

Application Form

via Equity Release Club

OneFamily

LIFETIME MORTGAGES



LIFETIME MORTGAGES

Interest Payment

Notes for completing this form

If you are completing this form manually:

- Please complete each section of this form, in black ink using BLOCK CAPITALS
- You will note that mandatory questions are indicated with an asterisk (*)
- Ticking a box that is outlined indicates that you should contact the underwriting team at OneFamily
- Please note that we will not be able to process your application until this form and any supporting information (if applicable) is received and the valuation fee has been paid
- Please complete the Direct Debit Instruction on the last page of this application form
- Once completed and signed by all parties, please send to:

OneFamily Lifetime Mortgages
10 Dean Farrar Street, Floor 5
London, SW1H 0DX

Case ID

Please provide the Case ID Number which is quoted on the relevant Key Facts Illustration. This number can be found on the bottom of every page of the KFI. By providing this information, we will not ask you to repeat all the information that was required to produce the KFI.

CASE ID NUMBER

1 Personal Details

	FIRST APPLICANT	SECOND APPLICANT
Title*	<input type="text"/>	<input type="text"/>
First Name*	<input type="text"/>	<input type="text"/>
Middle Name	<input type="text"/>	<input type="text"/>
Surname*	<input type="text"/>	<input type="text"/>
Gender*	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
Date of Birth* (DD/MM/YYYY)	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
Anticipated/Actual Retirement Age*	<input type="text"/>	<input type="text"/>
Nationality*	<input type="text"/>	<input type="text"/>
Rights to reside in the UK*	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Length of Residency*	<input type="text"/> Years <input type="text"/> Months <input type="checkbox"/> From birth	<input type="text"/> Years <input type="text"/> Months <input type="checkbox"/> From birth
Has the applicant been known by any other name within the last 3 years?*	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

FIRST APPLICANT

SECOND APPLICANT

If yes, please provide details:

Title*

First Name*

Middle Name

Surname*

Current Contact Details*

Home Telephone Number

Mobile Telephone Number

Email Address

Preferred Contact Method*

Do you have any unspent convictions or cautions as at the date of the application (excluding minor traffic offences)?*

Yes No

Yes No

If yes, please provide information in Additional Information section.

Current Address*

Flat

Number

Name

Street*

Locality

Town or City*

Postcode*

From* – To* (MM/YYYY)

Residential Status* (please tick)

- Owner with mortgage
- Owner with no mortgage
- Renting – Local Authority / Housing Association
- Renting – Privately
- Residence provided by Employer with/without rent

- Owner with mortgage
- Owner with no mortgage
- Renting – Local Authority / Housing Association
- Renting – Privately
- Residence provided by Employer with/without rent

Previous Address* (last three years)

If more than one previous address in the last three years, please provide information in Additional Information section.

Flat

Number

Name

	FIRST APPLICANT	SECOND APPLICANT
Street*	<input type="text"/>	<input type="text"/>
Locality	<input type="text"/>	<input type="text"/>
Town or City*	<input type="text"/>	<input type="text"/>
Postcode*	<input type="text"/>	<input type="text"/>
From* – To* (MM/YYYY)	<input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/>
	<input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/>
Residential Status* (please tick)	<input type="checkbox"/> Owner with mortgage <input type="checkbox"/> Owner with no mortgage <input type="checkbox"/> Renting – Local Authority/ Housing Association <input type="checkbox"/> Renting – Privately <input type="checkbox"/> Residence provided by Employer with/without rent	<input type="checkbox"/> Owner with mortgage <input type="checkbox"/> Owner with no mortgage <input type="checkbox"/> Renting – Local Authority/ Housing Association <input type="checkbox"/> Renting – Privately <input type="checkbox"/> Residence provided by Employer with/without rent

2 Other Occupants

Are there any other occupants of the property, over 17 years of age? Yes No

If the property is located in England or Wales and there are such occupants, they must seek independent legal advice and sign an Occupiers Deed of Consent, waiving any rights to occupancy.

First Name	Last Name	Relationship to Applicant	Date of Birth
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

3 Loan Required / Monthly Payments

The loan requirements are to be the same as in the Key Facts Illustration (KFI) that you have been provided with.

Please check that the correct KFI reference number is on the front of this application form and that the details in the Key Facts Illustration are correct.

