a) the information in the section above was obtained by me/us in relation to the customer; (b) the evidence I/we have obtained to verify the identity of the customer: (tick only one)

- Meets the standard evidence set out within the guidance for the UK Financial Sector issued by Joint Money Laundering Steering Group; or
- Exceeds the standard evidence (written details of the further verification evidence taken are attached to this confirmation).

Signed

Name

Position

Date

DD	MM	YYYY
----	----	------

**Second applicant details** (see explanatory notes)

Full name of customer

Current address

Postcode

Previous address if individual has changed address in the last three years

Postcode

Date of birth

DD	MM	YYYY
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**Confirmation**

I/we confirm that (a) the information in the section above was obtained by me/us in relation to the customer; (b) the evidence I/we have obtained to verify the identity of the customer: (tick only one)

- Meets the standard evidence set out within the guidance for the UK Financial Sector issued by Joint Money Laundering Steering Group; or
- Exceeds the standard evidence (written details of the further verification evidence taken are attached to this confirmation).

Signed

Name

Position

Date

DD	MM	YYYY
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**Details of introducing firms (or sole trader)**

Full name of regulated firm (or sole trader)

FCA reference number

**Explanatory notes**

1. A separate confirmation must be completed for each customer (e.g. joint holders, trustee cases and joint life cases). Where a third party is involved, e.g. a Power of Attorney, the identity of that person must also be verified, and a confirmation provided.
2. This confirmation must carry an original signature, or an electronic equivalent.

### Adviser's declaration

Name of adviser

Company Name

Address line 1

Address line 2

Town

Postcode

FCA / Network number

Adviser email address

I confirm that this application is made under Pure Retirement Limited's current Terms of Business which I have read. I confirm that I comply with the requirements of those Terms of Business.

I confirm that to the best of my knowledge this application meets with Pure Retirement Limited's current lending criteria and that the information provided is correct.

I confirm that I have passed an appropriate examination in Home Reversion Plans/Lifetime Mortgages as prescribed by the Financial Conduct Authority and that I have provided/supervised this Equity Release advice and recommendation in accordance to MCOB.

I confirm I have verified the age of the customer(s) by (e.g. Passport, driving licence etc.)

Applicant 1

Applicant 2

Signature of adviser / supervisor

Date

DD

MM

YYYY

## Once this application is completed:

1. Read through the checklist below
2. Send the main application, with attachments to:  
**The Administration Manager**  
**Pure Retirement Limited, 2200 Century Way, Thorpe Park Leeds, LS15 8ZB**

### Application checklist

- |   |                                     |
|---|-------------------------------------|
| Has your client signed the Declaration?   | <input checked="" type="checkbox"/> |
| Have you signed the Adviser's Declaration?  | <input checked="" type="checkbox"/> |
| <b>To enclose with this Application</b>   |                                     |
| Have you enclosed a cheque, payable to Pure Retirement, for the valuation report? (if applicable) | <input checked="" type="checkbox"/> |
| <b>Have you enclosed the following forms of ID for your client?</b>                               |                                     |
| <b>Primary ID</b>   |                                     |
| Certified copy of original Passport(s)? or  | <input checked="" type="checkbox"/> |
| Certified copy of original photo Driving Licence(s)?  | <input checked="" type="checkbox"/> |
| <b>Address verification</b>   |                                     |
| Utility bill or bank statement dated within the last 3 months or                                  | <input checked="" type="checkbox"/> |
| Latest council tax bill or mortgage statement   | <input checked="" type="checkbox"/> |

Pure Retirement Limited, 2200 Century Way, Thorpe Park, Leeds, LS15 8ZB

**[www.pureretirement.co.uk](http://www.pureretirement.co.uk)**

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Pure Retirement Limited is authorised and regulated by the Financial Conduct Authority. FCA registered number 582621.  
Please note your call be monitored and recorded. Please contact us if you would like this document in an alternative format.