

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.

Lifestyle Flexible Option

| | Initial | Total |
|--|------------------------|------------------------|
| | £ <input type="text"/> | £ <input type="text"/> |

Lifestyle Lump Sum Max

| | | |
|--|--|------------------------|
| | | £ <input type="text"/> |
|--|--|------------------------|

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?

Yes No

Yes No

been refused insurance on this or any other property?

Yes No

Yes No

had a county court judgment/court decree recorded against you?

Yes No

Yes No

been declared bankrupt or insolvent, had proceedings commenced against you or entered into a voluntary arrangement with creditors?

Yes No

Yes No

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

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

Personal Information

We collect and use personal information about you so that we can provide you with a lifetime mortgage product. This notice explains the most important aspects of how we use your information but you can get more information about the terms we use and view our full privacy policy at www.aviva.co.uk/privacypolicy or request a copy by writing to us at:

Aviva, Freepost, Mailing Exclusion Team, Unit 5, Wanlip Road Ind Est, Syston, Leicester, LE7 1PD

The data controller responsible for this personal information is Aviva Equity Release UK Limited as the provider of the product.

Personal information we collect and how we use it

We will use personal information collected from you and obtained from other sources:

- To provide you with a lifetime mortgage: we need this to decide if we can offer a lifetime mortgage to you and if so on what terms and also to administer your lifetime mortgage;
- To support legitimate interests that we have as a business:
 - We need this to detect and prevent fraud
 - We also use personal information about you to help us better understand our customers and improve our customer engagement. This includes profiling and customer analytics which allows us to make certain predictions and assumptions about your interests, make correlations about our customers to improve our products and to suggest other products which may be relevant or of interest to customers, which includes marketing products and services to you
- To meet any applicable legal or regulatory obligations: we need this to meet compliance requirements with our regulators (e.g. Financial Conduct Authority), to comply with law enforcement and to manage legal claims; and
- To carry out other activities that are in the public interest: for example we may need to use personal information to carry out anti-money laundering checks.

As well as collecting personal information about you, we may also use personal information about other people, for example other people who are occupants at the property which is subject to the lifetime mortgage. **If you are providing information about another person we expect you to ensure that they know you are doing so and are content with their information being provided to us. You might find it helpful to show them this privacy notice and if they have any concerns please contact us in one of the ways described below.**

The personal information we collect and use will include name, address and date of birth, financial information and details of your property. We may also need to ask for details relating to the health or criminal convictions of you or somebody else in relation to your application for a lifetime mortgage. We recognise that information about health and offences or criminal convictions is particularly sensitive information. Where appropriate, we will ask for consent to collect and use this information.

If we need consent to use personal information for a specific reason, we will make this clear to you when you complete an application. If you give us consent to using personal information, you are free to withdraw this at any time by contacting us. Please note that if consent to use this information is withdrawn we will not be able to continue to process the information you gave us for this purpose. This would not affect our use of the information where consent is not required.

Of course, you don't have to provide us with any personal information, but if you don't provide the information we need we may not be able to proceed with your application.

Some of the information we collect as part of this application may be provided to us by a third party. This may include information already held about you within the Aviva group, including details from previous quotes and claims, information we obtain from publicly available records, our trusted third parties and from industry databases, including fraud prevention agencies and databases.

How we share your personal information with others

We may share your personal information:

- With the Aviva group, our agents and third parties who provide services to us, funding partners and other financial services organisations to help us administer our products;
- Your lifetime mortgage intermediary and other third parties providing services to them;
- With regulatory bodies and law enforcement bodies, including the police, e.g. if we are required to do so to comply with a relevant legal or regulatory obligation;
- With other organisations including other financial services organisations, public bodies and the police (either directly or using shared databases) for fraud prevention and detection purposes;

Some of the organisations we share information with may be located outside of the European Economic Area (“EEA”). We’ll always take steps to ensure that any transfer of information outside of Europe is carefully managed to protect your privacy rights. For more information on this please see our privacy policy or contact us.

Marketing

We also use personal information we hold about you across the Aviva Group to help us identify and tailor products and services that may be of interest to you. We will only communicate with you in accordance with any marketing preferences you have provided to us. We will continue to do this after your policy has ended.

If you wish to amend your marketing preferences, change how you would like us to communicate with you, or tell us to stop marketing to you, you can do so in the following ways:

Update in MyAviva

By phone: 01603 622200

By email: contactus@aviva.com

By Post: Aviva, Freepost, Mailing Exclusion Team, Unit 5, Wanlip Road Ind Est, Syston, Leicester, LE7 1PD

To see how you can change your preferences in MyAviva or view your choices for online advertising visit our full privacy policy at www.aviva.co.uk/privacypolicy

How long we keep your personal information for

We maintain a retention policy to ensure we only keep personal information for as long as we reasonably need it for the purposes explained in this notice. We need to keep information for the period necessary to administer your lifetime mortgage and deal with claims and queries in relation to this. We may also need to keep information after our relationship with you has ended, for example to ensure we have an accurate record in the event of any complaints or challenges, carry out relevant fraud checks, or where we are required to do so for legal, regulatory or tax purposes. We will also use this information for marketing purposes.

Your rights

You have various rights in relation to your personal information, including:

- the right to request access to your personal information,
- correct any mistakes on our records,
- erase or restrict records where they are no longer required,
- object to use of personal information where this use is based on our legitimate business interests, including for profiling and marketing
- ask not to be subject to automated decision making if the decision produces legal or other significant effects on you, and
- data portability.

For more details in relation to your rights, including how to exercise them, please see our full privacy policy or contact us.

Contacting us

If you have any questions about how we use personal information, or if you want to exercise your rights stated above, please contact our Data Protection Officer by writing to them at Data Protection Officer, Aviva, Level 4, Pitheavlis, Perth, PH2 0NH.

If you have a complaint or concern about how we use your personal information, please contact us in the first instance and we will attempt to resolve the issue as soon as possible. You also have the right to lodge a complaint with the Information Commissioners Office at any time.

The Aviva group and its agents would like to contact you from time to time to provide you with updates and offers for Aviva's products and services tailored to you by direct marketing by post, phone, e-mail or text.

Tell us if you do not want to hear from us

How we keep you informed

You can tell us below if you would prefer not to hear about Aviva products, services, and promotions. You can always tell us if you change your mind.

Post

Email

Telephone

SMS/Text

Financial Crime

To verify your identity and prevent financial crime, your information may be used by any company within the Aviva group and may be shared with third parties who provide services to us, as well as other organisations where required to by law and regulatory requirements.

A record may be kept of any searches carried out and any suspicions of financial crime and related details may be retained and used to assist other companies for verification and identification purposes. The search is not a credit check and your credit rating should not be affected.

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 Personal information statement on page 7 of this application.
- I agree to Aviva verifying my identity as set out in the Financial Crime 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 **Personal Information** and **Financial Crime** 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.

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

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| **Retirement** | Investments | Insurance | Health |

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aviva.co.uk