Reason for Loan

Buy a new property	£	<input type="text"/>
Clear an existing mortgage	£	<input type="text"/>
Consolidate unsecured debts	£	<input type="text"/>
Gift to family	£	<input type="text"/>
Help with day to day living	£	<input type="text"/>

Holidays £

Home and/or garden improvements £

Tax Planning £

Other £

If other, please provide information in Additional Information section

Total Loan Required £

The initial monthly interest payment if all interest is paid £

Will the applicant(s) pay all of the interest monthly?*

Yes No

If No, how much does the applicant want to pay? £

The amount the applicant(s) want to pay must not exceed the initial monthly interest payment nor be less than £25.00

How long will the interest be paid for?*

1 Year 2 Years 3 Years 4 Years 5 Years 6 Years 7 Years 8 Years 9 Years 10 Years 15 Years Life of the mortgage

Please select one of the following payment terms in years.

Will the applicant want interest payments to increase monthly in line with variable rate increases?

Yes No

For variable rate products only

4 Property Details

If you are taking out this mortgage on a property that you are purchasing, have you already found the property?

Yes No

If yes, please provide details below:

Is the mortgage to be secured against the applicant's current address?*

Yes No

Estimated Value / Purchase Price* £

Property Address
(If not current address, please provide)

Flat

Number

Name

Street*

Locality

Town or City*

Postcode*

Property Description* House Bungalow

Flat Maisonette

Property Type* Detached Semi-detached

Terraced Other

For a flat/maisonette, is it converted or purpose built?* Converted Purpose Built

Number of storeys*

Which floor is the entrance to the property on?

Is there a lift?* Yes No

Is the property a new build?* Yes No

Year of construction* (YYYY)

Tenure* Freehold Leasehold

Heritable Commonhold

Years remaining on the lease

Number of bedrooms*

Wall type* Standard Non-Standard

Roof type* Standard Non-Standard

Vendor type* Relative Limited Company

Private Sale Local Authority

Landlord Housing Association

Estate Agent Property Developer

Other

Is the property over or adjacent to retail/business premises?* Yes No

Is the property used for some form of business or commercial activity?* Yes No

Is the property ex-local authority, housing association or M.O.D.?^{*} Yes No

Does the property have agricultural restrictions?^{*} Yes No

Is there buildings insurance on the property?^{*} Yes No

Is there an annual service charge on the property?^{*} Yes No

£

Is the property classed as sheltered accommodation?^{*} Yes No

Are there age restrictions on who can live in the property?^{*} Yes No

Does the property have shared ownership with the council or developer?^{*} Yes No

Is the property held in trust?^{*} Yes No

Is the property listed?^{*} Yes No

Does the property have more than five acres of land?^{*} Yes No

Has the property ever been flooded, been at high risk of movement or subsidence or near contamination?^{*} Yes No

Are there limitations on the use of the property?^{*} Yes No

5 Valuation of the Property

OneFamily Lifetime Mortgages will need to obtain a mortgage valuation on your property which should not be relied upon by you as a report of the condition of the property.

Please provide details for the valuer to gain access to inspect the property.

Contact^{*}

- Applicant Selling Agent
 Neighbour Family Member or Friend
 Vendor Other

If the contact is not the applicant:

Contact Name^{*}

Contact Telephone Number^{*}

Please provide any additional information which will help the valuer to gain access

6 Solicitor Details

OneFamily Lifetime Mortgages will appoint its own solicitor to represent the lender in the transaction. You will need to appoint a firm to represent you.

Please provide the name and address of the solicitor who will be acting for you in connection with this mortgage application. If you do not have the solicitor details then please leave blank.

Your solicitor must offer Conveyancing Residential as an area of law, be a member of the Law Society and have at least two partners in the firm.

Solicitor Contact Name	<input type="text"/>
Solicitor Company Name	<input type="text"/>
Telephone Number	<input type="text"/>
Fax Number	<input type="text"/>
Email Address	<input type="text"/>
	<input type="text"/>
DX Number	<input type="text"/>
Solicitor Address	
Number	<input type="text"/>
Name	<input type="text"/>
Street*	<input type="text"/>
Locality	<input type="text"/>
Town or City*	<input type="text"/>
Postcode*	<input type="text"/>

7 Power Of Attorney

	FIRST APPLICANT	SECOND APPLICANT
Is there an Attorney acting on behalf of the applicant?*	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<i>If yes, please complete the following:</i>		
Is the Attorney a Company?*	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Company Name*	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
Personal Details about the Attorney		
Title*	<input type="text"/>	<input type="text"/>
First Name*	<input type="text"/>	<input type="text"/>
Surname*	<input type="text"/>	<input type="text"/>

Contact Telephone Number*	<input type="text"/>	<input type="text"/>
Email Address	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
Power of Attorney Address:		
Flat	<input type="text"/>	<input type="text"/>
Number	<input type="text"/>	<input type="text"/>
Name	<input type="text"/>	<input type="text"/>
Street*	<input type="text"/>	<input type="text"/>
Locality	<input type="text"/>	<input type="text"/>
Town or City*	<input type="text"/>	<input type="text"/>
Postcode*	<input type="text"/>	<input type="text"/>

8 Buildings Insurance

It is essential that your property is adequately insured with a reputable insurer against loss or damage caused by fire, flood and such other risks as is usual for residential property. You must keep the property insured on an index-linked basis for a building sum insured not less than that recommended by the surveyor who values your property. You will be asked to provide details and evidence of this insurance by your solicitor.

9 Additional Information

10 Declaration

Personal Data

Personal information that you disclose on this form will be subject to the provisions of the Data Protection Act 1998 (the Act) as amended from time to time. References and financial information about you (which is your personal information) may also be collected from your employer (including any former employer). The information will be retained by OneFamily Lifetime Mortgages Limited no. 09239554 (the lender) who is the data controller, and may be stored on computer, microfilm, or in paper form. The information about you will be used for the following purposes and may be shared with:

- The other joint applicant where this is a joint application, to provide you with the service applied for, as well as with your Contributor, if relevant.
- Other members of the OneFamily Group (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.
- Other third parties:- 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 purposes; to help resolve a complaint; so that services may be processed on behalf of the Group; where the lender 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. Information disclosed to credit reference agencies is shared with other lenders and this information is used by other lenders to make decisions about whether to lend you and people with whom you are financially associated (because your application is in joint names) money, for fraud and money laundering prevention and tracing debtors.

We or our third party suppliers may transfer personal information provided to us by you to service providers in other countries (some of whom may be outside the European Economic Area in countries which do not have laws protecting the use of personal information) but will take steps with a view to ensuring that the recipient provides appropriate technical and organisational measures against unauthorised or unlawful processing of this personal information and its accidental loss, destruction or damage. However, such information may be accessible by law enforcement agencies and other authorities in those countries to prevent and detect crime and comply with legal obligations. The Group may use your personal information for its own legal or regulatory compliance purposes. It may be anonymised for statistical analysis by the Group.

To provide you with the service applied for and in compliance with the terms and conditions of the lifetime mortgage it may be necessary to process sensitive personal data such as information concerning your health.

***OneFamily Group means OneFamily, its subsidiaries and its associated companies. OneFamily is a trading name of Family Assurance Friendly Society Limited ("FAFSL"). Registered and Incorporated under the Friendly Societies Act 1992, registered number 939F and its wholly owned subsidiary companies Family PEP Managers Limited ("FPML"), registered number 2934967, Family Investment Management Limited ("FIML"), registered number 1915516, Family Equity Plan Limited ("FEPL"), registered number 2208249, Family Enterprise Limited (FEL), registered number 2489291, Engage Mutual Funds Limited ("EMFL"), registered number 3224780, Engage Mutual Services Limited ("EMSL"), registered number 3088162, Engage Mutual Administration Limited ("EMAL"), registered number 4301736 and Engage Health Holdings Limited ("EHHL"), registered number 7112411. Governor and Governor Money are trading names of Governor Finance Limited (GFL) registered number 7210404. All of which are registered in England & Wales at 16-17 West Street, Brighton, BN1 2RL, United Kingdom.*

A condensed guide to the use of your personal information by OneFamily Lifetime Mortgages and at Credit Reference and Fraud Prevention Agencies

1. When you apply to us for a lifetime mortgage which includes making interest payments, OneFamily Lifetime Mortgages will check the following records about you and others. (see two below)

- a) Our own;
- b) those at credit reference agencies (CRAs). When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders. They supply to us both public (including the electoral register) and shared credit and fraud prevention information.
- c) those at fraud prevention agencies (FPAs).

We will make checks such as; assessing this application for credit and verifying identities to prevent and detect crime and money laundering. We may also make periodic searches at CRAs and FPAs to manage your account with us.

2. If you are making a joint application or tell us that you have a spouse or financial associate (such as a partner living at the same address), we will link your records together so you must be sure that you have their agreement to disclose information about them and to the CRAs and FPAs. CRAs also link your records together and these links will remain on yours and their files until such time as you or your partner successfully files for a disassociation with the CRAs to break that link.

3. Information on applications will be sent to CRAs and will be recorded by them. Where you borrow from us, we will give details of your accounts and how you manage it/them to CRAs. This information may be supplied to other organisations by CRAs and FPAs to perform similar checks and to trace your whereabouts and recover debts that you owe. Records remain on file at the CRAs and FPAs for six years after they are closed, whether settled by you or defaulted.

4. If you give us false or inaccurate information and we suspect or identify fraud we will record this and may also pass this information to FPAs and other organisations involved in crime and fraud prevention.

5. We and other organisations may access and use from other countries the information recorded by fraud prevention agencies in these other countries, which may be outside the European Economic Area.

6. Please contact us at OneFamily, 16-17 West Street, Brighton, BN1 2RL (Telephone: 0800 802 1645) if you want to receive details of the relevant fraud prevention agencies.

7. Your personal information may also be used for other purposes for which you give your specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the Act.

How to find out more

This is a condensed version and if you would like to read the full details of how your data may be used, please contact our Privacy Coordinator in any of the following ways:

By email: sitequeries@onefamily.com

By post:

Attn: Privacy Coordinator/Data Protection Officer
OneFamily
16-17 West Street
Brighton
BN1 2RL
United Kingdom

You can contact the CRAs currently operating in the UK; the information they hold may not be the same so it is worth contacting them all. They will charge you a small statutory fee.

CallCredit, Consumer Services Team, PO Box 491, Leeds, LS3 1WZ or call 0870 0601414
Equifax PLC, Credit File Advice Centre, PO Box 3001, Bradford, BD1 5US or call 0870 010 0583
or log on to www.myequifax.co.uk
Experian, Consumer Help Service, PO Box 8000, Nottingham NG80 7WF or call 0844 4818000
or log on to www.experian.co.uk

You are entitled under the Act to request copies of the personal information we hold about you. We are entitled to charge a small fee (currently £10). By signing and returning this application form, you explicitly consent to us processing your sensitive personal data and to the processing of your data as set out above. To submit an information access request please write to us at: OneFamily Lifetime Mortgages Limited, 10 Dean Farrar Street, Floor 5, London, SW1H 0DX .

OneFamily Lifetime Mortgages may also use your information to contact you about its products and services and those of companies within the Group and Third Party providers that it believes may be of interest to you. If you would prefer not to receive marketing promotions please indicate below:

Marketing Information	FIRST APPLICANT	SECOND APPLICANT
Please contact by phone	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Please contact by mail	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Please email	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Declaration on Application

To be signed by (both) applicant(s)

1. You agree and declare that:

- This mortgage will be administered as a loan in accordance with the terms of a Lifetime Mortgage scheme.
- You have received a copy of the Key Facts Illustration and understand the nature of this type of loan and the potential implications of entering into this type of arrangement.
- You 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 mortgage.

2. Neither OneFamily Lifetime Mortgages nor its valuer gives you any warranty as to the condition or value of the property and it is for you to satisfy yourself as to the value and condition of the property. The inspection of the property will be for OneFamily Lifetime Mortgages' purposes only.

3. You agree to keep the property insured with an Index Linked Insurance Policy until the loan is repaid.

4. You are at least 55 years of age.

5. You apply for the loan to be made on the security of the property according to the Terms & Conditions applicable to the Lifetime Mortgage and have provided a payment for the Valuation Fee. This fee is non-refundable if a loan is not made to you. You have chosen whether you would like any Completion Fee payable to be added to the loan or paid at completion.

6. You accept that one of the terms of applying for a loan is that OneFamily Lifetime Mortgages need not give any reason for declining the application.

7. You accept that if you proceed with this application you will be entering into a legal agreement with OneFamily Lifetime Mortgages and that you will abide by the Terms & Conditions of the mortgage.

8. You understand that OneFamily Lifetime Mortgages may transfer or otherwise dispose of the benefit of the proposed loan, mortgage and other security for the loan to any person without further reference to you. By signing this application form you will be giving your general consent to OneFamily Lifetime Mortgages to transfer or otherwise dispose of the proposed loan, mortgage or other security for the loan should OneFamily Lifetime Mortgages so wish.

9. You understand that OneFamily Lifetime Mortgages may disclose information and documents relating to you, the property, the loan and the conduct of the loan account to any transferee or potential transferee.

10. You understand that OneFamily Lifetime Mortgages may undertake a credit search at application stage and periodically afterwards with a credit reference agency and that the search may be recorded by the credit reference agency and subsequently used by other lenders.

11. By signing this application form you will be agreeing that 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.

12. You authorise OneFamily Lifetime Mortgages to obtain references and financial information from your employer (including any former employer) and/or accountant in relation to your application and by signing this declaration you are authorising any employer, former employer or accountant to provide OneFamily Lifetime Mortgages with the references or information requested.

13. You declare that the statements and particulars given in this application are, to the best of your knowledge and belief, true and complete.

14. If there are any other material facts that could reasonably be construed as likely to influence OneFamily Lifetime Mortgages' decision about this mortgage application, but have not been revealed as a result of answering specific questions within this application form, you must tick this box and provide details in Section 9.

15. You will pay the monthly interest payment by Direct Debit.

16. You understand that if four monthly interest payments are missed, the loan will revert to an interest roll-up loan.

17. You understand that if **you** choose to stop making monthly interest payments, the loan will revert to an interest roll-up loan.

THIS IS A LIFETIME MORTGAGE. TO UNDERSTAND THE FEATURES AND RISKS ASK FOR A PERSONALISED ILLUSTRATION.

CHECK THAT THIS MORTGAGE WILL MEET YOUR NEEDS IF YOU WANT YOUR FAMILY OR OTHERS TO INHERIT YOUR HOME. IF YOU ARE IN DOUBT, SEEK INDEPENDENT LEGAL AND FINANCIAL ADVICE.

11 Signatures – Applicant(s)

Before you sign, please check your Key Facts Illustration and your answers in each section to ensure that you have provided all the information required and that you are satisfied with the content.

- 1. Checked the Key Facts Illustration and are satisfied with the content?
- 2. Read the Key Facts Illustration and are satisfied with how the fees associated with this mortgage are paid
- 3. Read the Key Facts Illustration and are satisfied with the monthly interest payment amount and term selected (if applicable)
- 4. Checked each section of this application form and are satisfied with the content?
- 5. Provided a payment to OneFamily Lifetime Mortgages for the correct valuation fee? (as shown in Section 11 of the Key Facts Illustration)
- 6. Completed the Direct Debit Instruction, authorising OneFamily Lifetime Mortgages to take monthly interest payments and have read the Direct Debit Guarantee

Please do not enclose copies of any Key Facts Illustrations issued to you. You must retain these for future reference.

<p>Signed (First Applicant) (Not for Power of Attorney cases)</p> <p>Date <input type="text"/></p> <p><input type="checkbox"/> I consent to the use of my personal data (including any sensitive data) for the purposes set out</p>	<p>Signed (Second Applicant) (Not for Power of Attorney cases)</p> <p>Date <input type="text"/></p> <p><input type="checkbox"/> I consent to the use of my personal data (including any sensitive data) for the purposes set out</p>
<p>POA Signed (First Applicant) (For Power of Attorney cases only)</p> <p>Date <input type="text"/></p> <p><input type="checkbox"/> I consent to the use of my personal data (including any sensitive data) for the purposes set out</p>	<p>POA Signed (Second Applicant) (For Power of Attorney cases only)</p> <p>Date <input type="text"/></p> <p><input type="checkbox"/> I consent to the use of my personal data (including any sensitive data) for the purposes set out</p>

12 Signatures – Intermediary

To be signed by the intermediary

I confirm that, to the best of my knowledge, this application meets with OneFamily Lifetime Mortgages' current lending criteria and that the information provided is correct.

If an outlined box in the application form has been ticked then I have contacted the underwriting team at OneFamily Mortgages to discuss this application.

I have also explained the implications of this application to my client(s).

I confirm that I have passed an appropriate examination in Lifetime Mortgages as prescribed by the Financial Conduct Authority and that I am authorised to provide this advice.

Name

Sign

Date

Supervised Cases

I confirm that I have passed an appropriate examination in Lifetime Mortgages as prescribed by the Financial Conduct Authority and that I have supervised this advice and recommendation.

Name

Sign

Date



LIFETIME MORTGAGES

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 it to:

OneFamily Lifetime Mortgages Limited
10 Dean Farrar Street, Floor 5
London, SW1H ODX

Name(s) of account holder(s)

Service user number

4 4 6 5 9 8

Reference

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	
<input type="text"/>	
<input type="text"/>	
Postcode	
<input type="text"/>	

Instruction to your bank or building society

Please pay OneFamily Lifetime Mortgages 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 OneFamily Lifetime Mortgages Limited and, if so, details will be passed electronically to my bank/building society.

Signature(s)
<input type="text"/>
Date
<input type="text"/>

Banks and building societies may not accept Direct Debit Instructions for some types of account

DDI2

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 OneFamily Lifetime Mortgages Limited will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request OneFamily Lifetime Mortgages 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 OneFamily Lifetime Mortgages Limited or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society - If you receive a refund you are not entitled to, you must pay it back when OneFamily Lifetime Mortgages 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.